

State: District of Columbia **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Group Long Term Care
Project Name/Number: /

Filing at a Glance

Company: Unum Life Insurance Company of America
Product Name: Group Long Term Care
State: District of Columbia
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Rate
Date Submitted: 01/24/2014
SERFF Tr Num: UNUM-129387459
SERFF Status: Pending Industry Response
State Tr Num:
State Status:
Co Tr Num: 2012 GLTC RATE INITIATIVE - PHASE II

Implementation

Date Requested:

Author(s): Jay Burt, Laneeta Derrick, Lisa Hanson, Jason Sirois, Sandy Kirkman, Ellen Desrosiers, Brian Caldwell, Vanessa Vice, Nancy MacLean, Danielle Dubois, Lauren Tuttle, Sheryl Helm

Reviewer(s): Donghan Xu (primary), Alula Selassie

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

State: District of Columbia **Filing Company:** Unum Life Insurance Company of America
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
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General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile: 09/25/2012
Requested Filing Mode: Domicile Status Comments:
Explanation for Combination/Other: Market Type:
Submission Type: New Submission Overall Rate Impact: 10%
Filing Status Changed: 01/29/2014
State Status Changed: Deemer Date:
Created By: Laneeta Derrick Submitted By: Laneeta Derrick
Corresponding Filing Tracking Number:

Filing Description:

Re: Unum Life Insurance Company of America
Group Long Term Care
NAIC #565-62235 FEIN #01-0278678
Policy Forms: B.LTC TQB.LTC, GLTC95 and TQGLTC95

The purpose of this letter and attached actuarial memorandum is to request a rate increase for the inforce business sold under the Unum group long-term care policy forms referenced in the subject line above. These policy forms are no longer marketed in any state. The Company is requesting a 10% rate increase at this time. The only prior rate increase in the District of Columbia was a 10% increase approved in 2012 under SERFF Tracking Number: Unum-128352718.

A rate increase of 72%, to be implemented over 3 years, was approved in our state of domicile, by the Maine Bureau of Insurance on September 25th, 2012.

We intend to begin using these new premium rates in early 2015, or upon approval by your Department, whichever occurs later. Any approved premium rate increases will be effective upon the employer policyholder's next anniversary, subject to at least a 60 day notification to the insured or longer if required by your state.

Unum will offer all insureds affected by the premium rate increase the option of reducing their coverage to mitigate the impact of the rate increase. Insureds will have the option to reduce their monthly benefit, elect to continue the policy under contingent non-forfeiture, or make other benefit changes that will best meet their needs.

Each insured will be given the option to exchange their current policy for a non-forfeiture benefit (paid-up policy) upon lapse which is equal to 100% of the sum of all premiums paid. This option will be available to all insureds (both pre and post rate stability certificate holders) regardless of the level of the rate increase amount or the insured's issue age.

Insureds who select this option will immediately be entitled to the non-forfeiture benefit and will not be obligated to pay the higher premiums associated with the rate increase. Insureds who choose this option will receive a copy of Amendment CNF12G. Form # CNF12G was approved for use under SERFF Tracking Number, UNUM-128352958.

The following items are included in this submission:

- Cover letter
- Overview of rate increase filing
- Actuarial memorandum and Supporting Loss Ratio Exhibits 1 and 2
- Nationwide filing and approval status, Exhibit 3

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- Sample certificateholder letter and FAQ; and
- New base rate schedules reflecting the requested increase

We respectfully request non-disclosure of this information if your Department grants it.

If there is anything I can do to expedite this filing, please let me know. Should you have any questions regarding this filing, please feel free to contact me by phone or e-mail.

Thank you for your time and consideration of this filing.

Sincerely,

Ronald (Jake) L Lucas, FSA, MAAA
Vice President, Long Term Care Pricing
Unum
(207) 575-3895
rlucas@unum.com

Company and Contact

Filing Contact Information

Laneeta Derrick, Contract Consulstant
One Fountain Square
Chattanooga, TN 37402

lderrick@unum.com
423-294-7390 [Phone]

Filing Company Information

Unum Life Insurance Company of America	CoCode: 62235	State of Domicile: Maine
2211 Congress Street	Group Code: 565	Company Type: L&H
Portland, ME 04122	Group Name:	State ID Number:
(207) 575-2211 ext. [Phone]	FEIN Number: 01-0278678	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	District of Columbia	Filing Company:	Unum Life Insurance Company of America
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	06/04/2012
Filing Method of Last Filing:	SERFF

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):
Unum Life Insurance Company of America	10.000%	10.000%	\$5,526,539	7,852	\$5,024,127	10.000%	10.000%

SERFF Tracking #:

UNUM-129387459

State Tracking #:

Company Tracking #:

2012 GLTC RATE INITIATIVE - PHASE II

State: District of Columbia

Filing Company:

Unum Life Insurance Company of America

TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified

Product Name: Group Long Term Care

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		GLTC Rates Table 1-60	B.LTC, TQB.LTC, GLTC95 and TQGLTC95	New		Unum GLTC Rates 10pct + 10pct phase 2 BLTC Tables 1-60 DC .pdf,
2		GLTC Rates Table 61-120	B.LTC, TQB.LTC, GLTC 95 and TQGLTC95	New		Unum GLTC Rates 10pct + 10pct phase 2 BLTC Tables 61-120 DC .pdf,
3		GLTC95-95 RATES DC	B.LTC, TQB.LTC, GLTC95 and TQGLTC95	New		Unum GLTC Rates 10pct + 10pct phase 2 GLTC95 - 95 Rates DC .pdf,
4		GLTC95-98 RATES DC	B.LTC, TQB.LTC, GLTC95 and TQGLTC95	New		Unum GLTC Rates 10pct + 10pct phase 2 GLTC95 - 98 Rates DC .pdf,

Table 1
 Coverage Facility
 Elim Period 30
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.12	0.14	0.17	0.19	0.20	0.21	0.21	0.25	0.29	0.31	0.33	0.34
26	0.12	0.14	0.17	0.19	0.20	0.21	0.21	0.25	0.29	0.32	0.33	0.35
27	0.12	0.15	0.17	0.19	0.20	0.21	0.21	0.25	0.29	0.32	0.33	0.35
28	0.12	0.15	0.19	0.20	0.20	0.22	0.21	0.26	0.31	0.33	0.34	0.36
29	0.13	0.15	0.19	0.20	0.21	0.22	0.22	0.26	0.31	0.33	0.35	0.37
30	0.13	0.17	0.19	0.21	0.21	0.23	0.22	0.28	0.32	0.34	0.35	0.37
31	0.13	0.17	0.20	0.21	0.22	0.23	0.23	0.29	0.33	0.35	0.36	0.39
32	0.14	0.19	0.21	0.22	0.23	0.24	0.24	0.31	0.34	0.36	0.37	0.41
33	0.14	0.19	0.21	0.23	0.24	0.25	0.24	0.31	0.35	0.37	0.40	0.43
34	0.15	0.20	0.22	0.24	0.25	0.26	0.25	0.32	0.36	0.39	0.41	0.44
35	0.15	0.21	0.23	0.25	0.25	0.28	0.26	0.33	0.37	0.41	0.43	0.45
36	0.17	0.22	0.24	0.26	0.28	0.29	0.28	0.35	0.39	0.43	0.45	0.47
37	0.19	0.23	0.25	0.28	0.29	0.31	0.29	0.36	0.41	0.44	0.46	0.50
38	0.20	0.24	0.26	0.29	0.31	0.33	0.31	0.37	0.43	0.46	0.48	0.51
39	0.20	0.25	0.28	0.31	0.32	0.34	0.32	0.40	0.45	0.48	0.51	0.53
40	0.21	0.26	0.31	0.33	0.34	0.36	0.34	0.44	0.48	0.52	0.56	0.59
41	0.22	0.28	0.32	0.34	0.35	0.37	0.36	0.45	0.51	0.56	0.58	0.62
42	0.23	0.29	0.34	0.36	0.37	0.40	0.37	0.47	0.53	0.58	0.61	0.64
43	0.25	0.32	0.35	0.39	0.40	0.43	0.40	0.50	0.57	0.61	0.64	0.68
44	0.26	0.33	0.37	0.41	0.43	0.46	0.41	0.52	0.59	0.64	0.67	0.72
45	0.28	0.35	0.40	0.44	0.45	0.48	0.44	0.55	0.62	0.67	0.70	0.75
46	0.31	0.37	0.43	0.46	0.48	0.52	0.46	0.58	0.65	0.70	0.74	0.79
47	0.33	0.40	0.46	0.50	0.52	0.55	0.48	0.61	0.69	0.75	0.79	0.84
48	0.34	0.44	0.48	0.52	0.56	0.59	0.52	0.64	0.73	0.79	0.83	0.88
49	0.36	0.46	0.52	0.56	0.59	0.63	0.55	0.68	0.77	0.84	0.87	0.94
50	0.40	0.50	0.56	0.61	0.63	0.68	0.61	0.76	0.86	0.94	0.97	1.05
51	0.43	0.53	0.61	0.64	0.68	0.73	0.64	0.80	0.91	0.98	1.03	1.10
52	0.46	0.57	0.64	0.69	0.73	0.77	0.68	0.85	0.97	1.05	1.09	1.17
53	0.50	0.62	0.69	0.75	0.79	0.84	0.73	0.91	1.03	1.10	1.17	1.23
54	0.53	0.67	0.75	0.81	0.85	0.91	0.77	0.97	1.09	1.18	1.23	1.32
55	0.57	0.72	0.81	0.87	0.92	0.98	0.83	1.03	1.17	1.25	1.32	1.41
56	0.63	0.79	0.89	0.97	1.01	1.08	0.89	1.11	1.28	1.36	1.43	1.53
57	0.70	0.87	0.99	1.07	1.11	1.20	0.97	1.22	1.38	1.49	1.56	1.66
58	0.77	0.97	1.10	1.19	1.24	1.32	1.07	1.33	1.52	1.62	1.71	1.82
59	0.86	1.08	1.22	1.32	1.38	1.47	1.17	1.45	1.65	1.78	1.86	1.98
60	0.97	1.20	1.36	1.47	1.54	1.65	1.33	1.66	1.89	2.04	2.13	2.27
61	1.08	1.34	1.53	1.65	1.73	1.84	1.46	1.83	2.07	2.22	2.33	2.50
62	1.21	1.52	1.72	1.85	1.94	2.07	1.61	2.01	2.28	2.45	2.57	2.75
63	1.36	1.71	1.94	2.08	2.18	2.32	1.78	2.21	2.52	2.71	2.85	3.03
64	1.54	1.93	2.18	2.34	2.46	2.63	1.97	2.45	2.79	3.00	3.15	3.36
65	1.80	2.26	2.55	2.76	2.89	3.07	2.24	2.79	3.17	3.42	3.59	3.83
66	2.04	2.54	2.88	3.11	3.26	3.48	2.49	3.11	3.52	3.80	3.98	4.25
67	2.29	2.86	3.25	3.50	3.65	3.89	2.76	3.45	3.91	4.21	4.40	4.71
68	2.56	3.21	3.63	3.92	4.10	4.37	3.05	3.82	4.32	4.66	4.87	5.20
69	2.87	3.60	4.07	4.39	4.60	4.91	3.38	4.22	4.80	5.16	5.41	5.76
70	3.21	4.02	4.55	4.91	5.15	5.48	3.78	4.74	5.37	5.79	6.06	6.46
71	3.58	4.47	5.06	5.46	5.71	6.08	4.16	5.21	5.91	6.37	6.67	7.12
72	3.97	4.96	5.63	6.06	6.36	6.78	4.59	5.73	6.50	7.01	7.34	7.82
73	4.38	5.48	6.22	6.70	7.02	7.48	5.03	6.27	7.12	7.66	8.02	8.56
74	4.84	6.06	6.88	7.40	7.76	8.26	5.49	6.86	7.78	8.38	8.79	9.36
75	5.45	6.80	7.72	8.32	8.71	9.30	6.07	7.60	8.61	9.28	9.72	10.37
76	6.00	7.49	8.49	9.15	9.59	10.23	6.64	8.32	9.43	10.15	10.64	11.35
77	6.58	8.23	9.33	10.05	10.54	11.23	7.26	9.08	10.30	11.10	11.62	12.39
78	7.15	8.94	10.14	10.92	11.45	12.21	7.85	9.81	11.13	11.99	12.56	13.40
79	7.76	9.69	10.99	11.84	12.41	13.22	8.47	10.59	12.00	12.94	13.55	14.44
80	8.42	10.52	11.92	12.85	13.45	14.36	9.15	11.44	12.96	13.96	14.63	15.60
81	9.16	11.45	12.98	13.99	14.66	15.63	9.91	12.39	14.05	15.14	15.86	16.92
82	9.97	12.47	14.15	15.24	15.96	17.03	10.75	13.44	15.25	16.42	17.20	18.35
83	10.84	13.54	15.36	16.56	17.34	18.49	11.64	14.54	16.49	17.78	18.62	19.86
84	11.72	14.64	16.60	17.89	18.74	19.98	12.54	15.69	17.78	19.15	20.08	21.40
85	12.38	15.48	17.55	18.91	19.81	21.12	13.22	16.54	18.76	20.21	21.18	22.58
86	12.93	16.17	18.34	19.75	20.69	22.06	13.79	17.25	19.56	21.07	22.09	23.54
87	13.41	16.78	19.01	20.48	21.46	22.88	14.29	17.86	20.25	21.82	22.87	24.39
88	13.86	17.31	19.64	21.16	22.17	23.63	14.74	18.43	20.90	22.52	23.60	25.15
89	14.29	17.88	20.27	21.82	22.87	24.39	15.19	18.99	21.54	23.20	24.31	25.92
90	14.78	18.48	20.96	22.58	23.66	25.21	15.70	19.61	22.24	23.96	25.11	26.76
91	15.38	19.23	21.80	23.49	24.61	26.24	16.30	20.37	23.11	24.90	26.09	27.81
92	16.01	20.01	22.69	24.44	25.61	27.30	16.94	21.19	24.02	25.88	27.12	28.91
93	16.62	20.79	23.57	25.39	26.60	28.35	17.58	21.99	24.93	26.86	28.15	29.99
94	17.20	21.52	24.40	26.28	27.53	29.33	18.18	22.74	25.78	27.79	29.11	31.00
95	17.73	22.17	25.14	27.07	28.36	30.21	18.72	23.40	26.53	28.59	29.95	31.90
96	18.18	22.74	25.77	27.78	29.08	30.95	19.20	23.99	27.20	29.30	30.70	32.67
97	18.56	23.20	26.30	28.33	29.67	31.54	19.58	24.48	27.74	29.89	31.31	33.25
98	18.83	23.54	26.69	28.74	30.09	31.87	19.86	24.82	28.14	30.29	31.71	33.61
99	18.99	23.73	26.90	28.94	30.28	31.93	20.01	25.01	28.35	30.51	31.92	33.65
100	19.02	23.78	26.93	28.95	30.28	31.93	20.05	25.05	28.38	30.51	31.92	33.65

Table 2
 Coverage Facility
 Elim Period 60
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	0.11	0.14	0.15	0.17	0.19	0.20	0.20	0.24	0.26	0.29	0.31	0.33	
26	0.11	0.14	0.15	0.17	0.19	0.20	0.20	0.24	0.28	0.29	0.32	0.33	
27	0.11	0.14	0.17	0.19	0.19	0.20	0.20	0.24	0.28	0.31	0.32	0.34	
28	0.12	0.14	0.17	0.19	0.20	0.21	0.21	0.25	0.29	0.31	0.33	0.34	
29	0.12	0.15	0.17	0.19	0.20	0.21	0.21	0.25	0.29	0.32	0.33	0.35	
30	0.12	0.15	0.19	0.20	0.21	0.22	0.21	0.26	0.31	0.33	0.34	0.36	
31	0.13	0.15	0.19	0.20	0.21	0.22	0.22	0.28	0.32	0.34	0.35	0.37	
32	0.13	0.17	0.20	0.21	0.22	0.23	0.23	0.28	0.32	0.35	0.36	0.39	
33	0.14	0.19	0.21	0.22	0.23	0.24	0.23	0.29	0.33	0.36	0.37	0.40	
34	0.14	0.19	0.21	0.23	0.24	0.25	0.24	0.31	0.35	0.37	0.39	0.41	
35	0.15	0.20	0.22	0.24	0.24	0.26	0.25	0.32	0.36	0.39	0.40	0.44	
36	0.15	0.21	0.23	0.24	0.25	0.28	0.26	0.33	0.37	0.40	0.43	0.45	
37	0.17	0.22	0.24	0.26	0.28	0.29	0.28	0.34	0.39	0.43	0.44	0.47	
38	0.19	0.23	0.25	0.28	0.29	0.31	0.29	0.36	0.41	0.44	0.46	0.48	
39	0.20	0.24	0.26	0.29	0.31	0.33	0.31	0.37	0.43	0.46	0.48	0.51	
40	0.20	0.25	0.28	0.31	0.33	0.34	0.33	0.41	0.46	0.50	0.52	0.56	
41	0.21	0.26	0.31	0.33	0.34	0.36	0.34	0.43	0.48	0.52	0.55	0.58	
42	0.22	0.28	0.32	0.34	0.36	0.39	0.36	0.45	0.51	0.55	0.58	0.62	
43	0.24	0.31	0.34	0.36	0.39	0.41	0.37	0.47	0.53	0.58	0.61	0.64	
44	0.25	0.32	0.36	0.39	0.41	0.44	0.40	0.50	0.57	0.61	0.64	0.68	
45	0.26	0.34	0.39	0.41	0.44	0.46	0.41	0.52	0.59	0.64	0.67	0.72	
46	0.29	0.36	0.41	0.44	0.46	0.50	0.44	0.55	0.63	0.68	0.70	0.75	
47	0.31	0.39	0.44	0.47	0.50	0.52	0.46	0.58	0.65	0.72	0.75	0.80	
48	0.33	0.41	0.46	0.50	0.52	0.56	0.48	0.62	0.70	0.75	0.79	0.84	
49	0.35	0.44	0.50	0.53	0.56	0.59	0.52	0.65	0.74	0.80	0.84	0.88	
50	0.37	0.47	0.53	0.57	0.61	0.64	0.57	0.73	0.83	0.88	0.94	0.99	
51	0.40	0.51	0.57	0.62	0.64	0.69	0.61	0.76	0.87	0.94	0.98	1.05	
52	0.44	0.55	0.62	0.67	0.69	0.74	0.64	0.81	0.92	0.99	1.05	1.11	
53	0.46	0.58	0.67	0.72	0.75	0.80	0.69	0.86	0.98	1.06	1.10	1.18	
54	0.50	0.63	0.72	0.77	0.81	0.86	0.73	0.92	1.05	1.12	1.18	1.24	
55	0.55	0.68	0.77	0.84	0.87	0.94	0.77	0.98	1.10	1.20	1.24	1.33	
56	0.59	0.75	0.85	0.92	0.97	1.03	0.85	1.07	1.21	1.30	1.36	1.45	
57	0.67	0.84	0.95	1.01	1.07	1.13	0.92	1.16	1.31	1.42	1.49	1.58	
58	0.74	0.92	1.05	1.12	1.19	1.25	1.00	1.25	1.43	1.55	1.62	1.73	
59	0.81	1.03	1.17	1.25	1.32	1.41	1.10	1.38	1.57	1.69	1.78	1.89	
60	0.91	1.13	1.30	1.41	1.46	1.56	1.25	1.57	1.79	1.94	2.02	2.16	
61	1.01	1.29	1.45	1.56	1.65	1.76	1.38	1.73	1.97	2.12	2.22	2.38	
62	1.13	1.44	1.64	1.76	1.84	1.97	1.52	1.91	2.17	2.33	2.44	2.62	
63	1.29	1.62	1.84	1.98	2.08	2.21	1.68	2.10	2.40	2.57	2.71	2.89	
64	1.45	1.83	2.07	2.24	2.34	2.51	1.86	2.33	2.65	2.86	3.00	3.19	
65	1.71	2.15	2.43	2.63	2.75	2.93	2.12	2.66	3.01	3.26	3.41	3.64	
66	1.93	2.41	2.75	2.95	3.10	3.30	2.34	2.95	3.36	3.62	3.78	4.04	
67	2.16	2.71	3.09	3.33	3.49	3.72	2.61	3.27	3.72	4.00	4.20	4.48	
68	2.42	3.04	3.45	3.73	3.91	4.16	2.88	3.62	4.11	4.43	4.64	4.96	
69	2.71	3.40	3.87	4.18	4.38	4.68	3.18	4.00	4.55	4.91	5.15	5.48	
70	3.03	3.82	4.32	4.66	4.88	5.21	3.58	4.49	5.10	5.51	5.78	6.16	
71	3.37	4.24	4.81	5.19	5.43	5.80	3.94	4.94	5.61	6.05	6.36	6.77	
72	3.74	4.71	5.35	5.76	6.05	6.45	4.32	5.43	6.17	6.66	6.99	7.45	
73	4.14	5.19	5.91	6.37	6.68	7.12	4.73	5.94	6.75	7.28	7.63	8.14	
74	4.58	5.73	6.52	7.03	7.38	7.87	5.18	6.51	7.39	7.98	8.36	8.92	
75	5.13	6.45	7.33	7.90	8.29	8.83	5.73	7.21	8.18	8.82	9.26	9.87	
76	5.65	7.10	8.06	8.70	9.12	9.72	6.27	7.88	8.94	9.65	10.12	10.79	
77	6.20	7.79	8.86	9.55	10.02	10.67	6.84	8.59	9.77	10.54	11.04	11.77	
78	6.74	8.47	9.63	10.37	10.88	11.61	7.39	9.30	10.55	11.39	11.95	12.73	
79	7.29	9.17	10.42	11.24	11.78	12.57	7.98	10.02	11.39	12.29	12.87	13.72	
80	7.91	9.94	11.30	12.20	12.79	13.64	8.60	10.81	12.30	13.26	13.89	14.83	
81	8.62	10.84	12.31	13.28	13.92	14.85	9.33	11.73	13.32	14.37	15.07	16.06	
82	9.39	11.80	13.40	14.44	15.15	16.16	10.12	12.71	14.44	15.58	16.34	17.41	
83	10.19	12.80	14.54	15.70	16.46	17.55	10.96	13.76	15.62	16.85	17.68	18.84	
84	11.01	13.83	15.72	16.95	17.78	18.95	11.80	14.83	16.83	18.16	19.04	20.31	
85	11.64	14.62	16.61	17.92	18.79	20.03	12.44	15.63	17.75	19.15	20.09	21.41	
86	12.14	15.27	17.35	18.71	19.61	20.92	12.97	16.29	18.51	19.97	20.93	22.33	
87	12.60	15.84	18.00	19.40	20.34	21.69	13.43	16.86	19.16	20.68	21.68	23.11	
88	13.02	16.36	18.59	20.04	21.02	22.41	13.86	17.40	19.77	21.32	22.36	23.84	
89	13.43	16.86	19.16	20.68	21.68	23.11	14.27	17.93	20.36	21.98	23.03	24.56	
90	13.88	17.45	19.82	21.38	22.41	23.90	14.74	18.51	21.03	22.69	23.79	25.37	
91	14.43	18.14	20.61	22.24	23.32	24.85	15.31	19.23	21.86	23.57	24.71	26.35	
92	15.03	18.88	21.44	23.13	24.24	25.86	15.92	19.99	22.72	24.49	25.67	27.37	
93	15.60	19.60	22.28	24.02	25.18	26.84	16.50	20.74	23.56	25.41	26.64	28.40	
94	16.14	20.28	23.06	24.85	26.06	27.78	17.06	21.44	24.35	26.27	27.54	29.35	
95	16.62	20.90	23.74	25.61	26.84	28.58	17.56	22.07	25.07	27.05	28.35	30.20	
96	17.05	21.43	24.34	26.26	27.51	29.28	18.01	22.62	25.70	27.71	29.05	30.90	
97	17.40	21.87	24.84	26.77	28.07	29.83	18.36	23.07	26.20	28.26	29.61	31.46	
98	17.66	22.18	25.19	27.15	28.45	30.14	18.61	23.39	26.57	28.64	30.00	31.79	
99	17.80	22.36	25.39	27.36	28.64	30.20	18.77	23.57	26.76	28.83	30.17	31.81	
100	17.83	22.40	25.42	27.36	28.64	30.20	18.79	23.60	26.77	28.83	30.17	31.81	

Table 3
 Coverage Facility
 Elim Period 90
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.11	0.13	0.15	0.17	0.17	0.19	0.19	0.23	0.25	0.28	0.29	0.32
26	0.11	0.13	0.15	0.17	0.17	0.19	0.19	0.23	0.26	0.28	0.31	0.32
27	0.11	0.13	0.15	0.17	0.19	0.20	0.19	0.23	0.26	0.29	0.31	0.33
28	0.11	0.14	0.15	0.17	0.19	0.20	0.20	0.24	0.28	0.29	0.32	0.33
29	0.11	0.14	0.17	0.19	0.19	0.20	0.20	0.24	0.28	0.31	0.32	0.34
30	0.12	0.14	0.17	0.19	0.20	0.21	0.21	0.25	0.29	0.32	0.33	0.35
31	0.12	0.15	0.19	0.20	0.21	0.22	0.21	0.26	0.31	0.32	0.34	0.36
32	0.13	0.15	0.19	0.20	0.21	0.22	0.22	0.26	0.31	0.33	0.35	0.37
33	0.13	0.17	0.20	0.21	0.22	0.23	0.22	0.28	0.32	0.34	0.36	0.39
34	0.14	0.19	0.21	0.22	0.23	0.24	0.23	0.29	0.33	0.35	0.37	0.40
35	0.14	0.19	0.21	0.23	0.24	0.25	0.24	0.31	0.34	0.37	0.39	0.41
36	0.15	0.20	0.22	0.24	0.25	0.26	0.25	0.32	0.35	0.39	0.40	0.44
37	0.15	0.21	0.23	0.25	0.26	0.28	0.25	0.33	0.37	0.40	0.43	0.45
38	0.17	0.22	0.24	0.26	0.28	0.29	0.26	0.34	0.39	0.43	0.44	0.47
39	0.19	0.23	0.25	0.28	0.29	0.32	0.28	0.35	0.41	0.44	0.46	0.48
40	0.20	0.24	0.26	0.29	0.31	0.33	0.32	0.39	0.45	0.48	0.51	0.53
41	0.21	0.25	0.29	0.32	0.33	0.35	0.33	0.41	0.46	0.50	0.53	0.56
42	0.22	0.26	0.31	0.33	0.34	0.36	0.34	0.43	0.48	0.52	0.56	0.59
43	0.23	0.28	0.33	0.35	0.36	0.39	0.35	0.45	0.51	0.56	0.58	0.62
44	0.24	0.31	0.34	0.37	0.39	0.41	0.37	0.47	0.53	0.58	0.61	0.65
45	0.25	0.33	0.36	0.40	0.41	0.44	0.40	0.50	0.57	0.62	0.64	0.69
46	0.26	0.34	0.39	0.43	0.44	0.47	0.41	0.52	0.59	0.64	0.68	0.73
47	0.29	0.36	0.41	0.45	0.47	0.50	0.44	0.56	0.63	0.68	0.72	0.76
48	0.32	0.39	0.45	0.48	0.51	0.53	0.46	0.58	0.67	0.72	0.75	0.80
49	0.33	0.41	0.47	0.51	0.53	0.57	0.50	0.62	0.70	0.76	0.80	0.85
50	0.35	0.45	0.51	0.55	0.58	0.62	0.55	0.69	0.79	0.85	0.88	0.95
51	0.37	0.48	0.55	0.59	0.62	0.65	0.58	0.73	0.84	0.89	0.95	1.00
52	0.41	0.52	0.58	0.63	0.67	0.72	0.62	0.77	0.88	0.95	0.99	1.07
53	0.44	0.56	0.63	0.68	0.72	0.76	0.65	0.83	0.94	1.00	1.06	1.12
54	0.47	0.61	0.68	0.74	0.77	0.83	0.69	0.87	0.99	1.08	1.12	1.20
55	0.51	0.65	0.74	0.80	0.84	0.89	0.74	0.94	1.06	1.13	1.20	1.29
56	0.57	0.72	0.81	0.88	0.92	0.98	0.80	1.01	1.16	1.24	1.31	1.40
57	0.63	0.79	0.89	0.97	1.01	1.09	0.87	1.10	1.25	1.35	1.42	1.52
58	0.70	0.88	1.00	1.08	1.13	1.21	0.96	1.21	1.36	1.47	1.55	1.66
59	0.77	0.98	1.11	1.20	1.25	1.34	1.05	1.32	1.50	1.62	1.69	1.82
60	0.86	1.09	1.24	1.34	1.41	1.50	1.20	1.50	1.72	1.85	1.94	2.07
61	0.97	1.22	1.40	1.50	1.57	1.68	1.31	1.66	1.88	2.04	2.13	2.28
62	1.09	1.36	1.56	1.68	1.77	1.89	1.44	1.82	2.07	2.24	2.34	2.51
63	1.22	1.55	1.76	1.90	1.98	2.12	1.60	2.01	2.29	2.46	2.59	2.76
64	1.38	1.74	1.98	2.15	2.26	2.40	1.77	2.22	2.54	2.74	2.87	3.06
65	1.62	2.05	2.32	2.51	2.64	2.81	2.01	2.54	2.88	3.11	3.27	3.49
66	1.83	2.30	2.62	2.83	2.97	3.16	2.22	2.82	3.21	3.47	3.63	3.86
67	2.06	2.59	2.94	3.18	3.33	3.55	2.46	3.12	3.54	3.84	4.02	4.28
68	2.30	2.90	3.30	3.55	3.74	3.98	2.74	3.45	3.94	4.24	4.44	4.74
69	2.57	3.25	3.70	3.99	4.19	4.47	3.03	3.83	4.35	4.70	4.93	5.25
70	2.88	3.63	4.13	4.46	4.69	4.98	3.40	4.28	4.87	5.27	5.52	5.89
71	3.21	4.04	4.60	4.96	5.20	5.54	3.74	4.71	5.36	5.79	6.07	6.48
72	3.55	4.49	5.10	5.51	5.79	6.16	4.11	5.18	5.90	6.37	6.68	7.12
73	3.94	4.96	5.64	6.08	6.39	6.80	4.49	5.67	6.45	6.96	7.29	7.78
74	4.35	5.47	6.24	6.72	7.05	7.51	4.93	6.20	7.05	7.62	7.99	8.51
75	4.87	6.15	7.00	7.55	7.91	8.45	5.45	6.86	7.81	8.44	8.84	9.43
76	5.36	6.77	7.70	8.31	8.71	9.30	5.95	7.50	8.55	9.22	9.67	10.31
77	5.90	7.43	8.45	9.12	9.57	10.20	6.50	8.20	9.32	10.05	10.55	11.25
78	6.40	8.07	9.17	9.91	10.40	11.08	7.02	8.86	10.07	10.87	11.40	12.17
79	6.93	8.73	9.93	10.74	11.25	11.99	7.57	9.55	10.86	11.72	12.30	13.10
80	7.51	9.47	10.78	11.64	12.21	13.01	8.17	10.30	11.72	12.65	13.28	14.15
81	8.18	10.31	11.74	12.67	13.29	14.17	8.86	11.15	12.69	13.71	14.38	15.33
82	8.91	11.23	12.77	13.78	14.47	15.41	9.59	12.10	13.77	14.86	15.59	16.61
83	9.67	12.19	13.87	14.96	15.70	16.73	10.38	13.09	14.88	16.07	16.85	17.97
84	10.44	13.17	14.97	16.17	16.95	18.06	11.18	14.10	16.04	17.31	18.16	19.36
85	11.02	13.90	15.82	17.07	17.91	19.10	11.78	14.86	16.91	18.25	19.14	20.42
86	11.51	14.52	16.52	17.82	18.71	19.94	12.29	15.49	17.62	19.02	19.95	21.27
87	11.95	15.05	17.13	18.49	19.39	20.67	12.72	16.05	18.25	19.70	20.67	22.02
88	12.33	15.55	17.69	19.10	20.03	21.34	13.11	16.54	18.82	20.32	21.31	22.72
89	12.72	16.04	18.25	19.69	20.66	22.02	13.52	17.04	19.38	20.92	21.95	23.39
90	13.15	16.58	18.87	20.35	21.36	22.76	13.95	17.59	20.01	21.60	22.66	24.16
91	13.67	17.25	19.61	21.16	22.21	23.67	14.50	18.27	20.79	22.43	23.54	25.08
92	14.22	17.93	20.41	22.02	23.10	24.61	15.05	18.99	21.60	23.32	24.45	26.06
93	14.76	18.62	21.18	22.86	23.98	25.55	15.62	19.70	22.41	24.18	25.37	27.03
94	15.27	19.26	21.91	23.64	24.81	26.42	16.14	20.35	23.16	25.00	26.22	27.93
95	15.73	19.83	22.57	24.35	25.54	27.20	16.61	20.94	23.84	25.73	26.98	28.72
96	16.13	20.34	23.13	24.96	26.18	27.85	17.03	21.46	24.42	26.36	27.63	29.40
97	16.46	20.76	23.60	25.48	26.71	28.36	17.37	21.89	24.90	26.86	28.17	29.92
98	16.70	21.04	23.94	25.82	27.07	28.67	17.61	22.19	25.25	27.23	28.53	30.22
99	16.83	21.21	24.11	26.00	27.24	28.69	17.74	22.36	25.42	27.41	28.70	30.24
100	16.86	21.25	24.15	26.00	27.24	28.69	17.77	22.39	25.43	27.41	28.70	30.24

Table 4
 Coverage Facility
 Elim Period 100
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.11	0.13	0.14	0.15	0.17	0.19	0.19	0.23	0.25	0.28	0.29	0.31
26	0.11	0.13	0.15	0.17	0.17	0.19	0.19	0.23	0.25	0.28	0.29	0.32
27	0.11	0.13	0.15	0.17	0.17	0.19	0.19	0.23	0.26	0.28	0.31	0.32
28	0.11	0.13	0.15	0.17	0.19	0.20	0.19	0.24	0.26	0.29	0.31	0.33
29	0.11	0.14	0.15	0.19	0.19	0.20	0.20	0.24	0.28	0.31	0.32	0.34
30	0.12	0.14	0.17	0.19	0.20	0.21	0.20	0.25	0.28	0.31	0.33	0.34
31	0.12	0.15	0.17	0.20	0.20	0.21	0.21	0.25	0.29	0.32	0.33	0.35
32	0.12	0.15	0.19	0.20	0.21	0.22	0.21	0.26	0.31	0.33	0.34	0.36
33	0.13	0.17	0.20	0.21	0.22	0.23	0.22	0.28	0.32	0.34	0.35	0.37
34	0.13	0.17	0.20	0.22	0.22	0.24	0.23	0.29	0.33	0.35	0.36	0.39
35	0.14	0.19	0.21	0.22	0.23	0.25	0.23	0.31	0.34	0.36	0.39	0.41
36	0.14	0.20	0.22	0.23	0.24	0.26	0.24	0.32	0.35	0.37	0.40	0.43
37	0.15	0.21	0.23	0.24	0.25	0.28	0.25	0.33	0.36	0.40	0.41	0.45
38	0.17	0.21	0.24	0.25	0.26	0.29	0.26	0.34	0.39	0.41	0.44	0.46
39	0.19	0.22	0.25	0.28	0.29	0.31	0.28	0.35	0.40	0.44	0.45	0.48
40	0.19	0.23	0.26	0.29	0.31	0.33	0.31	0.39	0.44	0.47	0.50	0.53
41	0.20	0.25	0.28	0.31	0.32	0.34	0.32	0.40	0.46	0.50	0.52	0.56
42	0.21	0.26	0.31	0.33	0.34	0.36	0.34	0.43	0.48	0.52	0.55	0.58
43	0.22	0.28	0.32	0.34	0.36	0.39	0.35	0.45	0.51	0.55	0.57	0.61
44	0.23	0.31	0.34	0.36	0.39	0.41	0.37	0.47	0.53	0.57	0.61	0.64
45	0.25	0.32	0.36	0.39	0.41	0.44	0.39	0.50	0.56	0.61	0.63	0.68
46	0.26	0.34	0.39	0.41	0.44	0.46	0.41	0.52	0.59	0.64	0.67	0.72
47	0.29	0.36	0.41	0.45	0.46	0.50	0.44	0.55	0.62	0.67	0.70	0.75
48	0.31	0.39	0.44	0.47	0.50	0.53	0.46	0.58	0.65	0.72	0.74	0.79
49	0.33	0.41	0.47	0.51	0.53	0.57	0.48	0.61	0.69	0.75	0.79	0.84
50	0.35	0.44	0.50	0.55	0.57	0.61	0.53	0.68	0.77	0.84	0.87	0.94
51	0.37	0.47	0.53	0.58	0.61	0.65	0.57	0.72	0.83	0.88	0.94	0.99
52	0.40	0.51	0.58	0.63	0.65	0.70	0.61	0.76	0.87	0.94	0.98	1.05
53	0.44	0.55	0.63	0.68	0.70	0.75	0.64	0.81	0.92	0.99	1.05	1.11
54	0.47	0.59	0.68	0.73	0.76	0.81	0.68	0.86	0.98	1.06	1.11	1.19
55	0.51	0.64	0.73	0.79	0.83	0.88	0.73	0.92	1.05	1.12	1.19	1.25
56	0.56	0.70	0.80	0.87	0.91	0.97	0.79	0.99	1.13	1.22	1.29	1.36
57	0.62	0.79	0.88	0.96	1.00	1.08	0.86	1.09	1.23	1.33	1.41	1.49
58	0.69	0.87	0.98	1.07	1.11	1.19	0.95	1.19	1.35	1.46	1.53	1.64
59	0.76	0.97	1.10	1.19	1.24	1.32	1.03	1.30	1.47	1.60	1.67	1.79
60	0.85	1.08	1.22	1.32	1.40	1.47	1.18	1.49	1.69	1.83	1.91	2.04
61	0.96	1.20	1.36	1.47	1.55	1.66	1.30	1.64	1.85	2.00	2.10	2.24
62	1.07	1.35	1.54	1.66	1.74	1.85	1.42	1.79	2.05	2.20	2.31	2.46
63	1.21	1.53	1.73	1.88	1.96	2.09	1.57	1.98	2.26	2.43	2.55	2.73
64	1.36	1.72	1.96	2.10	2.21	2.37	1.74	2.20	2.51	2.70	2.83	3.01
65	1.60	2.01	2.29	2.49	2.61	2.77	1.98	2.51	2.85	3.07	3.22	3.43
66	1.80	2.28	2.57	2.78	2.93	3.12	2.20	2.77	3.16	3.41	3.59	3.82
67	2.02	2.55	2.90	3.14	3.29	3.51	2.43	3.07	3.50	3.77	3.97	4.22
68	2.27	2.86	3.26	3.51	3.70	3.94	2.70	3.40	3.87	4.18	4.38	4.68
69	2.54	3.21	3.64	3.94	4.13	4.40	2.99	3.76	4.28	4.62	4.85	5.18
70	2.83	3.59	4.08	4.39	4.61	4.92	3.36	4.22	4.81	5.19	5.45	5.81
71	3.16	3.98	4.52	4.88	5.13	5.47	3.67	4.64	5.29	5.71	6.00	6.38
72	3.51	4.43	5.04	5.43	5.70	6.07	4.04	5.10	5.81	6.28	6.58	7.02
73	3.87	4.88	5.56	6.01	6.29	6.72	4.43	5.59	6.36	6.86	7.21	7.67
74	4.27	5.40	6.14	6.63	6.96	7.40	4.84	6.12	6.96	7.51	7.88	8.39
75	4.81	6.06	6.90	7.45	7.81	8.33	5.36	6.77	7.70	8.32	8.72	9.30
76	5.28	6.67	7.59	8.20	8.59	9.16	5.85	7.39	8.43	9.09	9.54	10.16
77	5.80	7.33	8.33	8.99	9.43	10.05	6.40	8.07	9.19	9.92	10.41	11.09
78	6.29	7.95	9.04	9.77	10.25	10.91	6.91	8.72	9.92	10.73	11.24	11.98
79	6.82	8.60	9.80	10.57	11.10	11.83	7.46	9.41	10.69	11.56	12.12	12.91
80	7.39	9.33	10.63	11.47	12.02	12.83	8.03	10.15	11.54	12.46	13.08	13.94
81	8.05	10.16	11.57	12.49	13.09	13.96	8.71	11.00	12.51	13.51	14.17	15.10
82	8.76	11.06	12.58	13.59	14.26	15.19	9.44	11.92	13.56	14.64	15.37	16.37
83	9.52	12.00	13.66	14.74	15.47	16.49	10.21	12.89	14.66	15.84	16.61	17.70
84	10.27	12.96	14.75	15.93	16.71	17.81	11.00	13.88	15.81	17.06	17.90	19.07
85	10.86	13.70	15.59	16.82	17.66	18.82	11.59	14.64	16.67	17.99	18.87	20.11
86	11.33	14.30	16.28	17.57	18.43	19.64	12.09	15.26	17.37	18.74	19.67	20.96
87	11.75	14.83	16.86	18.22	19.11	20.36	12.51	15.80	17.97	19.40	20.35	21.69
88	12.12	15.31	17.42	18.80	19.73	21.03	12.91	16.29	18.54	20.01	21.00	22.37
89	12.51	15.80	17.97	19.39	20.35	21.68	13.30	16.78	19.10	20.60	21.63	23.06
90	12.94	16.32	18.58	20.05	21.04	22.42	13.72	17.31	19.71	21.29	22.33	23.79
91	13.44	16.97	19.32	20.85	21.88	23.31	14.26	18.00	20.47	22.10	23.19	24.71
92	13.99	17.66	20.09	21.68	22.75	24.23	14.81	18.70	21.27	22.97	24.09	25.66
93	14.52	18.34	20.86	22.52	23.62	25.17	15.36	19.38	22.06	23.82	24.99	26.62
94	15.02	18.96	21.57	23.30	24.43	26.03	15.87	20.04	22.81	24.61	25.82	27.50
95	15.47	19.51	22.22	23.98	25.16	26.77	16.34	20.61	23.46	25.32	26.58	28.28
96	15.86	20.01	22.77	24.59	25.78	27.43	16.74	21.13	24.05	25.96	27.21	28.94
97	16.18	20.43	23.23	25.07	26.29	27.93	17.07	21.54	24.52	26.46	27.74	29.45
98	16.42	20.71	23.56	25.42	26.64	28.22	17.30	21.85	24.84	26.81	28.09	29.76
99	16.56	20.89	23.74	25.61	26.82	28.24	17.45	22.01	25.03	26.98	28.27	29.77
100	16.58	20.91	23.76	25.61	26.82	28.24	17.47	22.03	25.05	26.98	28.27	29.77

Table 5
 Coverage Facility
 Elim Period 120
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.10	0.13	0.14	0.15	0.17	0.19	0.17	0.22	0.25	0.26	0.28	0.31
26	0.10	0.13	0.14	0.15	0.17	0.19	0.17	0.22	0.25	0.26	0.29	0.31
27	0.11	0.13	0.14	0.15	0.17	0.19	0.19	0.23	0.25	0.28	0.29	0.32
28	0.11	0.13	0.15	0.17	0.17	0.19	0.19	0.23	0.26	0.28	0.29	0.32
29	0.11	0.13	0.15	0.17	0.19	0.20	0.19	0.23	0.26	0.29	0.31	0.33
30	0.11	0.14	0.15	0.19	0.19	0.20	0.20	0.24	0.28	0.31	0.32	0.34
31	0.12	0.14	0.17	0.19	0.20	0.21	0.20	0.25	0.29	0.31	0.33	0.34
32	0.12	0.15	0.19	0.20	0.20	0.22	0.21	0.25	0.29	0.32	0.34	0.35
33	0.13	0.15	0.19	0.20	0.21	0.22	0.21	0.26	0.31	0.33	0.35	0.36
34	0.13	0.17	0.20	0.21	0.22	0.23	0.22	0.28	0.32	0.34	0.36	0.39
35	0.14	0.19	0.21	0.22	0.23	0.24	0.23	0.29	0.33	0.35	0.37	0.40
36	0.14	0.19	0.21	0.23	0.24	0.25	0.24	0.31	0.34	0.37	0.39	0.41
37	0.15	0.20	0.22	0.24	0.25	0.26	0.24	0.32	0.35	0.39	0.40	0.44
38	0.15	0.21	0.23	0.25	0.26	0.28	0.25	0.33	0.37	0.40	0.43	0.45
39	0.17	0.22	0.24	0.26	0.28	0.31	0.26	0.34	0.39	0.43	0.44	0.47
40	0.19	0.23	0.25	0.28	0.29	0.32	0.29	0.37	0.43	0.46	0.48	0.52
41	0.20	0.24	0.28	0.31	0.32	0.33	0.32	0.39	0.45	0.48	0.51	0.55
42	0.21	0.25	0.29	0.32	0.33	0.35	0.33	0.41	0.47	0.51	0.53	0.57
43	0.22	0.26	0.32	0.34	0.35	0.37	0.34	0.44	0.50	0.53	0.56	0.59
44	0.23	0.29	0.33	0.35	0.37	0.40	0.36	0.45	0.52	0.56	0.58	0.63
45	0.24	0.31	0.35	0.37	0.40	0.43	0.37	0.47	0.55	0.58	0.62	0.65
46	0.25	0.33	0.37	0.40	0.43	0.45	0.40	0.51	0.57	0.62	0.65	0.69
47	0.28	0.35	0.40	0.44	0.45	0.48	0.43	0.53	0.61	0.65	0.69	0.73
48	0.29	0.37	0.43	0.46	0.48	0.51	0.45	0.56	0.64	0.69	0.73	0.77
49	0.32	0.40	0.46	0.50	0.52	0.55	0.47	0.59	0.68	0.73	0.76	0.81
50	0.34	0.43	0.48	0.53	0.56	0.59	0.52	0.65	0.75	0.81	0.85	0.91
51	0.36	0.46	0.52	0.57	0.59	0.63	0.56	0.70	0.80	0.86	0.89	0.96
52	0.39	0.50	0.56	0.61	0.64	0.68	0.58	0.74	0.85	0.91	0.96	1.01
53	0.43	0.53	0.61	0.65	0.69	0.73	0.62	0.79	0.89	0.97	1.01	1.08
54	0.46	0.57	0.65	0.70	0.74	0.79	0.67	0.84	0.96	1.03	1.08	1.16
55	0.50	0.62	0.70	0.76	0.80	0.86	0.70	0.89	1.01	1.10	1.16	1.22
56	0.55	0.69	0.79	0.85	0.88	0.95	0.76	0.97	1.10	1.20	1.24	1.33
57	0.61	0.76	0.86	0.94	0.98	1.05	0.84	1.06	1.20	1.30	1.36	1.45
58	0.67	0.85	0.96	1.05	1.09	1.17	0.91	1.16	1.32	1.42	1.49	1.58
59	0.74	0.94	1.07	1.16	1.21	1.29	1.00	1.25	1.44	1.55	1.64	1.73
60	0.83	1.05	1.19	1.29	1.34	1.44	1.13	1.44	1.65	1.78	1.86	1.98
61	0.92	1.18	1.33	1.44	1.52	1.61	1.24	1.58	1.80	1.95	2.05	2.18
62	1.05	1.31	1.50	1.61	1.69	1.80	1.38	1.74	1.98	2.15	2.26	2.40
63	1.18	1.47	1.68	1.82	1.91	2.04	1.53	1.93	2.19	2.38	2.49	2.65
64	1.32	1.67	1.90	2.06	2.16	2.30	1.68	2.13	2.43	2.63	2.76	2.93
65	1.55	1.96	2.22	2.41	2.53	2.68	1.93	2.43	2.76	2.99	3.14	3.34
66	1.74	2.20	2.51	2.71	2.85	3.04	2.13	2.70	3.07	3.31	3.48	3.71
67	1.96	2.49	2.82	3.05	3.19	3.41	2.37	2.99	3.40	3.66	3.86	4.10
68	2.19	2.77	3.16	3.41	3.59	3.83	2.62	3.30	3.76	4.07	4.26	4.55
69	2.45	3.11	3.54	3.83	4.02	4.27	2.89	3.65	4.16	4.50	4.72	5.04
70	2.75	3.48	3.96	4.27	4.49	4.79	3.25	4.10	4.68	5.05	5.30	5.64
71	3.06	3.86	4.40	4.75	4.98	5.31	3.58	4.51	5.13	5.54	5.82	6.19
72	3.40	4.30	4.88	5.28	5.54	5.91	3.92	4.96	5.65	6.09	6.40	6.82
73	3.75	4.74	5.40	5.83	6.13	6.52	4.28	5.42	6.17	6.67	7.00	7.46
74	4.14	5.24	5.96	6.44	6.77	7.21	4.70	5.93	6.75	7.29	7.66	8.15
75	4.64	5.89	6.69	7.24	7.59	8.09	5.19	6.57	7.48	8.07	8.47	9.03
76	5.12	6.48	7.37	7.95	8.35	8.90	5.68	7.17	8.17	8.82	9.26	9.88
77	5.61	7.11	8.09	8.73	9.16	9.77	6.19	7.83	8.92	9.64	10.11	10.77
78	6.09	7.71	8.79	9.48	9.94	10.60	6.69	8.46	9.64	10.41	10.92	11.64
79	6.61	8.35	9.52	10.27	10.78	11.48	7.22	9.12	10.38	11.22	11.77	12.55
80	7.16	9.05	10.31	11.13	11.69	12.45	7.78	9.83	11.21	12.10	12.71	13.54
81	7.79	9.85	11.22	12.12	12.72	13.55	8.44	10.66	12.14	13.11	13.76	14.66
82	8.48	10.73	12.21	13.19	13.84	14.74	9.14	11.56	13.16	14.20	14.92	15.88
83	9.20	11.64	13.26	14.30	15.02	15.99	9.89	12.50	14.23	15.37	16.13	17.18
84	9.93	12.56	14.30	15.46	16.21	17.28	10.65	13.45	15.32	16.56	17.37	18.50
85	10.49	13.28	15.11	16.32	17.14	18.25	11.22	14.18	16.16	17.45	18.30	19.50
86	10.97	13.86	15.77	17.04	17.89	19.04	11.69	14.78	16.83	18.17	19.09	20.33
87	11.36	14.37	16.36	17.67	18.54	19.75	12.10	15.31	17.42	18.82	19.75	21.04
88	11.73	14.84	16.90	18.24	19.14	20.39	12.47	15.77	17.97	19.40	20.36	21.69
89	12.10	15.29	17.41	18.80	19.73	21.03	12.85	16.25	18.51	19.99	20.98	22.35
90	12.50	15.82	18.01	19.45	20.41	21.74	13.28	16.79	19.11	20.64	21.66	23.07
91	12.99	16.43	18.72	20.22	21.21	22.61	13.78	17.42	19.84	21.43	22.48	23.96
92	13.52	17.09	19.47	21.02	22.06	23.50	14.31	18.11	20.60	22.25	23.35	24.88
93	14.04	17.75	20.21	21.81	22.90	24.39	14.85	18.77	21.38	23.09	24.22	25.80
94	14.52	18.36	20.90	22.57	23.68	25.21	15.35	19.39	22.10	23.86	25.04	26.65
95	14.95	18.90	21.53	23.24	24.39	25.96	15.80	19.97	22.73	24.54	25.75	27.41
96	15.33	19.37	22.06	23.83	25.00	26.58	16.18	20.45	23.30	25.15	26.38	28.05
97	15.63	19.77	22.51	24.30	25.49	27.06	16.49	20.85	23.74	25.63	26.88	28.53
98	15.86	20.05	22.83	24.63	25.82	27.34	16.72	21.14	24.07	25.97	27.23	28.81
99	15.98	20.21	22.99	24.81	25.98	27.35	16.85	21.30	24.23	26.14	27.38	28.82
100	16.02	20.24	23.01	24.81	25.98	27.35	16.89	21.32	24.24	26.14	27.38	28.82

Table 6
 Coverage Facility
 Elim Period 180
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.10	0.12	0.13	0.14	0.15	0.15	0.15	0.21	0.23	0.24	0.26	0.28
26	0.10	0.12	0.13	0.14	0.15	0.17	0.15	0.21	0.23	0.25	0.26	0.28
27	0.10	0.12	0.13	0.14	0.15	0.17	0.17	0.21	0.24	0.25	0.26	0.29
28	0.10	0.12	0.14	0.15	0.15	0.17	0.17	0.22	0.24	0.26	0.28	0.29
29	0.10	0.13	0.14	0.15	0.17	0.19	0.17	0.22	0.24	0.26	0.28	0.31
30	0.11	0.13	0.14	0.15	0.17	0.19	0.19	0.22	0.25	0.28	0.29	0.31
31	0.11	0.13	0.15	0.17	0.19	0.20	0.19	0.23	0.26	0.28	0.31	0.32
32	0.11	0.14	0.15	0.19	0.19	0.20	0.20	0.24	0.26	0.29	0.31	0.33
33	0.12	0.14	0.17	0.19	0.20	0.21	0.20	0.24	0.28	0.31	0.32	0.34
34	0.12	0.15	0.19	0.20	0.21	0.22	0.21	0.25	0.29	0.32	0.33	0.35
35	0.13	0.15	0.19	0.21	0.21	0.23	0.21	0.26	0.31	0.33	0.34	0.36
36	0.13	0.17	0.20	0.21	0.22	0.23	0.22	0.28	0.32	0.34	0.36	0.39
37	0.14	0.19	0.21	0.22	0.23	0.24	0.23	0.29	0.33	0.35	0.37	0.40
38	0.14	0.20	0.22	0.23	0.24	0.26	0.24	0.31	0.34	0.37	0.39	0.41
39	0.15	0.20	0.23	0.24	0.25	0.28	0.25	0.32	0.36	0.39	0.41	0.44
40	0.17	0.21	0.24	0.25	0.28	0.29	0.26	0.35	0.40	0.43	0.45	0.47
41	0.19	0.22	0.25	0.28	0.29	0.31	0.29	0.36	0.41	0.45	0.47	0.50
42	0.19	0.24	0.26	0.29	0.31	0.33	0.31	0.37	0.44	0.47	0.50	0.52
43	0.20	0.25	0.29	0.32	0.33	0.35	0.32	0.40	0.45	0.50	0.52	0.55
44	0.21	0.26	0.31	0.33	0.35	0.36	0.33	0.43	0.47	0.52	0.55	0.58
45	0.22	0.28	0.33	0.35	0.36	0.39	0.35	0.44	0.50	0.55	0.57	0.61
46	0.24	0.31	0.35	0.37	0.39	0.41	0.36	0.46	0.53	0.57	0.61	0.64
47	0.25	0.33	0.36	0.40	0.43	0.45	0.39	0.48	0.56	0.61	0.63	0.68
48	0.26	0.34	0.39	0.43	0.45	0.47	0.41	0.52	0.59	0.64	0.67	0.72
49	0.29	0.36	0.43	0.46	0.47	0.51	0.44	0.55	0.63	0.68	0.72	0.75
50	0.32	0.40	0.45	0.48	0.51	0.55	0.48	0.61	0.69	0.75	0.79	0.84
51	0.34	0.43	0.48	0.52	0.55	0.58	0.51	0.64	0.74	0.80	0.84	0.88
52	0.36	0.46	0.52	0.56	0.59	0.63	0.53	0.68	0.77	0.85	0.88	0.95
53	0.39	0.50	0.56	0.61	0.64	0.68	0.57	0.73	0.83	0.89	0.95	1.00
54	0.43	0.53	0.61	0.65	0.69	0.73	0.61	0.77	0.88	0.96	1.00	1.07
55	0.45	0.57	0.65	0.70	0.74	0.79	0.65	0.83	0.94	1.01	1.07	1.13
56	0.50	0.63	0.73	0.77	0.83	0.87	0.70	0.89	1.01	1.10	1.17	1.23
57	0.56	0.70	0.80	0.86	0.91	0.97	0.76	0.98	1.11	1.20	1.25	1.34
58	0.62	0.77	0.88	0.96	1.00	1.07	0.84	1.07	1.21	1.31	1.38	1.46
59	0.68	0.86	0.98	1.07	1.11	1.19	0.92	1.17	1.33	1.44	1.52	1.61
60	0.76	0.97	1.10	1.19	1.24	1.33	1.06	1.33	1.52	1.64	1.72	1.83
61	0.85	1.08	1.23	1.33	1.40	1.49	1.16	1.46	1.67	1.80	1.89	2.01
62	0.96	1.21	1.38	1.49	1.56	1.67	1.28	1.61	1.83	1.98	2.08	2.21
63	1.08	1.36	1.55	1.68	1.77	1.88	1.41	1.78	2.02	2.19	2.30	2.44
64	1.21	1.54	1.76	1.90	2.00	2.12	1.55	1.97	2.24	2.42	2.54	2.71
65	1.42	1.80	2.06	2.22	2.33	2.49	1.77	2.24	2.55	2.76	2.89	3.09
66	1.60	2.04	2.32	2.51	2.63	2.79	1.96	2.49	2.83	3.06	3.22	3.42
67	1.80	2.29	2.61	2.82	2.95	3.15	2.17	2.76	3.14	3.39	3.55	3.78
68	2.02	2.56	2.92	3.16	3.31	3.52	2.40	3.05	3.48	3.75	3.95	4.20
69	2.27	2.87	3.27	3.53	3.71	3.95	2.65	3.38	3.85	4.15	4.36	4.63
70	2.53	3.21	3.65	3.95	4.14	4.40	2.98	3.77	4.31	4.66	4.88	5.20
71	2.81	3.55	4.06	4.38	4.61	4.91	3.28	4.15	4.73	5.12	5.37	5.72
72	3.12	3.96	4.51	4.87	5.12	5.45	3.60	4.57	5.20	5.63	5.91	6.29
73	3.43	4.37	4.97	5.39	5.65	6.02	3.94	4.99	5.69	6.15	6.46	6.88
74	3.80	4.82	5.49	5.94	6.24	6.63	4.31	5.46	6.24	6.73	7.06	7.52
75	4.26	5.41	6.17	6.67	7.01	7.46	4.75	6.04	6.89	7.45	7.82	8.32
76	4.70	5.95	6.79	7.34	7.70	8.20	5.20	6.61	7.52	8.13	8.55	9.09
77	5.15	6.53	7.45	8.05	8.45	8.99	5.68	7.21	8.22	8.87	9.32	9.91
78	5.59	7.10	8.09	8.73	9.17	9.76	6.14	7.78	8.87	9.58	10.07	10.71
79	6.05	7.67	8.75	9.45	9.93	10.56	6.61	8.38	9.56	10.33	10.85	11.54
80	6.56	8.33	9.48	10.25	10.77	11.45	7.13	9.04	10.31	11.14	11.70	12.45
81	7.13	9.05	10.32	11.15	11.72	12.46	7.72	9.79	11.17	12.07	12.67	13.48
82	7.76	9.83	11.22	12.12	12.73	13.55	8.36	10.62	12.09	13.07	13.72	14.61
83	8.42	10.67	12.18	13.16	13.81	14.69	9.04	11.47	13.07	14.14	14.84	15.77
84	9.08	11.52	13.15	14.19	14.91	15.86	9.72	12.34	14.07	15.21	15.97	16.98
85	9.58	12.18	13.87	14.99	15.74	16.74	10.25	13.01	14.83	16.02	16.83	17.90
86	10.01	12.69	14.48	15.64	16.43	17.47	10.67	13.55	15.44	16.70	17.53	18.65
87	10.37	13.17	15.00	16.21	17.03	18.12	11.04	14.03	15.98	17.28	18.14	19.31
88	10.71	13.59	15.49	16.73	17.58	18.71	11.39	14.47	16.48	17.81	18.71	19.89
89	11.03	14.01	15.97	17.26	18.13	19.27	11.73	14.88	16.96	18.35	19.26	20.48
90	11.41	14.48	16.50	17.83	18.73	19.93	12.10	15.37	17.51	18.92	19.88	21.14
91	11.86	15.04	17.15	18.54	19.47	20.70	12.57	15.95	18.18	19.65	20.64	21.95
92	12.33	15.64	17.83	19.26	20.23	21.53	13.05	16.57	18.88	20.41	21.43	22.78
93	12.79	16.23	18.50	20.00	21.00	22.33	13.53	17.17	19.58	21.15	22.22	23.62
94	13.22	16.79	19.13	20.68	21.70	23.09	13.98	17.74	20.22	21.86	22.95	24.40
95	13.62	17.28	19.70	21.29	22.35	23.74	14.38	18.25	20.80	22.48	23.60	25.07
96	13.95	17.70	20.19	21.80	22.89	24.31	14.73	18.70	21.31	23.02	24.17	25.65
97	14.23	18.06	20.58	22.24	23.34	24.73	15.02	19.06	21.73	23.46	24.63	26.09
98	14.43	18.30	20.88	22.54	23.64	24.97	15.22	19.32	22.01	23.76	24.93	26.33
99	14.54	18.46	21.02	22.69	23.78	24.97	15.33	19.46	22.15	23.91	25.06	26.33
100	14.56	18.48	21.03	22.69	23.78	24.97	15.36	19.47	22.15	23.91	25.06	26.33

Table 7
 Coverage Facility
 Elim Period 365
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.08	0.10	0.11	0.12	0.12	0.13	0.13	0.15	0.19	0.21	0.21	0.22
26	0.08	0.10	0.11	0.12	0.12	0.13	0.13	0.17	0.20	0.21	0.22	0.23
27	0.08	0.10	0.11	0.12	0.13	0.13	0.13	0.17	0.20	0.21	0.22	0.23
28	0.09	0.10	0.12	0.12	0.13	0.13	0.13	0.17	0.20	0.21	0.22	0.23
29	0.09	0.11	0.12	0.13	0.13	0.14	0.13	0.19	0.21	0.22	0.23	0.24
30	0.09	0.11	0.12	0.13	0.13	0.14	0.14	0.19	0.21	0.22	0.23	0.24
31	0.09	0.11	0.12	0.13	0.14	0.15	0.14	0.19	0.22	0.23	0.24	0.25
32	0.10	0.12	0.13	0.14	0.14	0.15	0.15	0.20	0.22	0.24	0.25	0.26
33	0.10	0.12	0.13	0.14	0.15	0.17	0.15	0.21	0.23	0.24	0.25	0.28
34	0.10	0.12	0.14	0.15	0.15	0.17	0.15	0.21	0.24	0.25	0.26	0.28
35	0.11	0.13	0.14	0.15	0.17	0.19	0.17	0.22	0.24	0.26	0.28	0.29
36	0.11	0.13	0.15	0.17	0.19	0.20	0.19	0.23	0.25	0.28	0.29	0.31
37	0.11	0.14	0.17	0.19	0.20	0.20	0.19	0.23	0.26	0.29	0.31	0.32
38	0.12	0.15	0.17	0.20	0.20	0.21	0.20	0.24	0.28	0.31	0.32	0.34
39	0.12	0.15	0.19	0.20	0.21	0.22	0.21	0.25	0.29	0.32	0.33	0.35
40	0.13	0.17	0.20	0.21	0.22	0.23	0.22	0.28	0.32	0.34	0.36	0.39
41	0.14	0.19	0.21	0.22	0.23	0.24	0.23	0.29	0.34	0.36	0.37	0.40
42	0.14	0.20	0.22	0.23	0.24	0.26	0.24	0.31	0.35	0.37	0.40	0.43
43	0.15	0.21	0.23	0.25	0.26	0.28	0.25	0.33	0.36	0.40	0.41	0.44
44	0.17	0.22	0.24	0.26	0.28	0.29	0.26	0.34	0.39	0.41	0.44	0.46
45	0.19	0.23	0.26	0.28	0.31	0.32	0.28	0.35	0.41	0.44	0.46	0.48
46	0.20	0.24	0.28	0.31	0.32	0.34	0.29	0.37	0.43	0.46	0.48	0.52
47	0.21	0.26	0.31	0.33	0.34	0.36	0.32	0.40	0.45	0.48	0.51	0.55
48	0.22	0.28	0.32	0.34	0.36	0.39	0.33	0.43	0.47	0.52	0.55	0.57
49	0.23	0.31	0.34	0.36	0.39	0.41	0.35	0.45	0.51	0.55	0.57	0.61
50	0.25	0.32	0.36	0.40	0.41	0.44	0.39	0.50	0.56	0.61	0.64	0.68
51	0.26	0.34	0.39	0.43	0.45	0.47	0.41	0.52	0.59	0.64	0.68	0.72
52	0.29	0.36	0.43	0.46	0.48	0.51	0.44	0.56	0.63	0.68	0.72	0.76
53	0.32	0.40	0.45	0.48	0.52	0.55	0.46	0.58	0.67	0.73	0.76	0.80
54	0.34	0.43	0.48	0.53	0.56	0.59	0.50	0.63	0.72	0.77	0.81	0.86
55	0.36	0.46	0.53	0.57	0.61	0.63	0.52	0.67	0.76	0.83	0.86	0.91
56	0.40	0.51	0.58	0.63	0.67	0.70	0.57	0.73	0.83	0.89	0.94	0.99
57	0.45	0.57	0.64	0.70	0.74	0.77	0.62	0.79	0.89	0.97	1.01	1.08
58	0.50	0.63	0.72	0.77	0.81	0.86	0.68	0.86	0.98	1.07	1.11	1.18
59	0.55	0.70	0.80	0.86	0.91	0.96	0.74	0.95	1.08	1.17	1.22	1.30
60	0.62	0.77	0.88	0.96	1.00	1.07	0.85	1.08	1.22	1.33	1.40	1.47
61	0.69	0.87	0.99	1.08	1.12	1.20	0.94	1.19	1.34	1.45	1.53	1.62
62	0.77	0.98	1.11	1.21	1.28	1.34	1.01	1.30	1.47	1.60	1.68	1.78
63	0.87	1.10	1.25	1.35	1.43	1.52	1.12	1.44	1.64	1.77	1.86	1.96
64	0.98	1.24	1.42	1.54	1.61	1.71	1.24	1.58	1.82	1.96	2.06	2.18
65	1.16	1.45	1.66	1.79	1.89	2.00	1.42	1.80	2.06	2.22	2.34	2.49
66	1.30	1.65	1.88	2.02	2.13	2.26	1.57	2.01	2.29	2.46	2.61	2.75
67	1.45	1.84	2.10	2.28	2.39	2.53	1.74	2.22	2.53	2.74	2.88	3.04
68	1.62	2.07	2.37	2.54	2.67	2.83	1.94	2.45	2.79	3.03	3.18	3.37
69	1.82	2.31	2.64	2.85	3.00	3.17	2.15	2.73	3.10	3.36	3.52	3.73
70	2.04	2.57	2.94	3.18	3.34	3.53	2.40	3.05	3.48	3.75	3.95	4.18
71	2.26	2.87	3.27	3.53	3.72	3.94	2.63	3.36	3.82	4.13	4.33	4.59
72	2.51	3.18	3.63	3.92	4.13	4.36	2.89	3.67	4.19	4.54	4.76	5.04
73	2.76	3.51	4.00	4.33	4.55	4.82	3.16	4.02	4.59	4.95	5.20	5.51
74	3.05	3.87	4.42	4.79	5.03	5.31	3.47	4.39	5.01	5.42	5.70	6.02
75	3.42	4.35	4.96	5.36	5.64	5.95	3.83	4.85	5.53	6.00	6.29	6.64
76	3.76	4.79	5.45	5.90	6.19	6.55	4.18	5.30	6.05	6.53	6.88	7.26
77	4.13	5.24	5.97	6.46	6.79	7.17	4.55	5.79	6.60	7.13	7.49	7.91
78	4.47	5.69	6.49	7.01	7.37	7.78	4.91	6.25	7.12	7.70	8.09	8.55
79	4.84	6.15	7.01	7.59	7.98	8.43	5.28	6.72	7.66	8.27	8.70	9.20
80	5.24	6.66	7.59	8.22	8.62	9.12	5.69	7.24	8.25	8.93	9.38	9.91
81	5.69	7.24	8.25	8.92	9.38	9.91	6.16	7.83	8.93	9.66	10.15	10.73
82	6.18	7.87	8.97	9.69	10.19	10.77	6.67	8.47	9.66	10.44	10.99	11.61
83	6.70	8.51	9.71	10.51	11.04	11.66	7.21	9.15	10.43	11.28	11.86	12.54
84	7.23	9.19	10.47	11.33	11.90	12.58	7.73	9.83	11.22	12.12	12.75	13.46
85	7.62	9.69	11.04	11.95	12.56	13.28	8.14	10.36	11.81	12.77	13.42	14.18
86	7.95	10.11	11.52	12.46	13.09	13.84	8.48	10.78	12.30	13.30	13.98	14.76
87	8.23	10.47	11.94	12.91	13.56	14.34	8.78	11.15	12.72	13.75	14.47	15.27
88	8.49	10.80	12.32	13.31	14.00	14.78	9.04	11.50	13.10	14.17	14.89	15.74
89	8.75	11.13	12.69	13.72	14.42	15.25	9.31	11.83	13.48	14.59	15.33	16.19
90	9.04	11.50	13.10	14.17	14.89	15.74	9.59	12.20	13.90	15.04	15.82	16.70
91	9.39	11.95	13.62	14.72	15.48	16.35	9.94	12.66	14.42	15.60	16.40	17.33
92	9.76	12.41	14.14	15.28	16.07	16.97	10.32	13.13	14.97	16.19	17.02	17.97
93	10.12	12.86	14.66	15.85	16.67	17.59	10.69	13.60	15.51	16.78	17.63	18.61
94	10.45	13.29	15.15	16.38	17.22	18.17	11.04	14.05	16.01	17.31	18.19	19.21
95	10.75	13.67	15.59	16.84	17.70	18.68	11.35	14.43	16.46	17.79	18.70	19.72
96	11.01	14.00	15.96	17.26	18.13	19.11	11.63	14.77	16.84	18.22	19.13	20.17
97	11.23	14.27	16.26	17.58	18.47	19.43	11.85	15.05	17.16	18.54	19.47	20.48
98	11.37	14.47	16.48	17.80	18.68	19.59	12.00	15.25	17.38	18.77	19.69	20.65
99	11.47	14.56	16.59	17.90	18.76	19.59	12.09	15.36	17.49	18.87	19.76	20.65
100	11.48	14.59	16.59	17.90	18.76	19.59	12.10	15.36	17.49	18.87	19.76	20.65

Table 8
 Coverage Facility
 Elim Period 730
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.04	0.07	0.08	0.09	0.09	0.09	0.09	0.11	0.12	0.13	0.14	0.14
26	0.04	0.07	0.08	0.09	0.09	0.09	0.09	0.11	0.12	0.13	0.14	0.14
27	0.04	0.07	0.08	0.09	0.09	0.09	0.09	0.11	0.13	0.13	0.14	0.15
28	0.04	0.08	0.08	0.09	0.09	0.10	0.10	0.12	0.13	0.14	0.14	0.15
29	0.07	0.08	0.09	0.09	0.09	0.10	0.10	0.12	0.13	0.14	0.15	0.15
30	0.07	0.08	0.09	0.09	0.10	0.10	0.10	0.12	0.13	0.14	0.15	0.15
31	0.07	0.08	0.09	0.10	0.10	0.10	0.10	0.12	0.14	0.15	0.15	0.17
32	0.07	0.08	0.09	0.10	0.10	0.11	0.10	0.13	0.14	0.15	0.17	0.17
33	0.07	0.09	0.10	0.10	0.11	0.11	0.11	0.13	0.15	0.17	0.17	0.19
34	0.08	0.09	0.10	0.11	0.11	0.11	0.11	0.14	0.15	0.17	0.19	0.19
35	0.08	0.09	0.10	0.11	0.11	0.12	0.11	0.14	0.17	0.19	0.20	0.20
36	0.08	0.10	0.11	0.11	0.12	0.12	0.12	0.14	0.17	0.19	0.20	0.21
37	0.08	0.10	0.11	0.12	0.12	0.13	0.12	0.15	0.19	0.20	0.21	0.21
38	0.09	0.11	0.12	0.12	0.13	0.13	0.13	0.17	0.19	0.21	0.22	0.22
39	0.09	0.11	0.12	0.13	0.14	0.14	0.13	0.17	0.20	0.21	0.22	0.23
40	0.09	0.11	0.13	0.14	0.14	0.15	0.14	0.20	0.22	0.23	0.24	0.25
41	0.10	0.12	0.13	0.14	0.15	0.15	0.15	0.20	0.22	0.24	0.25	0.26
42	0.10	0.13	0.14	0.15	0.17	0.17	0.15	0.21	0.23	0.25	0.26	0.28
43	0.11	0.13	0.15	0.17	0.19	0.19	0.17	0.22	0.24	0.26	0.28	0.29
44	0.11	0.14	0.17	0.19	0.20	0.20	0.19	0.23	0.25	0.28	0.29	0.31
45	0.12	0.15	0.19	0.20	0.21	0.21	0.20	0.24	0.28	0.29	0.32	0.33
46	0.13	0.17	0.19	0.21	0.22	0.22	0.21	0.25	0.29	0.32	0.33	0.34
47	0.13	0.17	0.20	0.22	0.23	0.23	0.21	0.26	0.31	0.33	0.34	0.36
48	0.14	0.19	0.22	0.23	0.24	0.25	0.22	0.28	0.32	0.35	0.36	0.37
49	0.15	0.21	0.23	0.24	0.25	0.26	0.23	0.31	0.34	0.36	0.39	0.40
50	0.17	0.22	0.24	0.26	0.28	0.29	0.26	0.33	0.37	0.41	0.43	0.45
51	0.19	0.23	0.26	0.28	0.31	0.32	0.28	0.35	0.40	0.44	0.45	0.47
52	0.20	0.24	0.28	0.31	0.32	0.33	0.29	0.37	0.43	0.46	0.48	0.50
53	0.21	0.26	0.31	0.33	0.35	0.36	0.32	0.40	0.45	0.48	0.51	0.53
54	0.23	0.29	0.33	0.35	0.37	0.39	0.33	0.43	0.47	0.52	0.55	0.56
55	0.24	0.32	0.35	0.39	0.40	0.41	0.35	0.45	0.51	0.55	0.58	0.59
56	0.26	0.34	0.39	0.43	0.45	0.46	0.39	0.48	0.56	0.59	0.63	0.65
57	0.31	0.37	0.44	0.47	0.50	0.51	0.43	0.53	0.61	0.65	0.69	0.72
58	0.34	0.43	0.48	0.52	0.55	0.57	0.46	0.58	0.65	0.72	0.75	0.77
59	0.37	0.47	0.53	0.58	0.61	0.63	0.50	0.63	0.72	0.77	0.83	0.85
60	0.41	0.52	0.59	0.64	0.68	0.70	0.57	0.73	0.83	0.88	0.94	0.97
61	0.46	0.58	0.67	0.73	0.76	0.79	0.63	0.79	0.89	0.98	1.03	1.07
62	0.52	0.65	0.75	0.81	0.85	0.88	0.69	0.87	0.99	1.08	1.12	1.18
63	0.58	0.74	0.84	0.91	0.96	0.99	0.76	0.97	1.09	1.19	1.24	1.30
64	0.67	0.84	0.95	1.03	1.08	1.11	0.85	1.07	1.21	1.31	1.38	1.43
65	0.77	0.98	1.11	1.20	1.25	1.31	0.96	1.21	1.38	1.49	1.57	1.62
66	0.87	1.10	1.24	1.35	1.43	1.47	1.07	1.34	1.53	1.66	1.74	1.80
67	0.98	1.23	1.41	1.53	1.60	1.66	1.18	1.49	1.69	1.83	1.93	2.00
68	1.09	1.38	1.57	1.71	1.79	1.85	1.30	1.65	1.88	2.02	2.13	2.20
69	1.22	1.55	1.76	1.90	2.00	2.07	1.44	1.82	2.07	2.24	2.34	2.43
70	1.36	1.72	1.96	2.13	2.22	2.31	1.61	2.04	2.31	2.51	2.64	2.74
71	1.52	1.91	2.18	2.37	2.49	2.56	1.77	2.24	2.54	2.76	2.89	3.00
72	1.68	2.13	2.42	2.62	2.75	2.85	1.94	2.45	2.79	3.03	3.17	3.29
73	1.85	2.34	2.66	2.89	3.04	3.15	2.12	2.67	3.05	3.30	3.48	3.60
74	2.05	2.57	2.94	3.18	3.34	3.47	2.31	2.93	3.33	3.61	3.78	3.92
75	2.29	2.89	3.29	3.58	3.75	3.88	2.55	3.23	3.67	3.98	4.19	4.33
76	2.52	3.17	3.62	3.91	4.11	4.26	2.79	3.52	4.00	4.35	4.57	4.73
77	2.76	3.48	3.96	4.28	4.50	4.68	3.04	3.84	4.37	4.73	4.97	5.15
78	2.99	3.77	4.30	4.64	4.87	5.06	3.28	4.14	4.71	5.09	5.36	5.56
79	3.23	4.08	4.63	5.03	5.28	5.47	3.52	4.46	5.07	5.48	5.76	5.96
80	3.49	4.40	5.03	5.43	5.71	5.92	3.78	4.80	5.46	5.91	6.20	6.42
81	3.78	4.79	5.45	5.90	6.19	6.41	4.10	5.18	5.90	6.38	6.70	6.94
82	4.10	5.19	5.91	6.39	6.72	6.96	4.43	5.59	6.37	6.90	7.24	7.50
83	4.44	5.61	6.39	6.92	7.27	7.52	4.76	6.03	6.86	7.43	7.81	8.09
84	4.79	6.04	6.88	7.45	7.83	8.11	5.12	6.48	7.37	7.98	8.38	8.69
85	5.05	6.37	7.25	7.85	8.25	8.55	5.39	6.81	7.74	8.38	8.81	9.14
86	5.25	6.63	7.55	8.18	8.59	8.91	5.60	7.08	8.06	8.72	9.17	9.50
87	5.43	6.88	7.82	8.46	8.90	9.21	5.80	7.33	8.33	9.02	9.47	9.81
88	5.60	7.08	8.06	8.72	9.17	9.50	5.96	7.54	8.58	9.28	9.76	10.11
89	5.78	7.29	8.31	8.98	9.44	9.78	6.14	7.74	8.82	9.55	10.03	10.40
90	5.95	7.52	8.57	9.27	9.75	10.09	6.31	7.99	9.09	9.83	10.33	10.71
91	6.18	7.81	8.88	9.63	10.11	10.47	6.55	8.27	9.42	10.19	10.71	11.10
92	6.41	8.10	9.22	9.99	10.48	10.86	6.79	8.58	9.77	10.56	11.10	11.50
93	6.64	8.38	9.55	10.33	10.86	11.24	7.03	8.87	10.11	10.92	11.48	11.89
94	6.86	8.67	9.85	10.67	11.21	11.61	7.25	9.15	10.42	11.28	11.84	12.25
95	7.04	8.91	10.13	10.97	11.51	11.90	7.45	9.41	10.69	11.57	12.14	12.57
96	7.22	9.11	10.36	11.21	11.76	12.17	7.61	9.60	10.93	11.84	12.42	12.83
97	7.35	9.28	10.55	11.40	11.96	12.33	7.74	9.79	11.12	12.02	12.61	13.01
98	7.45	9.39	10.67	11.52	12.06	12.41	7.84	9.90	11.24	12.13	12.71	13.07
99	7.49	9.44	10.71	11.53	12.06	12.41	7.89	9.94	11.29	12.14	12.71	13.07
100	7.49	9.44	10.71	11.53	12.06	12.41	7.89	9.94	11.29	12.14	12.71	13.07

Table 9
 Coverage Facility
 Elim Period 30
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.20	0.24	0.28	0.31	0.32	0.34	0.34	0.43	0.48	0.53	0.56	0.59
26	0.21	0.25	0.29	0.32	0.33	0.35	0.35	0.44	0.50	0.53	0.56	0.61
27	0.21	0.25	0.29	0.32	0.34	0.36	0.35	0.45	0.51	0.55	0.57	0.62
28	0.21	0.26	0.31	0.33	0.34	0.36	0.36	0.46	0.52	0.56	0.59	0.63
29	0.22	0.28	0.32	0.34	0.35	0.37	0.37	0.47	0.53	0.58	0.61	0.64
30	0.23	0.28	0.33	0.35	0.36	0.39	0.39	0.48	0.55	0.59	0.62	0.67
31	0.23	0.29	0.34	0.36	0.39	0.41	0.40	0.50	0.57	0.62	0.64	0.69
32	0.24	0.31	0.35	0.37	0.40	0.43	0.41	0.52	0.59	0.63	0.67	0.72
33	0.25	0.33	0.36	0.40	0.41	0.45	0.43	0.53	0.61	0.65	0.69	0.74
34	0.26	0.34	0.39	0.41	0.44	0.47	0.45	0.56	0.63	0.69	0.72	0.76
35	0.28	0.35	0.40	0.44	0.46	0.48	0.46	0.58	0.65	0.72	0.75	0.80
36	0.31	0.37	0.43	0.46	0.48	0.52	0.48	0.61	0.69	0.74	0.77	0.84
37	0.32	0.39	0.45	0.48	0.51	0.55	0.50	0.63	0.72	0.77	0.81	0.87
38	0.33	0.41	0.47	0.51	0.53	0.57	0.52	0.65	0.75	0.81	0.85	0.91
39	0.35	0.44	0.50	0.53	0.57	0.61	0.55	0.69	0.79	0.85	0.88	0.95
40	0.36	0.46	0.52	0.57	0.59	0.64	0.61	0.75	0.86	0.92	0.97	1.05
41	0.39	0.48	0.56	0.61	0.63	0.68	0.63	0.79	0.89	0.97	1.01	1.09
42	0.41	0.52	0.59	0.64	0.67	0.72	0.65	0.83	0.95	1.01	1.07	1.13
43	0.44	0.56	0.63	0.68	0.72	0.76	0.69	0.87	0.98	1.07	1.11	1.20
44	0.47	0.58	0.67	0.73	0.76	0.81	0.73	0.91	1.05	1.11	1.18	1.25
45	0.50	0.63	0.72	0.76	0.81	0.86	0.76	0.96	1.09	1.18	1.23	1.32
46	0.53	0.67	0.76	0.83	0.86	0.92	0.81	1.01	1.16	1.23	1.30	1.40
47	0.57	0.72	0.81	0.87	0.92	0.98	0.85	1.07	1.21	1.31	1.36	1.46
48	0.61	0.76	0.86	0.94	0.98	1.06	0.89	1.12	1.29	1.38	1.45	1.55
49	0.65	0.81	0.92	1.00	1.06	1.12	0.95	1.19	1.35	1.46	1.54	1.64
50	0.69	0.87	0.99	1.07	1.12	1.20	1.06	1.32	1.50	1.62	1.71	1.82
51	0.75	0.94	1.07	1.16	1.21	1.30	1.11	1.41	1.58	1.72	1.80	1.93
52	0.80	1.00	1.13	1.23	1.30	1.40	1.19	1.47	1.68	1.82	1.91	2.04
53	0.86	1.08	1.22	1.33	1.40	1.49	1.24	1.57	1.78	1.93	2.02	2.17
54	0.92	1.17	1.32	1.43	1.50	1.61	1.33	1.67	1.90	2.05	2.15	2.30
55	0.99	1.25	1.43	1.54	1.62	1.73	1.42	1.77	2.01	2.18	2.29	2.44
56	1.10	1.38	1.57	1.69	1.78	1.91	1.53	1.91	2.18	2.37	2.46	2.65
57	1.21	1.52	1.73	1.86	1.96	2.10	1.66	2.08	2.38	2.55	2.68	2.87
58	1.33	1.67	1.90	2.06	2.17	2.32	1.80	2.27	2.56	2.78	2.92	3.12
59	1.46	1.84	2.10	2.28	2.40	2.56	1.95	2.45	2.79	3.03	3.17	3.40
60	1.62	2.04	2.32	2.52	2.64	2.83	2.21	2.77	3.16	3.41	3.60	3.85
61	1.79	2.26	2.57	2.78	2.93	3.15	2.41	3.03	3.43	3.72	3.91	4.19
62	1.98	2.51	2.86	3.09	3.26	3.49	2.62	3.29	3.75	4.06	4.26	4.58
63	2.20	2.78	3.17	3.43	3.61	3.87	2.86	3.60	4.09	4.43	4.66	4.99
64	2.44	3.09	3.52	3.83	4.02	4.32	3.12	3.92	4.48	4.84	5.09	5.47
65	2.85	3.59	4.09	4.43	4.68	5.01	3.51	4.42	5.05	5.46	5.73	6.16
66	3.15	3.97	4.54	4.92	5.17	5.57	3.84	4.83	5.52	5.96	6.28	6.74
67	3.48	4.39	5.01	5.43	5.72	6.16	4.19	5.28	6.03	6.52	6.86	7.37
68	3.84	4.84	5.53	6.01	6.31	6.80	4.57	5.75	6.57	7.12	7.49	8.05
69	4.22	5.34	6.09	6.62	6.97	7.50	4.96	6.27	7.16	7.76	8.17	8.79
70	4.63	5.87	6.70	7.27	7.67	8.25	5.49	6.93	7.91	8.58	9.04	9.71
71	5.08	6.42	7.36	7.98	8.42	9.05	5.94	7.51	8.59	9.31	9.80	10.55
72	5.57	7.03	8.05	8.73	9.21	9.92	6.45	8.14	9.31	10.11	10.64	11.45
73	6.06	7.67	8.79	9.54	10.04	10.84	6.96	8.80	10.05	10.91	11.50	12.38
74	6.61	8.36	9.57	10.40	10.97	11.81	7.51	9.50	10.88	11.80	12.43	13.40
75	7.36	9.32	10.67	11.58	12.21	13.17	8.24	10.42	11.94	12.95	13.64	14.71
76	7.99	10.12	11.58	12.58	13.27	14.30	8.90	11.24	12.87	13.98	14.73	15.87
77	8.67	10.97	12.56	13.64	14.38	15.51	9.57	12.11	13.87	15.07	15.87	17.13
78	9.31	11.78	13.50	14.66	15.47	16.69	10.24	12.96	14.84	16.10	16.97	18.32
79	9.99	12.63	14.49	15.73	16.59	17.91	10.92	13.83	15.84	17.20	18.14	19.57
80	10.73	13.57	15.55	16.90	17.82	19.24	11.68	14.77	16.93	18.39	19.38	20.92
81	11.54	14.63	16.76	18.22	19.21	20.74	12.53	15.85	18.16	19.72	20.80	22.46
82	12.43	15.74	18.05	19.61	20.69	22.35	13.42	17.01	19.48	21.16	22.33	24.10
83	13.34	16.92	19.38	21.07	22.23	24.00	14.37	18.19	20.85	22.65	23.90	25.80
84	14.27	18.06	20.71	22.52	23.75	25.66	15.31	19.38	22.22	24.16	25.48	27.51
85	14.95	18.95	21.73	23.61	24.92	26.91	16.01	20.28	23.24	25.27	26.65	28.79
86	15.51	19.65	22.54	24.51	25.85	27.93	16.58	21.01	24.08	26.17	27.61	29.83
87	15.99	20.27	23.24	25.27	26.66	28.81	17.06	21.63	24.79	26.95	28.44	30.72
88	16.43	20.83	23.90	25.98	27.41	29.62	17.51	22.19	25.44	27.67	29.18	31.54
89	16.89	21.41	24.54	26.69	28.16	30.42	17.95	22.76	26.10	28.38	29.93	32.34
90	17.38	22.02	25.27	27.47	28.99	31.33	18.46	23.40	26.84	29.17	30.78	33.25
91	17.99	22.79	26.15	28.42	30.00	32.42	19.07	24.18	27.73	30.15	31.81	34.38
92	18.60	23.58	27.06	29.41	31.05	33.54	19.71	25.00	28.67	31.17	32.89	35.54
93	19.22	24.37	27.95	30.39	32.08	34.65	20.34	25.80	29.59	32.16	33.95	36.67
94	19.79	25.09	28.79	31.30	33.02	35.67	20.92	26.53	30.44	33.10	34.93	37.72
95	20.28	25.73	29.50	32.08	33.86	36.54	21.43	27.18	31.17	33.89	35.77	38.60
96	20.70	26.26	30.12	32.75	34.56	37.27	21.86	27.72	31.80	34.57	36.49	39.34
97	21.03	26.66	30.59	33.26	35.08	37.76	22.19	28.15	32.29	35.09	37.02	39.83
98	21.24	26.94	30.89	33.58	35.41	37.97	22.40	28.41	32.58	35.42	37.35	40.04
99	21.32	27.03	31.00	33.67	35.48	37.97	22.47	28.50	32.68	35.50	37.40	40.04
100	21.32	27.03	31.00	33.67	35.48	37.97	22.47	28.50	32.68	35.50	37.40	40.04

Table 10
 Coverage Facility
 Elim Period 60
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.19	0.23	0.26	0.29	0.31	0.33	0.33	0.41	0.46	0.51	0.53	0.57
26	0.20	0.24	0.28	0.29	0.32	0.34	0.33	0.41	0.47	0.51	0.53	0.57
27	0.20	0.24	0.28	0.31	0.32	0.34	0.34	0.43	0.48	0.52	0.55	0.58
28	0.21	0.25	0.29	0.32	0.33	0.35	0.34	0.44	0.50	0.53	0.56	0.61
29	0.21	0.26	0.31	0.33	0.34	0.36	0.35	0.45	0.51	0.55	0.58	0.62
30	0.22	0.26	0.31	0.34	0.35	0.37	0.36	0.46	0.52	0.57	0.59	0.64
31	0.22	0.28	0.32	0.35	0.36	0.39	0.37	0.47	0.55	0.58	0.62	0.65
32	0.23	0.29	0.34	0.36	0.37	0.41	0.39	0.50	0.56	0.61	0.64	0.68
33	0.24	0.31	0.35	0.37	0.40	0.43	0.40	0.51	0.58	0.63	0.65	0.70
34	0.25	0.33	0.36	0.40	0.41	0.45	0.43	0.53	0.61	0.65	0.69	0.73
35	0.26	0.34	0.39	0.41	0.44	0.47	0.44	0.56	0.63	0.68	0.72	0.76
36	0.28	0.35	0.40	0.44	0.46	0.50	0.46	0.57	0.65	0.70	0.74	0.79
37	0.29	0.37	0.43	0.46	0.48	0.52	0.47	0.59	0.68	0.74	0.77	0.83
38	0.32	0.39	0.45	0.48	0.51	0.55	0.50	0.63	0.72	0.77	0.81	0.86
39	0.33	0.41	0.47	0.51	0.53	0.58	0.52	0.65	0.74	0.80	0.85	0.91
40	0.35	0.44	0.50	0.55	0.57	0.61	0.57	0.72	0.81	0.88	0.92	0.99
41	0.36	0.46	0.53	0.57	0.61	0.64	0.59	0.75	0.85	0.92	0.97	1.03
42	0.39	0.50	0.56	0.61	0.64	0.69	0.62	0.79	0.89	0.97	1.01	1.09
43	0.41	0.52	0.59	0.64	0.68	0.73	0.65	0.83	0.95	1.01	1.07	1.13
44	0.44	0.56	0.63	0.69	0.73	0.77	0.69	0.87	0.99	1.07	1.11	1.20
45	0.47	0.59	0.68	0.73	0.77	0.83	0.73	0.91	1.05	1.12	1.18	1.25
46	0.50	0.63	0.73	0.77	0.83	0.87	0.76	0.96	1.09	1.19	1.24	1.33
47	0.53	0.68	0.77	0.84	0.87	0.94	0.80	1.01	1.16	1.24	1.31	1.41
48	0.57	0.73	0.83	0.89	0.94	1.00	0.85	1.07	1.22	1.32	1.38	1.47
49	0.62	0.77	0.88	0.96	1.00	1.07	0.89	1.12	1.29	1.40	1.46	1.56
50	0.65	0.83	0.95	1.01	1.08	1.16	0.99	1.25	1.43	1.55	1.62	1.73
51	0.70	0.88	1.01	1.10	1.16	1.23	1.06	1.33	1.52	1.64	1.72	1.84
52	0.75	0.96	1.09	1.18	1.23	1.32	1.11	1.41	1.60	1.73	1.82	1.95
53	0.81	1.03	1.18	1.28	1.33	1.43	1.19	1.49	1.69	1.84	1.93	2.06
54	0.87	1.10	1.25	1.36	1.43	1.54	1.25	1.58	1.80	1.95	2.05	2.19
55	0.95	1.19	1.35	1.47	1.55	1.66	1.33	1.68	1.91	2.07	2.18	2.32
56	1.05	1.31	1.50	1.62	1.71	1.83	1.44	1.83	2.08	2.26	2.37	2.53
57	1.13	1.44	1.65	1.78	1.88	2.01	1.56	1.97	2.26	2.43	2.56	2.74
58	1.25	1.58	1.82	1.96	2.07	2.21	1.69	2.15	2.44	2.65	2.78	2.98
59	1.40	1.76	2.01	2.17	2.29	2.44	1.85	2.33	2.66	2.88	3.03	3.25
60	1.54	1.94	2.21	2.40	2.53	2.71	2.09	2.64	3.01	3.26	3.42	3.66
61	1.69	2.15	2.45	2.66	2.79	3.00	2.28	2.87	3.28	3.54	3.73	3.99
62	1.88	2.39	2.73	2.95	3.10	3.33	2.46	3.14	3.58	3.87	4.07	4.36
63	2.08	2.64	3.03	3.28	3.45	3.71	2.70	3.41	3.89	4.22	4.44	4.76
64	2.31	2.94	3.37	3.64	3.84	4.13	2.95	3.73	4.27	4.62	4.86	5.21
65	2.68	3.41	3.89	4.24	4.46	4.80	3.31	4.20	4.81	5.20	5.48	5.89
66	2.98	3.77	4.32	4.70	4.94	5.31	3.63	4.60	5.25	5.70	6.01	6.44
67	3.29	4.18	4.79	5.19	5.47	5.89	3.96	5.03	5.73	6.22	6.56	7.04
68	3.63	4.60	5.28	5.72	6.03	6.49	4.31	5.47	6.26	6.79	7.15	7.69
69	3.99	5.07	5.81	6.31	6.66	7.16	4.70	5.96	6.82	7.40	7.81	8.38
70	4.39	5.58	6.39	6.94	7.33	7.89	5.19	6.58	7.55	8.20	8.62	9.28
71	4.81	6.12	7.01	7.61	8.02	8.66	5.63	7.14	8.18	8.88	9.36	10.07
72	5.27	6.69	7.67	8.34	8.80	9.47	6.09	7.74	8.87	9.64	10.15	10.92
73	5.73	7.29	8.37	9.10	9.59	10.33	6.58	8.36	9.58	10.41	10.98	11.83
74	6.26	7.95	9.12	9.92	10.47	11.28	7.12	9.04	10.36	11.25	11.86	12.78
75	6.97	8.86	10.16	11.04	11.65	12.57	7.79	9.91	11.36	12.34	13.02	14.03
76	7.57	9.63	11.03	12.00	12.66	13.65	8.42	10.68	12.25	13.32	14.05	15.15
77	8.20	10.42	11.96	13.01	13.72	14.81	9.05	11.52	13.21	14.37	15.15	16.34
78	8.80	11.20	12.85	13.98	14.75	15.92	9.68	12.31	14.12	15.36	16.20	17.47
79	9.44	12.00	13.78	14.99	15.83	17.07	10.32	13.15	15.08	16.40	17.29	18.66
80	10.13	12.89	14.80	16.10	16.98	18.35	11.03	14.04	16.12	17.52	18.49	19.95
81	10.91	13.89	15.95	17.35	18.30	19.77	11.84	15.05	17.28	18.79	19.83	21.41
82	11.74	14.96	17.17	18.68	19.72	21.30	12.68	16.14	18.54	20.16	21.27	22.97
83	12.61	16.05	18.44	20.06	21.18	22.87	13.56	17.27	19.83	21.57	22.77	24.59
84	13.46	17.15	19.70	21.43	22.63	24.44	14.44	18.39	21.13	22.98	24.27	26.20
85	14.11	17.97	20.66	22.47	23.73	25.63	15.10	19.24	22.10	24.05	25.39	27.42
86	14.63	18.65	21.42	23.32	24.61	26.60	15.63	19.92	22.88	24.90	26.28	28.40
87	15.09	19.23	22.10	24.05	25.39	27.43	16.09	20.52	23.56	25.64	27.07	29.25
88	15.50	19.76	22.70	24.71	26.09	28.19	16.52	21.04	24.18	26.30	27.79	30.01
89	15.93	20.30	23.32	25.38	26.81	28.95	16.94	21.57	24.79	26.98	28.50	30.78
90	16.38	20.89	23.99	26.11	27.58	29.80	17.40	22.18	25.49	27.73	29.28	31.65
91	16.95	21.60	24.83	27.02	28.53	30.83	17.99	22.91	26.33	28.67	30.26	32.69
92	17.53	22.35	25.69	27.96	29.52	31.91	18.59	23.68	27.21	29.62	31.28	33.79
93	18.12	23.09	26.53	28.89	30.50	32.95	19.16	24.43	28.08	30.57	32.29	34.87
94	18.65	23.76	27.31	29.73	31.41	33.91	19.71	25.14	28.89	31.44	33.20	35.85
95	19.11	24.35	28.00	30.47	32.19	34.74	20.19	25.74	29.57	32.20	34.00	36.69
96	19.49	24.85	28.57	31.10	32.84	35.41	20.58	26.25	30.16	32.84	34.67	37.38
97	19.80	25.25	29.02	31.58	33.34	35.88	20.90	26.63	30.61	33.32	35.18	37.85
98	19.99	25.50	29.29	31.89	33.64	36.06	21.09	26.88	30.90	33.62	35.46	38.02
99	20.08	25.58	29.39	31.97	33.70	36.06	21.16	26.97	30.99	33.70	35.52	38.02
100	20.08	25.58	29.39	31.97	33.70	36.06	21.16	26.97	30.99	33.70	35.52	38.02

Table 11
 Coverage Facility
 Elim Period 90
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.19	0.23	0.25	0.28	0.29	0.32	0.31	0.39	0.45	0.48	0.51	0.55
26	0.19	0.23	0.26	0.28	0.31	0.32	0.32	0.40	0.45	0.48	0.52	0.55
27	0.19	0.23	0.26	0.29	0.31	0.33	0.32	0.41	0.46	0.50	0.52	0.56
28	0.20	0.24	0.28	0.31	0.32	0.34	0.33	0.41	0.47	0.51	0.53	0.58
29	0.20	0.25	0.29	0.31	0.33	0.35	0.34	0.43	0.48	0.52	0.56	0.59
30	0.21	0.25	0.29	0.32	0.34	0.36	0.35	0.44	0.50	0.55	0.57	0.61
31	0.22	0.26	0.31	0.33	0.35	0.37	0.36	0.46	0.52	0.56	0.59	0.63
32	0.22	0.28	0.32	0.35	0.36	0.39	0.37	0.47	0.53	0.58	0.61	0.65
33	0.23	0.29	0.34	0.36	0.37	0.41	0.39	0.48	0.56	0.61	0.63	0.68
34	0.24	0.31	0.35	0.37	0.40	0.43	0.40	0.51	0.58	0.63	0.65	0.70
35	0.25	0.33	0.36	0.40	0.43	0.45	0.41	0.52	0.61	0.65	0.68	0.73
36	0.26	0.34	0.39	0.43	0.44	0.47	0.44	0.55	0.63	0.68	0.72	0.76
37	0.28	0.35	0.41	0.44	0.46	0.50	0.45	0.57	0.65	0.70	0.74	0.79
38	0.31	0.37	0.43	0.46	0.48	0.52	0.47	0.59	0.68	0.74	0.77	0.83
39	0.32	0.40	0.45	0.50	0.52	0.56	0.50	0.63	0.72	0.77	0.81	0.86
40	0.33	0.43	0.48	0.52	0.55	0.58	0.55	0.68	0.77	0.85	0.88	0.95
41	0.35	0.45	0.51	0.55	0.58	0.62	0.57	0.72	0.81	0.88	0.94	0.99
42	0.37	0.47	0.53	0.58	0.62	0.65	0.59	0.75	0.86	0.92	0.97	1.05
43	0.40	0.50	0.57	0.62	0.65	0.69	0.62	0.79	0.89	0.97	1.01	1.09
44	0.43	0.53	0.61	0.65	0.69	0.74	0.65	0.83	0.95	1.01	1.08	1.16
45	0.45	0.57	0.65	0.70	0.74	0.79	0.69	0.87	0.99	1.08	1.12	1.21
46	0.47	0.61	0.69	0.75	0.79	0.84	0.73	0.92	1.06	1.13	1.19	1.28
47	0.51	0.64	0.74	0.80	0.84	0.89	0.76	0.97	1.10	1.20	1.25	1.34
48	0.55	0.69	0.79	0.85	0.89	0.96	0.81	1.01	1.17	1.25	1.32	1.42
49	0.58	0.74	0.85	0.91	0.96	1.03	0.86	1.08	1.23	1.33	1.41	1.50
50	0.63	0.79	0.91	0.98	1.03	1.10	0.95	1.20	1.36	1.47	1.56	1.66
51	0.67	0.85	0.97	1.06	1.10	1.19	1.00	1.28	1.45	1.56	1.65	1.76
52	0.73	0.91	1.05	1.12	1.19	1.28	1.07	1.34	1.54	1.66	1.74	1.86
53	0.77	0.98	1.12	1.21	1.28	1.36	1.12	1.43	1.62	1.76	1.85	1.97
54	0.84	1.06	1.21	1.31	1.38	1.46	1.20	1.52	1.73	1.86	1.96	2.09
55	0.89	1.13	1.31	1.41	1.47	1.58	1.28	1.61	1.84	1.98	2.08	2.22
56	0.99	1.25	1.43	1.55	1.64	1.74	1.38	1.74	1.98	2.16	2.27	2.42
57	1.09	1.38	1.57	1.71	1.79	1.93	1.49	1.89	2.16	2.33	2.45	2.63
58	1.20	1.53	1.74	1.89	1.98	2.12	1.62	2.06	2.34	2.54	2.66	2.86
59	1.32	1.68	1.93	2.08	2.19	2.34	1.77	2.22	2.55	2.76	2.90	3.11
60	1.46	1.85	2.12	2.30	2.42	2.59	2.00	2.53	2.88	3.12	3.28	3.52
61	1.62	2.06	2.34	2.55	2.68	2.88	2.17	2.75	3.14	3.40	3.59	3.84
62	1.79	2.28	2.61	2.83	2.98	3.19	2.37	2.99	3.42	3.71	3.89	4.18
63	1.98	2.53	2.89	3.15	3.30	3.54	2.57	3.27	3.74	4.06	4.26	4.58
64	2.21	2.81	3.22	3.50	3.67	3.96	2.81	3.58	4.09	4.43	4.66	4.99
65	2.56	3.27	3.74	4.06	4.27	4.59	3.16	4.02	4.60	4.98	5.25	5.64
66	2.85	3.62	4.14	4.50	4.74	5.09	3.47	4.39	5.04	5.46	5.75	6.17
67	3.14	3.99	4.59	4.97	5.24	5.64	3.77	4.81	5.49	5.96	6.28	6.75
68	3.47	4.40	5.06	5.49	5.79	6.22	4.11	5.23	6.00	6.51	6.86	7.37
69	3.82	4.85	5.57	6.05	6.38	6.88	4.48	5.70	6.53	7.11	7.48	8.05
70	4.19	5.34	6.13	6.66	7.03	7.57	4.95	6.30	7.23	7.85	8.27	8.90
71	4.59	5.84	6.72	7.29	7.70	8.29	5.36	6.84	7.84	8.51	8.98	9.66
72	5.03	6.40	7.36	8.00	8.44	9.09	5.81	7.40	8.49	9.23	9.75	10.48
73	5.47	6.99	8.02	8.72	9.20	9.91	6.28	8.00	9.19	9.99	10.53	11.33
74	5.96	7.61	8.73	9.52	10.03	10.81	6.78	8.64	9.92	10.78	11.37	12.25
75	6.64	8.47	9.75	10.59	11.18	12.06	7.43	9.47	10.88	11.83	12.47	13.44
76	7.21	9.20	10.56	11.50	12.13	13.09	8.01	10.23	11.74	12.77	13.46	14.52
77	7.81	9.96	11.45	12.46	13.16	14.19	8.62	11.01	12.65	13.76	14.52	15.64
78	8.38	10.71	12.31	13.40	14.15	15.25	9.22	11.77	13.52	14.72	15.52	16.73
79	8.99	11.48	13.20	14.37	15.16	16.36	9.83	12.56	14.43	15.71	16.58	17.88
80	9.65	12.32	14.17	15.43	16.29	17.57	10.51	13.42	15.41	16.79	17.71	19.11
81	10.38	13.28	15.26	16.61	17.55	18.94	11.26	14.39	16.54	18.00	19.00	20.49
82	11.18	14.29	16.43	17.89	18.89	20.39	12.07	15.41	17.73	19.31	20.37	21.99
83	11.99	15.33	17.63	19.21	20.28	21.89	12.91	16.49	18.96	20.65	21.80	23.54
84	12.82	16.37	18.84	20.52	21.67	23.39	13.75	17.56	20.20	21.99	23.23	25.07
85	13.42	17.16	19.73	21.51	22.72	24.53	14.37	18.37	21.13	23.00	24.30	26.24
86	13.92	17.80	20.47	22.30	23.56	25.43	14.87	19.01	21.87	23.82	25.16	27.17
87	14.36	18.35	21.12	22.99	24.30	26.24	15.31	19.57	22.52	24.52	25.89	27.96
88	14.74	18.85	21.69	23.63	24.96	26.96	15.71	20.08	23.10	25.16	26.59	28.70
89	15.14	19.36	22.28	24.27	25.64	27.69	16.10	20.58	23.69	25.80	27.25	29.43
90	15.58	19.92	22.91	24.96	26.38	28.50	16.54	21.15	24.34	26.51	28.02	30.25
91	16.10	20.60	23.72	25.84	27.29	29.48	17.08	21.86	25.15	27.39	28.94	31.25
92	16.67	21.32	24.53	26.72	28.23	30.49	17.66	22.58	25.99	28.30	29.91	32.30
93	17.20	22.01	25.33	27.60	29.16	31.48	18.22	23.30	26.82	29.21	30.86	33.31
94	17.70	22.65	26.08	28.40	30.01	32.40	18.73	23.96	27.57	30.03	31.72	34.24
95	18.15	23.21	26.72	29.11	30.75	33.18	19.16	24.53	28.23	30.75	32.49	35.05
96	18.51	23.69	27.26	29.71	31.37	33.80	19.56	25.01	28.79	31.35	33.13	35.70
97	18.80	24.06	27.69	30.15	31.85	34.25	19.84	25.39	29.21	31.81	33.61	36.14
98	18.99	24.29	27.95	30.44	32.13	34.43	20.03	25.62	29.48	32.09	33.88	36.29
99	19.06	24.39	28.05	30.51	32.18	34.43	20.09	25.70	29.56	32.16	33.91	36.29
100	19.06	24.39	28.05	30.51	32.18	34.43	20.09	25.70	29.56	32.16	33.91	36.29

Table 12
 Coverage Facility
 Elim Period 100
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit		None						Reduced Paid Up					
Age		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		0.17	0.22	0.25	0.28	0.29	0.32	0.31	0.39	0.44	0.47	0.50	0.53
26		0.19	0.23	0.25	0.28	0.29	0.32	0.32	0.39	0.45	0.48	0.51	0.55
27		0.19	0.23	0.26	0.29	0.31	0.33	0.32	0.40	0.46	0.50	0.52	0.56
28		0.20	0.24	0.26	0.29	0.32	0.33	0.33	0.41	0.47	0.51	0.53	0.57
29		0.20	0.24	0.28	0.31	0.32	0.34	0.33	0.43	0.48	0.52	0.55	0.58
30		0.21	0.25	0.29	0.32	0.33	0.35	0.34	0.44	0.50	0.53	0.56	0.61
31		0.21	0.26	0.31	0.33	0.34	0.36	0.35	0.45	0.51	0.56	0.58	0.62
32		0.22	0.28	0.32	0.34	0.36	0.39	0.36	0.46	0.53	0.57	0.61	0.64
33		0.23	0.29	0.33	0.36	0.37	0.40	0.37	0.48	0.55	0.59	0.62	0.67
34		0.24	0.31	0.35	0.37	0.40	0.43	0.40	0.50	0.57	0.62	0.64	0.69
35		0.25	0.32	0.36	0.39	0.41	0.45	0.41	0.52	0.59	0.64	0.68	0.72
36		0.26	0.34	0.39	0.41	0.44	0.46	0.43	0.55	0.62	0.67	0.70	0.75
37		0.28	0.35	0.40	0.44	0.46	0.48	0.45	0.57	0.64	0.69	0.73	0.79
38		0.29	0.37	0.43	0.46	0.48	0.52	0.46	0.59	0.68	0.73	0.76	0.81
39		0.32	0.39	0.45	0.48	0.51	0.55	0.48	0.62	0.70	0.76	0.80	0.85
40		0.33	0.41	0.47	0.51	0.53	0.58	0.53	0.68	0.77	0.84	0.87	0.94
41		0.35	0.44	0.50	0.55	0.57	0.61	0.56	0.70	0.81	0.87	0.92	0.98
42		0.36	0.46	0.53	0.58	0.61	0.64	0.58	0.74	0.85	0.91	0.96	1.03
43		0.39	0.50	0.57	0.61	0.64	0.69	0.62	0.77	0.88	0.96	1.00	1.08
44		0.41	0.52	0.61	0.65	0.68	0.73	0.64	0.81	0.94	1.00	1.06	1.12
45		0.44	0.56	0.64	0.69	0.73	0.77	0.68	0.86	0.98	1.07	1.11	1.19
46		0.47	0.59	0.68	0.74	0.77	0.84	0.72	0.91	1.03	1.11	1.18	1.25
47		0.51	0.64	0.73	0.79	0.83	0.88	0.75	0.96	1.09	1.18	1.23	1.32
48		0.53	0.68	0.77	0.85	0.88	0.95	0.80	1.00	1.16	1.24	1.31	1.40
49		0.58	0.73	0.84	0.89	0.95	1.01	0.85	1.07	1.21	1.32	1.38	1.47
50		0.62	0.79	0.89	0.97	1.01	1.09	0.94	1.19	1.35	1.46	1.54	1.65
51		0.67	0.84	0.96	1.05	1.09	1.17	0.99	1.25	1.43	1.55	1.62	1.73
52		0.72	0.89	1.03	1.11	1.18	1.24	1.06	1.33	1.52	1.64	1.72	1.84
53		0.76	0.97	1.10	1.20	1.25	1.34	1.11	1.41	1.61	1.73	1.83	1.95
54		0.83	1.05	1.19	1.30	1.35	1.45	1.18	1.49	1.71	1.84	1.94	2.07
55		0.88	1.12	1.29	1.40	1.46	1.56	1.24	1.58	1.82	1.96	2.06	2.20
56		0.97	1.23	1.42	1.53	1.61	1.72	1.35	1.72	1.96	2.13	2.22	2.39
57		1.08	1.35	1.56	1.68	1.78	1.90	1.47	1.86	2.13	2.30	2.42	2.59
58		1.19	1.50	1.72	1.86	1.96	2.09	1.60	2.02	2.31	2.51	2.64	2.82
59		1.31	1.66	1.89	2.06	2.16	2.31	1.73	2.20	2.52	2.73	2.87	3.06
60		1.44	1.83	2.09	2.28	2.39	2.56	1.96	2.50	2.85	3.09	3.25	3.48
61		1.60	2.02	2.32	2.52	2.65	2.85	2.13	2.71	3.10	3.36	3.53	3.77
62		1.77	2.26	2.57	2.79	2.94	3.15	2.32	2.95	3.38	3.65	3.85	4.13
63		1.96	2.50	2.86	3.10	3.27	3.51	2.54	3.22	3.70	3.99	4.21	4.51
64		2.18	2.77	3.18	3.45	3.63	3.89	2.77	3.52	4.03	4.37	4.60	4.94
65		2.53	3.22	3.70	4.00	4.22	4.54	3.12	3.97	4.54	4.93	5.19	5.57
66		2.79	3.58	4.09	4.44	4.69	5.03	3.41	4.33	4.96	5.39	5.68	6.09
67		3.10	3.95	4.52	4.92	5.18	5.57	3.72	4.73	5.42	5.90	6.20	6.66
68		3.41	4.35	4.98	5.42	5.71	6.15	4.06	5.17	5.92	6.42	6.77	7.27
69		3.75	4.80	5.49	5.97	6.30	6.78	4.42	5.63	6.45	7.01	7.38	7.94
70		4.13	5.27	6.05	6.57	6.93	7.47	4.87	6.22	7.13	7.74	8.17	8.79
71		4.52	5.78	6.63	7.22	7.60	8.18	5.29	6.74	7.73	8.39	8.86	9.54
72		4.95	6.31	7.26	7.89	8.33	8.97	5.72	7.30	8.38	9.11	9.60	10.35
73		5.40	6.89	7.91	8.60	9.09	9.79	6.18	7.89	9.06	9.85	10.38	11.18
74		5.89	7.50	8.62	9.39	9.91	10.67	6.68	8.54	9.79	10.65	11.23	12.09
75		6.55	8.36	9.60	10.45	11.03	11.89	7.33	9.34	10.74	11.68	12.32	13.27
76		7.11	9.08	10.43	11.35	11.98	12.91	7.89	10.08	11.58	12.60	13.30	14.32
77		7.70	9.82	11.30	12.30	12.98	14.00	8.50	10.86	12.47	13.57	14.32	15.44
78		8.26	10.56	12.13	13.21	13.95	15.05	9.09	11.61	13.34	14.52	15.32	16.52
79		8.86	11.33	13.02	14.17	14.97	16.14	9.69	12.39	14.25	15.50	16.36	17.64
80		9.52	12.17	13.98	15.22	16.07	17.34	10.36	13.23	15.21	16.56	17.49	18.85
81		10.24	13.09	15.05	16.40	17.31	18.68	11.10	14.18	16.31	17.75	18.76	20.22
82		11.01	14.08	16.20	17.64	18.65	20.11	11.89	15.21	17.49	19.03	20.11	21.69
83		11.83	15.11	17.40	18.94	20.01	21.60	12.72	16.26	18.71	20.36	21.52	23.21
84		12.62	16.14	18.58	20.23	21.38	23.08	13.54	17.31	19.92	21.69	22.91	24.73
85		13.22	16.92	19.47	21.21	22.41	24.19	14.16	18.11	20.83	22.69	23.97	25.87
86		13.71	17.55	20.20	22.00	23.24	25.09	14.65	18.74	21.57	23.49	24.82	26.79
87		14.14	18.10	20.82	22.67	23.96	25.87	15.08	19.31	22.21	24.19	25.55	27.59
88		14.52	18.59	21.40	23.31	24.63	26.60	15.47	19.80	22.78	24.82	26.22	28.30
89		14.91	19.09	21.97	23.94	25.29	27.31	15.86	20.30	23.36	25.44	26.88	29.03
90		15.35	19.64	22.61	24.63	26.03	28.09	16.30	20.86	24.00	26.15	27.63	29.83
91		15.86	20.32	23.38	25.48	26.93	29.06	16.83	21.54	24.79	27.02	28.55	30.82
92		16.41	21.01	24.19	26.36	27.84	30.07	17.39	22.26	25.63	27.92	29.50	31.85
93		16.94	21.69	24.97	27.21	28.77	31.05	17.93	22.97	26.44	28.80	30.44	32.86
94		17.44	22.33	25.70	28.02	29.60	31.94	18.44	23.61	27.18	29.61	31.30	33.76
95		17.88	22.88	26.35	28.70	30.33	32.70	18.88	24.18	27.83	30.33	32.04	34.55
96		18.24	23.34	26.87	29.28	30.94	33.34	19.25	24.65	28.38	30.92	32.66	35.19
97		18.51	23.71	27.30	29.73	31.41	33.76	19.55	25.01	28.80	31.36	33.13	35.62
98		18.70	23.94	27.56	30.01	31.68	33.92	19.71	25.25	29.06	31.65	33.41	35.77
99		18.77	24.02	27.63	30.09	31.72	33.92	19.79	25.32	29.14	31.70	33.43	35.77
100		18.77	24.02	27.63	30.09	31.72	33.92	19.79	25.32	29.14	31.70	33.43	35.77

Table 13
 Coverage Facility
 Elim Period 120
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.17	0.22	0.24	0.26	0.28	0.31	0.29	0.37	0.43	0.46	0.48	0.52
26	0.17	0.22	0.25	0.28	0.29	0.31	0.31	0.37	0.44	0.47	0.50	0.53
27	0.19	0.23	0.25	0.28	0.29	0.32	0.31	0.39	0.45	0.48	0.51	0.55
28	0.19	0.23	0.26	0.29	0.31	0.33	0.32	0.40	0.46	0.50	0.52	0.56
29	0.20	0.24	0.28	0.29	0.32	0.34	0.33	0.41	0.47	0.51	0.53	0.57
30	0.20	0.24	0.28	0.31	0.33	0.35	0.33	0.43	0.48	0.52	0.55	0.58
31	0.21	0.25	0.29	0.32	0.34	0.36	0.34	0.44	0.50	0.53	0.57	0.61
32	0.21	0.26	0.31	0.34	0.35	0.37	0.35	0.45	0.52	0.56	0.58	0.63
33	0.22	0.28	0.33	0.35	0.36	0.39	0.36	0.47	0.53	0.58	0.61	0.65
34	0.23	0.29	0.34	0.36	0.39	0.41	0.39	0.48	0.56	0.61	0.63	0.68
35	0.24	0.32	0.35	0.39	0.40	0.44	0.40	0.51	0.58	0.63	0.65	0.70
36	0.25	0.33	0.37	0.40	0.43	0.45	0.41	0.52	0.61	0.65	0.68	0.73
37	0.26	0.34	0.39	0.43	0.45	0.47	0.44	0.55	0.63	0.68	0.72	0.76
38	0.28	0.36	0.41	0.45	0.47	0.50	0.45	0.57	0.65	0.70	0.74	0.80
39	0.31	0.37	0.44	0.47	0.50	0.53	0.47	0.59	0.68	0.74	0.77	0.84
40	0.32	0.40	0.46	0.50	0.52	0.56	0.52	0.65	0.75	0.81	0.85	0.91
41	0.34	0.43	0.48	0.53	0.56	0.59	0.55	0.69	0.79	0.85	0.89	0.96
42	0.35	0.45	0.52	0.56	0.59	0.63	0.57	0.72	0.83	0.88	0.94	0.99
43	0.37	0.48	0.55	0.59	0.63	0.67	0.59	0.75	0.86	0.94	0.98	1.05
44	0.40	0.51	0.58	0.63	0.67	0.72	0.63	0.80	0.91	0.98	1.03	1.10
45	0.43	0.55	0.62	0.68	0.72	0.76	0.65	0.84	0.96	1.03	1.09	1.17
46	0.46	0.58	0.67	0.72	0.75	0.81	0.69	0.88	1.00	1.09	1.13	1.22
47	0.48	0.62	0.70	0.76	0.81	0.86	0.73	0.94	1.07	1.16	1.21	1.29
48	0.52	0.67	0.76	0.83	0.86	0.92	0.77	0.98	1.11	1.21	1.28	1.35
49	0.56	0.72	0.81	0.87	0.92	0.98	0.83	1.05	1.19	1.29	1.34	1.44
50	0.59	0.76	0.87	0.95	0.99	1.06	0.91	1.16	1.32	1.42	1.49	1.60
51	0.64	0.81	0.94	1.00	1.07	1.13	0.96	1.22	1.40	1.50	1.58	1.69
52	0.69	0.87	1.00	1.08	1.13	1.22	1.01	1.30	1.47	1.60	1.67	1.79
53	0.74	0.95	1.08	1.17	1.22	1.31	1.08	1.36	1.56	1.69	1.78	1.90
54	0.80	1.01	1.17	1.25	1.32	1.42	1.13	1.45	1.66	1.79	1.89	2.01
55	0.86	1.09	1.24	1.35	1.43	1.53	1.21	1.54	1.77	1.91	2.01	2.15
56	0.95	1.20	1.38	1.49	1.57	1.68	1.32	1.67	1.91	2.07	2.18	2.32
57	1.05	1.32	1.52	1.65	1.73	1.85	1.43	1.82	2.07	2.24	2.37	2.52
58	1.16	1.46	1.67	1.82	1.90	2.04	1.55	1.97	2.26	2.43	2.56	2.75
59	1.28	1.61	1.84	2.00	2.10	2.26	1.68	2.15	2.44	2.65	2.79	2.99
60	1.41	1.78	2.04	2.21	2.32	2.50	1.90	2.42	2.77	3.00	3.16	3.38
61	1.55	1.97	2.27	2.44	2.57	2.76	2.07	2.64	3.01	3.27	3.43	3.67
62	1.72	2.19	2.51	2.73	2.87	3.07	2.26	2.87	3.29	3.55	3.75	4.02
63	1.90	2.43	2.78	3.03	3.18	3.41	2.45	3.14	3.60	3.89	4.10	4.39
64	2.12	2.70	3.10	3.37	3.54	3.80	2.68	3.42	3.92	4.26	4.49	4.81
65	2.45	3.14	3.60	3.89	4.11	4.42	3.03	3.86	4.42	4.80	5.06	5.42
66	2.73	3.48	3.98	4.32	4.57	4.91	3.30	4.22	4.84	5.25	5.53	5.93
67	3.00	3.84	4.40	4.79	5.05	5.42	3.61	4.61	5.28	5.73	6.04	6.49
68	3.31	4.24	4.85	5.28	5.57	5.97	3.94	5.03	5.76	6.26	6.60	7.08
69	3.64	4.66	5.35	5.82	6.14	6.61	4.28	5.47	6.28	6.82	7.21	7.73
70	4.00	5.13	5.90	6.40	6.75	7.27	4.74	6.05	6.94	7.54	7.96	8.56
71	4.39	5.61	6.45	7.02	7.40	7.98	5.13	6.56	7.52	8.18	8.62	9.28
72	4.81	6.15	7.06	7.69	8.12	8.73	5.57	7.11	8.17	8.87	9.36	10.07
73	5.24	6.70	7.71	8.38	8.84	9.53	6.01	7.67	8.82	9.58	10.12	10.89
74	5.71	7.30	8.39	9.14	9.65	10.40	6.49	8.29	9.53	10.36	10.93	11.77
75	6.36	8.13	9.35	10.18	10.75	11.58	7.11	9.09	10.44	11.36	11.99	12.91
76	6.90	8.82	10.15	11.04	11.66	12.57	7.66	9.80	11.26	12.27	12.95	13.94
77	7.47	9.56	11.00	11.97	12.65	13.63	8.25	10.56	12.13	13.21	13.95	15.03
78	8.02	10.27	11.81	12.86	13.59	14.65	8.82	11.29	12.98	14.14	14.92	16.08
79	8.59	11.01	12.67	13.79	14.56	15.72	9.42	12.05	13.86	15.08	15.93	17.16
80	9.22	11.83	13.60	14.81	15.64	16.86	10.04	12.86	14.80	16.12	17.03	18.35
81	9.93	12.73	14.64	15.95	16.85	18.17	10.77	13.79	15.86	17.28	18.25	19.68
82	10.68	13.70	15.76	17.17	18.14	19.57	11.54	14.77	17.02	18.52	19.57	21.10
83	11.47	14.69	16.92	18.43	19.47	21.01	12.33	15.81	18.18	19.81	20.93	22.58
84	12.24	15.70	18.06	19.69	20.80	22.45	13.13	16.83	19.37	21.10	22.30	24.06
85	12.83	16.45	18.92	20.64	21.79	23.52	13.72	17.59	20.25	22.06	23.32	25.16
86	13.30	17.05	19.62	21.40	22.61	24.40	14.20	18.22	20.97	22.85	24.15	26.05
87	13.71	17.57	20.24	22.06	23.31	25.16	14.62	18.74	21.58	23.51	24.85	26.82
88	14.08	18.05	20.80	22.66	23.95	25.85	15.00	19.23	22.14	24.12	25.50	27.51
89	14.47	18.54	21.34	23.27	24.59	26.53	15.38	19.71	22.70	24.73	26.15	28.22
90	14.87	19.07	21.97	23.94	25.30	27.31	15.81	20.25	23.33	25.42	26.87	29.00
91	15.38	19.72	22.73	24.76	26.17	28.24	16.31	20.92	24.09	26.26	27.75	29.95
92	15.92	20.41	23.50	25.62	27.07	29.23	16.85	21.62	24.89	27.13	28.68	30.94
93	16.42	21.07	24.27	26.46	27.95	30.16	17.38	22.29	25.67	27.98	29.59	31.92
94	16.90	21.67	24.97	27.21	28.77	31.02	17.88	22.91	26.40	28.78	30.42	32.80
95	17.31	22.21	25.58	27.87	29.48	31.78	18.29	23.46	27.03	29.47	31.13	33.55
96	17.67	22.66	26.10	28.45	30.07	32.38	18.65	23.93	27.57	30.03	31.74	34.17
97	17.93	23.00	26.50	28.89	30.51	32.79	18.92	24.28	27.96	30.47	32.20	34.60
98	18.12	23.23	26.75	29.15	30.77	32.93	19.10	24.51	28.22	30.73	32.45	34.73
99	18.17	23.32	26.84	29.23	30.82	32.93	19.16	24.57	28.29	30.80	32.47	34.73
100	18.17	23.32	26.84	29.23	30.82	32.93	19.16	24.57	28.29	30.80	32.47	34.73

Table 14
 Coverage Facility
 Elim Period 180
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.15	0.21	0.23	0.25	0.26	0.28	0.26	0.35	0.40	0.43	0.45	0.48
26	0.15	0.21	0.23	0.25	0.26	0.29	0.28	0.35	0.40	0.44	0.46	0.48
27	0.15	0.21	0.24	0.25	0.28	0.29	0.28	0.36	0.41	0.45	0.47	0.50
28	0.17	0.22	0.24	0.26	0.28	0.31	0.29	0.36	0.43	0.46	0.48	0.51
29	0.17	0.22	0.25	0.28	0.29	0.32	0.31	0.37	0.44	0.47	0.50	0.52
30	0.19	0.23	0.26	0.29	0.31	0.32	0.31	0.39	0.45	0.48	0.51	0.55
31	0.19	0.24	0.28	0.29	0.32	0.33	0.32	0.40	0.46	0.50	0.52	0.56
32	0.20	0.25	0.29	0.32	0.33	0.35	0.33	0.41	0.47	0.52	0.55	0.58
33	0.21	0.25	0.31	0.33	0.34	0.36	0.34	0.44	0.50	0.53	0.56	0.61
34	0.22	0.28	0.32	0.34	0.35	0.37	0.35	0.45	0.51	0.56	0.58	0.62
35	0.23	0.29	0.33	0.35	0.37	0.40	0.36	0.47	0.53	0.58	0.61	0.65
36	0.23	0.31	0.34	0.37	0.39	0.43	0.39	0.48	0.56	0.61	0.63	0.68
37	0.25	0.32	0.36	0.39	0.41	0.44	0.40	0.51	0.58	0.63	0.65	0.70
38	0.26	0.34	0.39	0.41	0.44	0.46	0.41	0.53	0.61	0.65	0.69	0.74
39	0.28	0.35	0.40	0.44	0.46	0.50	0.44	0.56	0.63	0.69	0.73	0.76
40	0.29	0.37	0.43	0.46	0.48	0.52	0.47	0.61	0.69	0.75	0.79	0.84
41	0.32	0.40	0.45	0.48	0.52	0.55	0.50	0.63	0.73	0.79	0.83	0.88
42	0.33	0.43	0.48	0.52	0.55	0.58	0.52	0.67	0.76	0.83	0.86	0.92
43	0.35	0.45	0.51	0.56	0.58	0.62	0.55	0.70	0.80	0.86	0.91	0.97
44	0.37	0.47	0.55	0.58	0.62	0.65	0.58	0.74	0.84	0.91	0.96	1.01
45	0.40	0.51	0.58	0.63	0.65	0.70	0.61	0.77	0.88	0.96	1.00	1.08
46	0.43	0.53	0.62	0.67	0.70	0.75	0.64	0.81	0.94	1.00	1.06	1.12
47	0.45	0.57	0.65	0.72	0.75	0.80	0.68	0.86	0.98	1.07	1.11	1.19
48	0.48	0.62	0.70	0.76	0.80	0.85	0.72	0.91	1.05	1.12	1.18	1.25
49	0.52	0.65	0.75	0.81	0.86	0.91	0.75	0.96	1.09	1.19	1.24	1.33
50	0.56	0.70	0.80	0.87	0.92	0.98	0.84	1.07	1.21	1.32	1.38	1.47
51	0.59	0.75	0.86	0.94	0.98	1.06	0.88	1.12	1.29	1.40	1.46	1.56
52	0.63	0.81	0.94	1.00	1.06	1.12	0.94	1.20	1.36	1.47	1.55	1.66
53	0.68	0.87	0.99	1.08	1.13	1.21	0.99	1.25	1.44	1.56	1.65	1.76
54	0.74	0.94	1.08	1.17	1.22	1.31	1.06	1.34	1.54	1.66	1.74	1.86
55	0.80	1.01	1.17	1.25	1.32	1.42	1.12	1.43	1.64	1.77	1.86	1.98
56	0.87	1.11	1.28	1.38	1.45	1.55	1.21	1.55	1.77	1.91	2.02	2.16
57	0.96	1.22	1.41	1.53	1.60	1.71	1.32	1.68	1.93	2.08	2.19	2.33
58	1.06	1.35	1.55	1.68	1.77	1.89	1.43	1.82	2.08	2.27	2.38	2.54
59	1.17	1.49	1.71	1.85	1.95	2.08	1.55	1.98	2.27	2.45	2.59	2.76
60	1.30	1.65	1.89	2.05	2.17	2.31	1.76	2.24	2.56	2.78	2.93	3.12
61	1.43	1.83	2.09	2.28	2.40	2.56	1.91	2.43	2.79	3.03	3.19	3.41
62	1.58	2.02	2.32	2.52	2.66	2.85	2.08	2.66	3.05	3.30	3.48	3.72
63	1.76	2.26	2.57	2.81	2.95	3.16	2.28	2.90	3.33	3.61	3.80	4.07
64	1.95	2.51	2.87	3.12	3.29	3.52	2.49	3.17	3.64	3.95	4.16	4.46
65	2.27	2.90	3.33	3.62	3.83	4.09	2.79	3.58	4.10	4.46	4.70	5.03
66	2.51	3.22	3.70	4.02	4.24	4.54	3.05	3.91	4.48	4.86	5.13	5.49
67	2.77	3.55	4.08	4.44	4.69	5.03	3.33	4.27	4.91	5.32	5.61	6.02
68	3.06	3.92	4.50	4.91	5.17	5.56	3.63	4.64	5.34	5.81	6.13	6.56
69	3.37	4.32	4.96	5.41	5.70	6.13	3.96	5.07	5.82	6.33	6.68	7.16
70	3.71	4.75	5.47	5.94	6.28	6.74	4.37	5.60	6.44	7.01	7.38	7.93
71	4.06	5.20	6.00	6.51	6.89	7.39	4.73	6.07	6.99	7.59	8.01	8.60
72	4.44	5.70	6.56	7.14	7.54	8.10	5.13	6.58	7.58	8.24	8.69	9.33
73	4.84	6.20	7.15	7.78	8.22	8.83	5.54	7.11	8.18	8.90	9.39	10.09
74	5.27	6.77	7.79	8.48	8.97	9.64	6.00	7.69	8.83	9.63	10.15	10.90
75	5.87	7.54	8.68	9.45	9.99	10.74	6.56	8.43	9.68	10.54	11.13	11.97
76	6.37	8.17	9.42	10.25	10.84	11.65	7.06	9.08	10.44	11.37	12.01	12.91
77	6.89	8.84	10.19	11.11	11.74	12.62	7.61	9.78	11.25	12.25	12.95	13.92
78	7.39	9.52	10.96	11.94	12.61	13.56	8.13	10.44	12.02	13.09	13.84	14.88
79	7.93	10.19	11.74	12.79	13.52	14.54	8.68	11.14	12.83	13.98	14.77	15.88
80	8.50	10.93	12.60	13.72	14.51	15.62	9.26	11.89	13.71	14.93	15.77	16.97
81	9.15	11.77	13.56	14.77	15.62	16.82	9.92	12.75	14.69	16.01	16.92	18.19
82	9.83	12.66	14.60	15.90	16.82	18.11	10.63	13.66	15.74	17.15	18.13	19.51
83	10.55	13.57	15.64	17.06	18.04	19.43	11.35	14.61	16.83	18.35	19.38	20.88
84	11.26	14.50	16.71	18.22	19.26	20.74	12.09	15.53	17.91	19.53	20.65	22.23
85	11.80	15.19	17.50	19.09	20.19	21.74	12.63	16.25	18.72	20.42	21.58	23.24
86	12.23	15.74	18.15	19.79	20.92	22.53	13.07	16.81	19.37	21.13	22.34	24.06
87	12.61	16.23	18.71	20.39	21.56	23.23	13.44	17.30	19.94	21.75	22.99	24.76
88	12.95	16.67	19.22	20.94	22.15	23.86	13.79	17.74	20.46	22.30	23.58	25.40
89	13.29	17.09	19.72	21.51	22.75	24.51	14.14	18.18	20.97	22.86	24.18	26.04
90	13.67	17.59	20.30	22.12	23.40	25.20	14.52	18.68	21.54	23.49	24.84	26.75
91	14.14	18.18	20.97	22.87	24.20	26.06	14.99	19.28	22.24	24.27	25.65	27.63
92	14.61	18.80	21.68	23.66	25.03	26.95	15.48	19.93	22.98	25.06	26.50	28.55
93	15.08	19.40	22.39	24.42	25.82	27.81	15.96	20.55	23.69	25.84	27.34	29.43
94	15.51	19.97	23.02	25.12	26.58	28.60	16.41	21.12	24.35	26.57	28.08	30.24
95	15.88	20.46	23.60	25.73	27.21	29.27	16.79	21.62	24.93	27.18	28.75	30.93
96	16.20	20.88	24.07	26.25	27.75	29.83	17.11	22.03	25.41	27.71	29.29	31.47
97	16.46	21.19	24.43	26.63	28.16	30.20	17.37	22.35	25.77	28.11	29.71	31.85
98	16.61	21.38	24.66	26.87	28.39	30.32	17.52	22.55	26.00	28.34	29.93	31.97
99	16.68	21.45	24.73	26.94	28.41	30.32	17.57	22.62	26.06	28.39	29.95	31.97
100	16.68	21.45	24.73	26.94	28.41	30.32	17.57	22.62	26.06	28.39	29.95	31.97

Table 15
 Coverage Facility
 Elim Period 365
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.13	0.15	0.19	0.21	0.22	0.23	0.22	0.28	0.33	0.35	0.36	0.39
26	0.13	0.17	0.20	0.21	0.22	0.23	0.23	0.29	0.33	0.35	0.37	0.40
27	0.13	0.17	0.20	0.21	0.22	0.24	0.23	0.29	0.34	0.36	0.37	0.40
28	0.13	0.17	0.21	0.22	0.23	0.24	0.23	0.31	0.34	0.37	0.39	0.41
29	0.14	0.19	0.21	0.22	0.24	0.25	0.24	0.31	0.35	0.37	0.40	0.43
30	0.14	0.19	0.22	0.23	0.24	0.25	0.25	0.32	0.36	0.39	0.41	0.44
31	0.15	0.20	0.22	0.24	0.25	0.26	0.25	0.33	0.37	0.40	0.43	0.45
32	0.15	0.21	0.23	0.25	0.26	0.28	0.26	0.34	0.39	0.43	0.44	0.47
33	0.17	0.22	0.24	0.26	0.28	0.29	0.28	0.35	0.40	0.44	0.46	0.48
34	0.17	0.22	0.25	0.28	0.29	0.31	0.29	0.36	0.41	0.45	0.47	0.51
35	0.19	0.23	0.26	0.29	0.31	0.33	0.31	0.37	0.44	0.47	0.50	0.52
36	0.20	0.24	0.28	0.31	0.32	0.34	0.32	0.40	0.45	0.48	0.52	0.55
37	0.21	0.25	0.29	0.32	0.34	0.35	0.33	0.41	0.47	0.51	0.53	0.57
38	0.22	0.26	0.32	0.34	0.35	0.37	0.34	0.44	0.50	0.53	0.56	0.59
39	0.23	0.29	0.33	0.35	0.37	0.40	0.35	0.45	0.51	0.56	0.58	0.62
40	0.24	0.31	0.35	0.37	0.40	0.43	0.39	0.50	0.56	0.61	0.64	0.68
41	0.25	0.33	0.36	0.40	0.43	0.45	0.40	0.52	0.59	0.64	0.67	0.72
42	0.26	0.34	0.39	0.43	0.45	0.47	0.43	0.55	0.62	0.67	0.70	0.75
43	0.28	0.36	0.41	0.45	0.47	0.50	0.45	0.57	0.65	0.70	0.74	0.79
44	0.31	0.39	0.44	0.47	0.51	0.53	0.47	0.59	0.68	0.74	0.77	0.83
45	0.33	0.41	0.47	0.51	0.53	0.57	0.50	0.63	0.72	0.77	0.83	0.87
46	0.34	0.44	0.50	0.55	0.57	0.61	0.52	0.67	0.75	0.83	0.86	0.91
47	0.36	0.47	0.53	0.58	0.61	0.64	0.55	0.70	0.80	0.86	0.91	0.96
48	0.39	0.50	0.57	0.62	0.65	0.69	0.58	0.74	0.85	0.91	0.96	1.01
49	0.43	0.53	0.61	0.67	0.70	0.74	0.61	0.77	0.89	0.97	1.01	1.08
50	0.45	0.57	0.65	0.72	0.75	0.79	0.68	0.86	0.99	1.07	1.12	1.20
51	0.48	0.62	0.70	0.76	0.80	0.85	0.72	0.92	1.05	1.13	1.20	1.25
52	0.52	0.65	0.75	0.83	0.86	0.91	0.76	0.97	1.10	1.20	1.25	1.33
53	0.56	0.72	0.81	0.88	0.94	0.98	0.81	1.03	1.18	1.28	1.34	1.42
54	0.59	0.76	0.87	0.95	1.00	1.06	0.86	1.09	1.24	1.35	1.43	1.52
55	0.64	0.83	0.95	1.03	1.08	1.13	0.91	1.17	1.33	1.44	1.52	1.60
56	0.72	0.91	1.05	1.12	1.19	1.25	0.98	1.25	1.44	1.56	1.65	1.74
57	0.79	1.00	1.16	1.24	1.31	1.40	1.07	1.36	1.56	1.69	1.78	1.89
58	0.86	1.10	1.25	1.36	1.44	1.54	1.17	1.49	1.69	1.84	1.94	2.06
59	0.96	1.22	1.40	1.52	1.60	1.69	1.25	1.61	1.85	2.01	2.10	2.24
60	1.06	1.34	1.55	1.67	1.77	1.88	1.43	1.83	2.09	2.27	2.39	2.53
61	1.17	1.49	1.71	1.85	1.96	2.08	1.55	1.98	2.28	2.46	2.61	2.76
62	1.30	1.66	1.90	2.06	2.18	2.31	1.69	2.17	2.49	2.70	2.85	3.01
63	1.44	1.84	2.10	2.30	2.42	2.56	1.85	2.38	2.71	2.94	3.11	3.29
64	1.60	2.05	2.34	2.55	2.70	2.87	2.02	2.59	2.97	3.23	3.40	3.61
65	1.85	2.38	2.73	2.97	3.14	3.33	2.28	2.92	3.36	3.63	3.84	4.08
66	2.05	2.64	3.03	3.29	3.48	3.70	2.50	3.19	3.66	3.98	4.20	4.47
67	2.27	2.92	3.34	3.64	3.84	4.09	2.73	3.49	4.00	4.35	4.59	4.87
68	2.51	3.21	3.70	4.02	4.24	4.51	2.97	3.80	4.37	4.74	5.01	5.32
69	2.76	3.53	4.07	4.43	4.69	4.97	3.23	4.15	4.76	5.18	5.47	5.82
70	3.03	3.89	4.48	4.87	5.15	5.48	3.58	4.59	5.27	5.72	6.05	6.44
71	3.31	4.26	4.91	5.34	5.64	6.02	3.87	4.97	5.71	6.20	6.56	6.99
72	3.63	4.68	5.37	5.84	6.18	6.58	4.19	5.39	6.18	6.74	7.12	7.58
73	3.96	5.08	5.84	6.38	6.74	7.18	4.52	5.81	6.68	7.27	7.70	8.20
74	4.31	5.54	6.38	6.94	7.35	7.83	4.88	6.28	7.23	7.87	8.32	8.86
75	4.80	6.16	7.10	7.73	8.18	8.71	5.35	6.89	7.91	8.61	9.11	9.71
76	5.19	6.68	7.70	8.38	8.87	9.46	5.76	7.41	8.54	9.30	9.82	10.48
77	5.63	7.24	8.34	9.08	9.60	10.25	6.20	7.99	9.19	10.01	10.59	11.29
78	6.04	7.77	8.94	9.76	10.32	11.00	6.63	8.54	9.81	10.69	11.32	12.07
79	6.46	8.33	9.58	10.44	11.06	11.80	7.06	9.10	10.47	11.41	12.08	12.87
80	6.93	8.92	10.27	11.21	11.86	12.66	7.54	9.70	11.18	12.19	12.89	13.75
81	7.46	9.59	11.06	12.06	12.75	13.62	8.07	10.40	11.97	13.05	13.81	14.73
82	8.01	10.32	11.88	12.96	13.72	14.64	8.64	11.13	12.82	13.98	14.78	15.77
83	8.58	11.06	12.74	13.89	14.71	15.70	9.22	11.88	13.68	14.93	15.81	16.85
84	9.15	11.78	13.59	14.83	15.69	16.74	9.81	12.63	14.55	15.87	16.81	17.94
85	9.57	12.34	14.22	15.51	16.42	17.53	10.25	13.20	15.21	16.59	17.56	18.74
86	9.92	12.79	14.74	16.08	17.03	18.17	10.60	13.65	15.73	17.16	18.16	19.39
87	10.21	13.18	15.19	16.57	17.53	18.72	10.90	14.05	16.19	17.66	18.70	19.95
88	10.49	13.53	15.59	17.02	18.01	19.23	11.17	14.40	16.59	18.11	19.16	20.46
89	10.76	13.88	15.99	17.45	18.48	19.72	11.45	14.75	17.01	18.55	19.64	20.97
90	11.06	14.27	16.45	17.94	19.00	20.28	11.75	15.15	17.46	19.04	20.17	21.53
91	11.44	14.74	16.98	18.54	19.62	20.96	12.12	15.63	18.02	19.67	20.81	22.22
92	11.81	15.24	17.56	19.15	20.28	21.66	12.51	16.13	18.60	20.30	21.48	22.94
93	12.19	15.71	18.12	19.76	20.92	22.34	12.89	16.62	19.16	20.91	22.14	23.62
94	12.53	16.16	18.62	20.32	21.52	22.96	13.23	17.07	19.69	21.48	22.74	24.27
95	12.83	16.53	19.06	20.80	22.01	23.47	13.54	17.47	20.13	21.98	23.25	24.79
96	13.07	16.85	19.44	21.20	22.43	23.88	13.81	17.80	20.53	22.37	23.68	25.21
97	13.27	17.11	19.71	21.51	22.75	24.17	14.00	18.05	20.80	22.69	23.99	25.49
98	13.39	17.26	19.89	21.67	22.90	24.22	14.12	18.19	20.97	22.86	24.16	25.54
99	13.43	17.31	19.93	21.69	22.90	24.22	14.16	18.25	21.01	22.86	24.16	25.54
100	13.43	17.31	19.93	21.69	22.90	24.22	14.16	18.25	21.01	22.86	24.16	25.54

Table 16
 Coverage Facility
 Elim Period 730
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.09	0.11	0.12	0.13	0.14	0.14	0.14	0.20	0.22	0.24	0.25	0.25
26	0.09	0.11	0.13	0.14	0.14	0.15	0.15	0.20	0.22	0.24	0.25	0.26
27	0.10	0.12	0.13	0.14	0.15	0.15	0.15	0.20	0.23	0.24	0.25	0.26
28	0.10	0.12	0.13	0.14	0.15	0.15	0.15	0.21	0.23	0.25	0.26	0.28
29	0.10	0.12	0.14	0.15	0.15	0.17	0.17	0.21	0.24	0.25	0.26	0.28
30	0.10	0.13	0.14	0.15	0.17	0.17	0.17	0.22	0.24	0.26	0.28	0.29
31	0.11	0.13	0.14	0.17	0.17	0.19	0.17	0.22	0.25	0.28	0.29	0.31
32	0.11	0.13	0.15	0.17	0.19	0.19	0.19	0.23	0.26	0.28	0.31	0.32
33	0.11	0.14	0.17	0.19	0.20	0.20	0.20	0.24	0.26	0.29	0.32	0.33
34	0.12	0.14	0.17	0.19	0.20	0.21	0.20	0.24	0.28	0.31	0.33	0.34
35	0.12	0.15	0.19	0.20	0.21	0.22	0.21	0.25	0.29	0.32	0.34	0.35
36	0.13	0.17	0.20	0.21	0.22	0.23	0.21	0.26	0.31	0.33	0.35	0.36
37	0.13	0.17	0.21	0.22	0.23	0.24	0.22	0.28	0.32	0.35	0.36	0.37
38	0.14	0.19	0.21	0.23	0.24	0.25	0.23	0.29	0.33	0.36	0.37	0.39
39	0.15	0.20	0.22	0.24	0.25	0.26	0.24	0.31	0.35	0.37	0.40	0.41
40	0.15	0.21	0.23	0.25	0.26	0.28	0.26	0.34	0.37	0.41	0.44	0.45
41	0.17	0.22	0.25	0.26	0.29	0.29	0.28	0.35	0.40	0.44	0.46	0.47
42	0.19	0.23	0.26	0.29	0.31	0.32	0.29	0.36	0.41	0.45	0.47	0.50
43	0.20	0.24	0.28	0.31	0.33	0.34	0.31	0.39	0.44	0.47	0.50	0.52
44	0.21	0.26	0.31	0.33	0.34	0.35	0.32	0.40	0.46	0.50	0.52	0.55
45	0.22	0.28	0.32	0.35	0.36	0.37	0.34	0.43	0.48	0.52	0.56	0.57
46	0.23	0.31	0.34	0.36	0.39	0.40	0.35	0.45	0.51	0.56	0.58	0.61
47	0.25	0.32	0.36	0.39	0.41	0.43	0.37	0.47	0.55	0.58	0.62	0.64
48	0.26	0.34	0.39	0.43	0.45	0.46	0.40	0.50	0.57	0.62	0.65	0.68
49	0.29	0.36	0.41	0.45	0.47	0.50	0.41	0.53	0.61	0.65	0.69	0.72
50	0.31	0.39	0.45	0.48	0.51	0.52	0.46	0.58	0.67	0.73	0.76	0.79
51	0.33	0.41	0.47	0.52	0.55	0.57	0.48	0.62	0.70	0.76	0.81	0.84
52	0.35	0.45	0.51	0.56	0.58	0.61	0.52	0.65	0.75	0.81	0.86	0.88
53	0.37	0.48	0.56	0.59	0.63	0.65	0.55	0.70	0.80	0.86	0.91	0.95
54	0.41	0.52	0.59	0.64	0.68	0.70	0.58	0.74	0.85	0.92	0.97	1.00
55	0.45	0.56	0.64	0.70	0.74	0.76	0.62	0.79	0.89	0.98	1.03	1.07
56	0.48	0.62	0.70	0.76	0.81	0.84	0.68	0.86	0.98	1.06	1.11	1.16
57	0.53	0.68	0.77	0.85	0.89	0.92	0.73	0.94	1.06	1.16	1.21	1.25
58	0.59	0.75	0.86	0.94	0.98	1.01	0.80	1.00	1.16	1.24	1.32	1.36
59	0.65	0.84	0.96	1.03	1.09	1.12	0.87	1.10	1.25	1.36	1.43	1.49
60	0.73	0.92	1.06	1.16	1.21	1.24	0.98	1.24	1.42	1.54	1.62	1.68
61	0.80	1.01	1.17	1.28	1.34	1.40	1.07	1.35	1.55	1.68	1.77	1.84
62	0.89	1.13	1.30	1.42	1.49	1.55	1.17	1.47	1.69	1.84	1.94	2.01
63	0.99	1.25	1.44	1.57	1.66	1.72	1.28	1.62	1.85	2.01	2.12	2.20
64	1.10	1.41	1.61	1.76	1.84	1.91	1.40	1.77	2.02	2.20	2.32	2.41
65	1.29	1.64	1.86	2.04	2.15	2.22	1.57	2.00	2.29	2.49	2.62	2.73
66	1.42	1.80	2.07	2.26	2.39	2.46	1.72	2.19	2.51	2.73	2.87	2.98
67	1.57	2.00	2.29	2.50	2.64	2.74	1.88	2.39	2.74	2.98	3.14	3.27
68	1.73	2.21	2.53	2.76	2.92	3.03	2.05	2.62	2.99	3.26	3.43	3.58
69	1.91	2.43	2.79	3.04	3.22	3.34	2.24	2.85	3.27	3.54	3.75	3.89
70	2.10	2.67	3.07	3.36	3.53	3.67	2.46	3.15	3.61	3.92	4.14	4.31
71	2.30	2.94	3.37	3.66	3.88	4.04	2.67	3.41	3.91	4.26	4.50	4.69
72	2.52	3.22	3.70	4.02	4.25	4.43	2.90	3.71	4.25	4.62	4.87	5.08
73	2.75	3.50	4.02	4.38	4.63	4.83	3.14	3.99	4.59	4.99	5.28	5.49
74	2.99	3.82	4.38	4.79	5.05	5.25	3.38	4.31	4.95	5.40	5.70	5.93
75	3.31	4.24	4.87	5.31	5.61	5.84	3.71	4.72	5.42	5.92	6.25	6.51
76	3.60	4.60	5.28	5.76	6.08	6.34	3.99	5.09	5.84	6.38	6.74	7.02
77	3.89	4.97	5.71	6.24	6.60	6.86	4.30	5.48	6.29	6.86	7.26	7.55
78	4.18	5.34	6.14	6.69	7.08	7.37	4.59	5.85	6.72	7.34	7.74	8.07
79	4.47	5.71	6.57	7.16	7.58	7.89	4.87	6.24	7.16	7.82	8.26	8.60
80	4.80	6.13	7.04	7.69	8.12	8.46	5.20	6.66	7.65	8.34	8.82	9.19
81	5.15	6.58	7.57	8.25	8.72	9.10	5.57	7.12	8.18	8.93	9.44	9.83
82	5.53	7.06	8.12	8.87	9.38	9.78	5.95	7.61	8.75	9.55	10.11	10.53
83	5.92	7.57	8.70	9.48	10.04	10.47	6.36	8.12	9.34	10.19	10.78	11.23
84	6.29	8.06	9.27	10.12	10.69	11.15	6.75	8.62	9.92	10.84	11.46	11.95
85	6.58	8.43	9.69	10.57	11.20	11.66	7.04	9.00	10.36	11.30	11.96	12.46
86	6.81	8.72	10.03	10.96	11.59	12.08	7.27	9.31	10.71	11.69	12.36	12.89
87	7.02	8.98	10.33	11.28	11.94	12.44	7.48	9.57	11.01	12.01	12.71	13.26
88	7.21	9.22	10.60	11.58	12.24	12.77	7.67	9.81	11.28	12.32	13.04	13.57
89	7.38	9.45	10.87	11.87	12.56	13.09	7.85	10.04	11.54	12.61	13.34	13.90
90	7.59	9.70	11.17	12.20	12.90	13.44	8.06	10.31	11.85	12.95	13.68	14.27
91	7.83	10.02	11.53	12.60	13.32	13.88	8.31	10.63	12.22	13.34	14.12	14.72
92	8.09	10.35	11.90	12.99	13.75	14.32	8.57	10.97	12.61	13.76	14.55	15.17
93	8.34	10.66	12.27	13.40	14.17	14.76	8.82	11.28	12.97	14.17	14.99	15.61
94	8.56	10.96	12.60	13.76	14.54	15.15	9.05	11.58	13.32	14.54	15.38	16.01
95	8.76	11.21	12.89	14.07	14.87	15.48	9.24	11.84	13.62	14.86	15.71	16.35
96	8.92	11.41	13.13	14.32	15.14	15.73	9.42	12.06	13.86	15.11	15.97	16.60
97	9.05	11.57	13.30	14.50	15.31	15.87	9.55	12.21	14.03	15.29	16.14	16.73
98	9.12	11.66	13.40	14.59	15.36	15.87	9.63	12.30	14.12	15.37	16.18	16.73
99	9.14	11.68	13.40	14.59	15.36	15.87	9.64	12.31	14.12	15.37	16.18	16.73
100	9.14	11.68	13.40	14.59	15.36	15.87	9.64	12.31	14.12	15.37	16.18	16.73

Table 17
 Coverage Facility
 Elim Period 30
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.21	0.25	0.29	0.32	0.33	0.35	0.35	0.45	0.51	0.55	0.57	0.62
26	0.21	0.25	0.29	0.32	0.34	0.36	0.36	0.45	0.51	0.56	0.58	0.62
27	0.21	0.26	0.31	0.33	0.34	0.36	0.36	0.46	0.52	0.57	0.59	0.64
28	0.22	0.28	0.32	0.34	0.35	0.37	0.37	0.47	0.53	0.58	0.61	0.65
29	0.23	0.28	0.32	0.35	0.36	0.39	0.39	0.48	0.56	0.59	0.63	0.67
30	0.23	0.29	0.33	0.36	0.37	0.40	0.40	0.50	0.57	0.62	0.64	0.69
31	0.24	0.31	0.35	0.37	0.39	0.43	0.41	0.52	0.59	0.63	0.67	0.72
32	0.25	0.32	0.36	0.39	0.41	0.44	0.43	0.53	0.61	0.65	0.69	0.74
33	0.26	0.33	0.37	0.41	0.43	0.46	0.45	0.56	0.63	0.68	0.72	0.76
34	0.28	0.35	0.40	0.43	0.45	0.48	0.46	0.58	0.65	0.70	0.74	0.80
35	0.29	0.36	0.41	0.45	0.47	0.51	0.47	0.59	0.68	0.74	0.77	0.83
36	0.31	0.39	0.44	0.47	0.50	0.53	0.50	0.63	0.72	0.76	0.80	0.86
37	0.32	0.40	0.46	0.50	0.52	0.56	0.52	0.65	0.74	0.80	0.84	0.89
38	0.34	0.43	0.48	0.52	0.55	0.58	0.55	0.68	0.77	0.84	0.87	0.94
39	0.35	0.45	0.51	0.55	0.58	0.62	0.57	0.72	0.81	0.87	0.92	0.98
40	0.37	0.47	0.55	0.58	0.62	0.65	0.62	0.77	0.88	0.96	1.00	1.07
41	0.40	0.50	0.57	0.62	0.65	0.69	0.65	0.81	0.94	1.00	1.06	1.12
42	0.43	0.53	0.61	0.65	0.69	0.74	0.68	0.86	0.97	1.06	1.10	1.18
43	0.45	0.57	0.64	0.69	0.73	0.79	0.72	0.89	1.01	1.10	1.16	1.23
44	0.48	0.61	0.68	0.74	0.77	0.84	0.75	0.95	1.08	1.17	1.21	1.30
45	0.51	0.64	0.73	0.79	0.83	0.88	0.79	0.99	1.12	1.22	1.29	1.36
46	0.55	0.68	0.77	0.84	0.88	0.95	0.84	1.05	1.19	1.29	1.34	1.44
47	0.58	0.73	0.83	0.89	0.95	1.00	0.88	1.10	1.25	1.35	1.42	1.52
48	0.62	0.77	0.88	0.96	1.00	1.08	0.94	1.17	1.32	1.43	1.50	1.60
49	0.67	0.84	0.95	1.03	1.08	1.16	0.98	1.23	1.41	1.52	1.58	1.69
50	0.72	0.89	1.01	1.10	1.16	1.23	1.09	1.36	1.56	1.68	1.77	1.89
51	0.76	0.96	1.09	1.18	1.23	1.32	1.17	1.45	1.65	1.78	1.86	2.00
52	0.83	1.03	1.18	1.28	1.33	1.43	1.22	1.54	1.74	1.89	1.98	2.12
53	0.88	1.11	1.28	1.36	1.44	1.54	1.31	1.64	1.85	2.00	2.10	2.26
54	0.96	1.20	1.36	1.47	1.55	1.66	1.38	1.73	1.97	2.13	2.24	2.39
55	1.03	1.30	1.47	1.60	1.67	1.79	1.47	1.85	2.10	2.27	2.39	2.54
56	1.13	1.43	1.64	1.77	1.85	1.98	1.60	2.01	2.29	2.46	2.59	2.77
57	1.25	1.58	1.80	1.95	2.05	2.19	1.74	2.18	2.49	2.68	2.82	3.01
58	1.40	1.76	2.00	2.16	2.27	2.42	1.89	2.38	2.70	2.92	3.06	3.28
59	1.54	1.94	2.20	2.39	2.51	2.68	2.07	2.59	2.95	3.18	3.34	3.59
60	1.71	2.16	2.44	2.65	2.78	2.98	2.33	2.94	3.36	3.62	3.80	4.07
61	1.90	2.39	2.73	2.94	3.10	3.31	2.55	3.21	3.65	3.95	4.14	4.44
62	2.10	2.65	3.03	3.28	3.43	3.70	2.78	3.50	3.99	4.31	4.52	4.85
63	2.34	2.95	3.37	3.64	3.84	4.11	3.04	3.83	4.36	4.72	4.96	5.31
64	2.61	3.29	3.75	4.07	4.27	4.59	3.33	4.19	4.79	5.17	5.43	5.82
65	3.03	3.82	4.36	4.72	4.97	5.34	3.74	4.72	5.37	5.82	6.13	6.57
66	3.36	4.24	4.84	5.24	5.52	5.93	4.09	5.16	5.89	6.38	6.70	7.21
67	3.71	4.69	5.35	5.80	6.09	6.56	4.47	5.63	6.42	6.97	7.34	7.88
68	4.08	5.16	5.91	6.40	6.74	7.25	4.86	6.14	7.01	7.60	8.00	8.60
69	4.49	5.68	6.50	7.05	7.43	8.01	5.29	6.68	7.65	8.29	8.72	9.39
70	4.94	6.25	7.15	7.76	8.18	8.81	5.84	7.38	8.45	9.16	9.65	10.38
71	5.40	6.84	7.83	8.50	8.97	9.67	6.31	8.00	9.15	9.93	10.47	11.26
72	5.91	7.48	8.57	9.31	9.81	10.59	6.84	8.66	9.91	10.76	11.34	12.22
73	6.41	8.13	9.33	10.14	10.69	11.54	7.37	9.33	10.68	11.62	12.24	13.20
74	6.99	8.84	10.15	11.03	11.64	12.57	7.94	10.07	11.53	12.54	13.21	14.26
75	7.76	9.83	11.29	12.29	12.96	14.00	8.69	11.01	12.62	13.72	14.48	15.62
76	8.39	10.65	12.22	13.30	14.04	15.17	9.34	11.85	13.59	14.77	15.59	16.84
77	9.06	11.51	13.21	14.38	15.19	16.42	10.03	12.72	14.60	15.87	16.76	18.12
78	9.71	12.33	14.17	15.41	16.29	17.62	10.68	13.56	15.58	16.94	17.89	19.35
79	10.38	13.19	15.15	16.49	17.42	18.87	11.37	14.43	16.58	18.04	19.06	20.61
80	11.12	14.12	16.23	17.67	18.67	20.22	12.11	15.38	17.67	19.23	20.32	22.00
81	11.95	15.17	17.44	18.99	20.06	21.75	12.96	16.45	18.90	20.57	21.74	23.55
82	12.82	16.29	18.72	20.39	21.54	23.35	13.84	17.58	20.21	22.00	23.24	25.19
83	13.72	17.44	20.04	21.82	23.08	25.03	14.77	18.77	21.56	23.49	24.82	26.90
84	14.62	18.59	21.36	23.27	24.60	26.69	15.70	19.94	22.91	24.96	26.38	28.60
85	15.29	19.45	22.35	24.34	25.74	27.93	16.38	20.81	23.93	26.06	27.54	29.88
86	15.84	20.13	23.14	25.21	26.66	28.93	16.94	21.53	24.73	26.95	28.48	30.89
87	16.31	20.74	23.84	25.98	27.47	29.80	17.41	22.13	25.43	27.71	29.28	31.78
88	16.74	21.29	24.48	26.66	28.19	30.60	17.85	22.67	26.06	28.40	30.02	32.57
89	17.18	21.82	25.11	27.36	28.92	31.38	18.27	23.23	26.71	29.08	30.76	33.37
90	17.66	22.45	25.81	28.12	29.73	32.27	18.77	23.85	27.42	29.87	31.57	34.27
91	18.25	23.20	26.66	29.06	30.72	33.35	19.36	24.61	28.29	30.82	32.58	35.37
92	18.87	23.97	27.57	30.03	31.75	34.47	19.99	25.40	29.21	31.82	33.64	36.51
93	19.46	24.73	28.45	30.99	32.77	35.56	20.60	26.18	30.11	32.80	34.68	37.63
94	20.01	25.43	29.25	31.87	33.70	36.55	21.16	26.90	30.93	33.70	35.62	38.64
95	20.49	26.05	29.95	32.64	34.50	37.40	21.66	27.53	31.66	34.49	36.44	39.51
96	20.90	26.58	30.54	33.28	35.18	38.08	22.07	28.06	32.25	35.13	37.14	40.21
97	21.21	26.96	30.99	33.76	35.67	38.54	22.39	28.45	32.70	35.62	37.64	40.67
98	21.41	27.20	31.26	34.05	35.96	38.70	22.58	28.70	32.99	35.92	37.92	40.80
99	21.48	27.29	31.35	34.12	36.00	38.70	22.64	28.77	33.04	35.96	37.95	40.80
100	21.48	27.29	31.35	34.12	36.00	38.70	22.64	28.77	33.04	35.96	37.95	40.80

Table 18
 Coverage Facility
 Elim Period 60
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.20	0.24	0.28	0.31	0.32	0.34	0.34	0.43	0.48	0.52	0.55	0.58
26	0.20	0.24	0.28	0.31	0.32	0.34	0.34	0.43	0.48	0.53	0.56	0.59
27	0.20	0.25	0.29	0.32	0.33	0.35	0.35	0.44	0.50	0.55	0.57	0.61
28	0.21	0.25	0.29	0.32	0.34	0.36	0.35	0.45	0.51	0.56	0.58	0.62
29	0.22	0.26	0.31	0.33	0.35	0.37	0.36	0.46	0.52	0.57	0.59	0.64
30	0.22	0.28	0.32	0.34	0.36	0.39	0.37	0.47	0.55	0.58	0.62	0.65
31	0.23	0.29	0.33	0.35	0.37	0.40	0.39	0.50	0.56	0.61	0.63	0.68
32	0.24	0.31	0.34	0.37	0.39	0.43	0.40	0.51	0.58	0.63	0.65	0.70
33	0.25	0.32	0.36	0.39	0.41	0.44	0.43	0.53	0.61	0.65	0.68	0.73
34	0.26	0.33	0.37	0.41	0.43	0.46	0.44	0.55	0.63	0.68	0.70	0.75
35	0.28	0.35	0.40	0.43	0.45	0.48	0.45	0.57	0.65	0.70	0.74	0.79
36	0.29	0.36	0.41	0.45	0.47	0.51	0.47	0.59	0.68	0.73	0.76	0.83
37	0.31	0.39	0.44	0.47	0.50	0.53	0.50	0.62	0.70	0.76	0.80	0.86
38	0.32	0.40	0.46	0.50	0.52	0.56	0.51	0.64	0.74	0.80	0.84	0.89
39	0.34	0.43	0.48	0.52	0.56	0.59	0.53	0.68	0.77	0.84	0.87	0.94
40	0.35	0.45	0.51	0.56	0.58	0.63	0.58	0.74	0.85	0.91	0.96	1.01
41	0.37	0.47	0.55	0.59	0.62	0.67	0.62	0.77	0.88	0.96	1.00	1.07
42	0.40	0.51	0.58	0.63	0.65	0.70	0.64	0.81	0.92	1.00	1.06	1.12
43	0.43	0.53	0.62	0.67	0.70	0.75	0.68	0.85	0.97	1.06	1.10	1.18
44	0.45	0.57	0.65	0.70	0.74	0.79	0.72	0.89	1.01	1.10	1.17	1.23
45	0.48	0.61	0.69	0.75	0.79	0.85	0.75	0.95	1.08	1.17	1.22	1.31
46	0.51	0.65	0.74	0.80	0.84	0.89	0.79	0.99	1.12	1.22	1.29	1.36
47	0.55	0.69	0.79	0.86	0.89	0.96	0.84	1.06	1.20	1.30	1.35	1.45
48	0.58	0.74	0.85	0.91	0.96	1.03	0.88	1.10	1.25	1.36	1.43	1.53
49	0.63	0.79	0.91	0.98	1.03	1.10	0.94	1.18	1.33	1.44	1.52	1.62
50	0.68	0.85	0.97	1.06	1.10	1.18	1.03	1.31	1.49	1.60	1.68	1.80
51	0.73	0.91	1.05	1.12	1.19	1.25	1.09	1.38	1.57	1.69	1.78	1.90
52	0.77	0.98	1.11	1.21	1.28	1.35	1.17	1.46	1.66	1.80	1.89	2.02
53	0.84	1.06	1.21	1.31	1.36	1.46	1.23	1.55	1.77	1.91	2.01	2.15
54	0.91	1.13	1.30	1.41	1.47	1.58	1.31	1.65	1.88	2.04	2.13	2.28
55	0.98	1.23	1.41	1.53	1.60	1.71	1.40	1.76	2.00	2.17	2.28	2.43
56	1.08	1.36	1.55	1.68	1.77	1.89	1.52	1.91	2.18	2.34	2.46	2.64
57	1.19	1.50	1.72	1.85	1.95	2.08	1.65	2.07	2.37	2.55	2.68	2.87
58	1.32	1.67	1.90	2.06	2.16	2.31	1.79	2.27	2.57	2.78	2.93	3.12
59	1.46	1.84	2.10	2.28	2.40	2.56	1.95	2.46	2.81	3.04	3.19	3.41
60	1.62	2.05	2.33	2.53	2.66	2.85	2.21	2.79	3.18	3.45	3.62	3.87
61	1.79	2.28	2.59	2.81	2.95	3.16	2.41	3.05	3.48	3.76	3.96	4.24
62	2.00	2.53	2.88	3.12	3.29	3.52	2.64	3.33	3.80	4.11	4.32	4.63
63	2.21	2.81	3.21	3.49	3.66	3.94	2.88	3.64	4.15	4.50	4.73	5.07
64	2.46	3.14	3.59	3.88	4.08	4.38	3.15	3.98	4.55	4.93	5.19	5.56
65	2.87	3.63	4.15	4.50	4.74	5.09	3.54	4.48	5.13	5.56	5.84	6.27
66	3.17	4.03	4.61	4.99	5.27	5.67	3.87	4.91	5.61	6.08	6.40	6.88
67	3.51	4.46	5.09	5.53	5.83	6.27	4.22	5.36	6.13	6.64	7.00	7.51
68	3.86	4.92	5.63	6.12	6.44	6.93	4.60	5.83	6.68	7.25	7.63	8.22
69	4.25	5.41	6.19	6.74	7.11	7.65	5.01	6.37	7.28	7.91	8.34	8.97
70	4.68	5.94	6.81	7.40	7.82	8.43	5.53	7.02	8.05	8.75	9.22	9.92
71	5.10	6.51	7.47	8.12	8.57	9.23	6.00	7.61	8.72	9.47	10.00	10.76
72	5.59	7.12	8.17	8.88	9.38	10.12	6.48	8.24	9.45	10.27	10.84	11.68
73	6.07	7.74	8.90	9.68	10.21	11.02	6.99	8.88	10.19	11.09	11.69	12.61
74	6.61	8.43	9.68	10.54	11.12	12.01	7.51	9.57	11.00	11.96	12.62	13.62
75	7.35	9.36	10.77	11.73	12.38	13.38	8.22	10.47	12.02	13.09	13.82	14.92
76	7.95	10.14	11.65	12.69	13.41	14.50	8.83	11.26	12.95	14.10	14.88	16.08
77	8.58	10.96	12.60	13.72	14.50	15.69	9.48	12.10	13.92	15.15	16.01	17.30
78	9.19	11.73	13.51	14.72	15.55	16.82	10.12	12.90	14.84	16.17	17.07	18.47
79	9.82	12.55	14.43	15.74	16.64	18.02	10.76	13.74	15.80	17.20	18.18	19.68
80	10.52	13.43	15.47	16.85	17.82	19.31	11.46	14.63	16.83	18.35	19.38	21.00
81	11.29	14.42	16.60	18.11	19.14	20.74	12.24	15.63	18.00	19.61	20.74	22.46
82	12.11	15.48	17.82	19.44	20.56	22.28	13.09	16.71	19.24	20.97	22.18	24.04
83	12.97	16.57	19.09	20.80	22.01	23.86	13.96	17.82	20.53	22.37	23.67	25.65
84	13.82	17.64	20.33	22.17	23.45	25.43	14.83	18.94	21.80	23.78	25.15	27.26
85	14.44	18.47	21.26	23.20	24.54	26.62	15.48	19.76	22.76	24.82	26.26	28.47
86	14.96	19.12	22.02	24.02	25.41	27.58	15.99	20.43	23.52	25.65	27.14	29.44
87	15.40	19.68	22.67	24.73	26.17	28.40	16.43	21.00	24.19	26.38	27.91	30.27
88	15.81	20.20	23.27	25.39	26.86	29.15	16.84	21.52	24.78	27.03	28.60	31.02
89	16.21	20.71	23.86	26.04	27.56	29.90	17.25	22.03	25.39	27.69	29.29	31.79
90	16.67	21.30	24.53	26.76	28.31	30.73	17.70	22.62	26.05	28.42	30.07	32.64
91	17.22	22.00	25.36	27.65	29.26	31.75	18.27	23.34	26.88	29.33	31.02	33.67
92	17.79	22.73	26.18	28.57	30.23	32.80	18.85	24.08	27.74	30.26	32.03	34.75
93	18.35	23.45	27.02	29.48	31.19	33.84	19.43	24.82	28.59	31.20	33.00	35.81
94	18.87	24.10	27.79	30.29	32.07	34.77	19.95	25.50	29.37	32.04	33.90	36.76
95	19.32	24.68	28.44	31.02	32.81	35.57	20.42	26.08	30.04	32.78	34.67	37.59
96	19.70	25.17	29.00	31.61	33.46	36.21	20.80	26.58	30.61	33.39	35.32	38.23
97	19.99	25.53	29.41	32.08	33.92	36.64	21.09	26.95	31.04	33.85	35.79	38.67
98	20.17	25.76	29.67	32.34	34.20	36.77	21.27	27.18	31.30	34.11	36.06	38.79
99	20.23	25.84	29.74	32.41	34.22	36.77	21.33	27.24	31.36	34.16	36.07	38.79
100	20.23	25.84	29.74	32.41	34.22	36.77	21.33	27.24	31.36	34.16	36.07	38.79

Table 19
 Coverage Facility
 Elim Period 90
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.19	0.23	0.26	0.29	0.31	0.33	0.32	0.40	0.46	0.50	0.52	0.56
26	0.19	0.23	0.26	0.29	0.31	0.33	0.33	0.41	0.47	0.51	0.53	0.57
27	0.20	0.24	0.28	0.31	0.32	0.34	0.33	0.43	0.47	0.52	0.55	0.58
28	0.20	0.24	0.28	0.31	0.33	0.35	0.34	0.43	0.48	0.53	0.56	0.59
29	0.21	0.25	0.29	0.32	0.34	0.35	0.35	0.44	0.51	0.55	0.57	0.61
30	0.21	0.26	0.31	0.33	0.35	0.37	0.36	0.46	0.52	0.56	0.59	0.63
31	0.22	0.28	0.32	0.34	0.36	0.39	0.37	0.47	0.53	0.58	0.61	0.65
32	0.23	0.29	0.33	0.35	0.37	0.40	0.39	0.48	0.56	0.61	0.63	0.68
33	0.24	0.31	0.34	0.37	0.39	0.43	0.40	0.51	0.57	0.62	0.65	0.70
34	0.25	0.32	0.36	0.39	0.41	0.44	0.41	0.52	0.59	0.64	0.68	0.73
35	0.26	0.33	0.37	0.41	0.43	0.46	0.44	0.55	0.62	0.67	0.70	0.75
36	0.28	0.35	0.40	0.43	0.45	0.48	0.45	0.57	0.64	0.70	0.74	0.79
37	0.29	0.36	0.41	0.45	0.47	0.51	0.47	0.59	0.68	0.73	0.76	0.83
38	0.31	0.39	0.44	0.47	0.50	0.53	0.48	0.62	0.70	0.76	0.80	0.86
39	0.33	0.41	0.46	0.51	0.53	0.57	0.51	0.64	0.74	0.80	0.84	0.89
40	0.34	0.44	0.50	0.53	0.56	0.59	0.56	0.70	0.81	0.87	0.92	0.98
41	0.36	0.46	0.52	0.57	0.59	0.63	0.58	0.74	0.85	0.91	0.96	1.03
42	0.39	0.48	0.56	0.59	0.63	0.68	0.62	0.77	0.88	0.96	1.00	1.08
43	0.41	0.51	0.58	0.63	0.67	0.72	0.64	0.81	0.94	1.00	1.06	1.12
44	0.44	0.55	0.63	0.68	0.72	0.76	0.68	0.86	0.98	1.06	1.11	1.19
45	0.46	0.58	0.67	0.72	0.75	0.81	0.72	0.89	1.03	1.11	1.17	1.24
46	0.48	0.62	0.72	0.76	0.81	0.86	0.75	0.95	1.08	1.18	1.23	1.32
47	0.52	0.67	0.75	0.83	0.86	0.92	0.79	1.00	1.13	1.23	1.30	1.40
48	0.56	0.70	0.81	0.87	0.92	0.98	0.84	1.06	1.21	1.31	1.36	1.46
49	0.59	0.76	0.86	0.94	0.98	1.06	0.88	1.11	1.28	1.38	1.45	1.55
50	0.64	0.81	0.94	1.00	1.06	1.12	0.98	1.24	1.42	1.54	1.61	1.72
51	0.69	0.87	0.99	1.08	1.13	1.21	1.05	1.32	1.50	1.62	1.71	1.83
52	0.74	0.94	1.07	1.17	1.22	1.31	1.10	1.40	1.60	1.72	1.80	1.94
53	0.80	1.00	1.16	1.24	1.31	1.41	1.18	1.47	1.69	1.83	1.93	2.06
54	0.86	1.09	1.24	1.34	1.42	1.52	1.24	1.57	1.80	1.95	2.05	2.18
55	0.94	1.19	1.34	1.45	1.54	1.64	1.33	1.68	1.91	2.07	2.18	2.32
56	1.03	1.31	1.49	1.61	1.69	1.82	1.44	1.83	2.08	2.26	2.37	2.53
57	1.13	1.44	1.65	1.78	1.86	2.00	1.56	1.98	2.27	2.44	2.57	2.75
58	1.25	1.58	1.82	1.97	2.07	2.21	1.71	2.16	2.46	2.66	2.81	3.00
59	1.40	1.77	2.01	2.18	2.30	2.45	1.86	2.37	2.68	2.90	3.06	3.27
60	1.54	1.96	2.24	2.42	2.54	2.73	2.10	2.67	3.05	3.30	3.48	3.72
61	1.71	2.17	2.49	2.68	2.83	3.04	2.30	2.92	3.33	3.61	3.78	4.06
62	1.90	2.42	2.76	2.99	3.15	3.38	2.51	3.18	3.64	3.95	4.14	4.44
63	2.12	2.68	3.07	3.34	3.51	3.76	2.75	3.49	3.98	4.31	4.54	4.86
64	2.34	2.99	3.42	3.72	3.92	4.20	3.00	3.82	4.36	4.72	4.97	5.32
65	2.74	3.48	3.98	4.32	4.55	4.88	3.38	4.28	4.92	5.32	5.60	6.02
66	3.03	3.85	4.42	4.80	5.06	5.43	3.70	4.70	5.37	5.83	6.14	6.58
67	3.34	4.26	4.88	5.31	5.59	6.02	4.03	5.12	5.87	6.38	6.72	7.22
68	3.70	4.70	5.40	5.85	6.18	6.64	4.38	5.59	6.40	6.96	7.34	7.88
69	4.06	5.18	5.94	6.46	6.81	7.34	4.79	6.08	6.99	7.59	8.00	8.59
70	4.46	5.69	6.53	7.11	7.50	8.09	5.28	6.72	7.72	8.38	8.84	9.52
71	4.87	6.24	7.15	7.79	8.22	8.86	5.71	7.28	8.36	9.09	9.58	10.32
72	5.32	6.81	7.83	8.51	9.00	9.70	6.17	7.88	9.05	9.85	10.40	11.20
73	5.80	7.40	8.54	9.28	9.80	10.57	6.66	8.49	9.77	10.63	11.22	12.09
74	6.30	8.06	9.28	10.11	10.67	11.52	7.16	9.16	10.54	11.47	12.11	13.06
75	7.01	8.97	10.32	11.24	11.88	12.83	7.84	10.02	11.53	12.56	13.27	14.30
76	7.58	9.70	11.17	12.18	12.87	13.90	8.43	10.78	12.41	13.52	14.28	15.41
77	8.18	10.48	12.07	13.16	13.92	15.04	9.05	11.58	13.33	14.52	15.36	16.59
78	8.76	11.23	12.94	14.11	14.92	16.13	9.65	12.34	14.22	15.49	16.38	17.70
79	9.36	12.00	13.83	15.09	15.96	17.27	10.26	13.13	15.13	16.49	17.45	18.87
80	10.02	12.85	14.81	16.16	17.08	18.50	10.92	13.99	16.12	17.58	18.60	20.12
81	10.76	13.79	15.90	17.35	18.36	19.88	11.66	14.95	17.23	18.79	19.88	21.53
82	11.54	14.80	17.06	18.62	19.70	21.34	12.46	15.97	18.41	20.09	21.26	23.02
83	12.35	15.83	18.26	19.93	21.09	22.86	13.30	17.04	19.64	21.43	22.67	24.56
84	13.16	16.86	19.46	21.24	22.47	24.35	14.12	18.10	20.86	22.77	24.09	26.11
85	13.76	17.64	20.34	22.21	23.51	25.49	14.73	18.88	21.77	23.76	25.15	27.26
86	14.25	18.26	21.07	22.99	24.34	26.39	15.22	19.50	22.51	24.56	25.99	28.18
87	14.65	18.79	21.68	23.67	25.06	27.18	15.64	20.05	23.13	25.25	26.73	28.99
88	15.04	19.28	22.25	24.30	25.73	27.90	16.02	20.55	23.71	25.87	27.38	29.69
89	15.43	19.79	22.83	24.92	26.38	28.60	16.41	21.04	24.28	26.49	28.05	30.42
90	15.85	20.33	23.45	25.61	27.10	29.40	16.84	21.58	24.90	27.19	28.79	31.22
91	16.37	21.00	24.22	26.46	28.00	30.37	17.38	22.28	25.70	28.05	29.69	32.21
92	16.92	21.69	25.03	27.32	28.93	31.37	17.92	22.98	26.51	28.94	30.64	33.23
93	17.45	22.37	25.81	28.18	29.84	32.35	18.47	23.68	27.32	29.83	31.57	34.23
94	17.93	22.99	26.53	28.96	30.66	33.24	18.96	24.32	28.06	30.62	32.43	35.13
95	18.36	23.54	27.15	29.65	31.38	34.00	19.39	24.88	28.69	31.33	33.15	35.92
96	18.72	23.99	27.69	30.22	31.98	34.61	19.76	25.33	29.24	31.91	33.77	36.53
97	18.99	24.34	28.08	30.65	32.43	35.00	20.04	25.69	29.63	32.34	34.22	36.93
98	19.15	24.56	28.33	30.90	32.68	35.12	20.21	25.91	29.88	32.58	34.46	37.04
99	19.22	24.63	28.39	30.95	32.69	35.12	20.25	25.97	29.93	32.63	34.46	37.04
100	19.22	24.63	28.39	30.95	32.69	35.12	20.25	25.97	29.93	32.63	34.46	37.04

Table 20
 Coverage Facility
 Elim Period 100
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.19	0.23	0.26	0.28	0.31	0.32	0.32	0.40	0.45	0.50	0.52	0.56
26	0.19	0.23	0.26	0.29	0.31	0.33	0.32	0.40	0.46	0.50	0.52	0.56
27	0.19	0.24	0.26	0.29	0.32	0.33	0.33	0.41	0.47	0.51	0.53	0.57
28	0.20	0.24	0.28	0.31	0.32	0.34	0.34	0.43	0.48	0.52	0.55	0.59
29	0.20	0.25	0.29	0.32	0.33	0.35	0.34	0.44	0.50	0.53	0.57	0.61
30	0.21	0.26	0.31	0.33	0.34	0.36	0.35	0.45	0.51	0.56	0.58	0.62
31	0.22	0.26	0.32	0.34	0.35	0.37	0.36	0.46	0.53	0.57	0.61	0.64
32	0.22	0.28	0.33	0.35	0.37	0.40	0.37	0.48	0.55	0.59	0.62	0.67
33	0.23	0.31	0.34	0.36	0.39	0.41	0.39	0.50	0.57	0.62	0.64	0.69
34	0.24	0.32	0.35	0.39	0.40	0.44	0.41	0.52	0.59	0.64	0.67	0.72
35	0.25	0.33	0.37	0.40	0.43	0.45	0.43	0.53	0.62	0.67	0.69	0.74
36	0.26	0.34	0.39	0.43	0.45	0.47	0.44	0.56	0.64	0.69	0.73	0.77
37	0.29	0.36	0.41	0.45	0.47	0.50	0.46	0.58	0.67	0.72	0.75	0.81
38	0.31	0.37	0.44	0.47	0.50	0.53	0.48	0.61	0.69	0.75	0.79	0.85
39	0.32	0.40	0.46	0.50	0.52	0.56	0.51	0.64	0.73	0.79	0.83	0.88
40	0.34	0.43	0.48	0.52	0.56	0.59	0.56	0.70	0.80	0.86	0.91	0.97
41	0.35	0.45	0.51	0.56	0.58	0.63	0.58	0.73	0.84	0.89	0.95	1.01
42	0.37	0.47	0.55	0.59	0.62	0.67	0.61	0.76	0.87	0.95	0.99	1.07
43	0.40	0.51	0.58	0.63	0.65	0.70	0.63	0.80	0.92	0.99	1.05	1.11
44	0.43	0.55	0.62	0.67	0.70	0.75	0.67	0.85	0.97	1.05	1.09	1.18
45	0.45	0.57	0.65	0.72	0.75	0.80	0.70	0.88	1.01	1.10	1.16	1.23
46	0.48	0.62	0.70	0.75	0.80	0.85	0.74	0.94	1.07	1.16	1.21	1.30
47	0.52	0.65	0.75	0.81	0.85	0.91	0.77	0.99	1.12	1.22	1.29	1.36
48	0.55	0.70	0.80	0.86	0.91	0.97	0.83	1.05	1.19	1.29	1.35	1.44
49	0.59	0.75	0.85	0.92	0.97	1.05	0.87	1.10	1.25	1.35	1.43	1.53
50	0.63	0.80	0.92	0.99	1.05	1.11	0.97	1.22	1.41	1.52	1.58	1.69
51	0.68	0.86	0.98	1.07	1.11	1.20	1.03	1.30	1.47	1.60	1.68	1.80
52	0.73	0.92	1.06	1.13	1.20	1.29	1.09	1.38	1.57	1.69	1.78	1.91
53	0.79	0.99	1.13	1.23	1.30	1.38	1.16	1.46	1.67	1.80	1.90	2.02
54	0.85	1.08	1.23	1.33	1.41	1.50	1.22	1.55	1.78	1.93	2.02	2.16
55	0.92	1.17	1.33	1.44	1.52	1.62	1.31	1.66	1.89	2.05	2.15	2.30
56	1.01	1.29	1.46	1.58	1.67	1.79	1.42	1.80	2.06	2.21	2.33	2.50
57	1.11	1.42	1.62	1.76	1.84	1.97	1.55	1.96	2.22	2.42	2.54	2.71
58	1.23	1.57	1.79	1.95	2.05	2.19	1.68	2.13	2.43	2.63	2.77	2.95
59	1.36	1.74	1.98	2.16	2.27	2.42	1.83	2.32	2.65	2.87	3.01	3.23
60	1.53	1.93	2.20	2.40	2.52	2.68	2.08	2.64	3.01	3.26	3.42	3.66
61	1.68	2.15	2.45	2.66	2.79	2.99	2.27	2.88	3.29	3.55	3.74	4.00
62	1.88	2.39	2.73	2.95	3.11	3.33	2.46	3.14	3.60	3.88	4.09	4.38
63	2.08	2.65	3.04	3.29	3.48	3.72	2.70	3.43	3.94	4.26	4.48	4.80
64	2.32	2.95	3.39	3.66	3.87	4.15	2.95	3.76	4.30	4.66	4.92	5.27
65	2.68	3.42	3.94	4.26	4.49	4.82	3.33	4.24	4.84	5.25	5.53	5.93
66	2.99	3.80	4.36	4.73	4.98	5.36	3.64	4.63	5.30	5.75	6.06	6.50
67	3.29	4.20	4.83	5.24	5.53	5.94	3.97	5.06	5.80	6.29	6.63	7.12
68	3.63	4.63	5.32	5.79	6.09	6.56	4.32	5.51	6.31	6.86	7.24	7.77
69	4.00	5.10	5.87	6.38	6.73	7.24	4.71	6.01	6.89	7.49	7.89	8.48
70	4.39	5.61	6.45	7.02	7.40	7.98	5.20	6.63	7.61	8.27	8.72	9.39
71	4.81	6.15	7.06	7.69	8.12	8.75	5.63	7.18	8.25	8.97	9.46	10.19
72	5.25	6.72	7.73	8.42	8.88	9.58	6.08	7.78	8.94	9.71	10.26	11.04
73	5.71	7.30	8.43	9.16	9.68	10.44	6.56	8.38	9.65	10.49	11.08	11.94
74	6.20	7.95	9.16	9.99	10.54	11.37	7.06	9.04	10.40	11.33	11.96	12.89
75	6.91	8.84	10.19	11.10	11.73	12.66	7.73	9.89	11.37	12.39	13.09	14.12
76	7.47	9.57	11.02	12.01	12.71	13.72	8.32	10.64	12.24	13.34	14.10	15.22
77	8.07	10.33	11.92	12.98	13.74	14.85	8.92	11.42	13.16	14.34	15.16	16.37
78	8.64	11.08	12.77	13.93	14.73	15.93	9.50	12.18	14.03	15.29	16.17	17.47
79	9.23	11.85	13.65	14.89	15.75	17.05	10.11	12.96	14.93	16.29	17.22	18.62
80	9.89	12.67	14.62	15.95	16.86	18.26	10.77	13.79	15.92	17.35	18.36	19.86
81	10.60	13.60	15.70	17.13	18.13	19.62	11.51	14.75	17.01	18.55	19.62	21.24
82	11.37	14.60	16.83	18.38	19.45	21.07	12.29	15.75	18.17	19.83	20.98	22.73
83	12.18	15.62	18.02	19.67	20.81	22.55	13.10	16.81	19.38	21.15	22.39	24.23
84	12.96	16.64	19.20	20.94	22.18	24.04	13.92	17.85	20.58	22.47	23.78	25.76
85	13.55	17.39	20.08	21.91	23.20	25.15	14.51	18.62	21.48	23.45	24.82	26.90
86	14.04	18.01	20.78	22.69	24.02	26.04	14.99	19.24	22.21	24.23	25.65	27.81
87	14.44	18.54	21.40	23.35	24.73	26.82	15.41	19.77	22.83	24.90	26.37	28.58
88	14.83	19.02	21.95	23.97	25.38	27.51	15.80	20.25	23.38	25.52	27.02	29.29
89	15.20	19.50	22.51	24.57	26.03	28.22	16.17	20.74	23.94	26.14	27.68	30.00
90	15.61	20.04	23.13	25.26	26.74	29.01	16.59	21.29	24.56	26.83	28.40	30.80
91	16.13	20.70	23.88	26.09	27.62	29.96	17.11	21.97	25.33	27.68	29.29	31.77
92	16.67	21.38	24.68	26.95	28.53	30.94	17.66	22.66	26.15	28.55	30.23	32.78
93	17.18	22.06	25.44	27.80	29.43	31.91	18.18	23.34	26.94	29.41	31.14	33.76
94	17.67	22.66	26.16	28.57	30.25	32.78	18.68	23.97	27.67	30.21	31.98	34.65
95	18.07	23.21	26.77	29.24	30.95	33.53	19.11	24.52	28.29	30.89	32.70	35.42
96	18.43	23.66	27.30	29.80	31.55	34.12	19.46	24.97	28.82	31.46	33.30	36.03
97	18.70	23.99	27.69	30.23	31.98	34.51	19.73	25.32	29.23	31.89	33.75	36.41
98	18.87	24.21	27.93	30.47	32.22	34.63	19.89	25.53	29.45	32.14	33.98	36.51
99	18.92	24.28	27.98	30.51	32.23	34.63	19.95	25.60	29.51	32.18	33.98	36.51
100	18.92	24.28	27.98	30.51	32.23	34.63	19.95	25.60	29.51	32.18	33.98	36.51

Table 21
 Coverage Facility
 Elim Period 120
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up												
Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.17	0.22	0.25	0.28	0.29	0.32	0.31	0.39	0.44	0.47	0.51	0.53
26	0.19	0.23	0.25	0.28	0.29	0.32	0.32	0.40	0.45	0.48	0.51	0.55
27	0.19	0.23	0.26	0.29	0.31	0.33	0.32	0.40	0.46	0.50	0.52	0.56
28	0.19	0.24	0.26	0.29	0.32	0.33	0.33	0.41	0.47	0.51	0.53	0.57
29	0.20	0.24	0.28	0.31	0.32	0.34	0.34	0.43	0.48	0.52	0.55	0.58
30	0.21	0.25	0.29	0.32	0.33	0.35	0.34	0.44	0.50	0.53	0.57	0.61
31	0.21	0.26	0.31	0.33	0.35	0.36	0.35	0.45	0.51	0.56	0.58	0.63
32	0.22	0.28	0.32	0.34	0.36	0.39	0.36	0.46	0.53	0.58	0.61	0.64
33	0.23	0.29	0.33	0.36	0.37	0.40	0.37	0.48	0.56	0.59	0.63	0.67
34	0.24	0.31	0.35	0.37	0.40	0.43	0.40	0.50	0.57	0.62	0.65	0.69
35	0.25	0.32	0.36	0.39	0.41	0.44	0.41	0.52	0.59	0.64	0.68	0.73
36	0.26	0.34	0.37	0.41	0.44	0.46	0.43	0.55	0.62	0.67	0.70	0.75
37	0.28	0.35	0.40	0.44	0.46	0.48	0.45	0.57	0.64	0.70	0.74	0.79
38	0.29	0.37	0.43	0.46	0.48	0.52	0.47	0.59	0.68	0.73	0.76	0.83
39	0.31	0.39	0.45	0.48	0.51	0.55	0.48	0.62	0.70	0.76	0.80	0.86
40	0.33	0.41	0.47	0.51	0.53	0.58	0.53	0.68	0.77	0.84	0.88	0.95
41	0.34	0.44	0.50	0.55	0.57	0.61	0.56	0.72	0.81	0.87	0.92	0.98
42	0.36	0.46	0.53	0.57	0.61	0.64	0.58	0.74	0.85	0.92	0.97	1.03
43	0.39	0.50	0.57	0.61	0.64	0.69	0.62	0.79	0.89	0.97	1.01	1.08
44	0.41	0.52	0.59	0.65	0.68	0.73	0.65	0.83	0.94	1.01	1.07	1.13
45	0.44	0.56	0.64	0.69	0.73	0.77	0.68	0.86	0.99	1.07	1.12	1.20
46	0.47	0.59	0.68	0.74	0.77	0.83	0.72	0.91	1.05	1.12	1.19	1.25
47	0.50	0.63	0.73	0.79	0.83	0.88	0.76	0.96	1.10	1.19	1.24	1.33
48	0.53	0.68	0.77	0.84	0.88	0.95	0.80	1.01	1.17	1.24	1.32	1.41
49	0.57	0.73	0.84	0.89	0.95	1.01	0.85	1.08	1.22	1.32	1.40	1.49
50	0.62	0.77	0.89	0.97	1.01	1.09	0.95	1.20	1.36	1.47	1.55	1.66
51	0.65	0.84	0.96	1.03	1.09	1.17	0.99	1.25	1.44	1.56	1.64	1.76
52	0.72	0.89	1.03	1.11	1.18	1.24	1.06	1.34	1.53	1.66	1.74	1.85
53	0.76	0.97	1.10	1.20	1.25	1.34	1.12	1.42	1.62	1.76	1.84	1.97
54	0.83	1.05	1.20	1.30	1.35	1.45	1.19	1.52	1.73	1.86	1.96	2.09
55	0.89	1.13	1.30	1.41	1.47	1.57	1.28	1.61	1.84	1.98	2.09	2.24
56	0.98	1.24	1.43	1.55	1.62	1.74	1.38	1.76	2.00	2.17	2.28	2.43
57	1.09	1.38	1.57	1.71	1.79	1.93	1.50	1.90	2.17	2.34	2.46	2.64
58	1.20	1.53	1.74	1.89	1.98	2.13	1.64	2.07	2.38	2.56	2.70	2.88
59	1.33	1.69	1.94	2.09	2.20	2.37	1.78	2.27	2.57	2.79	2.94	3.15
60	1.47	1.88	2.15	2.32	2.44	2.63	2.02	2.56	2.93	3.17	3.34	3.58
61	1.64	2.08	2.39	2.59	2.73	2.92	2.20	2.79	3.19	3.47	3.64	3.89
62	1.82	2.31	2.65	2.88	3.03	3.25	2.40	3.05	3.50	3.78	3.98	4.26
63	2.02	2.57	2.95	3.21	3.38	3.62	2.63	3.34	3.83	4.14	4.36	4.68
64	2.26	2.87	3.29	3.59	3.76	4.04	2.87	3.65	4.19	4.54	4.79	5.12
65	2.62	3.34	3.83	4.15	4.38	4.70	3.23	4.11	4.72	5.12	5.39	5.78
66	2.89	3.71	4.25	4.61	4.86	5.21	3.53	4.50	5.17	5.60	5.91	6.33
67	3.21	4.09	4.70	5.10	5.39	5.79	3.86	4.92	5.64	6.13	6.45	6.92
68	3.53	4.51	5.18	5.64	5.94	6.39	4.20	5.36	6.16	6.68	7.04	7.57
69	3.88	4.97	5.71	6.22	6.56	7.05	4.58	5.84	6.70	7.29	7.70	8.26
70	4.27	5.46	6.28	6.84	7.22	7.77	5.05	6.45	7.41	8.06	8.50	9.14
71	4.68	5.97	6.89	7.49	7.91	8.51	5.47	7.00	8.03	8.73	9.22	9.92
72	5.10	6.55	7.52	8.20	8.67	9.33	5.92	7.57	8.70	9.46	10.00	10.76
73	5.56	7.12	8.20	8.93	9.44	10.18	6.38	8.15	9.39	10.21	10.79	11.62
74	6.04	7.74	8.92	9.71	10.27	11.09	6.86	8.80	10.13	11.02	11.65	12.55
75	6.70	8.60	9.92	10.80	11.42	12.33	7.50	9.63	11.09	12.08	12.75	13.75
76	7.26	9.32	10.74	11.72	12.38	13.38	8.07	10.35	11.92	12.99	13.74	14.83
77	7.83	10.05	11.61	12.66	13.39	14.47	8.67	11.11	12.80	13.96	14.76	15.94
78	8.38	10.78	12.43	13.56	14.36	15.50	9.23	11.85	13.66	14.89	15.75	17.02
79	8.97	11.52	13.29	14.51	15.35	16.60	9.81	12.61	14.53	15.85	16.78	18.13
80	9.59	12.33	14.23	15.52	16.43	17.78	10.45	13.42	15.49	16.90	17.88	19.33
81	10.30	13.23	15.27	16.68	17.66	19.11	11.17	14.34	16.56	18.06	19.12	20.68
82	11.04	14.19	16.38	17.89	18.94	20.52	11.94	15.33	17.68	19.31	20.44	22.11
83	11.81	15.19	17.53	19.14	20.27	21.95	12.72	16.34	18.85	20.58	21.79	23.60
84	12.57	16.17	18.67	20.39	21.58	23.39	13.50	17.35	20.03	21.87	23.14	25.06
85	13.16	16.91	19.51	21.32	22.58	24.46	14.08	18.11	20.90	22.81	24.16	26.16
86	13.62	17.51	20.21	22.07	23.38	25.32	14.54	18.71	21.58	23.57	24.96	27.05
87	14.01	18.02	20.80	22.73	24.07	26.08	14.95	19.22	22.19	24.23	25.66	27.81
88	14.38	18.49	21.34	23.32	24.70	26.76	15.32	19.69	22.74	24.83	26.29	28.50
89	14.74	18.95	21.89	23.91	25.32	27.45	15.69	20.16	23.28	25.42	26.93	29.17
90	15.14	19.47	22.50	24.56	26.02	28.20	16.09	20.68	23.88	26.09	27.62	29.95
91	15.63	20.11	23.22	25.38	26.87	29.13	16.59	21.33	24.64	26.91	28.50	30.89
92	16.16	20.78	23.99	26.21	27.75	30.09	17.13	22.01	25.41	27.75	29.40	31.86
93	16.67	21.42	24.73	27.02	28.62	31.01	17.63	22.67	26.18	28.59	30.28	32.81
94	17.13	22.01	25.42	27.78	29.41	31.86	18.11	23.28	26.88	29.37	31.10	33.68
95	17.52	22.53	26.02	28.42	30.10	32.58	18.51	23.82	27.49	30.02	31.80	34.41
96	17.86	22.97	26.52	28.96	30.68	33.15	18.87	24.24	28.00	30.58	32.38	34.99
97	18.12	23.30	26.90	29.37	31.09	33.53	19.12	24.59	28.39	30.99	32.80	35.37
98	18.28	23.50	27.13	29.61	31.32	33.64	19.28	24.79	28.62	31.23	33.03	35.46
99	18.34	23.56	27.19	29.66	31.33	33.64	19.33	24.84	28.67	31.25	33.03	35.46
100	18.34	23.56	27.19	29.66	31.33	33.64	19.33	24.84	28.67	31.25	33.03	35.46

Coverage
Elim Period
Inflation Type
Ben Trigger
Paid Up Benefit

Table 22
Facility
180
Compound Inflation 5%
w/o Cognitive Impairment
None

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.15	0.21	0.23	0.25	0.26	0.29	0.28	0.36	0.41	0.45	0.46	0.50
26	0.17	0.21	0.24	0.25	0.28	0.29	0.29	0.36	0.41	0.45	0.47	0.51
27	0.17	0.22	0.24	0.26	0.28	0.31	0.29	0.37	0.43	0.46	0.48	0.52
28	0.17	0.22	0.25	0.28	0.29	0.31	0.31	0.37	0.44	0.47	0.50	0.53
29	0.19	0.23	0.26	0.28	0.31	0.32	0.31	0.39	0.45	0.48	0.51	0.55
30	0.19	0.23	0.26	0.29	0.31	0.33	0.32	0.40	0.46	0.50	0.52	0.56
31	0.20	0.24	0.28	0.31	0.32	0.34	0.33	0.41	0.47	0.52	0.55	0.58
32	0.21	0.25	0.29	0.32	0.34	0.35	0.34	0.44	0.50	0.53	0.56	0.59
33	0.21	0.26	0.31	0.33	0.35	0.37	0.35	0.45	0.51	0.56	0.58	0.62
34	0.22	0.28	0.32	0.35	0.36	0.39	0.36	0.46	0.53	0.57	0.61	0.64
35	0.23	0.29	0.34	0.36	0.39	0.41	0.37	0.48	0.56	0.59	0.63	0.67
36	0.24	0.31	0.35	0.39	0.40	0.44	0.40	0.51	0.57	0.62	0.65	0.70
37	0.25	0.33	0.37	0.40	0.43	0.45	0.41	0.52	0.59	0.65	0.68	0.73
38	0.26	0.34	0.39	0.43	0.45	0.47	0.44	0.55	0.63	0.68	0.72	0.76
39	0.28	0.36	0.41	0.45	0.47	0.51	0.45	0.57	0.65	0.70	0.75	0.80
40	0.31	0.39	0.44	0.47	0.50	0.53	0.50	0.63	0.72	0.77	0.81	0.87
41	0.32	0.40	0.46	0.50	0.53	0.57	0.52	0.65	0.75	0.81	0.86	0.91
42	0.34	0.43	0.50	0.53	0.56	0.59	0.55	0.69	0.79	0.85	0.89	0.96
43	0.36	0.46	0.52	0.57	0.59	0.63	0.57	0.73	0.83	0.89	0.95	1.00
44	0.37	0.48	0.56	0.61	0.63	0.68	0.59	0.76	0.87	0.95	0.99	1.06
45	0.40	0.52	0.59	0.64	0.68	0.72	0.63	0.80	0.91	0.99	1.05	1.11
46	0.44	0.55	0.63	0.68	0.72	0.76	0.67	0.85	0.96	1.05	1.10	1.18
47	0.46	0.59	0.68	0.73	0.76	0.83	0.70	0.88	1.01	1.10	1.16	1.23
48	0.50	0.63	0.72	0.77	0.83	0.87	0.74	0.94	1.08	1.17	1.22	1.31
49	0.53	0.68	0.77	0.84	0.87	0.94	0.77	0.99	1.13	1.22	1.30	1.38
50	0.57	0.73	0.83	0.89	0.95	1.00	0.87	1.10	1.25	1.36	1.44	1.53
51	0.61	0.77	0.88	0.96	1.00	1.08	0.92	1.17	1.33	1.44	1.53	1.62
52	0.65	0.84	0.96	1.03	1.09	1.17	0.97	1.23	1.42	1.53	1.61	1.72
53	0.70	0.89	1.03	1.11	1.18	1.24	1.03	1.32	1.50	1.62	1.71	1.83
54	0.76	0.97	1.10	1.20	1.25	1.34	1.10	1.40	1.60	1.73	1.82	1.94
55	0.83	1.06	1.20	1.30	1.36	1.45	1.18	1.49	1.71	1.84	1.94	2.07
56	0.91	1.16	1.32	1.43	1.52	1.61	1.28	1.62	1.85	2.00	2.10	2.26
57	1.00	1.28	1.46	1.58	1.67	1.78	1.38	1.76	2.01	2.18	2.29	2.44
58	1.10	1.42	1.62	1.76	1.84	1.97	1.50	1.91	2.19	2.38	2.50	2.66
59	1.22	1.56	1.79	1.95	2.05	2.19	1.64	2.09	2.40	2.59	2.73	2.90
60	1.35	1.74	1.98	2.16	2.28	2.43	1.86	2.38	2.71	2.94	3.10	3.30
61	1.52	1.93	2.21	2.40	2.53	2.70	2.04	2.59	2.97	3.21	3.38	3.61
62	1.68	2.15	2.45	2.67	2.81	3.01	2.21	2.83	3.23	3.51	3.70	3.95
63	1.86	2.40	2.75	2.98	3.14	3.36	2.42	3.09	3.54	3.84	4.04	4.32
64	2.08	2.66	3.06	3.31	3.50	3.74	2.65	3.39	3.88	4.21	4.44	4.74
65	2.42	3.09	3.54	3.86	4.07	4.36	2.98	3.82	4.37	4.74	4.99	5.35
66	2.67	3.42	3.94	4.28	4.51	4.84	3.26	4.18	4.80	5.20	5.48	5.87
67	2.95	3.78	4.36	4.74	4.99	5.36	3.55	4.57	5.23	5.69	6.00	6.42
68	3.26	4.19	4.82	5.24	5.53	5.93	3.87	4.97	5.71	6.20	6.55	7.02
69	3.60	4.61	5.30	5.78	6.09	6.55	4.22	5.41	6.22	6.77	7.14	7.66
70	3.95	5.07	5.83	6.36	6.70	7.22	4.66	5.97	6.88	7.48	7.90	8.47
71	4.32	5.54	6.39	6.96	7.36	7.90	5.05	6.48	7.46	8.11	8.57	9.20
72	4.72	6.06	7.00	7.62	8.05	8.66	5.46	7.02	8.07	8.80	9.30	9.99
73	5.13	6.61	7.61	8.31	8.78	9.44	5.89	7.57	8.71	9.48	10.03	10.78
74	5.58	7.18	8.29	9.03	9.55	10.29	6.34	8.15	9.41	10.24	10.84	11.64
75	6.19	7.99	9.21	10.04	10.63	11.44	6.93	8.92	10.29	11.21	11.85	12.75
76	6.70	8.64	9.97	10.88	11.51	12.41	7.46	9.59	11.06	12.07	12.77	13.75
77	7.24	9.33	10.77	11.75	12.44	13.41	8.00	10.30	11.88	12.97	13.72	14.77
78	7.74	10.00	11.53	12.60	13.33	14.38	8.51	10.98	12.67	13.83	14.63	15.77
79	8.27	10.67	12.33	13.46	14.27	15.39	9.06	11.68	13.48	14.72	15.59	16.81
80	8.86	11.42	13.20	14.41	15.27	16.48	9.65	12.44	14.37	15.69	16.60	17.91
81	9.50	12.25	14.16	15.48	16.40	17.70	10.30	13.29	15.35	16.76	17.74	19.15
82	10.19	13.15	15.19	16.59	17.58	19.00	11.00	14.18	16.38	17.90	18.96	20.47
83	10.89	14.06	16.24	17.75	18.80	20.33	11.73	15.11	17.47	19.09	20.22	21.85
84	11.59	14.96	17.29	18.90	20.03	21.65	12.44	16.05	18.54	20.25	21.46	23.20
85	12.11	15.63	18.07	19.76	20.93	22.64	12.97	16.73	19.34	21.14	22.40	24.20
86	12.54	16.18	18.71	20.45	21.67	23.44	13.40	17.29	19.98	21.85	23.13	25.01
87	12.90	16.65	19.25	21.04	22.30	24.11	13.77	17.77	20.54	22.43	23.78	25.72
88	13.23	17.08	19.75	21.58	22.88	24.75	14.10	18.19	21.03	22.99	24.35	26.35
89	13.56	17.51	20.24	22.13	23.46	25.38	14.42	18.62	21.53	23.54	24.94	26.97
90	13.94	18.00	20.80	22.74	24.10	26.06	14.80	19.11	22.09	24.15	25.60	27.68
91	14.39	18.58	21.46	23.47	24.88	26.91	15.26	19.70	22.77	24.89	26.38	28.53
92	14.86	19.18	22.17	24.23	25.69	27.79	15.74	20.32	23.49	25.67	27.21	29.43
93	15.31	19.77	22.86	24.99	26.48	28.64	16.20	20.92	24.19	26.44	28.03	30.29
94	15.73	20.31	23.49	25.66	27.20	29.40	16.64	21.48	24.83	27.14	28.77	31.09
95	16.09	20.78	24.02	26.26	27.83	30.05	17.02	21.97	25.39	27.74	29.40	31.75
96	16.41	21.18	24.48	26.75	28.35	30.58	17.33	22.36	25.85	28.24	29.92	32.27
97	16.64	21.48	24.82	27.12	28.72	30.90	17.56	22.66	26.20	28.62	30.32	32.62
98	16.79	21.66	25.03	27.34	28.93	30.99	17.70	22.85	26.39	28.82	30.50	32.67
99	16.83	21.70	25.07	27.36	28.93	30.99	17.74	22.89	26.44	28.83	30.50	32.67
100	16.83	21.70	25.07	27.36	28.93	30.99	17.74	22.89	26.44	28.83	30.50	32.67

Table 23

Coverage Facility
 Elim Period 365
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.13	0.17	0.20	0.21	0.22	0.23	0.23	0.29	0.33	0.36	0.37	0.40
26	0.13	0.17	0.20	0.22	0.23	0.24	0.23	0.29	0.34	0.36	0.39	0.41
27	0.13	0.17	0.21	0.22	0.23	0.24	0.24	0.31	0.35	0.37	0.40	0.43
28	0.14	0.19	0.21	0.22	0.23	0.25	0.24	0.32	0.35	0.39	0.40	0.43
29	0.14	0.19	0.22	0.23	0.24	0.25	0.25	0.32	0.36	0.40	0.41	0.44
30	0.14	0.20	0.22	0.24	0.25	0.26	0.25	0.33	0.37	0.41	0.43	0.45
31	0.15	0.21	0.23	0.24	0.26	0.28	0.26	0.34	0.39	0.43	0.44	0.47
32	0.15	0.21	0.24	0.25	0.28	0.29	0.28	0.35	0.40	0.44	0.46	0.48
33	0.17	0.22	0.25	0.26	0.29	0.31	0.29	0.36	0.41	0.45	0.47	0.50
34	0.19	0.23	0.26	0.28	0.31	0.32	0.29	0.37	0.44	0.47	0.50	0.52
35	0.19	0.24	0.28	0.31	0.32	0.33	0.31	0.39	0.45	0.48	0.51	0.55
36	0.20	0.25	0.29	0.32	0.33	0.35	0.32	0.41	0.47	0.51	0.53	0.57
37	0.21	0.26	0.31	0.33	0.35	0.36	0.34	0.43	0.48	0.53	0.56	0.59
38	0.22	0.28	0.32	0.35	0.36	0.39	0.35	0.45	0.51	0.55	0.58	0.62
39	0.23	0.29	0.34	0.36	0.39	0.41	0.36	0.46	0.53	0.58	0.61	0.64
40	0.24	0.32	0.35	0.39	0.41	0.44	0.40	0.51	0.58	0.63	0.67	0.70
41	0.25	0.33	0.37	0.41	0.44	0.46	0.43	0.53	0.61	0.67	0.69	0.74
42	0.28	0.35	0.40	0.44	0.46	0.48	0.44	0.56	0.64	0.69	0.73	0.77
43	0.29	0.37	0.43	0.46	0.48	0.51	0.46	0.59	0.67	0.73	0.76	0.81
44	0.32	0.40	0.45	0.48	0.52	0.55	0.48	0.62	0.70	0.76	0.80	0.85
45	0.33	0.43	0.48	0.52	0.55	0.58	0.51	0.65	0.74	0.80	0.85	0.89
46	0.35	0.45	0.51	0.56	0.58	0.62	0.53	0.69	0.79	0.85	0.89	0.95
47	0.37	0.48	0.55	0.59	0.63	0.67	0.57	0.73	0.83	0.89	0.95	0.99
48	0.40	0.51	0.58	0.63	0.67	0.70	0.59	0.76	0.87	0.95	0.99	1.06
49	0.43	0.55	0.63	0.68	0.72	0.76	0.63	0.81	0.92	0.99	1.06	1.11
50	0.46	0.58	0.67	0.73	0.76	0.81	0.70	0.89	1.03	1.11	1.18	1.23
51	0.50	0.63	0.73	0.79	0.83	0.87	0.74	0.95	1.09	1.18	1.23	1.31
52	0.53	0.68	0.77	0.84	0.88	0.94	0.79	1.00	1.16	1.24	1.31	1.40
53	0.57	0.73	0.84	0.91	0.96	1.00	0.84	1.07	1.22	1.32	1.40	1.47
54	0.62	0.79	0.89	0.98	1.03	1.09	0.89	1.13	1.30	1.41	1.47	1.56
55	0.67	0.85	0.98	1.06	1.11	1.19	0.95	1.21	1.38	1.50	1.57	1.67
56	0.74	0.95	1.08	1.17	1.23	1.31	1.03	1.32	1.50	1.64	1.72	1.82
57	0.81	1.05	1.19	1.30	1.35	1.44	1.12	1.43	1.64	1.77	1.86	1.97
58	0.89	1.16	1.32	1.43	1.50	1.60	1.22	1.56	1.78	1.94	2.04	2.16
59	1.00	1.28	1.46	1.58	1.67	1.77	1.33	1.71	1.95	2.10	2.21	2.34
60	1.11	1.42	1.62	1.76	1.85	1.97	1.52	1.94	2.21	2.40	2.52	2.67
61	1.23	1.57	1.80	1.96	2.07	2.19	1.65	2.10	2.41	2.62	2.76	2.92
62	1.36	1.76	2.01	2.18	2.30	2.44	1.80	2.30	2.64	2.86	3.01	3.19
63	1.53	1.95	2.24	2.43	2.56	2.73	1.97	2.52	2.89	3.14	3.30	3.51
64	1.69	2.18	2.51	2.71	2.87	3.04	2.16	2.76	3.17	3.43	3.63	3.85
65	1.97	2.53	2.90	3.16	3.33	3.53	2.43	3.11	3.58	3.87	4.09	4.35
66	2.19	2.81	3.22	3.51	3.71	3.94	2.66	3.41	3.91	4.25	4.49	4.75
67	2.42	3.11	3.58	3.88	4.10	4.36	2.90	3.73	4.28	4.64	4.92	5.21
68	2.67	3.43	3.95	4.30	4.54	4.83	3.17	4.07	4.68	5.08	5.36	5.70
69	2.94	3.78	4.35	4.73	5.01	5.32	3.45	4.43	5.09	5.54	5.85	6.24
70	3.23	4.16	4.79	5.21	5.51	5.87	3.82	4.91	5.63	6.14	6.48	6.90
71	3.53	4.55	5.24	5.71	6.04	6.44	4.13	5.31	6.12	6.64	7.03	7.48
72	3.87	4.98	5.73	6.26	6.62	7.05	4.47	5.75	6.62	7.22	7.62	8.12
73	4.21	5.42	6.25	6.81	7.22	7.70	4.82	6.20	7.14	7.78	8.23	8.78
74	4.58	5.91	6.80	7.41	7.85	8.38	5.19	6.69	7.71	8.39	8.90	9.47
75	5.08	6.56	7.57	8.25	8.73	9.32	5.68	7.33	8.44	9.20	9.72	10.38
76	5.49	7.10	8.18	8.93	9.46	10.11	6.09	7.87	9.08	9.90	10.48	11.18
77	5.93	7.66	8.83	9.65	10.23	10.91	6.55	8.45	9.75	10.64	11.26	12.02
78	6.36	8.20	9.46	10.33	10.96	11.72	6.97	9.00	10.38	11.34	12.01	12.84
79	6.78	8.76	10.12	11.04	11.72	12.53	7.41	9.57	11.04	12.07	12.79	13.66
80	7.25	9.36	10.81	11.83	12.54	13.41	7.89	10.19	11.76	12.85	13.62	14.55
81	7.77	10.04	11.61	12.68	13.44	14.39	8.43	10.88	12.56	13.72	14.54	15.57
82	8.33	10.76	12.43	13.59	14.41	15.43	8.98	11.61	13.41	14.65	15.53	16.62
83	8.90	11.50	13.29	14.52	15.40	16.49	9.56	12.35	14.28	15.61	16.56	17.71
84	9.45	12.22	14.12	15.46	16.38	17.55	10.14	13.10	15.14	16.56	17.56	18.80
85	9.88	12.77	14.75	16.14	17.13	18.35	10.56	13.66	15.77	17.26	18.30	19.60
86	10.21	13.20	15.26	16.69	17.71	18.98	10.90	14.10	16.30	17.82	18.90	20.24
87	10.51	13.57	15.70	17.17	18.23	19.51	11.21	14.49	16.73	18.29	19.43	20.80
88	10.77	13.93	16.09	17.61	18.68	20.01	11.46	14.83	17.14	18.74	19.88	21.30
89	11.02	14.27	16.49	18.04	19.14	20.52	11.73	15.16	17.53	19.18	20.34	21.80
90	11.33	14.64	16.93	18.51	19.65	21.07	12.02	15.55	17.99	19.67	20.86	22.35
91	11.68	15.11	17.47	19.11	20.28	21.74	12.39	16.02	18.52	20.25	21.51	23.03
92	12.06	15.59	18.02	19.71	20.92	22.42	12.77	16.52	19.10	20.88	22.15	23.74
93	12.42	16.06	18.56	20.31	21.55	23.09	13.15	16.98	19.64	21.48	22.79	24.42
94	12.74	16.48	19.06	20.85	22.12	23.69	13.48	17.44	20.15	22.03	23.38	25.04
95	13.04	16.85	19.48	21.31	22.61	24.19	13.77	17.81	20.58	22.51	23.88	25.54
96	13.28	17.17	19.84	21.69	23.00	24.59	14.01	18.13	20.94	22.90	24.29	25.94
97	13.45	17.40	20.11	21.98	23.30	24.82	14.19	18.36	21.21	23.19	24.57	26.18
98	13.56	17.53	20.25	22.12	23.43	24.84	14.30	18.50	21.36	23.33	24.70	26.18
99	13.60	17.57	20.28	22.12	23.43	24.84	14.34	18.52	21.37	23.33	24.70	26.18
100	13.60	17.57	20.28	22.12	23.43	24.84	14.34	18.52	21.37	23.33	24.70	26.18

Table 24
 Coverage Facility
 Elim Period 730
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.09	0.11	0.13	0.14	0.14	0.15	0.15	0.20	0.23	0.24	0.25	0.26
26	0.10	0.12	0.13	0.14	0.15	0.15	0.15	0.21	0.23	0.25	0.26	0.26
27	0.10	0.12	0.13	0.14	0.15	0.15	0.15	0.21	0.23	0.25	0.26	0.28
28	0.10	0.12	0.14	0.15	0.15	0.17	0.17	0.21	0.24	0.25	0.28	0.28
29	0.10	0.12	0.14	0.15	0.17	0.17	0.17	0.22	0.24	0.26	0.28	0.29
30	0.11	0.13	0.14	0.15	0.17	0.19	0.17	0.22	0.25	0.28	0.29	0.31
31	0.11	0.13	0.15	0.17	0.19	0.19	0.19	0.23	0.26	0.28	0.31	0.32
32	0.11	0.14	0.15	0.19	0.19	0.20	0.19	0.24	0.26	0.29	0.32	0.32
33	0.12	0.14	0.17	0.19	0.20	0.21	0.20	0.24	0.28	0.31	0.32	0.33
34	0.12	0.15	0.19	0.20	0.21	0.21	0.21	0.25	0.29	0.32	0.33	0.35
35	0.13	0.15	0.19	0.21	0.22	0.22	0.21	0.26	0.31	0.33	0.35	0.36
36	0.13	0.17	0.20	0.22	0.22	0.23	0.22	0.28	0.32	0.34	0.36	0.37
37	0.14	0.19	0.21	0.22	0.23	0.24	0.23	0.29	0.33	0.36	0.37	0.39
38	0.14	0.20	0.22	0.23	0.24	0.25	0.24	0.31	0.34	0.37	0.39	0.41
39	0.15	0.21	0.23	0.25	0.26	0.26	0.25	0.32	0.36	0.39	0.41	0.43
40	0.17	0.22	0.24	0.26	0.28	0.29	0.28	0.35	0.40	0.43	0.45	0.46
41	0.19	0.23	0.25	0.28	0.29	0.31	0.29	0.36	0.41	0.45	0.47	0.48
42	0.19	0.24	0.26	0.29	0.32	0.33	0.31	0.37	0.44	0.47	0.50	0.51
43	0.20	0.25	0.29	0.32	0.33	0.34	0.32	0.40	0.45	0.50	0.52	0.53
44	0.21	0.26	0.31	0.34	0.35	0.36	0.33	0.43	0.47	0.52	0.55	0.57
45	0.23	0.29	0.33	0.35	0.37	0.39	0.35	0.44	0.50	0.55	0.57	0.59
46	0.24	0.31	0.35	0.37	0.40	0.41	0.36	0.46	0.53	0.57	0.61	0.63
47	0.25	0.33	0.37	0.40	0.43	0.44	0.39	0.48	0.56	0.61	0.64	0.67
48	0.28	0.35	0.40	0.44	0.45	0.47	0.41	0.52	0.59	0.64	0.68	0.70
49	0.29	0.37	0.43	0.46	0.48	0.51	0.44	0.55	0.62	0.68	0.72	0.74
50	0.32	0.40	0.46	0.50	0.52	0.55	0.48	0.61	0.69	0.75	0.79	0.83
51	0.34	0.43	0.48	0.53	0.56	0.58	0.51	0.64	0.74	0.80	0.84	0.87
52	0.36	0.46	0.52	0.57	0.61	0.62	0.53	0.68	0.77	0.85	0.88	0.92
53	0.39	0.50	0.57	0.62	0.64	0.67	0.57	0.73	0.83	0.89	0.95	0.98
54	0.43	0.53	0.61	0.67	0.70	0.73	0.61	0.77	0.87	0.96	1.00	1.05
55	0.46	0.58	0.67	0.72	0.75	0.79	0.64	0.83	0.94	1.01	1.07	1.10
56	0.51	0.64	0.73	0.79	0.84	0.87	0.70	0.89	1.01	1.10	1.17	1.20
57	0.56	0.70	0.81	0.87	0.92	0.96	0.76	0.97	1.10	1.20	1.25	1.31
58	0.62	0.79	0.89	0.97	1.01	1.07	0.84	1.06	1.21	1.31	1.38	1.43
59	0.69	0.87	0.99	1.08	1.13	1.18	0.91	1.16	1.32	1.43	1.50	1.56
60	0.76	0.97	1.10	1.20	1.25	1.31	1.03	1.31	1.50	1.62	1.71	1.78
61	0.85	1.08	1.23	1.33	1.41	1.46	1.12	1.43	1.64	1.78	1.88	1.94
62	0.95	1.20	1.36	1.49	1.57	1.64	1.23	1.57	1.79	1.95	2.05	2.13
63	1.06	1.34	1.53	1.66	1.76	1.82	1.35	1.72	1.96	2.13	2.26	2.33
64	1.18	1.49	1.71	1.86	1.96	2.04	1.49	1.89	2.16	2.34	2.46	2.56
65	1.36	1.73	1.98	2.17	2.28	2.38	1.67	2.13	2.43	2.65	2.78	2.89
66	1.52	1.93	2.21	2.41	2.54	2.64	1.84	2.33	2.67	2.90	3.06	3.18
67	1.68	2.15	2.45	2.67	2.82	2.93	2.01	2.55	2.93	3.18	3.36	3.49
68	1.85	2.37	2.71	2.95	3.12	3.25	2.19	2.79	3.19	3.49	3.67	3.83
69	2.05	2.62	2.99	3.27	3.45	3.59	2.40	3.05	3.50	3.82	4.02	4.18
70	2.26	2.87	3.30	3.60	3.80	3.95	2.64	3.38	3.87	4.21	4.44	4.62
71	2.46	3.15	3.62	3.95	4.16	4.33	2.87	3.65	4.20	4.58	4.83	5.03
72	2.70	3.45	3.96	4.32	4.57	4.75	3.11	3.97	4.55	4.96	5.24	5.46
73	2.94	3.75	4.32	4.71	4.97	5.19	3.36	4.28	4.92	5.36	5.67	5.91
74	3.19	4.09	4.70	5.13	5.42	5.65	3.62	4.62	5.31	5.80	6.13	6.38
75	3.54	4.54	5.23	5.70	6.03	6.28	3.96	5.06	5.81	6.34	6.70	6.99
76	3.84	4.92	5.65	6.18	6.53	6.81	4.25	5.45	6.26	6.84	7.23	7.52
77	4.14	5.30	6.12	6.68	7.06	7.37	4.57	5.84	6.73	7.35	7.77	8.10
78	4.43	5.68	6.55	7.15	7.58	7.90	4.86	6.22	7.16	7.83	8.29	8.64
79	4.73	6.06	7.00	7.65	8.10	8.45	5.17	6.62	7.62	8.34	8.82	9.20
80	5.06	6.49	7.48	8.18	8.67	9.04	5.49	7.04	8.12	8.87	9.41	9.80
81	5.42	6.94	8.01	8.76	9.28	9.69	5.85	7.51	8.67	9.47	10.03	10.47
82	5.80	7.45	8.58	9.39	9.94	10.38	6.25	8.01	9.23	10.11	10.71	11.18
83	6.18	7.94	9.15	10.02	10.62	11.09	6.64	8.54	9.82	10.76	11.40	11.89
84	6.57	8.44	9.72	10.65	11.28	11.78	7.03	9.03	10.42	11.40	12.08	12.61
85	6.85	8.80	10.15	11.11	11.77	12.31	7.33	9.41	10.85	11.87	12.58	13.15
86	7.08	9.09	10.49	11.48	12.18	12.72	7.57	9.70	11.20	12.25	12.98	13.56
87	7.27	9.34	10.78	11.81	12.51	13.08	7.76	9.96	11.48	12.57	13.33	13.93
88	7.46	9.57	11.04	12.10	12.83	13.40	7.94	10.19	11.75	12.87	13.65	14.26
89	7.63	9.80	11.32	12.39	13.15	13.72	8.12	10.42	12.01	13.17	13.95	14.59
90	7.83	10.05	11.61	12.71	13.48	14.08	8.32	10.67	12.32	13.50	14.30	14.95
91	8.07	10.37	11.96	13.10	13.89	14.51	8.56	10.99	12.68	13.88	14.73	15.38
92	8.32	10.68	12.33	13.51	14.31	14.96	8.81	11.32	13.06	14.29	15.16	15.83
93	8.56	10.99	12.68	13.89	14.73	15.38	9.05	11.63	13.42	14.69	15.58	16.26
94	8.79	11.28	13.01	14.25	15.10	15.76	9.28	11.92	13.75	15.05	15.96	16.67
95	8.97	11.52	13.29	14.54	15.41	16.08	9.47	12.17	14.04	15.36	16.28	16.97
96	9.12	11.72	13.52	14.78	15.65	16.31	9.64	12.36	14.27	15.60	16.52	17.20
97	9.24	11.86	13.67	14.95	15.81	16.42	9.76	12.51	14.42	15.76	16.68	17.33
98	9.31	11.95	13.75	15.00	15.83	16.42	9.81	12.58	14.50	15.82	16.69	17.33
99	9.32	11.95	13.75	15.00	15.83	16.42	9.82	12.58	14.50	15.82	16.69	17.33
100	9.32	11.95	13.75	15.00	15.83	16.42	9.82	12.58	14.50	15.82	16.69	17.33

Table 25
 Coverage Professional Home Care
 Elim Period 30
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		0.65	0.73	0.74	0.74	0.74	0.83	0.84	0.92	0.95	0.95	0.95	1.07
26		0.65	0.73	0.74	0.74	0.74	0.83	0.84	0.92	0.95	0.95	0.95	1.07
27		0.67	0.73	0.74	0.75	0.75	0.83	0.85	0.92	0.95	0.96	0.96	1.07
28		0.67	0.74	0.75	0.75	0.75	0.84	0.85	0.94	0.96	0.96	0.96	1.08
29		0.68	0.75	0.76	0.77	0.76	0.85	0.86	0.95	0.97	0.97	0.97	1.09
30		0.69	0.76	0.77	0.79	0.79	0.87	0.87	0.96	0.98	0.99	0.99	1.11
31		0.72	0.77	0.80	0.80	0.80	0.88	0.88	0.97	1.00	1.00	1.00	1.12
32		0.73	0.80	0.81	0.83	0.83	0.91	0.91	0.99	1.01	1.03	1.03	1.16
33		0.75	0.81	0.84	0.85	0.84	0.94	0.92	1.00	1.05	1.06	1.06	1.18
34		0.76	0.84	0.86	0.86	0.86	0.96	0.95	1.03	1.07	1.07	1.08	1.20
35		0.79	0.86	0.88	0.88	0.88	0.98	0.96	1.06	1.09	1.09	1.10	1.23
36		0.81	0.88	0.91	0.92	0.92	1.01	0.98	1.08	1.11	1.12	1.12	1.25
37		0.84	0.91	0.94	0.95	0.95	1.05	1.00	1.10	1.13	1.16	1.16	1.30
38		0.86	0.95	0.97	0.97	0.97	1.08	1.03	1.13	1.18	1.19	1.19	1.33
39		0.88	0.97	0.99	1.00	1.00	1.12	1.07	1.17	1.20	1.21	1.22	1.38
40		0.92	1.00	1.03	1.05	1.05	1.17	1.11	1.22	1.25	1.28	1.28	1.44
41		0.95	1.05	1.07	1.08	1.08	1.21	1.13	1.24	1.30	1.31	1.32	1.49
42		0.98	1.08	1.11	1.11	1.12	1.24	1.18	1.30	1.33	1.34	1.35	1.54
43		1.01	1.11	1.16	1.17	1.17	1.31	1.21	1.33	1.36	1.40	1.41	1.58
44		1.07	1.17	1.20	1.21	1.21	1.35	1.24	1.36	1.42	1.44	1.44	1.65
45		1.10	1.21	1.24	1.25	1.25	1.42	1.29	1.42	1.46	1.49	1.50	1.71
46		1.16	1.25	1.30	1.31	1.32	1.47	1.33	1.46	1.52	1.54	1.55	1.77
47		1.19	1.31	1.34	1.36	1.36	1.54	1.38	1.52	1.56	1.58	1.60	1.83
48		1.23	1.35	1.41	1.42	1.43	1.61	1.42	1.56	1.62	1.65	1.66	1.90
49		1.29	1.42	1.45	1.47	1.49	1.67	1.46	1.61	1.67	1.69	1.72	1.96
50		1.33	1.46	1.52	1.54	1.55	1.74	1.53	1.68	1.74	1.78	1.79	2.07
51		1.38	1.53	1.57	1.60	1.61	1.83	1.57	1.73	1.80	1.83	1.85	2.15
52		1.43	1.57	1.64	1.66	1.67	1.90	1.61	1.78	1.85	1.89	1.91	2.21
53		1.47	1.64	1.69	1.72	1.74	1.97	1.66	1.84	1.91	1.95	1.97	2.29
54		1.53	1.69	1.76	1.78	1.80	2.06	1.69	1.89	1.96	2.01	2.04	2.38
55		1.57	1.74	1.82	1.85	1.88	2.15	1.74	1.94	2.02	2.07	2.10	2.45
56		1.66	1.84	1.91	1.95	1.97	2.28	1.82	2.02	2.10	2.17	2.20	2.59
57		1.73	1.93	2.00	2.05	2.08	2.41	1.89	2.10	2.20	2.27	2.31	2.73
58		1.80	2.01	2.09	2.16	2.19	2.54	1.95	2.18	2.29	2.37	2.42	2.87
59		1.86	2.09	2.19	2.26	2.30	2.68	2.01	2.27	2.39	2.45	2.52	3.01
60		1.94	2.17	2.28	2.34	2.41	2.85	2.08	2.34	2.49	2.57	2.65	3.19
61		1.98	2.24	2.37	2.44	2.52	3.00	2.12	2.41	2.55	2.66	2.75	3.36
62		2.02	2.29	2.43	2.54	2.62	3.15	2.16	2.45	2.62	2.75	2.85	3.50
63		2.05	2.33	2.50	2.62	2.71	3.30	2.17	2.49	2.66	2.82	2.93	3.65
64		2.05	2.37	2.53	2.67	2.78	3.47	2.17	2.50	2.70	2.88	3.01	3.80
65		2.05	2.37	2.56	2.75	2.88	3.64	2.17	2.51	2.74	2.94	3.11	4.00
66		2.05	2.38	2.61	2.79	2.97	3.82	2.17	2.51	2.76	2.99	3.18	4.18
67		2.05	2.39	2.64	2.87	3.06	4.00	2.17	2.51	2.79	3.05	3.27	4.36
68		2.05	2.41	2.68	2.95	3.18	4.21	2.17	2.52	2.83	3.14	3.39	4.57
69		2.05	2.43	2.76	3.06	3.33	4.46	2.17	2.54	2.90	3.23	3.52	4.81
70		2.05	2.49	2.85	3.18	3.49	4.71	2.17	2.56	2.97	3.36	3.67	5.07
71		2.05	2.53	2.93	3.30	3.63	4.98	2.17	2.61	3.05	3.47	3.84	5.35
72		2.05	2.57	3.03	3.45	3.82	5.29	2.17	2.65	3.14	3.60	4.00	5.65
73		2.05	2.61	3.10	3.55	3.96	5.57	2.17	2.66	3.21	3.71	4.15	5.93
74		2.05	2.63	3.17	3.67	4.11	5.85	2.17	2.68	3.27	3.83	4.30	6.22
75		2.05	2.63	3.23	3.78	4.28	6.18	2.17	2.68	3.34	3.95	4.48	6.56
76		2.05	2.63	3.29	3.89	4.43	6.49	2.17	2.68	3.39	4.04	4.62	6.88
77		2.05	2.63	3.33	3.99	4.57	6.80	2.17	2.68	3.42	4.14	4.75	7.17
78		2.05	2.63	3.34	4.06	4.66	7.04	2.17	2.68	3.43	4.20	4.85	7.43
79		2.05	2.63	3.34	4.09	4.74	7.26	2.17	2.68	3.43	4.24	4.94	7.65
80		2.05	2.63	3.34	4.10	4.81	7.47	2.17	2.68	3.43	4.25	4.98	7.87
81		2.05	2.63	3.34	4.10	4.84	7.71	2.17	2.68	3.43	4.25	5.04	8.10
82		2.05	2.63	3.34	4.10	4.86	7.94	2.17	2.68	3.43	4.25	5.06	8.34
83		2.05	2.63	3.34	4.10	4.88	8.15	2.17	2.68	3.43	4.25	5.08	8.57
84		2.05	2.63	3.34	4.10	4.92	8.37	2.17	2.68	3.43	4.25	5.10	8.80
85		2.05	2.63	3.34	4.10	4.96	8.56	2.17	2.68	3.43	4.25	5.16	8.98
86		2.05	2.63	3.34	4.10	4.96	8.68	2.17	2.68	3.43	4.25	5.16	9.11
87		2.05	2.63	3.34	4.10	4.96	8.75	2.17	2.68	3.43	4.25	5.16	9.19
88		2.05	2.63	3.34	4.10	4.96	8.80	2.17	2.68	3.43	4.25	5.16	9.23
89		2.05	2.63	3.34	4.10	4.96	8.84	2.17	2.68	3.43	4.25	5.16	9.30
90		2.05	2.63	3.34	4.10	4.96	8.95	2.17	2.68	3.43	4.25	5.16	9.41
91		2.05	2.63	3.34	4.10	4.96	9.17	2.17	2.68	3.43	4.25	5.16	9.64
92		2.05	2.63	3.34	4.10	4.96	9.39	2.17	2.68	3.43	4.25	5.16	9.85
93		2.05	2.63	3.34	4.10	4.96	9.59	2.17	2.68	3.43	4.25	5.16	10.08
94		2.05	2.63	3.34	4.10	4.96	9.80	2.17	2.68	3.43	4.25	5.16	10.30
95		2.05	2.63	3.34	4.10	4.96	10.01	2.17	2.68	3.43	4.25	5.16	10.52
96		2.05	2.63	3.34	4.10	4.96	10.19	2.17	2.68	3.43	4.25	5.16	10.71
97		2.05	2.63	3.34	4.10	4.96	10.35	2.17	2.68	3.43	4.25	5.16	10.88
98		2.05	2.63	3.34	4.10	4.96	10.48	2.17	2.68	3.43	4.25	5.16	11.02
99		2.05	2.63	3.34	4.10	4.96	10.56	2.17	2.68	3.43	4.25	5.16	11.11
100		2.05	2.63	3.34	4.10	4.96	10.57	2.17	2.68	3.43	4.25	5.16	11.12

Table 26
 Coverage Professional Home Care
 Elim Period 60
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		0.64	0.70	0.72	0.73	0.72	0.80	0.83	0.89	0.92	0.94	0.92	1.05
26		0.64	0.70	0.72	0.73	0.72	0.80	0.83	0.89	0.92	0.94	0.92	1.05
27		0.64	0.70	0.73	0.73	0.73	0.81	0.83	0.89	0.92	0.94	0.94	1.05
28		0.65	0.72	0.74	0.74	0.74	0.81	0.84	0.91	0.94	0.95	0.94	1.06
29		0.67	0.73	0.75	0.75	0.75	0.84	0.84	0.92	0.95	0.96	0.95	1.07
30		0.68	0.74	0.76	0.76	0.76	0.85	0.85	0.94	0.96	0.97	0.97	1.09
31		0.69	0.76	0.77	0.79	0.77	0.87	0.87	0.95	0.98	0.98	0.98	1.11
32		0.72	0.77	0.80	0.80	0.80	0.88	0.88	0.97	0.99	1.00	1.00	1.12
33		0.73	0.80	0.81	0.83	0.81	0.91	0.89	0.98	1.01	1.03	1.01	1.16
34		0.75	0.81	0.84	0.85	0.84	0.94	0.92	1.00	1.05	1.05	1.05	1.19
35		0.76	0.84	0.86	0.87	0.86	0.97	0.95	1.03	1.07	1.07	1.07	1.21
36		0.79	0.86	0.88	0.89	0.88	0.99	0.97	1.06	1.09	1.10	1.09	1.24
37		0.81	0.88	0.91	0.92	0.92	1.03	0.99	1.08	1.11	1.12	1.12	1.28
38		0.84	0.92	0.95	0.95	0.95	1.07	1.01	1.11	1.13	1.16	1.16	1.31
39		0.86	0.95	0.97	0.98	0.98	1.10	1.05	1.13	1.18	1.19	1.19	1.35
40		0.89	0.98	1.00	1.01	1.01	1.13	1.09	1.19	1.23	1.24	1.24	1.42
41		0.94	1.01	1.05	1.06	1.06	1.19	1.11	1.22	1.28	1.29	1.29	1.46
42		0.96	1.06	1.08	1.09	1.09	1.22	1.16	1.25	1.31	1.32	1.32	1.52
43		0.99	1.09	1.12	1.13	1.13	1.28	1.19	1.31	1.34	1.36	1.36	1.56
44		1.05	1.13	1.18	1.19	1.18	1.33	1.22	1.34	1.40	1.41	1.42	1.61
45		1.08	1.19	1.22	1.23	1.22	1.40	1.25	1.40	1.44	1.45	1.46	1.67
46		1.12	1.22	1.28	1.29	1.29	1.45	1.31	1.44	1.49	1.52	1.52	1.73
47		1.17	1.29	1.32	1.33	1.33	1.52	1.34	1.49	1.54	1.56	1.56	1.80
48		1.21	1.33	1.36	1.40	1.40	1.57	1.40	1.54	1.58	1.61	1.62	1.86
49		1.25	1.38	1.43	1.44	1.44	1.65	1.44	1.58	1.65	1.67	1.67	1.94
50		1.31	1.44	1.49	1.50	1.50	1.72	1.50	1.65	1.72	1.74	1.76	2.04
51		1.35	1.49	1.54	1.56	1.57	1.79	1.55	1.71	1.77	1.80	1.82	2.10
52		1.41	1.55	1.60	1.62	1.64	1.86	1.58	1.76	1.83	1.86	1.88	2.19
53		1.45	1.60	1.66	1.68	1.69	1.95	1.64	1.80	1.88	1.93	1.94	2.27
54		1.50	1.66	1.72	1.76	1.76	2.02	1.67	1.85	1.94	1.98	2.00	2.34
55		1.55	1.71	1.78	1.82	1.83	2.12	1.72	1.90	1.98	2.04	2.06	2.42
56		1.62	1.80	1.88	1.91	1.94	2.24	1.79	1.98	2.08	2.15	2.17	2.55
57		1.69	1.89	1.97	2.02	2.04	2.38	1.86	2.07	2.18	2.24	2.28	2.70
58		1.77	1.97	2.06	2.12	2.15	2.52	1.94	2.16	2.27	2.33	2.38	2.83
59		1.84	2.06	2.16	2.21	2.26	2.66	2.00	2.24	2.37	2.43	2.49	2.98
60		1.91	2.13	2.26	2.32	2.37	2.81	2.07	2.32	2.45	2.55	2.62	3.17
61		1.96	2.21	2.33	2.42	2.49	2.97	2.12	2.39	2.54	2.65	2.73	3.33
62		2.01	2.28	2.41	2.52	2.57	3.12	2.16	2.44	2.62	2.74	2.83	3.49
63		2.04	2.31	2.46	2.61	2.67	3.28	2.17	2.49	2.66	2.82	2.92	3.64
64		2.05	2.34	2.53	2.67	2.77	3.43	2.17	2.51	2.71	2.88	3.00	3.80
65		2.05	2.38	2.57	2.75	2.87	3.63	2.17	2.52	2.76	2.97	3.11	4.00
66		2.05	2.39	2.62	2.82	2.97	3.82	2.17	2.53	2.79	3.03	3.19	4.19
67		2.05	2.41	2.66	2.89	3.07	4.00	2.17	2.54	2.85	3.10	3.30	4.38
68		2.05	2.44	2.74	3.00	3.21	4.22	2.17	2.56	2.90	3.19	3.42	4.60
69		2.05	2.49	2.82	3.12	3.36	4.47	2.17	2.61	2.98	3.31	3.59	4.84
70		2.05	2.53	2.92	3.25	3.52	4.74	2.17	2.65	3.06	3.43	3.75	5.13
71		2.05	2.59	3.01	3.39	3.70	5.03	2.17	2.70	3.16	3.58	3.91	5.41
72		2.05	2.66	3.12	3.53	3.87	5.34	2.17	2.76	3.26	3.72	4.09	5.72
73		2.05	2.70	3.21	3.66	4.04	5.63	2.17	2.78	3.34	3.84	4.26	6.02
74		2.05	2.75	3.30	3.80	4.22	5.93	2.17	2.83	3.43	3.98	4.44	6.33
75		2.05	2.77	3.40	3.96	4.43	6.29	2.17	2.87	3.53	4.14	4.66	6.70
76		2.05	2.81	3.49	4.09	4.61	6.64	2.17	2.90	3.62	4.28	4.84	7.05
77		2.05	2.85	3.59	4.25	4.80	7.01	2.17	2.93	3.72	4.43	5.03	7.43
78		2.05	2.87	3.65	4.37	4.96	7.33	2.17	2.95	3.78	4.55	5.19	7.74
79		2.05	2.87	3.72	4.49	5.12	7.63	2.17	2.95	3.85	4.68	5.35	8.06
80		2.05	2.87	3.76	4.58	5.25	7.93	2.17	2.95	3.89	4.76	5.49	8.36
81		2.05	2.87	3.76	4.63	5.36	8.22	2.17	2.95	3.89	4.83	5.59	8.67
82		2.05	2.87	3.76	4.70	5.46	8.51	2.17	2.95	3.89	4.88	5.71	8.97
83		2.05	2.87	3.76	4.74	5.57	8.82	2.17	2.95	3.89	4.95	5.82	9.28
84		2.05	2.87	3.76	4.81	5.69	9.12	2.17	2.95	3.89	5.01	5.93	9.59
85		2.05	2.87	3.76	4.88	5.81	9.35	2.17	2.95	3.89	5.09	6.06	9.83
86		2.05	2.87	3.77	4.91	5.85	9.54	2.17	2.95	3.92	5.12	6.13	10.02
87		2.05	2.87	3.77	4.91	5.87	9.66	2.17	2.95	3.92	5.12	6.14	10.15
88		2.05	2.87	3.77	4.91	5.87	9.75	2.17	2.95	3.92	5.12	6.14	10.24
89		2.05	2.87	3.77	4.91	5.87	9.83	2.17	2.95	3.92	5.12	6.14	10.33
90		2.05	2.87	3.77	4.91	5.87	9.99	2.17	2.95	3.92	5.12	6.14	10.49
91		2.05	2.87	3.77	4.91	5.87	10.26	2.17	2.95	3.92	5.12	6.14	10.78
92		2.05	2.87	3.77	4.91	5.87	10.53	2.17	2.95	3.92	5.12	6.14	11.06
93		2.05	2.87	3.77	4.91	5.87	10.79	2.17	2.95	3.92	5.12	6.14	11.35
94		2.05	2.87	3.77	4.91	5.87	11.06	2.17	2.95	3.92	5.12	6.14	11.62
95		2.05	2.87	3.77	4.91	5.87	11.30	2.17	2.95	3.92	5.12	6.14	11.88
96		2.05	2.87	3.77	4.91	5.87	11.53	2.17	2.95	3.92	5.12	6.14	12.12
97		2.05	2.87	3.77	4.91	5.87	11.73	2.17	2.95	3.92	5.12	6.14	12.33
98		2.05	2.87	3.77	4.91	5.87	11.88	2.17	2.95	3.92	5.12	6.14	12.50
99		2.05	2.87	3.77	4.91	5.87	11.98	2.17	2.95	3.92	5.12	6.14	12.60
100		2.05	2.87	3.77	4.91	5.87	11.99	2.17	2.95	3.92	5.12	6.14	12.62

Table 27
 Coverage Professional Home Care
 Elim Period 90
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.63	0.68	0.70	0.70	0.70	0.79	0.80	0.87	0.89	0.91	0.91	1.01
26	0.63	0.68	0.70	0.70	0.70	0.79	0.80	0.87	0.89	0.91	0.91	1.01
27	0.63	0.69	0.70	0.72	0.70	0.79	0.80	0.88	0.91	0.91	0.91	1.03
28	0.64	0.69	0.72	0.72	0.72	0.80	0.81	0.88	0.91	0.92	0.92	1.05
29	0.64	0.70	0.73	0.73	0.73	0.81	0.83	0.89	0.92	0.94	0.94	1.06
30	0.67	0.73	0.74	0.74	0.74	0.83	0.84	0.91	0.94	0.95	0.95	1.07
31	0.68	0.74	0.76	0.76	0.76	0.85	0.85	0.94	0.96	0.96	0.96	1.09
32	0.69	0.75	0.77	0.77	0.77	0.87	0.86	0.95	0.97	0.98	0.98	1.11
33	0.70	0.77	0.80	0.80	0.80	0.89	0.88	0.97	0.99	1.00	1.00	1.13
34	0.73	0.80	0.81	0.83	0.81	0.92	0.89	0.98	1.01	1.01	1.01	1.17
35	0.75	0.81	0.84	0.85	0.84	0.95	0.92	1.00	1.05	1.05	1.05	1.19
36	0.76	0.84	0.86	0.87	0.87	0.97	0.95	1.03	1.07	1.08	1.08	1.22
37	0.79	0.87	0.89	0.89	0.89	1.00	0.97	1.06	1.09	1.10	1.10	1.24
38	0.81	0.89	0.92	0.92	0.92	1.05	0.99	1.09	1.11	1.12	1.12	1.29
39	0.85	0.92	0.95	0.96	0.96	1.08	1.01	1.11	1.16	1.17	1.17	1.33
40	0.87	0.96	0.98	0.99	0.99	1.11	1.07	1.17	1.20	1.22	1.22	1.40
41	0.91	0.99	1.01	1.03	1.03	1.17	1.09	1.20	1.23	1.25	1.25	1.44
42	0.95	1.03	1.06	1.07	1.07	1.20	1.12	1.23	1.29	1.30	1.30	1.49
43	0.97	1.07	1.10	1.11	1.10	1.24	1.17	1.28	1.32	1.33	1.34	1.54
44	1.01	1.11	1.13	1.16	1.16	1.31	1.20	1.32	1.36	1.38	1.38	1.58
45	1.06	1.16	1.19	1.20	1.20	1.35	1.23	1.36	1.41	1.43	1.43	1.65
46	1.09	1.20	1.23	1.24	1.24	1.42	1.29	1.41	1.45	1.47	1.49	1.71
47	1.13	1.24	1.30	1.31	1.31	1.47	1.32	1.45	1.52	1.53	1.54	1.77
48	1.19	1.30	1.34	1.35	1.35	1.55	1.36	1.50	1.56	1.58	1.58	1.84
49	1.23	1.35	1.40	1.42	1.42	1.61	1.42	1.55	1.61	1.64	1.65	1.90
50	1.29	1.41	1.45	1.47	1.47	1.68	1.47	1.62	1.68	1.72	1.73	2.01
51	1.33	1.46	1.52	1.54	1.54	1.76	1.53	1.67	1.74	1.78	1.79	2.08
52	1.38	1.52	1.57	1.60	1.60	1.84	1.56	1.73	1.79	1.83	1.85	2.16
53	1.43	1.57	1.64	1.66	1.67	1.91	1.61	1.78	1.85	1.89	1.91	2.24
54	1.47	1.64	1.69	1.72	1.73	2.00	1.66	1.83	1.91	1.95	1.97	2.31
55	1.53	1.68	1.76	1.79	1.80	2.08	1.69	1.88	1.96	2.01	2.04	2.40
56	1.60	1.77	1.85	1.89	1.90	2.21	1.77	1.97	2.06	2.12	2.15	2.53
57	1.68	1.86	1.94	1.98	2.01	2.34	1.84	2.06	2.16	2.21	2.26	2.67
58	1.76	1.95	2.04	2.09	2.12	2.49	1.91	2.15	2.26	2.31	2.37	2.82
59	1.83	2.04	2.13	2.20	2.24	2.64	1.98	2.22	2.34	2.42	2.46	2.97
60	1.90	2.12	2.22	2.30	2.34	2.78	2.06	2.31	2.44	2.54	2.62	3.16
61	1.96	2.20	2.32	2.41	2.46	2.95	2.12	2.39	2.54	2.65	2.73	3.31
62	2.01	2.27	2.41	2.51	2.57	3.11	2.16	2.44	2.62	2.75	2.83	3.49
63	2.05	2.32	2.49	2.61	2.68	3.28	2.19	2.50	2.68	2.83	2.94	3.64
64	2.06	2.37	2.54	2.67	2.78	3.45	2.20	2.53	2.74	2.90	3.04	3.82
65	2.07	2.40	2.61	2.77	2.90	3.65	2.20	2.55	2.79	2.99	3.15	4.03
66	2.07	2.41	2.64	2.83	2.99	3.84	2.20	2.56	2.83	3.05	3.25	4.21
67	2.07	2.43	2.70	2.92	3.11	4.03	2.20	2.59	2.88	3.14	3.36	4.42
68	2.07	2.46	2.77	3.03	3.25	4.26	2.20	2.62	2.95	3.23	3.49	4.63
69	2.07	2.53	2.86	3.15	3.40	4.51	2.20	2.66	3.04	3.36	3.64	4.88
70	2.07	2.59	2.97	3.28	3.59	4.80	2.20	2.71	3.14	3.49	3.83	5.19
71	2.07	2.66	3.07	3.43	3.76	5.09	2.20	2.78	3.25	3.63	3.99	5.49
72	2.07	2.74	3.21	3.60	3.96	5.42	2.20	2.86	3.37	3.80	4.20	5.82
73	2.07	2.79	3.30	3.75	4.15	5.72	2.20	2.90	3.47	3.95	4.38	6.13
74	2.07	2.86	3.42	3.91	4.35	6.05	2.20	2.97	3.58	4.10	4.58	6.45
75	2.07	2.92	3.53	4.08	4.57	6.42	2.20	3.03	3.70	4.28	4.82	6.85
76	2.07	2.97	3.64	4.24	4.76	6.79	2.20	3.07	3.80	4.44	5.01	7.23
77	2.07	3.03	3.76	4.40	4.97	7.17	2.20	3.12	3.91	4.60	5.23	7.60
78	2.07	3.05	3.85	4.54	5.16	7.49	2.20	3.15	3.99	4.73	5.40	7.94
79	2.07	3.06	3.92	4.64	5.31	7.79	2.20	3.16	4.07	4.85	5.56	8.24
80	2.07	3.06	3.96	4.74	5.45	8.09	2.20	3.16	4.10	4.95	5.69	8.54
81	2.07	3.06	3.96	4.79	5.53	8.35	2.20	3.16	4.10	4.98	5.79	8.81
82	2.07	3.06	3.96	4.81	5.59	8.60	2.20	3.16	4.10	5.01	5.84	9.06
83	2.07	3.06	3.96	4.82	5.65	8.83	2.20	3.16	4.10	5.03	5.91	9.31
84	2.07	3.06	3.96	4.82	5.69	9.05	2.20	3.16	4.10	5.03	5.94	9.54
85	2.07	3.06	3.96	4.84	5.72	9.20	2.20	3.16	4.10	5.05	6.00	9.67
86	2.07	3.06	3.96	4.85	5.78	9.35	2.20	3.16	4.10	5.06	6.04	9.83
87	2.07	3.06	3.96	4.85	5.79	9.46	2.20	3.16	4.10	5.06	6.05	9.96
88	2.07	3.06	3.96	4.85	5.79	9.55	2.20	3.16	4.10	5.06	6.05	10.04
89	2.07	3.06	3.96	4.85	5.79	9.64	2.20	3.16	4.10	5.06	6.05	10.13
90	2.07	3.06	3.96	4.85	5.79	9.78	2.20	3.16	4.10	5.06	6.05	10.27
91	2.07	3.06	3.96	4.85	5.79	10.03	2.20	3.16	4.10	5.06	6.05	10.55
92	2.07	3.06	3.96	4.85	5.79	10.29	2.20	3.16	4.10	5.06	6.05	10.81
93	2.07	3.06	3.96	4.85	5.79	10.55	2.20	3.16	4.10	5.06	6.05	11.09
94	2.07	3.06	3.96	4.85	5.79	10.79	2.20	3.16	4.10	5.06	6.05	11.35
95	2.07	3.06	3.96	4.85	5.79	11.02	2.20	3.16	4.10	5.06	6.05	11.59
96	2.07	3.06	3.96	4.85	5.79	11.24	2.20	3.16	4.10	5.06	6.05	11.83
97	2.07	3.06	3.96	4.85	5.79	11.42	2.20	3.16	4.10	5.06	6.05	12.01
98	2.07	3.06	3.96	4.85	5.79	11.57	2.20	3.16	4.10	5.06	6.05	12.18
99	2.07	3.06	3.96	4.85	5.79	11.65	2.20	3.16	4.10	5.06	6.05	12.27
100	2.07	3.06	3.96	4.85	5.79	11.66	2.20	3.16	4.10	5.06	6.05	12.29

Table 28

Professional Home Care
 100
 None
 w/o Cognitive Impairment
 None

Coverage
 Elim Period
 Inflation Type
 Ben Trigger
 Paid Up Benefit

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.62	0.68	0.69	0.70	0.69	0.77	0.79	0.87	0.89	0.89	0.89	1.01
26	0.62	0.68	0.69	0.70	0.69	0.77	0.79	0.87	0.89	0.89	0.89	1.01
27	0.63	0.68	0.70	0.70	0.70	0.79	0.80	0.87	0.89	0.89	0.89	1.01
28	0.63	0.69	0.70	0.72	0.70	0.79	0.80	0.87	0.91	0.91	0.91	1.03
29	0.64	0.70	0.72	0.73	0.72	0.81	0.81	0.88	0.91	0.92	0.92	1.05
30	0.65	0.72	0.74	0.74	0.74	0.83	0.83	0.91	0.94	0.94	0.94	1.06
31	0.67	0.73	0.75	0.75	0.75	0.84	0.84	0.92	0.95	0.96	0.96	1.08
32	0.69	0.75	0.76	0.77	0.76	0.86	0.86	0.94	0.97	0.97	0.97	1.10
33	0.70	0.76	0.79	0.79	0.79	0.88	0.87	0.96	0.98	0.99	0.99	1.12
34	0.72	0.79	0.81	0.81	0.81	0.91	0.89	0.98	1.00	1.01	1.01	1.16
35	0.74	0.81	0.84	0.84	0.84	0.94	0.91	0.99	1.03	1.05	1.05	1.18
36	0.76	0.84	0.86	0.86	0.86	0.97	0.94	1.01	1.06	1.07	1.07	1.21
37	0.79	0.86	0.88	0.88	0.88	0.99	0.96	1.06	1.08	1.09	1.09	1.24
38	0.81	0.88	0.91	0.92	0.91	1.03	0.98	1.08	1.11	1.12	1.12	1.29
39	0.84	0.92	0.95	0.95	0.95	1.07	1.00	1.10	1.13	1.16	1.16	1.32
40	0.86	0.95	0.97	0.98	0.98	1.10	1.06	1.17	1.20	1.21	1.21	1.38
41	0.89	0.98	1.00	1.01	1.01	1.16	1.09	1.19	1.23	1.24	1.24	1.43
42	0.94	1.01	1.06	1.06	1.06	1.20	1.11	1.22	1.28	1.29	1.29	1.47
43	0.97	1.06	1.09	1.10	1.10	1.24	1.16	1.28	1.31	1.32	1.33	1.53
44	1.00	1.10	1.13	1.13	1.13	1.30	1.19	1.31	1.35	1.36	1.36	1.57
45	1.05	1.13	1.18	1.19	1.19	1.35	1.23	1.35	1.40	1.42	1.42	1.64
46	1.09	1.19	1.22	1.23	1.23	1.41	1.28	1.40	1.44	1.46	1.47	1.69
47	1.12	1.23	1.29	1.30	1.30	1.47	1.31	1.44	1.50	1.52	1.53	1.76
48	1.18	1.29	1.33	1.34	1.34	1.54	1.35	1.49	1.55	1.57	1.57	1.83
49	1.22	1.34	1.38	1.41	1.41	1.60	1.41	1.54	1.60	1.62	1.64	1.89
50	1.28	1.40	1.44	1.46	1.46	1.67	1.46	1.61	1.67	1.71	1.72	2.00
51	1.32	1.45	1.50	1.53	1.53	1.74	1.52	1.66	1.73	1.76	1.78	2.07
52	1.36	1.50	1.56	1.58	1.58	1.83	1.55	1.72	1.78	1.82	1.84	2.15
53	1.42	1.56	1.62	1.65	1.65	1.90	1.60	1.77	1.84	1.88	1.90	2.22
54	1.46	1.61	1.68	1.71	1.72	1.98	1.65	1.82	1.90	1.94	1.96	2.30
55	1.52	1.67	1.74	1.77	1.79	2.07	1.68	1.86	1.95	2.00	2.02	2.39
56	1.58	1.76	1.83	1.88	1.89	2.20	1.76	1.95	2.05	2.09	2.13	2.52
57	1.66	1.85	1.93	1.97	2.00	2.33	1.83	2.04	2.15	2.20	2.24	2.66
58	1.74	1.94	2.02	2.07	2.10	2.46	1.90	2.12	2.24	2.30	2.34	2.79
59	1.82	2.02	2.12	2.18	2.21	2.62	1.97	2.20	2.32	2.41	2.45	2.95
60	1.88	2.10	2.21	2.29	2.33	2.77	2.05	2.30	2.43	2.53	2.59	3.15
61	1.95	2.19	2.31	2.40	2.45	2.93	2.10	2.38	2.53	2.63	2.71	3.30
62	2.00	2.26	2.40	2.50	2.56	3.10	2.15	2.43	2.61	2.73	2.82	3.48
63	2.04	2.31	2.46	2.57	2.67	3.27	2.18	2.49	2.67	2.81	2.93	3.63
64	2.06	2.34	2.53	2.66	2.77	3.43	2.19	2.52	2.73	2.89	3.03	3.80
65	2.06	2.39	2.59	2.76	2.89	3.64	2.19	2.55	2.79	2.98	3.15	4.02
66	2.06	2.41	2.64	2.82	2.99	3.83	2.20	2.56	2.83	3.05	3.23	4.21
67	2.07	2.43	2.70	2.92	3.10	4.03	2.20	2.59	2.88	3.14	3.36	4.40
68	2.07	2.46	2.77	3.01	3.23	4.25	2.20	2.62	2.95	3.23	3.49	4.63
69	2.07	2.53	2.87	3.15	3.40	4.50	2.21	2.66	3.04	3.36	3.64	4.88
70	2.08	2.59	2.97	3.29	3.59	4.79	2.21	2.73	3.14	3.50	3.83	5.19
71	2.09	2.66	3.09	3.43	3.76	5.08	2.21	2.78	3.25	3.64	4.00	5.49
72	2.10	2.75	3.21	3.61	3.97	5.41	2.22	2.86	3.37	3.82	4.21	5.82
73	2.12	2.81	3.31	3.75	4.15	5.71	2.22	2.92	3.48	3.96	4.39	6.13
74	2.12	2.87	3.43	3.92	4.36	6.04	2.22	2.98	3.59	4.11	4.59	6.45
75	2.12	2.93	3.54	4.09	4.58	6.41	2.24	3.04	3.72	4.31	4.83	6.84
76	2.13	2.99	3.66	4.25	4.79	6.79	2.24	3.10	3.83	4.47	5.03	7.22
77	2.13	3.04	3.77	4.42	4.98	7.16	2.26	3.15	3.94	4.62	5.24	7.60
78	2.13	3.07	3.87	4.57	5.17	7.49	2.26	3.18	4.03	4.76	5.42	7.94
79	2.13	3.10	3.95	4.69	5.34	7.81	2.26	3.19	4.10	4.88	5.59	8.25
80	2.13	3.10	4.00	4.79	5.48	8.11	2.26	3.21	4.16	4.99	5.73	8.56
81	2.13	3.10	4.02	4.84	5.59	8.39	2.26	3.21	4.18	5.06	5.84	8.86
82	2.13	3.10	4.03	4.88	5.68	8.67	2.26	3.21	4.19	5.10	5.94	9.14
83	2.13	3.10	4.04	4.94	5.76	8.94	2.26	3.21	4.20	5.16	6.03	9.42
84	2.13	3.10	4.06	4.97	5.84	9.20	2.26	3.21	4.22	5.19	6.13	9.68
85	2.13	3.10	4.08	5.04	5.92	9.38	2.26	3.21	4.25	5.25	6.19	9.88
86	2.13	3.10	4.09	5.06	5.97	9.56	2.26	3.21	4.25	5.28	6.26	10.05
87	2.13	3.10	4.09	5.07	6.01	9.68	2.26	3.21	4.25	5.29	6.28	10.18
88	2.13	3.10	4.09	5.07	6.02	9.77	2.26	3.21	4.25	5.29	6.29	10.27
89	2.13	3.10	4.09	5.07	6.03	9.87	2.26	3.21	4.25	5.30	6.30	10.38
90	2.13	3.10	4.09	5.08	6.05	10.02	2.26	3.21	4.25	5.31	6.33	10.54
91	2.13	3.10	4.09	5.12	6.09	10.29	2.26	3.21	4.25	5.35	6.39	10.81
92	2.13	3.10	4.09	5.17	6.15	10.56	2.26	3.21	4.25	5.40	6.44	11.10
93	2.13	3.10	4.09	5.20	6.20	10.84	2.26	3.21	4.25	5.43	6.50	11.39
94	2.13	3.10	4.09	5.24	6.26	11.09	2.26	3.21	4.25	5.48	6.55	11.65
95	2.13	3.10	4.09	5.28	6.30	11.33	2.26	3.21	4.25	5.52	6.61	11.92
96	2.13	3.10	4.09	5.31	6.36	11.56	2.26	3.21	4.25	5.56	6.66	12.17
97	2.13	3.10	4.09	5.35	6.39	11.75	2.26	3.21	4.25	5.59	6.70	12.35
98	2.13	3.10	4.09	5.37	6.44	11.90	2.26	3.21	4.25	5.63	6.74	12.53
99	2.13	3.10	4.09	5.41	6.48	11.99	2.26	3.21	4.25	5.67	6.79	12.62
100	2.13	3.10	4.09	5.45	6.52	12.00	2.26	3.21	4.25	5.70	6.85	12.63

Table 29
 Coverage Professional Home Care
 Elim Period 120
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.61	0.67	0.68	0.68	0.68	0.76	0.77	0.85	0.87	0.88	0.88	0.99
26	0.61	0.67	0.68	0.69	0.68	0.76	0.77	0.85	0.87	0.88	0.88	0.99
27	0.62	0.67	0.69	0.69	0.69	0.77	0.79	0.86	0.88	0.88	0.88	1.00
28	0.62	0.68	0.69	0.70	0.69	0.77	0.79	0.86	0.88	0.89	0.89	1.01
29	0.63	0.69	0.70	0.72	0.70	0.79	0.80	0.87	0.89	0.91	0.91	1.03
30	0.64	0.70	0.72	0.73	0.72	0.81	0.81	0.88	0.91	0.92	0.92	1.05
31	0.65	0.72	0.74	0.74	0.74	0.83	0.83	0.91	0.94	0.94	0.94	1.07
32	0.67	0.74	0.75	0.76	0.75	0.85	0.84	0.92	0.95	0.96	0.96	1.09
33	0.69	0.75	0.77	0.77	0.77	0.87	0.86	0.94	0.97	0.97	0.97	1.11
34	0.70	0.77	0.79	0.80	0.80	0.89	0.87	0.96	0.99	0.99	0.99	1.13
35	0.73	0.80	0.81	0.83	0.81	0.92	0.89	0.98	1.00	1.01	1.01	1.17
36	0.75	0.81	0.84	0.85	0.85	0.95	0.92	1.00	1.03	1.05	1.05	1.20
37	0.77	0.85	0.86	0.87	0.87	0.98	0.95	1.03	1.07	1.08	1.08	1.22
38	0.80	0.87	0.89	0.89	0.89	1.01	0.97	1.06	1.09	1.10	1.10	1.25
39	0.83	0.89	0.92	0.94	0.94	1.06	0.99	1.09	1.12	1.13	1.13	1.30
40	0.85	0.94	0.96	0.97	0.96	1.09	1.05	1.13	1.18	1.19	1.19	1.36
41	0.88	0.97	0.99	1.00	0.99	1.12	1.07	1.18	1.21	1.22	1.22	1.41
42	0.91	1.00	1.03	1.05	1.05	1.18	1.10	1.21	1.24	1.25	1.25	1.45
43	0.95	1.05	1.07	1.08	1.08	1.22	1.13	1.24	1.29	1.31	1.31	1.50
44	0.98	1.08	1.11	1.12	1.12	1.28	1.18	1.29	1.33	1.34	1.35	1.56
45	1.03	1.12	1.17	1.18	1.18	1.33	1.21	1.33	1.38	1.40	1.40	1.61
46	1.07	1.18	1.21	1.22	1.22	1.40	1.24	1.36	1.42	1.44	1.45	1.67
47	1.11	1.21	1.25	1.28	1.28	1.45	1.30	1.42	1.47	1.49	1.50	1.73
48	1.16	1.28	1.31	1.32	1.32	1.52	1.33	1.46	1.53	1.55	1.55	1.80
49	1.20	1.32	1.35	1.38	1.38	1.58	1.38	1.52	1.57	1.60	1.61	1.86
50	1.24	1.36	1.42	1.43	1.44	1.65	1.44	1.58	1.65	1.67	1.69	1.97
51	1.30	1.43	1.47	1.49	1.50	1.72	1.49	1.64	1.71	1.73	1.74	2.05
52	1.34	1.47	1.53	1.55	1.56	1.80	1.53	1.68	1.76	1.79	1.80	2.12
53	1.40	1.54	1.58	1.61	1.62	1.88	1.57	1.74	1.82	1.85	1.86	2.19
54	1.44	1.58	1.65	1.68	1.69	1.96	1.61	1.79	1.86	1.91	1.94	2.28
55	1.49	1.65	1.71	1.74	1.76	2.05	1.66	1.84	1.93	1.97	2.00	2.37
56	1.56	1.73	1.80	1.84	1.86	2.17	1.73	1.93	2.02	2.07	2.10	2.50
57	1.64	1.82	1.90	1.94	1.96	2.30	1.80	2.01	2.10	2.17	2.20	2.63
58	1.71	1.90	2.00	2.05	2.07	2.44	1.88	2.09	2.20	2.27	2.31	2.77
59	1.78	1.98	2.09	2.15	2.19	2.59	1.95	2.18	2.30	2.38	2.43	2.92
60	1.85	2.07	2.19	2.26	2.30	2.75	2.02	2.28	2.41	2.50	2.56	3.11
61	1.91	2.16	2.28	2.37	2.42	2.90	2.08	2.34	2.50	2.61	2.68	3.28
62	1.97	2.22	2.38	2.45	2.54	3.07	2.13	2.41	2.57	2.70	2.79	3.43
63	2.01	2.29	2.44	2.55	2.65	3.23	2.16	2.45	2.65	2.78	2.90	3.61
64	2.04	2.32	2.51	2.64	2.75	3.40	2.17	2.50	2.71	2.87	3.00	3.77
65	2.05	2.37	2.57	2.73	2.87	3.62	2.18	2.54	2.77	2.97	3.14	4.00
66	2.05	2.39	2.63	2.81	2.97	3.80	2.19	2.55	2.82	3.03	3.22	4.19
67	2.06	2.42	2.68	2.89	3.09	4.00	2.20	2.57	2.88	3.12	3.34	4.39
68	2.07	2.46	2.77	3.01	3.23	4.24	2.21	2.62	2.95	3.23	3.49	4.62
69	2.09	2.53	2.87	3.15	3.40	4.49	2.22	2.67	3.05	3.36	3.64	4.88
70	2.12	2.59	2.98	3.29	3.59	4.79	2.24	2.74	3.16	3.51	3.84	5.19
71	2.16	2.67	3.10	3.45	3.76	5.07	2.26	2.81	3.27	3.66	4.02	5.49
72	2.19	2.76	3.22	3.62	3.97	5.40	2.27	2.88	3.39	3.83	4.22	5.82
73	2.21	2.82	3.33	3.77	4.16	5.70	2.28	2.94	3.50	3.98	4.40	6.12
74	2.22	2.89	3.45	3.94	4.37	6.03	2.29	3.00	3.62	4.14	4.61	6.44
75	2.24	2.95	3.58	4.11	4.59	6.40	2.31	3.07	3.75	4.33	4.85	6.82
76	2.26	3.01	3.70	4.28	4.80	6.77	2.32	3.14	3.86	4.50	5.06	7.21
77	2.27	3.07	3.82	4.46	5.01	7.15	2.33	3.19	3.98	4.68	5.28	7.60
78	2.27	3.12	3.92	4.60	5.20	7.49	2.33	3.25	4.09	4.82	5.47	7.94
79	2.27	3.16	4.02	4.74	5.39	7.82	2.33	3.28	4.19	4.96	5.67	8.27
80	2.27	3.17	4.09	4.86	5.56	8.14	2.33	3.29	4.26	5.09	5.83	8.60
81	2.27	3.17	4.13	4.96	5.70	8.47	2.33	3.29	4.31	5.19	5.97	8.94
82	2.27	3.17	4.18	5.07	5.84	8.81	2.33	3.29	4.35	5.30	6.14	9.30
83	2.27	3.17	4.21	5.18	6.01	9.15	2.33	3.29	4.39	5.42	6.29	9.65
84	2.27	3.17	4.26	5.30	6.16	9.48	2.33	3.29	4.44	5.54	6.46	10.00
85	2.27	3.17	4.33	5.42	6.31	9.76	2.33	3.29	4.51	5.68	6.62	10.27
86	2.27	3.17	4.35	5.48	6.40	9.94	2.33	3.29	4.52	5.72	6.70	10.48
87	2.27	3.17	4.35	5.49	6.45	10.09	2.33	3.29	4.52	5.75	6.75	10.63
88	2.27	3.17	4.35	5.51	6.48	10.21	2.33	3.29	4.52	5.76	6.79	10.75
89	2.27	3.17	4.35	5.51	6.51	10.33	2.33	3.29	4.52	5.78	6.82	10.87
90	2.27	3.17	4.35	5.56	6.57	10.51	2.33	3.29	4.52	5.81	6.90	11.04
91	2.27	3.17	4.35	5.68	6.73	10.79	2.33	3.29	4.52	5.94	7.05	11.36
92	2.27	3.17	4.35	5.79	6.89	11.10	2.33	3.29	4.52	6.06	7.23	11.66
93	2.27	3.17	4.35	5.91	7.04	11.39	2.33	3.29	4.52	6.19	7.39	11.98
94	2.27	3.17	4.35	6.03	7.18	11.68	2.33	3.29	4.52	6.31	7.55	12.29
95	2.27	3.17	4.35	6.14	7.35	11.95	2.33	3.29	4.52	6.44	7.71	12.56
96	2.27	3.17	4.35	6.25	7.48	12.19	2.33	3.29	4.52	6.56	7.87	12.83
97	2.27	3.17	4.35	6.34	7.61	12.39	2.33	3.29	4.52	6.66	8.00	13.05
98	2.27	3.17	4.35	6.44	7.73	12.56	2.33	3.29	4.52	6.77	8.13	13.21
99	2.27	3.17	4.35	6.52	7.85	12.66	2.33	3.29	4.52	6.86	8.26	13.32
100	2.27	3.17	4.35	6.62	8.01	12.67	2.33	3.29	4.52	6.97	8.44	13.33

Table 30
 Coverage Professional Home Care
 Elim Period 180
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.59	0.64	0.67	0.67	0.65	0.74	0.76	0.83	0.85	0.86	0.86	0.97
26	0.59	0.64	0.67	0.67	0.67	0.74	0.76	0.83	0.85	0.86	0.86	0.97
27	0.59	0.65	0.67	0.67	0.67	0.75	0.76	0.84	0.86	0.86	0.86	0.98
28	0.61	0.65	0.68	0.68	0.68	0.76	0.76	0.84	0.86	0.87	0.87	0.98
29	0.61	0.67	0.69	0.69	0.68	0.77	0.77	0.85	0.87	0.88	0.88	1.00
30	0.62	0.68	0.70	0.70	0.70	0.79	0.79	0.86	0.88	0.89	0.89	1.01
31	0.64	0.69	0.72	0.72	0.72	0.80	0.80	0.88	0.91	0.91	0.91	1.05
32	0.65	0.72	0.73	0.74	0.73	0.83	0.83	0.89	0.92	0.94	0.94	1.06
33	0.67	0.73	0.75	0.75	0.75	0.85	0.84	0.91	0.95	0.95	0.95	1.08
34	0.69	0.75	0.77	0.77	0.77	0.87	0.85	0.94	0.96	0.97	0.97	1.10
35	0.70	0.77	0.79	0.80	0.80	0.89	0.87	0.96	0.98	0.99	0.99	1.13
36	0.73	0.80	0.81	0.83	0.83	0.92	0.89	0.98	1.00	1.01	1.01	1.17
37	0.75	0.83	0.84	0.85	0.85	0.96	0.92	1.00	1.03	1.05	1.05	1.20
38	0.77	0.85	0.87	0.87	0.87	0.98	0.95	1.03	1.07	1.08	1.08	1.23
39	0.80	0.87	0.89	0.91	0.89	1.01	0.97	1.06	1.09	1.10	1.10	1.28
40	0.83	0.91	0.94	0.94	0.94	1.06	1.00	1.10	1.13	1.17	1.17	1.33
41	0.86	0.94	0.97	0.97	0.97	1.10	1.05	1.13	1.18	1.19	1.20	1.38
42	0.88	0.97	1.00	1.00	1.00	1.13	1.07	1.18	1.21	1.23	1.23	1.42
43	0.92	1.00	1.05	1.06	1.06	1.19	1.10	1.21	1.25	1.28	1.28	1.46
44	0.96	1.06	1.08	1.09	1.09	1.24	1.13	1.24	1.30	1.31	1.32	1.53
45	0.99	1.09	1.12	1.13	1.13	1.30	1.18	1.30	1.34	1.35	1.36	1.57
46	1.05	1.13	1.18	1.19	1.19	1.35	1.22	1.34	1.40	1.41	1.42	1.64
47	1.08	1.19	1.22	1.23	1.23	1.42	1.25	1.38	1.44	1.45	1.46	1.69
48	1.12	1.23	1.28	1.29	1.29	1.47	1.30	1.43	1.49	1.50	1.52	1.76
49	1.17	1.29	1.32	1.34	1.34	1.54	1.34	1.47	1.54	1.56	1.57	1.83
50	1.21	1.33	1.38	1.40	1.41	1.61	1.41	1.55	1.61	1.64	1.65	1.93
51	1.25	1.38	1.43	1.45	1.46	1.68	1.45	1.60	1.66	1.69	1.71	2.00
52	1.31	1.44	1.49	1.52	1.53	1.76	1.49	1.65	1.72	1.74	1.77	2.07
53	1.35	1.49	1.55	1.57	1.58	1.83	1.54	1.69	1.77	1.80	1.83	2.16
54	1.41	1.55	1.61	1.64	1.65	1.91	1.57	1.74	1.83	1.86	1.89	2.22
55	1.44	1.60	1.66	1.69	1.71	2.00	1.62	1.79	1.88	1.93	1.95	2.31
56	1.53	1.68	1.76	1.79	1.82	2.12	1.69	1.88	1.97	2.02	2.06	2.44
57	1.60	1.77	1.85	1.89	1.91	2.26	1.77	1.96	2.06	2.12	2.16	2.57
58	1.67	1.85	1.94	1.98	2.02	2.39	1.83	2.05	2.16	2.21	2.27	2.71
59	1.73	1.94	2.04	2.09	2.13	2.53	1.90	2.13	2.26	2.32	2.39	2.87
60	1.80	2.02	2.13	2.19	2.26	2.67	1.97	2.22	2.37	2.44	2.52	3.06
61	1.86	2.09	2.22	2.30	2.37	2.85	2.04	2.30	2.44	2.55	2.63	3.22
62	1.91	2.17	2.30	2.40	2.46	3.00	2.08	2.37	2.53	2.64	2.75	3.38
63	1.95	2.21	2.39	2.50	2.59	3.17	2.10	2.41	2.61	2.74	2.85	3.54
64	1.98	2.27	2.44	2.57	2.68	3.34	2.13	2.44	2.66	2.82	2.95	3.73
65	2.00	2.31	2.52	2.67	2.82	3.55	2.16	2.50	2.74	2.92	3.09	3.96
66	2.02	2.34	2.59	2.77	2.93	3.76	2.16	2.53	2.79	3.01	3.19	4.15
67	2.05	2.41	2.67	2.88	3.07	3.97	2.18	2.57	2.87	3.11	3.34	4.37
68	2.07	2.46	2.76	3.01	3.23	4.21	2.19	2.63	2.97	3.25	3.49	4.61
69	2.10	2.54	2.88	3.16	3.41	4.49	2.22	2.70	3.07	3.39	3.66	4.88
70	2.15	2.63	3.00	3.33	3.61	4.79	2.27	2.78	3.21	3.55	3.88	5.20
71	2.20	2.71	3.14	3.50	3.82	5.09	2.31	2.87	3.33	3.73	4.08	5.52
72	2.26	2.81	3.28	3.67	4.03	5.42	2.37	2.95	3.48	3.91	4.30	5.85
73	2.29	2.89	3.41	3.85	4.24	5.75	2.39	3.04	3.60	4.08	4.50	6.17
74	2.32	2.98	3.54	4.03	4.46	6.07	2.41	3.12	3.73	4.26	4.72	6.51
75	2.34	3.06	3.70	4.24	4.70	6.48	2.44	3.21	3.88	4.47	4.97	6.92
76	2.38	3.15	3.83	4.40	4.93	6.85	2.46	3.28	4.02	4.64	5.20	7.29
77	2.40	3.22	3.96	4.59	5.15	7.23	2.49	3.36	4.15	4.83	5.42	7.69
78	2.40	3.27	4.07	4.73	5.32	7.55	2.49	3.40	4.25	4.97	5.61	8.01
79	2.40	3.30	4.15	4.86	5.49	7.84	2.49	3.43	4.35	5.10	5.79	8.32
80	2.40	3.30	4.21	4.97	5.64	8.13	2.49	3.43	4.40	5.21	5.93	8.60
81	2.40	3.30	4.25	5.06	5.78	8.44	2.49	3.43	4.44	5.30	6.06	8.91
82	2.40	3.30	4.26	5.13	5.89	8.72	2.49	3.43	4.46	5.39	6.17	9.21
83	2.40	3.30	4.27	5.20	6.00	9.00	2.49	3.43	4.46	5.45	6.28	9.48
84	2.40	3.30	4.27	5.27	6.08	9.27	2.49	3.43	4.46	5.52	6.39	9.77
85	2.40	3.30	4.27	5.34	6.18	9.45	2.49	3.43	4.46	5.59	6.49	9.96
86	2.40	3.30	4.27	5.37	6.26	9.64	2.49	3.43	4.46	5.63	6.56	10.14
87	2.40	3.30	4.30	5.39	6.29	9.76	2.49	3.43	4.48	5.64	6.60	10.27
88	2.40	3.30	4.30	5.39	6.30	9.87	2.49	3.43	4.48	5.64	6.61	10.38
89	2.40	3.30	4.30	5.39	6.33	9.96	2.49	3.43	4.48	5.64	6.64	10.49
90	2.40	3.30	4.30	5.39	6.39	10.13	2.49	3.43	4.48	5.64	6.70	10.65
91	2.40	3.30	4.30	5.39	6.53	10.40	2.49	3.43	4.48	5.64	6.86	10.93
92	2.40	3.30	4.30	5.39	6.68	10.66	2.49	3.43	4.48	5.64	7.01	11.22
93	2.40	3.30	4.30	5.39	6.81	10.93	2.49	3.43	4.48	5.64	7.15	11.51
94	2.40	3.30	4.30	5.39	6.96	11.20	2.49	3.43	4.48	5.64	7.29	11.77
95	2.40	3.30	4.30	5.39	7.10	11.44	2.49	3.43	4.48	5.64	7.45	12.05
96	2.40	3.30	4.30	5.39	7.22	11.66	2.49	3.43	4.48	5.64	7.59	12.27
97	2.40	3.30	4.30	5.39	7.34	11.85	2.49	3.43	4.48	5.64	7.71	12.47
98	2.40	3.30	4.30	5.39	7.45	12.00	2.49	3.43	4.48	5.64	7.83	12.63
99	2.40	3.30	4.30	5.39	7.57	12.09	2.49	3.43	4.48	5.64	7.96	12.72
100	2.40	3.30	4.30	5.39	7.72	12.09	2.49	3.43	4.48	5.64	8.13	12.73

Table 31
 Coverage Professional Home Care
 Elim Period 365
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.48	0.53	0.55	0.55	0.55	0.64	0.63	0.69	0.72	0.72	0.72	0.84
26	0.48	0.53	0.55	0.55	0.55	0.64	0.63	0.69	0.72	0.72	0.72	0.84
27	0.48	0.53	0.56	0.56	0.56	0.64	0.63	0.69	0.72	0.73	0.72	0.85
28	0.50	0.55	0.56	0.56	0.56	0.65	0.64	0.70	0.73	0.73	0.73	0.86
29	0.51	0.56	0.57	0.57	0.57	0.67	0.64	0.72	0.73	0.74	0.74	0.87
30	0.51	0.57	0.58	0.58	0.58	0.68	0.65	0.72	0.74	0.75	0.75	0.88
31	0.52	0.58	0.59	0.59	0.59	0.69	0.67	0.74	0.76	0.76	0.76	0.89
32	0.53	0.59	0.61	0.61	0.61	0.70	0.68	0.75	0.77	0.77	0.77	0.92
33	0.56	0.61	0.63	0.63	0.63	0.73	0.69	0.76	0.79	0.80	0.80	0.94
34	0.57	0.62	0.64	0.64	0.64	0.75	0.72	0.77	0.81	0.81	0.81	0.96
35	0.58	0.64	0.65	0.67	0.67	0.77	0.73	0.80	0.83	0.84	0.84	0.98
36	0.61	0.65	0.68	0.68	0.68	0.80	0.74	0.83	0.85	0.86	0.86	1.01
37	0.62	0.68	0.70	0.70	0.70	0.83	0.76	0.84	0.87	0.88	0.88	1.05
38	0.64	0.70	0.73	0.73	0.73	0.85	0.79	0.86	0.89	0.91	0.91	1.08
39	0.67	0.73	0.75	0.75	0.75	0.88	0.81	0.88	0.92	0.94	0.94	1.10
40	0.68	0.75	0.77	0.79	0.79	0.92	0.85	0.94	0.97	0.98	0.98	1.17
41	0.72	0.77	0.81	0.81	0.81	0.96	0.87	0.96	0.99	1.00	1.01	1.20
42	0.74	0.81	0.84	0.85	0.85	0.99	0.89	0.99	1.03	1.05	1.05	1.24
43	0.76	0.85	0.87	0.88	0.88	1.03	0.92	1.03	1.07	1.08	1.08	1.29
44	0.80	0.87	0.91	0.92	0.92	1.08	0.96	1.06	1.10	1.11	1.12	1.33
45	0.83	0.91	0.95	0.96	0.96	1.12	0.99	1.09	1.13	1.16	1.17	1.38
46	0.86	0.96	0.98	0.99	0.99	1.18	1.03	1.13	1.18	1.20	1.21	1.44
47	0.89	0.99	1.03	1.05	1.05	1.22	1.06	1.18	1.22	1.24	1.24	1.49
48	0.94	1.03	1.07	1.09	1.09	1.29	1.09	1.21	1.25	1.29	1.30	1.55
49	0.97	1.08	1.11	1.12	1.13	1.34	1.13	1.25	1.31	1.33	1.34	1.61
50	1.01	1.11	1.17	1.18	1.19	1.41	1.19	1.32	1.38	1.41	1.42	1.71
51	1.06	1.17	1.21	1.23	1.23	1.46	1.22	1.36	1.43	1.45	1.47	1.78
52	1.09	1.21	1.25	1.29	1.30	1.54	1.25	1.41	1.47	1.52	1.53	1.84
53	1.13	1.25	1.32	1.34	1.35	1.61	1.31	1.45	1.53	1.56	1.58	1.91
54	1.18	1.31	1.36	1.40	1.41	1.68	1.34	1.50	1.57	1.62	1.65	1.98
55	1.22	1.35	1.43	1.45	1.47	1.76	1.38	1.55	1.64	1.67	1.71	2.07
56	1.29	1.44	1.50	1.54	1.56	1.88	1.45	1.62	1.72	1.77	1.80	2.19
57	1.35	1.52	1.60	1.64	1.66	2.00	1.52	1.71	1.80	1.85	1.90	2.32
58	1.42	1.60	1.68	1.73	1.77	2.13	1.58	1.78	1.89	1.96	2.01	2.45
59	1.49	1.67	1.77	1.83	1.86	2.27	1.65	1.86	1.98	2.06	2.12	2.61
60	1.56	1.76	1.86	1.94	1.98	2.42	1.73	1.96	2.09	2.19	2.26	2.79
61	1.62	1.84	1.96	2.05	2.10	2.57	1.79	2.05	2.19	2.30	2.38	2.95
62	1.68	1.91	2.06	2.15	2.22	2.75	1.85	2.12	2.29	2.41	2.51	3.14
63	1.73	1.98	2.15	2.26	2.34	2.92	1.90	2.18	2.38	2.51	2.63	3.30
64	1.78	2.06	2.24	2.37	2.46	3.11	1.94	2.26	2.45	2.62	2.75	3.50
65	1.83	2.13	2.33	2.50	2.63	3.36	1.98	2.32	2.56	2.75	2.92	3.75
66	1.86	2.19	2.43	2.61	2.76	3.55	2.01	2.39	2.66	2.87	3.05	3.97
67	1.90	2.27	2.53	2.74	2.93	3.80	2.06	2.45	2.76	3.00	3.21	4.21
68	1.95	2.34	2.65	2.89	3.11	4.06	2.10	2.53	2.88	3.16	3.40	4.47
69	2.02	2.44	2.79	3.07	3.31	4.33	2.17	2.64	3.03	3.34	3.61	4.75
70	2.09	2.56	2.95	3.27	3.54	4.64	2.22	2.76	3.19	3.54	3.86	5.10
71	2.17	2.68	3.12	3.48	3.77	4.97	2.31	2.88	3.36	3.74	4.08	5.43
72	2.26	2.82	3.30	3.70	4.02	5.32	2.39	3.01	3.53	3.97	4.33	5.79
73	2.32	2.94	3.48	3.89	4.26	5.67	2.45	3.14	3.71	4.18	4.58	6.13
74	2.40	3.07	3.64	4.11	4.51	6.02	2.53	3.26	3.87	4.39	4.83	6.49
75	2.46	3.22	3.85	4.37	4.82	6.44	2.61	3.40	4.09	4.66	5.15	6.92
76	2.54	3.34	4.03	4.60	5.08	6.85	2.67	3.52	4.27	4.88	5.41	7.34
77	2.62	3.47	4.21	4.83	5.35	7.27	2.74	3.65	4.46	5.12	5.69	7.77
78	2.66	3.58	4.38	5.04	5.60	7.65	2.78	3.76	4.62	5.34	5.93	8.14
79	2.70	3.67	4.54	5.24	5.83	8.00	2.83	3.86	4.79	5.53	6.17	8.50
80	2.73	3.75	4.69	5.42	6.05	8.35	2.85	3.95	4.93	5.72	6.40	8.87
81	2.73	3.82	4.80	5.58	6.26	8.71	2.85	3.99	5.05	5.90	6.61	9.23
82	2.73	3.85	4.88	5.73	6.44	9.05	2.85	4.03	5.15	6.05	6.79	9.58
83	2.73	3.87	4.98	5.90	6.62	9.38	2.85	4.07	5.24	6.19	6.99	9.92
84	2.73	3.91	5.08	6.04	6.80	9.70	2.85	4.09	5.34	6.36	7.16	10.25
85	2.73	3.94	5.16	6.16	6.93	9.91	2.85	4.13	5.41	6.48	7.29	10.47
86	2.73	3.96	5.21	6.26	7.05	10.13	2.85	4.15	5.48	6.57	7.43	10.69
87	2.73	3.96	5.25	6.31	7.14	10.30	2.85	4.15	5.52	6.64	7.51	10.87
88	2.73	3.96	5.28	6.37	7.22	10.44	2.85	4.15	5.54	6.69	7.59	11.01
89	2.73	3.96	5.30	6.41	7.28	10.59	2.85	4.15	5.57	6.75	7.66	11.15
90	2.73	3.96	5.36	6.51	7.39	10.78	2.85	4.15	5.63	6.84	7.78	11.36
91	2.73	3.96	5.48	6.67	7.59	11.10	2.85	4.15	5.76	7.01	7.99	11.69
92	2.73	3.96	5.60	6.82	7.78	11.40	2.85	4.15	5.89	7.17	8.18	12.01
93	2.73	3.96	5.72	6.99	7.98	11.72	2.85	4.15	6.01	7.35	8.38	12.33
94	2.73	3.96	5.83	7.14	8.15	12.00	2.85	4.15	6.13	7.50	8.58	12.65
95	2.73	3.96	5.94	7.28	8.34	12.29	2.85	4.15	6.25	7.66	8.76	12.93
96	2.73	3.96	6.04	7.41	8.49	12.53	2.85	4.15	6.36	7.81	8.94	13.19
97	2.73	3.96	6.14	7.54	8.66	12.73	2.85	4.15	6.45	7.94	9.10	13.41
98	2.73	3.96	6.20	7.66	8.79	12.90	2.85	4.15	6.53	8.06	9.26	13.57
99	2.73	3.96	6.28	7.76	8.93	12.98	2.85	4.15	6.61	8.17	9.41	13.67
100	2.73	3.96	6.37	7.88	9.12	12.99	2.85	4.15	6.69	8.31	9.60	13.67

Table 32

Professional Home Care
 730
 None
 w/o Cognitive Impairment
None

Coverage
 Elim Period
 Inflation Type
 Ben Trigger
 Paid Up Benefit

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.33	0.36	0.37	0.39	0.39	0.47	0.44	0.48	0.50	0.51	0.51	0.64
26	0.33	0.36	0.37	0.39	0.39	0.47	0.44	0.48	0.50	0.51	0.51	0.64
27	0.34	0.37	0.39	0.39	0.39	0.48	0.44	0.48	0.51	0.51	0.52	0.64
28	0.34	0.37	0.39	0.39	0.39	0.48	0.44	0.50	0.51	0.52	0.52	0.65
29	0.34	0.39	0.40	0.40	0.40	0.50	0.45	0.50	0.52	0.52	0.53	0.67
30	0.35	0.39	0.40	0.41	0.41	0.51	0.45	0.51	0.52	0.53	0.55	0.67
31	0.36	0.40	0.41	0.41	0.43	0.52	0.46	0.52	0.53	0.55	0.55	0.69
32	0.36	0.41	0.43	0.43	0.44	0.53	0.47	0.53	0.55	0.56	0.56	0.70
33	0.37	0.43	0.44	0.44	0.44	0.55	0.48	0.53	0.56	0.57	0.58	0.72
34	0.39	0.44	0.45	0.45	0.46	0.56	0.50	0.56	0.57	0.58	0.59	0.74
35	0.40	0.45	0.46	0.47	0.47	0.58	0.51	0.57	0.59	0.61	0.61	0.75
36	0.41	0.46	0.47	0.48	0.48	0.59	0.52	0.58	0.61	0.62	0.62	0.77
37	0.43	0.47	0.50	0.50	0.50	0.62	0.53	0.59	0.62	0.63	0.64	0.80
38	0.44	0.48	0.51	0.52	0.52	0.64	0.55	0.62	0.64	0.65	0.67	0.83
39	0.46	0.51	0.52	0.53	0.53	0.67	0.56	0.63	0.65	0.68	0.68	0.85
40	0.47	0.52	0.55	0.56	0.56	0.69	0.59	0.67	0.69	0.72	0.72	0.89
41	0.48	0.55	0.57	0.58	0.58	0.73	0.61	0.69	0.72	0.74	0.74	0.94
42	0.51	0.57	0.59	0.61	0.61	0.75	0.63	0.70	0.74	0.76	0.77	0.97
43	0.53	0.59	0.62	0.63	0.63	0.79	0.65	0.73	0.76	0.79	0.80	1.00
44	0.55	0.62	0.64	0.65	0.65	0.83	0.68	0.76	0.80	0.81	0.83	1.05
45	0.57	0.64	0.67	0.69	0.69	0.86	0.70	0.79	0.83	0.85	0.86	1.08
46	0.59	0.67	0.70	0.72	0.73	0.89	0.73	0.81	0.86	0.88	0.89	1.12
47	0.63	0.70	0.73	0.75	0.75	0.95	0.75	0.85	0.88	0.92	0.94	1.18
48	0.65	0.73	0.76	0.79	0.79	0.98	0.77	0.87	0.92	0.96	0.97	1.22
49	0.68	0.76	0.80	0.83	0.83	1.03	0.80	0.91	0.96	0.99	1.00	1.28
50	0.70	0.80	0.84	0.86	0.87	1.09	0.85	0.96	1.01	1.06	1.07	1.34
51	0.74	0.84	0.87	0.89	0.91	1.13	0.87	0.99	1.06	1.09	1.11	1.41
52	0.76	0.87	0.91	0.95	0.96	1.20	0.91	1.03	1.09	1.13	1.17	1.46
53	0.80	0.91	0.96	0.98	1.00	1.25	0.94	1.07	1.13	1.18	1.21	1.53
54	0.84	0.95	0.99	1.03	1.06	1.32	0.97	1.11	1.18	1.22	1.25	1.60
55	0.87	0.98	1.05	1.08	1.10	1.38	1.00	1.16	1.22	1.28	1.31	1.66
56	0.92	1.05	1.11	1.16	1.18	1.49	1.06	1.21	1.30	1.35	1.40	1.77
57	0.97	1.11	1.19	1.23	1.25	1.58	1.10	1.29	1.36	1.44	1.47	1.89
58	1.03	1.18	1.25	1.31	1.34	1.71	1.17	1.34	1.45	1.53	1.57	2.01
59	1.08	1.24	1.33	1.41	1.44	1.83	1.22	1.42	1.54	1.61	1.67	2.15
60	1.13	1.32	1.42	1.50	1.55	1.96	1.30	1.52	1.65	1.74	1.82	2.32
61	1.20	1.41	1.52	1.60	1.66	2.12	1.35	1.60	1.74	1.85	1.93	2.49
62	1.25	1.47	1.61	1.71	1.78	2.28	1.42	1.67	1.84	1.96	2.06	2.64
63	1.32	1.56	1.71	1.83	1.91	2.44	1.46	1.76	1.94	2.08	2.19	2.82
64	1.36	1.64	1.80	1.95	2.05	2.64	1.53	1.84	2.05	2.20	2.33	3.03
65	1.44	1.74	1.95	2.10	2.24	2.89	1.60	1.95	2.18	2.38	2.53	3.29
66	1.50	1.83	2.06	2.26	2.40	3.12	1.66	2.04	2.30	2.52	2.70	3.52
67	1.57	1.94	2.20	2.42	2.59	3.37	1.73	2.15	2.44	2.68	2.89	3.77
68	1.66	2.06	2.37	2.61	2.79	3.63	1.82	2.27	2.61	2.88	3.11	4.06
69	1.76	2.20	2.54	2.82	3.04	3.94	1.91	2.41	2.78	3.10	3.36	4.36
70	1.85	2.37	2.74	3.05	3.29	4.25	2.02	2.57	3.00	3.36	3.63	4.71
71	1.96	2.51	2.93	3.27	3.54	4.58	2.13	2.73	3.19	3.59	3.88	5.05
72	2.08	2.67	3.14	3.51	3.82	4.94	2.24	2.89	3.41	3.83	4.16	5.41
73	2.19	2.83	3.36	3.75	4.09	5.28	2.37	3.06	3.62	4.08	4.44	5.76
74	2.31	3.01	3.58	4.02	4.37	5.64	2.49	3.23	3.85	4.35	4.73	6.13
75	2.44	3.21	3.84	4.32	4.72	6.08	2.62	3.43	4.11	4.64	5.07	6.57
76	2.56	3.39	4.06	4.59	5.01	6.50	2.73	3.62	4.35	4.93	5.39	7.00
77	2.67	3.59	4.30	4.87	5.32	6.93	2.85	3.82	4.59	5.20	5.70	7.45
78	2.78	3.75	4.51	5.12	5.61	7.30	2.95	3.99	4.81	5.47	6.00	7.83
79	2.88	3.92	4.72	5.37	5.89	7.69	3.05	4.16	5.01	5.71	6.27	8.22
80	2.98	4.09	4.93	5.61	6.16	8.06	3.15	4.33	5.23	5.96	6.55	8.59
81	3.05	4.24	5.12	5.85	6.42	8.46	3.23	4.49	5.43	6.20	6.82	9.00
82	3.14	4.38	5.32	6.08	6.69	8.84	3.30	4.63	5.64	6.46	7.11	9.41
83	3.21	4.52	5.53	6.33	6.97	9.24	3.39	4.80	5.85	6.70	7.38	9.80
84	3.29	4.69	5.73	6.57	7.23	9.63	3.47	4.94	6.06	6.94	7.65	10.19
85	3.37	4.80	5.91	6.75	7.41	9.88	3.54	5.06	6.24	7.13	7.84	10.45
86	3.40	4.88	6.04	6.91	7.60	10.13	3.59	5.16	6.37	7.29	8.02	10.73
87	3.43	4.96	6.14	7.03	7.73	10.33	3.62	5.23	6.48	7.41	8.17	10.92
88	3.47	5.01	6.22	7.14	7.85	10.52	3.64	5.28	6.56	7.52	8.29	11.11
89	3.49	5.07	6.30	7.24	7.99	10.69	3.66	5.34	6.64	7.63	8.43	11.29
90	3.52	5.16	6.41	7.38	8.14	10.92	3.71	5.43	6.77	7.78	8.58	11.53
91	3.61	5.29	6.60	7.59	8.37	11.25	3.78	5.57	6.94	8.00	8.83	11.87
92	3.67	5.42	6.78	7.81	8.61	11.58	3.87	5.71	7.14	8.23	9.08	12.21
93	3.76	5.56	6.96	8.02	8.86	11.90	3.96	5.84	7.33	8.45	9.33	12.56
94	3.84	5.69	7.13	8.22	9.09	12.22	4.03	5.97	7.50	8.67	9.57	12.89
95	3.89	5.81	7.28	8.42	9.31	12.51	4.10	6.12	7.67	8.86	9.80	13.18
96	3.97	5.92	7.43	8.59	9.50	12.77	4.18	6.22	7.82	9.04	10.01	13.45
97	4.02	6.01	7.55	8.73	9.68	12.98	4.22	6.31	7.95	9.21	10.20	13.67
98	4.07	6.08	7.67	8.88	9.87	13.16	4.28	6.41	8.07	9.35	10.40	13.84
99	4.10	6.16	7.77	9.03	10.07	13.23	4.32	6.49	8.18	9.52	10.60	13.94
100	4.14	6.22	7.89	9.21	10.32	13.23	4.36	6.56	8.31	9.70	10.87	13.94

Table 33
 Coverage Professional Home Care
 Elim Period 30
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		1.06	1.16	1.19	1.20	1.19	1.32	1.34	1.47	1.53	1.54	1.54	1.73
26		1.06	1.17	1.20	1.20	1.20	1.33	1.34	1.47	1.53	1.54	1.54	1.73
27		1.07	1.17	1.20	1.21	1.21	1.34	1.35	1.49	1.54	1.55	1.55	1.74
28		1.08	1.19	1.22	1.22	1.22	1.35	1.36	1.50	1.55	1.56	1.56	1.77
29		1.09	1.20	1.23	1.24	1.24	1.38	1.38	1.53	1.57	1.58	1.58	1.79
30		1.11	1.22	1.25	1.28	1.28	1.42	1.41	1.54	1.60	1.61	1.61	1.82
31		1.13	1.24	1.30	1.31	1.30	1.44	1.43	1.57	1.62	1.64	1.64	1.85
32		1.17	1.29	1.32	1.33	1.33	1.47	1.45	1.60	1.65	1.67	1.67	1.89
33		1.19	1.31	1.35	1.36	1.35	1.52	1.47	1.62	1.68	1.69	1.69	1.93
34		1.22	1.34	1.40	1.41	1.40	1.56	1.50	1.66	1.72	1.73	1.73	1.96
35		1.24	1.38	1.43	1.44	1.43	1.60	1.54	1.69	1.76	1.77	1.77	2.01
36		1.29	1.42	1.46	1.47	1.47	1.65	1.56	1.73	1.79	1.82	1.82	2.06
37		1.32	1.45	1.50	1.53	1.52	1.71	1.60	1.77	1.83	1.85	1.85	2.10
38		1.35	1.50	1.55	1.56	1.56	1.76	1.64	1.80	1.88	1.90	1.90	2.17
39		1.41	1.55	1.60	1.61	1.61	1.82	1.67	1.85	1.93	1.95	1.95	2.22
40		1.44	1.60	1.65	1.67	1.66	1.88	1.74	1.93	2.00	2.04	2.04	2.32
41		1.49	1.65	1.71	1.72	1.72	1.94	1.79	1.97	2.05	2.08	2.08	2.40
42		1.54	1.69	1.76	1.78	1.78	2.01	1.83	2.02	2.10	2.15	2.15	2.45
43		1.58	1.76	1.82	1.84	1.84	2.08	1.88	2.08	2.16	2.19	2.20	2.53
44		1.64	1.82	1.88	1.90	1.90	2.16	1.93	2.13	2.21	2.26	2.27	2.62
45		1.69	1.88	1.95	1.97	1.97	2.24	1.97	2.19	2.28	2.32	2.33	2.68
46		1.74	1.94	2.01	2.05	2.05	2.32	2.02	2.26	2.34	2.39	2.40	2.77
47		1.80	2.00	2.08	2.10	2.12	2.41	2.07	2.31	2.41	2.45	2.46	2.86
48		1.85	2.06	2.15	2.18	2.19	2.51	2.13	2.38	2.46	2.52	2.54	2.95
49		1.91	2.13	2.21	2.26	2.27	2.61	2.18	2.42	2.53	2.59	2.61	3.04
50		1.96	2.19	2.29	2.32	2.33	2.68	2.24	2.51	2.63	2.68	2.71	3.18
51		2.02	2.26	2.34	2.40	2.42	2.78	2.29	2.55	2.68	2.75	2.78	3.27
52		2.07	2.31	2.42	2.46	2.50	2.89	2.33	2.62	2.74	2.81	2.85	3.37
53		2.12	2.38	2.49	2.54	2.56	2.99	2.38	2.66	2.79	2.88	2.92	3.47
54		2.17	2.43	2.55	2.62	2.64	3.09	2.41	2.70	2.85	2.93	2.98	3.55
55		2.21	2.49	2.62	2.68	2.71	3.19	2.43	2.75	2.90	2.99	3.05	3.65
56		2.29	2.57	2.73	2.79	2.85	3.37	2.51	2.83	3.00	3.10	3.17	3.83
57		2.38	2.67	2.82	2.92	2.97	3.53	2.57	2.92	3.10	3.21	3.28	3.99
58		2.43	2.76	2.92	3.03	3.09	3.71	2.64	2.99	3.18	3.31	3.40	4.16
59		2.50	2.85	3.01	3.14	3.21	3.88	2.68	3.06	3.27	3.41	3.51	4.35
60		2.55	2.90	3.10	3.23	3.33	4.07	2.73	3.14	3.37	3.52	3.64	4.57
61		2.59	2.97	3.17	3.33	3.43	4.25	2.75	3.17	3.42	3.61	3.75	4.74
62		2.61	3.00	3.23	3.40	3.53	4.43	2.75	3.19	3.47	3.66	3.84	4.93
63		2.61	3.01	3.27	3.47	3.62	4.61	2.75	3.19	3.49	3.72	3.91	5.09
64		2.61	3.01	3.28	3.51	3.70	4.80	2.75	3.19	3.49	3.75	3.97	5.27
65		2.61	3.01	3.29	3.55	3.77	5.03	2.75	3.19	3.50	3.80	4.06	5.51
66		2.61	3.01	3.29	3.59	3.84	5.21	2.75	3.19	3.50	3.82	4.10	5.70
67		2.61	3.01	3.29	3.62	3.91	5.43	2.75	3.19	3.50	3.84	4.18	5.91
68		2.61	3.01	3.29	3.67	4.00	5.67	2.75	3.19	3.50	3.88	4.26	6.13
69		2.61	3.01	3.29	3.76	4.13	5.93	2.75	3.19	3.50	3.95	4.37	6.39
70		2.61	3.01	3.29	3.85	4.26	6.22	2.75	3.19	3.50	4.02	4.49	6.68
71		2.61	3.01	3.29	3.95	4.39	6.52	2.75	3.19	3.50	4.10	4.61	6.99
72		2.61	3.01	3.29	4.04	4.54	6.85	2.75	3.19	3.50	4.20	4.74	7.29
73		2.61	3.01	3.29	4.13	4.66	7.14	2.75	3.19	3.50	4.26	4.85	7.59
74		2.61	3.01	3.29	4.20	4.80	7.45	2.75	3.19	3.50	4.33	4.97	7.89
75		2.61	3.01	3.29	4.26	4.91	7.79	2.75	3.19	3.50	4.42	5.10	8.25
76		2.61	3.01	3.29	4.32	4.99	8.12	2.75	3.19	3.50	4.46	5.20	8.58
77		2.61	3.01	3.29	4.36	5.09	8.44	2.75	3.19	3.50	4.49	5.29	8.90
78		2.61	3.01	3.29	4.37	5.15	8.68	2.75	3.19	3.50	4.50	5.32	9.15
79		2.61	3.01	3.29	4.37	5.17	8.91	2.75	3.19	3.50	4.50	5.35	9.36
80		2.61	3.01	3.29	4.37	5.17	9.10	2.75	3.19	3.50	4.50	5.35	9.57
81		2.61	3.01	3.29	4.37	5.17	9.34	2.75	3.19	3.50	4.50	5.35	9.81
82		2.61	3.01	3.29	4.37	5.17	9.56	2.75	3.19	3.50	4.50	5.35	10.04
83		2.61	3.01	3.29	4.37	5.17	9.79	2.75	3.19	3.50	4.50	5.35	10.27
84		2.61	3.01	3.29	4.37	5.17	10.01	2.75	3.19	3.50	4.50	5.35	10.49
85		2.61	3.01	3.29	4.37	5.17	10.18	2.75	3.19	3.50	4.50	5.35	10.67
86		2.61	3.01	3.29	4.37	5.17	10.29	2.75	3.19	3.50	4.50	5.35	10.78
87		2.61	3.01	3.29	4.37	5.17	10.33	2.75	3.19	3.50	4.50	5.35	10.85
88		2.61	3.01	3.29	4.37	5.17	10.36	2.75	3.19	3.50	4.50	5.35	10.87
89		2.61	3.01	3.29	4.37	5.17	10.41	2.75	3.19	3.50	4.50	5.35	10.91
90		2.61	3.01	3.29	4.37	5.17	10.51	2.75	3.19	3.50	4.50	5.35	11.01
91		2.61	3.01	3.29	4.37	5.17	10.73	2.75	3.19	3.50	4.50	5.35	11.25
92		2.61	3.01	3.29	4.37	5.17	10.93	2.75	3.19	3.50	4.50	5.35	11.48
93		2.61	3.01	3.29	4.37	5.17	11.15	2.75	3.19	3.50	4.50	5.35	11.72
94		2.61	3.01	3.29	4.37	5.17	11.37	2.75	3.19	3.50	4.50	5.35	11.95
95		2.61	3.01	3.29	4.37	5.17	11.57	2.75	3.19	3.50	4.50	5.35	12.17
96		2.61	3.01	3.29	4.37	5.17	11.77	2.75	3.19	3.50	4.50	5.35	12.36
97		2.61	3.01	3.29	4.37	5.17	11.94	2.75	3.19	3.50	4.50	5.35	12.54
98		2.61	3.01	3.29	4.37	5.17	12.07	2.75	3.19	3.50	4.50	5.35	12.68
99		2.61	3.01	3.29	4.37	5.17	12.12	2.75	3.19	3.50	4.50	5.35	12.75
100		2.61	3.01	3.29	4.37	5.17	12.12	2.75	3.19	3.50	4.50	5.35	12.75

Table 34
 Coverage Professional Home Care
 Elim Period 60
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.03	1.12	1.17	1.17	1.17	1.30	1.32	1.45	1.49	1.50	1.50	1.69
26	1.03	1.12	1.17	1.18	1.17	1.31	1.32	1.45	1.50	1.52	1.50	1.71
27	1.05	1.13	1.18	1.19	1.18	1.32	1.32	1.45	1.50	1.52	1.52	1.72
28	1.06	1.16	1.19	1.20	1.19	1.33	1.33	1.46	1.52	1.54	1.53	1.73
29	1.07	1.18	1.21	1.22	1.21	1.35	1.35	1.49	1.54	1.55	1.55	1.76
30	1.09	1.20	1.23	1.24	1.23	1.38	1.36	1.52	1.56	1.57	1.57	1.78
31	1.11	1.22	1.25	1.28	1.28	1.42	1.40	1.54	1.58	1.60	1.60	1.82
32	1.13	1.24	1.30	1.30	1.30	1.45	1.42	1.56	1.61	1.64	1.64	1.85
33	1.17	1.29	1.32	1.33	1.33	1.49	1.44	1.60	1.65	1.66	1.66	1.89
34	1.19	1.31	1.35	1.36	1.35	1.53	1.47	1.62	1.68	1.69	1.69	1.93
35	1.22	1.34	1.40	1.41	1.41	1.57	1.50	1.66	1.72	1.73	1.73	1.97
36	1.25	1.38	1.43	1.44	1.44	1.62	1.54	1.69	1.76	1.78	1.78	2.02
37	1.30	1.43	1.47	1.49	1.47	1.67	1.57	1.73	1.79	1.82	1.82	2.07
38	1.33	1.46	1.52	1.53	1.53	1.72	1.61	1.78	1.84	1.86	1.86	2.13
39	1.36	1.52	1.56	1.57	1.57	1.78	1.65	1.82	1.89	1.91	1.91	2.19
40	1.42	1.56	1.61	1.64	1.62	1.84	1.72	1.89	1.96	1.98	2.00	2.29
41	1.45	1.61	1.67	1.68	1.68	1.90	1.76	1.94	2.01	2.05	2.05	2.37
42	1.50	1.66	1.72	1.74	1.74	1.97	1.80	2.00	2.07	2.09	2.10	2.42
43	1.55	1.72	1.78	1.80	1.80	2.05	1.85	2.05	2.12	2.16	2.17	2.50
44	1.61	1.78	1.84	1.86	1.86	2.12	1.90	2.09	2.18	2.21	2.22	2.57
45	1.66	1.84	1.90	1.93	1.94	2.20	1.95	2.16	2.24	2.28	2.29	2.65
46	1.71	1.90	1.97	2.00	2.00	2.29	2.00	2.21	2.31	2.34	2.37	2.74
47	1.77	1.96	2.04	2.07	2.07	2.38	2.05	2.28	2.38	2.41	2.43	2.82
48	1.83	2.02	2.10	2.15	2.15	2.46	2.09	2.33	2.43	2.49	2.50	2.92
49	1.88	2.09	2.18	2.21	2.22	2.55	2.15	2.39	2.50	2.54	2.56	3.00
50	1.94	2.16	2.24	2.29	2.30	2.65	2.21	2.46	2.59	2.65	2.67	3.15
51	1.98	2.21	2.31	2.37	2.38	2.75	2.27	2.53	2.65	2.71	2.75	3.25
52	2.05	2.28	2.39	2.43	2.45	2.85	2.31	2.57	2.71	2.77	2.82	3.33
53	2.09	2.33	2.44	2.51	2.53	2.95	2.34	2.63	2.77	2.85	2.88	3.42
54	2.15	2.40	2.52	2.57	2.61	3.05	2.39	2.67	2.82	2.90	2.95	3.52
55	2.19	2.45	2.57	2.64	2.67	3.16	2.42	2.73	2.87	2.97	3.01	3.62
56	2.27	2.55	2.68	2.76	2.81	3.33	2.50	2.81	2.98	3.07	3.15	3.78
57	2.34	2.64	2.79	2.88	2.93	3.50	2.56	2.90	3.07	3.18	3.27	3.97
58	2.42	2.74	2.89	2.99	3.05	3.66	2.63	2.98	3.17	3.29	3.39	4.14
59	2.49	2.82	2.99	3.10	3.18	3.85	2.67	3.05	3.26	3.40	3.50	4.32
60	2.54	2.89	3.09	3.21	3.30	4.04	2.74	3.14	3.37	3.52	3.64	4.55
61	2.57	2.95	3.16	3.30	3.41	4.22	2.76	3.18	3.42	3.61	3.75	4.74
62	2.61	2.99	3.23	3.39	3.52	4.42	2.77	3.21	3.48	3.67	3.85	4.93
63	2.61	3.01	3.27	3.47	3.62	4.60	2.77	3.22	3.51	3.74	3.94	5.10
64	2.61	3.03	3.30	3.51	3.71	4.79	2.77	3.22	3.52	3.77	4.00	5.29
65	2.61	3.03	3.33	3.59	3.80	5.04	2.77	3.22	3.53	3.85	4.11	5.54
66	2.61	3.03	3.34	3.62	3.88	5.24	2.77	3.22	3.54	3.87	4.18	5.75
67	2.61	3.03	3.37	3.67	3.98	5.47	2.77	3.22	3.55	3.92	4.26	5.96
68	2.61	3.03	3.40	3.75	4.09	5.71	2.77	3.22	3.59	3.99	4.37	6.20
69	2.61	3.03	3.45	3.85	4.22	6.00	2.77	3.22	3.63	4.08	4.50	6.48
70	2.61	3.03	3.51	3.96	4.38	6.28	2.77	3.22	3.66	4.18	4.64	6.79
71	2.61	3.03	3.59	4.07	4.52	6.61	2.77	3.22	3.73	4.27	4.79	7.11
72	2.61	3.03	3.65	4.19	4.69	6.94	2.77	3.22	3.78	4.38	4.94	7.45
73	2.61	3.03	3.71	4.28	4.83	7.25	2.77	3.22	3.83	4.48	5.07	7.74
74	2.61	3.03	3.75	4.39	4.98	7.59	2.77	3.22	3.87	4.58	5.21	8.09
75	2.61	3.03	3.78	4.49	5.15	7.99	2.77	3.22	3.92	4.69	5.40	8.49
76	2.61	3.03	3.84	4.60	5.29	8.36	2.77	3.22	3.96	4.79	5.54	8.87
77	2.61	3.03	3.88	4.70	5.45	8.75	2.77	3.22	4.00	4.87	5.69	9.26
78	2.61	3.03	3.91	4.76	5.57	9.08	2.77	3.22	4.02	4.95	5.81	9.58
79	2.61	3.03	3.92	4.83	5.69	9.39	2.77	3.22	4.03	5.01	5.93	9.91
80	2.61	3.03	3.92	4.87	5.78	9.68	2.77	3.22	4.03	5.05	6.02	10.21
81	2.61	3.03	3.92	4.87	5.82	9.99	2.77	3.22	4.03	5.06	6.06	10.52
82	2.61	3.03	3.92	4.87	5.89	10.29	2.77	3.22	4.03	5.06	6.13	10.84
83	2.61	3.03	3.92	4.88	5.94	10.60	2.77	3.22	4.03	5.07	6.18	11.14
84	2.61	3.03	3.92	4.91	6.01	10.89	2.77	3.22	4.03	5.08	6.26	11.46
85	2.61	3.03	3.92	4.96	6.08	11.13	2.77	3.22	4.03	5.15	6.34	11.70
86	2.61	3.03	3.92	4.96	6.09	11.29	2.77	3.22	4.03	5.15	6.37	11.86
87	2.61	3.03	3.92	4.96	6.09	11.39	2.77	3.22	4.03	5.15	6.37	11.97
88	2.61	3.03	3.92	4.96	6.09	11.46	2.77	3.22	4.03	5.15	6.37	12.05
89	2.61	3.03	3.92	4.96	6.09	11.54	2.77	3.22	4.03	5.15	6.37	12.12
90	2.61	3.03	3.92	4.96	6.09	11.69	2.77	3.22	4.03	5.15	6.37	12.29
91	2.61	3.03	3.92	4.96	6.09	11.97	2.77	3.22	4.03	5.15	6.37	12.57
92	2.61	3.03	3.92	4.96	6.09	12.23	2.77	3.22	4.03	5.15	6.37	12.85
93	2.61	3.03	3.92	4.96	6.09	12.51	2.77	3.22	4.03	5.15	6.37	13.15
94	2.61	3.03	3.92	4.96	6.09	12.78	2.77	3.22	4.03	5.15	6.37	13.42
95	2.61	3.03	3.92	4.96	6.09	13.02	2.77	3.22	4.03	5.15	6.37	13.70
96	2.61	3.03	3.92	4.96	6.09	13.27	2.77	3.22	4.03	5.15	6.37	13.94
97	2.61	3.03	3.92	4.96	6.09	13.45	2.77	3.22	4.03	5.15	6.37	14.15
98	2.61	3.03	3.92	4.96	6.09	13.60	2.77	3.22	4.03	5.15	6.37	14.31
99	2.61	3.03	3.92	4.96	6.09	13.67	2.77	3.22	4.03	5.15	6.37	14.39
100	2.61	3.03	3.92	4.96	6.09	13.67	2.77	3.22	4.03	5.15	6.37	14.39

Table 35
 Coverage Professional Home Care
 Elim Period 90
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None							Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		
25	0.99	1.10	1.12	1.13	1.12	1.28	1.29	1.42	1.46	1.47	1.46	1.67		
26	1.00	1.10	1.13	1.13	1.13	1.28	1.29	1.42	1.46	1.47	1.47	1.67		
27	1.01	1.11	1.16	1.16	1.16	1.29	1.30	1.43	1.46	1.49	1.47	1.68		
28	1.03	1.12	1.17	1.18	1.17	1.31	1.31	1.44	1.49	1.50	1.50	1.69		
29	1.05	1.16	1.19	1.19	1.19	1.33	1.32	1.45	1.50	1.52	1.52	1.72		
30	1.07	1.18	1.21	1.21	1.21	1.35	1.34	1.47	1.53	1.54	1.54	1.76		
31	1.09	1.20	1.23	1.24	1.23	1.40	1.36	1.50	1.55	1.57	1.56	1.78		
32	1.11	1.22	1.25	1.28	1.25	1.43	1.40	1.53	1.58	1.60	1.60	1.82		
33	1.13	1.24	1.30	1.30	1.30	1.46	1.42	1.56	1.61	1.64	1.62	1.85		
34	1.17	1.29	1.32	1.33	1.33	1.50	1.44	1.58	1.65	1.66	1.66	1.90		
35	1.20	1.32	1.35	1.36	1.36	1.54	1.47	1.62	1.68	1.69	1.69	1.94		
36	1.22	1.35	1.40	1.42	1.41	1.58	1.50	1.66	1.72	1.74	1.74	1.98		
37	1.25	1.40	1.44	1.45	1.45	1.64	1.54	1.69	1.76	1.78	1.78	2.05		
38	1.30	1.43	1.47	1.50	1.49	1.69	1.57	1.74	1.80	1.83	1.83	2.09		
39	1.34	1.47	1.53	1.55	1.54	1.74	1.61	1.78	1.85	1.88	1.88	2.16		
40	1.38	1.53	1.57	1.60	1.60	1.80	1.68	1.86	1.93	1.95	1.96	2.26		
41	1.43	1.57	1.64	1.65	1.65	1.88	1.73	1.91	1.97	2.01	2.01	2.32		
42	1.47	1.62	1.68	1.71	1.71	1.94	1.77	1.96	2.04	2.06	2.07	2.40		
43	1.53	1.68	1.74	1.77	1.77	2.01	1.82	2.01	2.08	2.12	2.13	2.46		
44	1.57	1.74	1.80	1.83	1.83	2.09	1.86	2.07	2.15	2.18	2.19	2.54		
45	1.62	1.80	1.86	1.89	1.90	2.17	1.91	2.12	2.20	2.26	2.27	2.63		
46	1.68	1.86	1.94	1.96	1.96	2.26	1.96	2.18	2.28	2.31	2.32	2.71		
47	1.73	1.93	2.00	2.04	2.04	2.33	2.02	2.24	2.33	2.38	2.40	2.79		
48	1.79	1.98	2.07	2.10	2.10	2.43	2.07	2.30	2.40	2.44	2.46	2.88		
49	1.85	2.06	2.15	2.18	2.19	2.52	2.12	2.37	2.45	2.52	2.54	2.98		
50	1.90	2.12	2.20	2.26	2.27	2.62	2.19	2.44	2.55	2.62	2.64	3.11		
51	1.96	2.18	2.28	2.32	2.33	2.71	2.24	2.51	2.62	2.68	2.71	3.21		
52	2.01	2.26	2.34	2.40	2.42	2.82	2.29	2.55	2.67	2.75	2.78	3.30		
53	2.07	2.31	2.42	2.46	2.50	2.92	2.32	2.61	2.74	2.82	2.86	3.40		
54	2.12	2.38	2.49	2.54	2.57	3.03	2.38	2.66	2.79	2.88	2.93	3.50		
55	2.17	2.42	2.54	2.62	2.65	3.14	2.41	2.70	2.86	2.94	3.00	3.61		
56	2.26	2.53	2.66	2.74	2.78	3.29	2.49	2.79	2.95	3.06	3.12	3.77		
57	2.32	2.63	2.77	2.86	2.90	3.48	2.55	2.89	3.06	3.17	3.26	3.95		
58	2.41	2.71	2.87	2.98	3.04	3.65	2.63	2.98	3.16	3.29	3.38	4.13		
59	2.46	2.81	2.98	3.09	3.17	3.84	2.68	3.05	3.26	3.40	3.50	4.32		
60	2.53	2.88	3.07	3.21	3.29	4.03	2.75	3.14	3.37	3.53	3.65	4.57		
61	2.59	2.95	3.16	3.30	3.42	4.22	2.78	3.19	3.43	3.63	3.77	4.75		
62	2.62	3.01	3.23	3.40	3.54	4.42	2.81	3.25	3.50	3.72	3.88	4.95		
63	2.63	3.04	3.29	3.49	3.64	4.61	2.81	3.26	3.54	3.78	3.98	5.13		
64	2.63	3.06	3.33	3.54	3.74	4.82	2.81	3.26	3.58	3.84	4.07	5.32		
65	2.63	3.06	3.37	3.63	3.86	5.08	2.81	3.27	3.61	3.92	4.19	5.60		
66	2.63	3.06	3.38	3.67	3.94	5.29	2.81	3.27	3.62	3.96	4.26	5.81		
67	2.63	3.06	3.41	3.74	4.04	5.52	2.81	3.27	3.63	4.00	4.35	6.04		
68	2.63	3.06	3.45	3.83	4.16	5.78	2.81	3.27	3.65	4.08	4.47	6.28		
69	2.63	3.06	3.51	3.94	4.31	6.06	2.81	3.27	3.71	4.18	4.60	6.57		
70	2.63	3.06	3.59	4.06	4.47	6.38	2.81	3.27	3.76	4.28	4.75	6.90		
71	2.63	3.06	3.65	4.18	4.63	6.70	2.81	3.27	3.84	4.40	4.92	7.24		
72	2.63	3.06	3.75	4.32	4.82	7.06	2.81	3.27	3.91	4.54	5.09	7.59		
73	2.63	3.06	3.83	4.43	4.97	7.39	2.81	3.27	3.97	4.64	5.24	7.91		
74	2.63	3.06	3.89	4.57	5.16	7.74	2.81	3.27	4.04	4.76	5.41	8.25		
75	2.63	3.06	3.96	4.69	5.34	8.17	2.81	3.27	4.11	4.91	5.61	8.69		
76	2.63	3.06	4.02	4.81	5.51	8.56	2.81	3.27	4.16	5.01	5.78	9.09		
77	2.63	3.06	4.08	4.93	5.68	8.95	2.81	3.27	4.22	5.13	5.94	9.48		
78	2.63	3.06	4.10	5.01	5.81	9.28	2.81	3.27	4.25	5.21	6.07	9.81		
79	2.63	3.06	4.11	5.07	5.92	9.58	2.81	3.27	4.25	5.28	6.18	10.13		
80	2.63	3.06	4.11	5.10	6.01	9.88	2.81	3.27	4.25	5.30	6.27	10.42		
81	2.63	3.06	4.11	5.10	6.03	10.14	2.81	3.27	4.25	5.30	6.29	10.68		
82	2.63	3.06	4.11	5.10	6.04	10.38	2.81	3.27	4.25	5.30	6.29	10.93		
83	2.63	3.06	4.11	5.10	6.04	10.62	2.81	3.27	4.25	5.30	6.29	11.17		
84	2.63	3.06	4.11	5.10	6.04	10.84	2.81	3.27	4.25	5.30	6.29	11.39		
85	2.63	3.06	4.11	5.10	6.04	10.96	2.81	3.27	4.25	5.30	6.29	11.52		
86	2.63	3.06	4.11	5.10	6.04	11.11	2.81	3.27	4.25	5.30	6.29	11.68		
87	2.63	3.06	4.11	5.10	6.04	11.20	2.81	3.27	4.25	5.30	6.30	11.77		
88	2.63	3.06	4.11	5.10	6.04	11.25	2.81	3.27	4.25	5.30	6.30	11.84		
89	2.63	3.06	4.11	5.10	6.04	11.34	2.81	3.27	4.25	5.30	6.30	11.90		
90	2.63	3.06	4.11	5.10	6.04	11.47	2.81	3.27	4.25	5.30	6.30	12.06		
91	2.63	3.06	4.11	5.10	6.04	11.73	2.81	3.27	4.25	5.30	6.30	12.33		
92	2.63	3.06	4.11	5.10	6.04	11.99	2.81	3.27	4.25	5.30	6.30	12.60		
93	2.63	3.06	4.11	5.10	6.04	12.24	2.81	3.27	4.25	5.30	6.30	12.87		
94	2.63	3.06	4.11	5.10	6.04	12.50	2.81	3.27	4.25	5.30	6.30	13.15		
95	2.63	3.06	4.11	5.10	6.04	12.73	2.81	3.27	4.25	5.30	6.30	13.39		
96	2.63	3.06	4.11	5.10	6.04	12.96	2.81	3.27	4.25	5.30	6.30	13.63		
97	2.63	3.06	4.11	5.10	6.04	13.13	2.81	3.27	4.25	5.30	6.30	13.82		
98	2.63	3.06	4.11	5.10	6.04	13.28	2.81	3.27	4.25	5.30	6.30	13.96		
99	2.63	3.06	4.11	5.10	6.04	13.34	2.81	3.27	4.25	5.30	6.30	14.04		
100	2.63	3.06	4.11	5.10	6.04	13.34	2.81	3.27	4.25	5.30	6.30	14.04		

Table 36
 Coverage Professional Home Care
 Elim Period 100
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.99	1.09	1.12	1.12	1.12	1.25	1.28	1.41	1.44	1.46	1.45	1.66
26	0.99	1.09	1.12	1.13	1.12	1.28	1.29	1.41	1.45	1.46	1.45	1.66
27	1.00	1.10	1.13	1.13	1.13	1.29	1.29	1.42	1.45	1.47	1.46	1.67
28	1.01	1.11	1.16	1.17	1.16	1.30	1.30	1.43	1.47	1.49	1.47	1.68
29	1.03	1.13	1.18	1.18	1.18	1.32	1.31	1.44	1.49	1.50	1.50	1.71
30	1.06	1.17	1.20	1.20	1.20	1.34	1.33	1.46	1.52	1.53	1.53	1.74
31	1.08	1.19	1.22	1.23	1.22	1.38	1.35	1.49	1.54	1.56	1.55	1.77
32	1.10	1.21	1.24	1.25	1.25	1.42	1.38	1.52	1.57	1.58	1.58	1.80
33	1.12	1.23	1.29	1.30	1.29	1.45	1.41	1.55	1.60	1.61	1.61	1.84
34	1.16	1.28	1.31	1.32	1.32	1.49	1.43	1.57	1.64	1.65	1.65	1.89
35	1.19	1.31	1.34	1.35	1.35	1.53	1.46	1.61	1.67	1.68	1.68	1.93
36	1.22	1.34	1.38	1.41	1.40	1.57	1.49	1.65	1.71	1.73	1.73	1.97
37	1.24	1.38	1.43	1.44	1.44	1.62	1.53	1.68	1.74	1.77	1.77	2.04
38	1.30	1.42	1.46	1.49	1.47	1.68	1.56	1.73	1.79	1.82	1.82	2.08
39	1.33	1.46	1.52	1.54	1.53	1.73	1.60	1.77	1.83	1.85	1.86	2.15
40	1.36	1.52	1.56	1.58	1.57	1.79	1.67	1.84	1.91	1.94	1.95	2.24
41	1.42	1.56	1.62	1.64	1.64	1.86	1.71	1.89	1.96	2.00	2.00	2.31
42	1.46	1.61	1.67	1.69	1.69	1.93	1.76	1.94	2.01	2.05	2.06	2.38
43	1.52	1.67	1.73	1.76	1.76	2.00	1.80	2.00	2.07	2.10	2.12	2.44
44	1.56	1.73	1.79	1.82	1.82	2.07	1.85	2.05	2.13	2.17	2.18	2.53
45	1.61	1.79	1.85	1.88	1.88	2.16	1.90	2.10	2.19	2.22	2.24	2.61
46	1.67	1.85	1.93	1.95	1.95	2.24	1.95	2.17	2.26	2.30	2.31	2.68
47	1.72	1.91	1.98	2.02	2.02	2.32	2.00	2.22	2.31	2.37	2.38	2.77
48	1.78	1.97	2.06	2.08	2.09	2.41	2.06	2.29	2.39	2.43	2.44	2.87
49	1.84	2.04	2.12	2.16	2.17	2.51	2.10	2.33	2.44	2.50	2.52	2.95
50	1.89	2.10	2.19	2.22	2.26	2.61	2.18	2.43	2.54	2.61	2.63	3.10
51	1.95	2.17	2.27	2.31	2.32	2.70	2.22	2.49	2.61	2.66	2.70	3.19
52	2.00	2.22	2.33	2.39	2.40	2.79	2.28	2.54	2.66	2.74	2.77	3.29
53	2.05	2.29	2.40	2.45	2.49	2.90	2.31	2.59	2.73	2.79	2.85	3.39
54	2.10	2.34	2.46	2.53	2.55	3.00	2.34	2.64	2.78	2.87	2.92	3.49
55	2.16	2.41	2.53	2.61	2.64	3.11	2.40	2.68	2.83	2.93	2.99	3.59
56	2.22	2.51	2.64	2.73	2.76	3.28	2.46	2.78	2.94	3.04	3.11	3.76
57	2.31	2.61	2.75	2.83	2.89	3.45	2.54	2.87	3.04	3.16	3.23	3.94
58	2.39	2.70	2.86	2.95	3.03	3.63	2.62	2.95	3.15	3.27	3.37	4.11
59	2.45	2.78	2.95	3.07	3.15	3.83	2.67	3.04	3.25	3.39	3.49	4.30
60	2.52	2.87	3.05	3.18	3.28	4.00	2.74	3.12	3.36	3.51	3.64	4.54
61	2.57	2.94	3.15	3.29	3.41	4.21	2.77	3.18	3.42	3.62	3.76	4.74
62	2.61	2.99	3.22	3.39	3.52	4.40	2.79	3.23	3.50	3.71	3.87	4.94
63	2.63	3.03	3.28	3.48	3.63	4.60	2.79	3.26	3.53	3.77	3.97	5.12
64	2.63	3.05	3.31	3.54	3.73	4.81	2.79	3.26	3.58	3.84	4.06	5.32
65	2.63	3.06	3.37	3.62	3.85	5.07	2.79	3.27	3.61	3.92	4.19	5.59
66	2.63	3.06	3.38	3.67	3.94	5.28	2.79	3.27	3.62	3.96	4.26	5.81
67	2.63	3.06	3.41	3.74	4.04	5.52	2.79	3.27	3.63	4.02	4.36	6.04
68	2.63	3.06	3.45	3.84	4.16	5.78	2.79	3.27	3.66	4.09	4.47	6.28
69	2.63	3.06	3.51	3.94	4.31	6.06	2.79	3.27	3.72	4.19	4.61	6.57
70	2.63	3.06	3.59	4.06	4.48	6.37	2.79	3.27	3.77	4.31	4.76	6.91
71	2.63	3.06	3.67	4.19	4.64	6.70	2.79	3.27	3.85	4.43	4.94	7.24
72	2.63	3.06	3.76	4.33	4.83	7.05	2.79	3.27	3.94	4.57	5.10	7.59
73	2.63	3.06	3.84	4.46	4.99	7.39	2.79	3.27	3.99	4.68	5.27	7.91
74	2.63	3.06	3.92	4.59	5.17	7.74	2.79	3.27	4.07	4.80	5.43	8.26
75	2.63	3.06	3.98	4.71	5.36	8.17	2.79	3.27	4.15	4.94	5.64	8.70
76	2.63	3.06	4.06	4.83	5.53	8.56	2.79	3.27	4.20	5.06	5.81	9.09
77	2.63	3.06	4.11	4.95	5.70	8.95	2.79	3.27	4.26	5.17	5.97	9.50
78	2.63	3.06	4.15	5.05	5.84	9.30	2.79	3.27	4.30	5.27	6.13	9.83
79	2.63	3.06	4.18	5.13	5.96	9.60	2.79	3.27	4.31	5.34	6.25	10.16
80	2.63	3.06	4.18	5.18	6.06	9.91	2.79	3.27	4.32	5.39	6.34	10.47
81	2.63	3.06	4.18	5.19	6.13	10.20	2.79	3.27	4.32	5.40	6.39	10.76
82	2.63	3.06	4.18	5.20	6.16	10.48	2.79	3.27	4.32	5.42	6.42	11.03
83	2.63	3.06	4.18	5.23	6.19	10.75	2.79	3.27	4.32	5.43	6.46	11.32
84	2.63	3.06	4.18	5.25	6.24	11.00	2.79	3.27	4.32	5.46	6.50	11.58
85	2.63	3.06	4.18	5.28	6.27	11.18	2.79	3.27	4.32	5.49	6.55	11.76
86	2.63	3.06	4.19	5.29	6.28	11.34	2.79	3.27	4.33	5.49	6.56	11.94
87	2.63	3.06	4.19	5.29	6.29	11.45	2.79	3.27	4.33	5.49	6.57	12.05
88	2.63	3.06	4.19	5.29	6.29	11.52	2.79	3.27	4.33	5.49	6.57	12.11
89	2.63	3.06	4.19	5.29	6.29	11.61	2.79	3.27	4.33	5.49	6.57	12.20
90	2.63	3.06	4.19	5.29	6.29	11.75	2.79	3.27	4.33	5.49	6.57	12.35
91	2.63	3.06	4.19	5.29	6.29	12.02	2.79	3.27	4.33	5.49	6.57	12.65
92	2.63	3.06	4.19	5.29	6.29	12.30	2.79	3.27	4.33	5.49	6.57	12.93
93	2.63	3.06	4.19	5.29	6.29	12.57	2.79	3.27	4.33	5.49	6.57	13.21
94	2.63	3.06	4.19	5.29	6.29	12.83	2.79	3.27	4.33	5.49	6.57	13.50
95	2.63	3.06	4.19	5.29	6.29	13.08	2.79	3.27	4.33	5.49	6.57	13.75
96	2.63	3.06	4.19	5.29	6.29	13.31	2.79	3.27	4.33	5.49	6.57	14.00
97	2.63	3.06	4.19	5.29	6.29	13.50	2.79	3.27	4.33	5.49	6.57	14.19
98	2.63	3.06	4.19	5.29	6.29	13.65	2.79	3.27	4.33	5.49	6.57	14.36
99	2.63	3.06	4.19	5.29	6.29	13.71	2.79	3.27	4.33	5.49	6.57	14.42
100	2.63	3.06	4.19	5.29	6.29	13.71	2.79	3.27	4.33	5.49	6.57	14.42

Table 37
 Coverage Professional Home Care
 Elim Period 120
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	0.97	1.07	1.10	1.10	1.10	1.24	1.25	1.38	1.42	1.44	1.43	1.64	
26	0.98	1.08	1.10	1.11	1.10	1.24	1.25	1.38	1.43	1.44	1.43	1.64	
27	0.98	1.08	1.11	1.12	1.11	1.25	1.25	1.40	1.43	1.45	1.44	1.65	
28	0.99	1.10	1.12	1.13	1.12	1.28	1.28	1.41	1.44	1.46	1.45	1.66	
29	1.01	1.11	1.16	1.17	1.16	1.30	1.30	1.42	1.46	1.47	1.47	1.68	
30	1.03	1.13	1.18	1.19	1.18	1.33	1.31	1.44	1.49	1.50	1.50	1.72	
31	1.06	1.17	1.20	1.21	1.20	1.35	1.33	1.46	1.52	1.53	1.53	1.74	
32	1.08	1.19	1.22	1.23	1.23	1.40	1.35	1.49	1.54	1.56	1.56	1.78	
33	1.10	1.22	1.25	1.28	1.25	1.43	1.38	1.53	1.57	1.58	1.58	1.82	
34	1.13	1.24	1.29	1.30	1.30	1.46	1.41	1.55	1.60	1.62	1.62	1.86	
35	1.17	1.29	1.32	1.33	1.33	1.52	1.44	1.58	1.64	1.66	1.66	1.90	
36	1.20	1.32	1.35	1.38	1.36	1.55	1.46	1.62	1.67	1.69	1.69	1.95	
37	1.23	1.35	1.41	1.42	1.42	1.60	1.50	1.66	1.72	1.74	1.74	2.00	
38	1.28	1.40	1.44	1.46	1.45	1.66	1.54	1.69	1.76	1.78	1.78	2.06	
39	1.31	1.44	1.49	1.50	1.50	1.71	1.57	1.74	1.80	1.83	1.83	2.10	
40	1.34	1.49	1.54	1.55	1.55	1.77	1.65	1.82	1.88	1.91	1.91	2.21	
41	1.40	1.54	1.58	1.61	1.61	1.83	1.68	1.86	1.94	1.96	1.97	2.28	
42	1.44	1.58	1.65	1.66	1.66	1.90	1.73	1.91	1.98	2.02	2.02	2.34	
43	1.49	1.65	1.69	1.72	1.72	1.97	1.78	1.96	2.05	2.07	2.08	2.42	
44	1.54	1.69	1.76	1.78	1.78	2.05	1.83	2.02	2.09	2.13	2.15	2.50	
45	1.58	1.76	1.83	1.85	1.85	2.13	1.88	2.07	2.16	2.19	2.20	2.57	
46	1.65	1.82	1.89	1.91	1.93	2.20	1.93	2.13	2.21	2.27	2.28	2.66	
47	1.69	1.88	1.95	1.98	1.98	2.30	1.97	2.19	2.29	2.32	2.34	2.75	
48	1.76	1.95	2.02	2.06	2.06	2.39	2.02	2.26	2.34	2.40	2.41	2.83	
49	1.80	2.01	2.09	2.13	2.15	2.46	2.07	2.31	2.41	2.45	2.49	2.92	
50	1.86	2.07	2.16	2.20	2.21	2.56	2.15	2.40	2.51	2.56	2.59	3.06	
51	1.91	2.13	2.22	2.28	2.29	2.66	2.19	2.44	2.56	2.63	2.66	3.16	
52	1.97	2.20	2.30	2.34	2.38	2.76	2.24	2.51	2.63	2.70	2.74	3.26	
53	2.02	2.27	2.37	2.42	2.44	2.87	2.29	2.55	2.68	2.76	2.81	3.36	
54	2.07	2.32	2.43	2.50	2.52	2.98	2.32	2.62	2.75	2.83	2.88	3.45	
55	2.12	2.38	2.50	2.56	2.61	3.07	2.37	2.65	2.81	2.89	2.95	3.55	
56	2.20	2.49	2.61	2.68	2.73	3.25	2.44	2.75	2.90	3.01	3.07	3.73	
57	2.29	2.57	2.71	2.81	2.86	3.42	2.52	2.85	3.01	3.12	3.21	3.89	
58	2.37	2.66	2.82	2.92	2.99	3.60	2.57	2.93	3.11	3.25	3.33	4.08	
59	2.43	2.76	2.93	3.04	3.12	3.78	2.65	3.01	3.21	3.36	3.47	4.27	
60	2.50	2.83	3.03	3.16	3.25	3.98	2.71	3.10	3.31	3.49	3.62	4.51	
61	2.54	2.92	3.11	3.27	3.38	4.18	2.76	3.16	3.40	3.60	3.74	4.71	
62	2.57	2.97	3.19	3.37	3.50	4.37	2.78	3.21	3.48	3.67	3.85	4.91	
63	2.61	3.00	3.26	3.45	3.61	4.58	2.78	3.23	3.52	3.75	3.95	5.10	
64	2.61	3.03	3.30	3.52	3.71	4.79	2.78	3.25	3.55	3.83	4.04	5.30	
65	2.61	3.05	3.36	3.61	3.84	5.05	2.78	3.26	3.61	3.91	4.18	5.58	
66	2.61	3.05	3.38	3.66	3.92	5.27	2.78	3.26	3.62	3.96	4.26	5.80	
67	2.61	3.05	3.41	3.74	4.04	5.51	2.78	3.26	3.64	4.03	4.36	6.03	
68	2.61	3.05	3.47	3.84	4.16	5.76	2.78	3.26	3.67	4.10	4.48	6.28	
69	2.61	3.05	3.53	3.96	4.32	6.05	2.78	3.26	3.74	4.21	4.63	6.57	
70	2.61	3.05	3.61	4.08	4.49	6.37	2.78	3.26	3.82	4.35	4.81	6.91	
71	2.61	3.05	3.71	4.21	4.68	6.70	2.78	3.26	3.89	4.47	4.97	7.25	
72	2.61	3.05	3.80	4.36	4.85	7.05	2.78	3.26	3.98	4.60	5.16	7.60	
73	2.61	3.05	3.88	4.49	5.03	7.39	2.78	3.26	4.06	4.72	5.31	7.93	
74	2.61	3.05	3.96	4.62	5.20	7.74	2.78	3.26	4.13	4.85	5.48	8.27	
75	2.61	3.05	4.04	4.76	5.41	8.17	2.78	3.26	4.21	4.99	5.70	8.71	
76	2.61	3.05	4.11	4.88	5.58	8.56	2.78	3.26	4.28	5.13	5.87	9.11	
77	2.61	3.05	4.19	5.03	5.76	8.97	2.78	3.26	4.36	5.25	6.06	9.53	
78	2.61	3.05	4.24	5.13	5.92	9.32	2.78	3.26	4.40	5.36	6.20	9.88	
79	2.61	3.05	4.27	5.23	6.06	9.66	2.78	3.26	4.44	5.46	6.36	10.23	
80	2.61	3.05	4.30	5.31	6.19	10.00	2.78	3.26	4.46	5.54	6.49	10.56	
81	2.61	3.05	4.30	5.36	6.29	10.33	2.78	3.26	4.46	5.59	6.58	10.90	
82	2.61	3.05	4.30	5.41	6.39	10.67	2.78	3.26	4.46	5.64	6.69	11.25	
83	2.61	3.05	4.30	5.47	6.50	11.02	2.78	3.26	4.46	5.70	6.80	11.62	
84	2.61	3.05	4.30	5.53	6.61	11.36	2.78	3.26	4.46	5.78	6.92	11.97	
85	2.61	3.05	4.30	5.63	6.73	11.63	2.78	3.26	4.46	5.87	7.04	12.24	
86	2.61	3.05	4.32	5.64	6.78	11.81	2.78	3.26	4.48	5.89	7.10	12.44	
87	2.61	3.05	4.32	5.64	6.79	11.95	2.78	3.26	4.48	5.89	7.11	12.57	
88	2.61	3.05	4.32	5.64	6.79	12.05	2.78	3.26	4.48	5.89	7.11	12.67	
89	2.61	3.05	4.32	5.64	6.79	12.14	2.78	3.26	4.48	5.89	7.11	12.78	
90	2.61	3.05	4.32	5.64	6.79	12.32	2.78	3.26	4.48	5.89	7.11	12.95	
91	2.61	3.05	4.32	5.64	6.79	12.61	2.78	3.26	4.48	5.89	7.11	13.27	
92	2.61	3.05	4.32	5.64	6.79	12.91	2.78	3.26	4.48	5.89	7.11	13.57	
93	2.61	3.05	4.32	5.64	6.79	13.21	2.78	3.26	4.48	5.89	7.11	13.89	
94	2.61	3.05	4.32	5.64	6.79	13.51	2.78	3.26	4.48	5.89	7.11	14.19	
95	2.61	3.05	4.32	5.64	6.79	13.77	2.78	3.26	4.48	5.89	7.11	14.49	
96	2.61	3.05	4.32	5.64	6.79	14.01	2.78	3.26	4.48	5.89	7.11	14.75	
97	2.61	3.05	4.32	5.64	6.79	14.22	2.78	3.26	4.48	5.89	7.11	14.96	
98	2.61	3.05	4.32	5.64	6.79	14.38	2.78	3.26	4.48	5.89	7.11	15.13	
99	2.61	3.05	4.32	5.64	6.79	14.44	2.78	3.26	4.48	5.89	7.11	15.21	
100	2.61	3.05	4.32	5.64	6.79	14.44	2.78	3.26	4.48	5.89	7.11	15.21	

Table 38
 Coverage Professional Home Care
 Elim Period 180
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.95	1.05	1.07	1.08	1.07	1.21	1.22	1.34	1.38	1.41	1.40	1.58
26	0.95	1.05	1.08	1.08	1.08	1.21	1.22	1.34	1.40	1.41	1.40	1.60
27	0.96	1.06	1.08	1.09	1.09	1.22	1.23	1.35	1.40	1.41	1.41	1.61
28	0.97	1.07	1.10	1.10	1.10	1.24	1.24	1.36	1.41	1.43	1.42	1.62
29	0.98	1.09	1.11	1.12	1.12	1.25	1.25	1.38	1.43	1.44	1.44	1.65
30	1.00	1.10	1.13	1.16	1.13	1.30	1.28	1.41	1.45	1.46	1.46	1.67
31	1.03	1.12	1.17	1.18	1.18	1.32	1.30	1.43	1.47	1.49	1.49	1.71
32	1.06	1.17	1.20	1.20	1.20	1.35	1.32	1.45	1.50	1.53	1.52	1.74
33	1.08	1.19	1.22	1.23	1.22	1.40	1.34	1.47	1.54	1.55	1.55	1.78
34	1.10	1.21	1.25	1.25	1.25	1.43	1.36	1.52	1.56	1.58	1.58	1.82
35	1.13	1.24	1.29	1.30	1.30	1.46	1.41	1.55	1.60	1.62	1.62	1.86
36	1.17	1.29	1.32	1.33	1.33	1.52	1.43	1.58	1.64	1.66	1.66	1.90
37	1.20	1.32	1.36	1.38	1.36	1.56	1.46	1.62	1.67	1.69	1.69	1.95
38	1.23	1.35	1.41	1.42	1.42	1.61	1.50	1.66	1.72	1.74	1.74	2.01
39	1.28	1.41	1.45	1.46	1.46	1.67	1.54	1.69	1.76	1.79	1.79	2.07
40	1.31	1.45	1.50	1.52	1.52	1.73	1.61	1.77	1.84	1.86	1.88	2.17
41	1.35	1.50	1.55	1.56	1.56	1.79	1.65	1.82	1.89	1.91	1.93	2.22
42	1.41	1.55	1.60	1.62	1.62	1.85	1.69	1.86	1.94	1.97	1.97	2.30
43	1.45	1.60	1.66	1.68	1.68	1.93	1.73	1.93	2.00	2.02	2.04	2.38
44	1.50	1.66	1.72	1.74	1.74	2.00	1.78	1.97	2.05	2.08	2.09	2.44
45	1.55	1.71	1.78	1.80	1.80	2.07	1.83	2.04	2.10	2.15	2.17	2.52
46	1.60	1.77	1.84	1.86	1.88	2.16	1.88	2.08	2.17	2.21	2.22	2.61
47	1.66	1.83	1.90	1.94	1.94	2.24	1.93	2.15	2.22	2.28	2.30	2.68
48	1.71	1.90	1.97	2.01	2.01	2.32	1.98	2.20	2.30	2.34	2.37	2.77
49	1.77	1.96	2.04	2.07	2.08	2.42	2.04	2.27	2.37	2.41	2.43	2.87
50	1.82	2.02	2.10	2.15	2.16	2.51	2.10	2.34	2.45	2.52	2.54	3.01
51	1.88	2.08	2.18	2.21	2.24	2.61	2.16	2.40	2.52	2.57	2.62	3.10
52	1.93	2.15	2.24	2.29	2.31	2.71	2.19	2.45	2.57	2.65	2.68	3.19
53	1.97	2.20	2.31	2.37	2.39	2.81	2.24	2.51	2.64	2.71	2.76	3.29
54	2.02	2.27	2.38	2.43	2.46	2.90	2.28	2.55	2.70	2.78	2.83	3.39
55	2.07	2.32	2.44	2.51	2.54	3.01	2.32	2.61	2.75	2.85	2.90	3.50
56	2.16	2.42	2.55	2.63	2.67	3.18	2.40	2.70	2.86	2.95	3.03	3.66
57	2.24	2.52	2.65	2.75	2.79	3.36	2.46	2.79	2.97	3.07	3.15	3.84
58	2.31	2.62	2.76	2.86	2.93	3.53	2.54	2.88	3.06	3.18	3.28	4.02
59	2.39	2.70	2.87	2.98	3.06	3.72	2.61	2.97	3.16	3.30	3.41	4.21
60	2.44	2.78	2.97	3.09	3.18	3.91	2.67	3.05	3.27	3.43	3.58	4.46
61	2.50	2.86	3.05	3.21	3.31	4.10	2.73	3.12	3.36	3.54	3.70	4.66
62	2.54	2.90	3.14	3.30	3.43	4.31	2.75	3.17	3.42	3.63	3.82	4.85
63	2.55	2.95	3.19	3.39	3.54	4.50	2.76	3.19	3.48	3.72	3.91	5.05
64	2.56	2.98	3.25	3.48	3.65	4.72	2.76	3.21	3.52	3.78	4.02	5.25
65	2.56	3.01	3.31	3.58	3.80	5.01	2.76	3.25	3.59	3.89	4.16	5.56
66	2.56	3.03	3.36	3.65	3.91	5.24	2.76	3.25	3.62	3.96	4.26	5.79
67	2.56	3.05	3.41	3.75	4.04	5.49	2.76	3.26	3.66	4.06	4.39	6.04
68	2.56	3.09	3.49	3.86	4.20	5.76	2.76	3.28	3.73	4.15	4.54	6.30
69	2.56	3.14	3.58	3.99	4.37	6.07	2.76	3.31	3.82	4.28	4.71	6.61
70	2.56	3.18	3.66	4.14	4.57	6.40	2.76	3.37	3.89	4.43	4.91	6.97
71	2.56	3.26	3.77	4.28	4.75	6.75	2.76	3.41	3.99	4.57	5.08	7.33
72	2.56	3.31	3.88	4.46	4.96	7.13	2.76	3.48	4.10	4.72	5.29	7.69
73	2.56	3.37	3.98	4.60	5.15	7.47	2.76	3.51	4.19	4.85	5.47	8.02
74	2.56	3.41	4.08	4.74	5.35	7.84	2.76	3.54	4.27	4.99	5.67	8.39
75	2.56	3.45	4.19	4.92	5.57	8.27	2.76	3.59	4.38	5.17	5.90	8.84
76	2.56	3.48	4.27	5.05	5.76	8.68	2.76	3.62	4.47	5.31	6.07	9.24
77	2.56	3.50	4.36	5.19	5.94	9.08	2.76	3.63	4.55	5.46	6.27	9.65
78	2.56	3.51	4.42	5.31	6.09	9.41	2.76	3.63	4.61	5.57	6.41	9.99
79	2.56	3.51	4.47	5.40	6.24	9.71	2.76	3.63	4.64	5.65	6.53	10.29
80	2.56	3.51	4.48	5.47	6.33	10.01	2.76	3.63	4.66	5.72	6.64	10.57
81	2.56	3.51	4.48	5.51	6.40	10.31	2.76	3.63	4.66	5.75	6.72	10.89
82	2.56	3.51	4.48	5.52	6.48	10.59	2.76	3.63	4.66	5.78	6.78	11.18
83	2.56	3.51	4.48	5.54	6.52	10.87	2.76	3.63	4.66	5.79	6.84	11.46
84	2.56	3.51	4.48	5.56	6.58	11.13	2.76	3.63	4.66	5.80	6.90	11.74
85	2.56	3.51	4.48	5.58	6.63	11.32	2.76	3.63	4.66	5.83	6.94	11.92
86	2.56	3.51	4.48	5.59	6.67	11.48	2.76	3.63	4.66	5.83	6.99	12.09
87	2.56	3.51	4.48	5.59	6.67	11.59	2.76	3.63	4.66	5.83	6.99	12.20
88	2.56	3.51	4.48	5.59	6.67	11.68	2.76	3.63	4.66	5.83	6.99	12.29
89	2.56	3.51	4.48	5.59	6.67	11.76	2.76	3.63	4.66	5.83	6.99	12.38
90	2.56	3.51	4.48	5.59	6.67	11.92	2.76	3.63	4.66	5.83	6.99	12.54
91	2.56	3.51	4.48	5.59	6.67	12.20	2.76	3.63	4.66	5.83	6.99	12.83
92	2.56	3.51	4.48	5.59	6.67	12.46	2.76	3.63	4.66	5.83	6.99	13.11
93	2.56	3.51	4.48	5.59	6.67	12.74	2.76	3.63	4.66	5.83	6.99	13.40
94	2.56	3.51	4.48	5.59	6.67	12.99	2.76	3.63	4.66	5.83	6.99	13.67
95	2.56	3.51	4.48	5.59	6.67	13.26	2.76	3.63	4.66	5.83	6.99	13.93
96	2.56	3.51	4.48	5.59	6.67	13.46	2.76	3.63	4.66	5.83	6.99	14.17
97	2.56	3.51	4.48	5.59	6.67	13.65	2.76	3.63	4.66	5.83	6.99	14.37
98	2.56	3.51	4.48	5.59	6.67	13.79	2.76	3.63	4.66	5.83	6.99	14.52
99	2.56	3.51	4.48	5.59	6.67	13.86	2.76	3.63	4.66	5.83	6.99	14.59
100	2.56	3.51	4.48	5.59	6.67	13.86	2.76	3.63	4.66	5.83	6.99	14.59

Table 39
 Coverage Professional Home Care
 Elim Period 365
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.79	0.87	0.89	0.89	0.89	1.05	1.01	1.12	1.17	1.18	1.18	1.40
26	0.79	0.87	0.89	0.91	0.89	1.06	1.03	1.12	1.18	1.19	1.19	1.40
27	0.80	0.88	0.91	0.91	0.91	1.06	1.03	1.13	1.18	1.19	1.19	1.41
28	0.81	0.89	0.92	0.94	0.92	1.08	1.05	1.16	1.19	1.20	1.20	1.42
29	0.83	0.91	0.94	0.95	0.95	1.09	1.06	1.17	1.21	1.22	1.22	1.44
30	0.84	0.92	0.96	0.97	0.96	1.11	1.07	1.19	1.22	1.23	1.23	1.46
31	0.86	0.95	0.98	0.98	0.98	1.13	1.09	1.21	1.24	1.25	1.25	1.49
32	0.87	0.97	1.00	1.00	1.00	1.18	1.11	1.23	1.28	1.29	1.29	1.53
33	0.89	0.99	1.03	1.05	1.03	1.21	1.12	1.25	1.30	1.32	1.32	1.55
34	0.92	1.01	1.06	1.07	1.07	1.23	1.16	1.29	1.33	1.34	1.34	1.58
35	0.95	1.06	1.09	1.09	1.09	1.28	1.19	1.31	1.35	1.38	1.38	1.64
36	0.98	1.08	1.11	1.12	1.12	1.32	1.21	1.34	1.40	1.41	1.42	1.67
37	1.00	1.11	1.16	1.17	1.17	1.35	1.23	1.36	1.43	1.44	1.45	1.72
38	1.03	1.16	1.19	1.20	1.20	1.41	1.28	1.41	1.46	1.49	1.49	1.77
39	1.07	1.19	1.22	1.23	1.23	1.45	1.30	1.44	1.50	1.53	1.53	1.82
40	1.10	1.22	1.28	1.29	1.29	1.50	1.35	1.52	1.57	1.60	1.61	1.91
41	1.13	1.25	1.31	1.33	1.33	1.56	1.40	1.55	1.62	1.65	1.65	1.97
42	1.18	1.31	1.35	1.38	1.38	1.62	1.43	1.60	1.66	1.69	1.71	2.04
43	1.22	1.35	1.41	1.43	1.43	1.68	1.47	1.65	1.72	1.74	1.76	2.09
44	1.25	1.41	1.46	1.47	1.49	1.76	1.52	1.69	1.77	1.79	1.82	2.17
45	1.31	1.45	1.52	1.54	1.54	1.83	1.56	1.74	1.82	1.85	1.86	2.24
46	1.35	1.52	1.57	1.60	1.60	1.90	1.61	1.79	1.88	1.91	1.93	2.32
47	1.41	1.56	1.64	1.66	1.66	1.97	1.65	1.84	1.94	1.97	2.00	2.40
48	1.45	1.62	1.69	1.72	1.73	2.06	1.69	1.90	1.98	2.04	2.06	2.49
49	1.50	1.67	1.76	1.78	1.79	2.15	1.74	1.95	2.05	2.09	2.12	2.56
50	1.55	1.73	1.82	1.85	1.86	2.22	1.82	2.04	2.15	2.20	2.22	2.71
51	1.60	1.79	1.88	1.93	1.94	2.32	1.86	2.09	2.20	2.27	2.30	2.79
52	1.65	1.85	1.94	1.98	2.01	2.41	1.90	2.15	2.27	2.32	2.38	2.89
53	1.69	1.91	2.01	2.06	2.08	2.51	1.95	2.19	2.32	2.40	2.44	2.99
54	1.74	1.96	2.07	2.13	2.16	2.62	1.98	2.26	2.39	2.45	2.52	3.09
55	1.79	2.02	2.13	2.20	2.24	2.71	2.04	2.30	2.44	2.53	2.59	3.18
56	1.86	2.12	2.24	2.31	2.37	2.88	2.10	2.39	2.54	2.65	2.71	3.36
57	1.95	2.20	2.34	2.43	2.49	3.05	2.18	2.49	2.65	2.76	2.83	3.53
58	2.02	2.30	2.45	2.55	2.62	3.22	2.26	2.57	2.76	2.88	2.97	3.72
59	2.09	2.40	2.56	2.67	2.75	3.40	2.32	2.66	2.87	3.00	3.10	3.89
60	2.17	2.49	2.66	2.79	2.88	3.61	2.41	2.77	3.00	3.16	3.28	4.16
61	2.22	2.56	2.77	2.92	3.03	3.82	2.45	2.85	3.10	3.28	3.42	4.37
62	2.29	2.64	2.87	3.04	3.16	4.02	2.51	2.92	3.19	3.40	3.55	4.59
63	2.32	2.71	2.95	3.15	3.30	4.24	2.54	2.98	3.27	3.51	3.70	4.81
64	2.37	2.76	3.04	3.27	3.43	4.47	2.56	3.03	3.36	3.62	3.84	5.04
65	2.40	2.83	3.16	3.41	3.63	4.80	2.61	3.10	3.47	3.77	4.02	5.36
66	2.42	2.88	3.23	3.53	3.77	5.05	2.62	3.14	3.53	3.88	4.16	5.63
67	2.44	2.94	3.33	3.66	3.95	5.32	2.64	3.19	3.63	4.00	4.33	5.91
68	2.49	3.01	3.43	3.82	4.13	5.63	2.66	3.26	3.73	4.16	4.51	6.20
69	2.52	3.10	3.58	3.99	4.35	5.96	2.70	3.34	3.86	4.33	4.73	6.55
70	2.57	3.19	3.72	4.19	4.59	6.33	2.75	3.43	4.00	4.54	4.98	6.94
71	2.63	3.30	3.86	4.38	4.81	6.69	2.79	3.53	4.15	4.73	5.20	7.33
72	2.68	3.42	4.03	4.59	5.06	7.10	2.85	3.64	4.31	4.94	5.46	7.71
73	2.74	3.52	4.18	4.80	5.30	7.47	2.88	3.73	4.46	5.13	5.69	8.09
74	2.78	3.62	4.33	4.99	5.56	7.87	2.92	3.83	4.61	5.34	5.94	8.48
75	2.82	3.73	4.51	5.24	5.84	8.36	2.97	3.95	4.80	5.58	6.25	8.98
76	2.85	3.82	4.66	5.43	6.08	8.81	2.99	4.03	4.94	5.78	6.49	9.43
77	2.88	3.91	4.82	5.65	6.34	9.26	3.01	4.11	5.08	6.00	6.74	9.89
78	2.89	3.98	4.94	5.82	6.57	9.66	3.03	4.18	5.20	6.16	6.96	10.29
79	2.89	4.03	5.05	6.00	6.78	10.03	3.03	4.24	5.31	6.33	7.16	10.66
80	2.89	4.07	5.15	6.14	6.96	10.40	3.03	4.26	5.41	6.48	7.36	11.03
81	2.89	4.07	5.20	6.26	7.13	10.76	3.03	4.26	5.47	6.60	7.51	11.41
82	2.89	4.07	5.27	6.37	7.27	11.11	3.03	4.26	5.53	6.70	7.67	11.76
83	2.89	4.07	5.32	6.48	7.41	11.45	3.03	4.26	5.59	6.81	7.82	12.10
84	2.89	4.07	5.39	6.58	7.55	11.76	3.03	4.26	5.65	6.92	7.95	12.44
85	2.89	4.07	5.45	6.67	7.66	11.97	3.03	4.26	5.71	7.01	8.06	12.65
86	2.89	4.07	5.47	6.73	7.74	12.19	3.03	4.26	5.73	7.08	8.15	12.86
87	2.89	4.07	5.47	6.77	7.81	12.34	3.03	4.26	5.73	7.12	8.21	13.02
88	2.89	4.07	5.47	6.78	7.84	12.46	3.03	4.26	5.73	7.13	8.24	13.15
89	2.89	4.07	5.47	6.80	7.88	12.60	3.03	4.26	5.73	7.15	8.29	13.29
90	2.89	4.07	5.47	6.86	7.96	12.79	3.03	4.26	5.73	7.22	8.37	13.48
91	2.89	4.07	5.47	7.01	8.13	13.10	3.03	4.26	5.73	7.36	8.56	13.81
92	2.89	4.07	5.47	7.14	8.31	13.42	3.03	4.26	5.73	7.49	8.73	14.14
93	2.89	4.07	5.47	7.26	8.47	13.74	3.03	4.26	5.73	7.63	8.91	14.47
94	2.89	4.07	5.47	7.39	8.62	14.03	3.03	4.26	5.73	7.77	9.08	14.77
95	2.89	4.07	5.47	7.51	8.79	14.30	3.03	4.26	5.73	7.90	9.24	15.07
96	2.89	4.07	5.47	7.63	8.94	14.55	3.03	4.26	5.73	8.03	9.41	15.32
97	2.89	4.07	5.47	7.74	9.08	14.75	3.03	4.26	5.73	8.14	9.56	15.52
98	2.89	4.07	5.47	7.85	9.23	14.89	3.03	4.26	5.73	8.26	9.71	15.69
99	2.89	4.07	5.47	7.96	9.39	14.96	3.03	4.26	5.73	8.37	9.89	15.74
100	2.89	4.07	5.47	8.11	9.65	14.96	3.03	4.26	5.73	8.55	10.15	15.74

Table 40
 Coverage Professional Home Care
 Elim Period 730
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.55	0.61	0.63	0.63	0.64	0.79	0.72	0.80	0.84	0.85	0.86	1.07
26	0.55	0.62	0.63	0.64	0.64	0.80	0.72	0.81	0.84	0.85	0.86	1.07
27	0.56	0.62	0.64	0.64	0.65	0.80	0.73	0.81	0.85	0.86	0.86	1.08
28	0.56	0.63	0.65	0.65	0.65	0.81	0.73	0.83	0.86	0.87	0.87	1.09
29	0.57	0.64	0.67	0.67	0.67	0.84	0.74	0.84	0.87	0.88	0.88	1.11
30	0.58	0.65	0.68	0.68	0.69	0.85	0.75	0.85	0.88	0.89	0.91	1.12
31	0.59	0.67	0.69	0.70	0.70	0.87	0.76	0.86	0.89	0.92	0.92	1.16
32	0.62	0.69	0.72	0.72	0.73	0.89	0.79	0.88	0.92	0.94	0.95	1.18
33	0.63	0.70	0.73	0.74	0.74	0.92	0.80	0.89	0.95	0.96	0.97	1.21
34	0.64	0.73	0.75	0.76	0.76	0.95	0.81	0.92	0.96	0.98	0.99	1.23
35	0.67	0.74	0.77	0.79	0.79	0.98	0.84	0.95	0.98	1.00	1.01	1.28
36	0.68	0.76	0.80	0.81	0.81	1.00	0.86	0.97	1.00	1.03	1.05	1.31
37	0.70	0.79	0.83	0.84	0.84	1.05	0.88	0.99	1.05	1.07	1.07	1.34
38	0.73	0.81	0.85	0.86	0.87	1.08	0.89	1.01	1.07	1.09	1.10	1.38
39	0.75	0.85	0.88	0.89	0.89	1.11	0.94	1.05	1.10	1.12	1.13	1.43
40	0.77	0.87	0.91	0.94	0.94	1.17	0.97	1.10	1.16	1.19	1.20	1.50
41	0.80	0.91	0.95	0.97	0.97	1.21	1.00	1.12	1.19	1.22	1.23	1.55
42	0.84	0.95	0.98	1.00	1.00	1.25	1.03	1.17	1.22	1.25	1.28	1.61
43	0.86	0.97	1.01	1.05	1.06	1.31	1.06	1.20	1.25	1.30	1.32	1.66
44	0.89	1.01	1.07	1.09	1.09	1.36	1.09	1.23	1.31	1.34	1.36	1.72
45	0.94	1.06	1.10	1.12	1.13	1.43	1.12	1.29	1.35	1.40	1.42	1.78
46	0.97	1.09	1.16	1.18	1.19	1.49	1.17	1.32	1.40	1.44	1.46	1.85
47	1.00	1.13	1.20	1.22	1.23	1.55	1.20	1.36	1.44	1.49	1.52	1.91
48	1.05	1.19	1.24	1.28	1.30	1.62	1.23	1.41	1.49	1.55	1.57	1.98
49	1.08	1.22	1.30	1.33	1.34	1.69	1.28	1.45	1.55	1.60	1.64	2.07
50	1.11	1.28	1.34	1.38	1.41	1.77	1.33	1.53	1.62	1.68	1.72	2.19
51	1.17	1.32	1.41	1.44	1.46	1.85	1.36	1.57	1.68	1.74	1.79	2.28
52	1.20	1.36	1.45	1.50	1.53	1.93	1.41	1.62	1.73	1.80	1.85	2.37
53	1.23	1.42	1.52	1.56	1.60	2.02	1.45	1.67	1.79	1.86	1.91	2.44
54	1.29	1.46	1.57	1.64	1.66	2.10	1.49	1.72	1.85	1.94	1.98	2.54
55	1.32	1.53	1.62	1.69	1.73	2.20	1.53	1.77	1.91	2.00	2.06	2.64
56	1.40	1.60	1.72	1.79	1.84	2.34	1.60	1.85	2.00	2.10	2.18	2.79
57	1.45	1.68	1.82	1.90	1.96	2.51	1.66	1.94	2.10	2.21	2.30	2.95
58	1.53	1.77	1.91	2.01	2.08	2.66	1.73	2.02	2.20	2.33	2.42	3.12
59	1.58	1.86	2.02	2.13	2.20	2.85	1.79	2.10	2.31	2.45	2.55	3.31
60	1.66	1.95	2.13	2.26	2.34	3.03	1.89	2.22	2.45	2.63	2.74	3.58
61	1.73	2.04	2.24	2.39	2.50	3.23	1.95	2.32	2.56	2.76	2.89	3.77
62	1.79	2.13	2.34	2.52	2.64	3.45	2.01	2.41	2.68	2.89	3.05	4.00
63	1.85	2.21	2.46	2.66	2.81	3.67	2.07	2.50	2.79	3.04	3.21	4.24
64	1.90	2.30	2.57	2.81	2.97	3.92	2.12	2.57	2.92	3.18	3.38	4.49
65	1.98	2.42	2.75	3.01	3.21	4.27	2.20	2.70	3.07	3.39	3.62	4.85
66	2.05	2.52	2.88	3.17	3.40	4.57	2.27	2.79	3.21	3.54	3.82	5.15
67	2.12	2.63	3.03	3.36	3.62	4.86	2.32	2.90	3.37	3.74	4.04	5.46
68	2.19	2.75	3.19	3.58	3.86	5.19	2.40	3.01	3.52	3.95	4.28	5.79
69	2.29	2.88	3.38	3.80	4.13	5.56	2.50	3.16	3.72	4.18	4.55	6.15
70	2.39	3.03	3.59	4.04	4.40	5.93	2.59	3.31	3.94	4.46	4.86	6.58
71	2.49	3.18	3.77	4.27	4.68	6.33	2.68	3.47	4.13	4.70	5.13	6.97
72	2.59	3.36	3.99	4.54	4.97	6.74	2.79	3.63	4.35	4.95	5.43	7.39
73	2.68	3.51	4.20	4.80	5.27	7.14	2.89	3.78	4.55	5.20	5.72	7.79
74	2.79	3.66	4.42	5.06	5.57	7.57	3.00	3.95	4.76	5.47	6.03	8.22
75	2.92	3.87	4.69	5.39	5.94	8.10	3.12	4.15	5.05	5.80	6.40	8.75
76	3.01	4.03	4.91	5.65	6.25	8.57	3.21	4.31	5.27	6.06	6.70	9.22
77	3.11	4.19	5.13	5.93	6.56	9.04	3.30	4.48	5.48	6.34	7.02	9.71
78	3.19	4.35	5.34	6.17	6.84	9.46	3.39	4.62	5.69	6.58	7.30	10.14
79	3.27	4.48	5.53	6.40	7.11	9.87	3.47	4.75	5.90	6.82	7.58	10.55
80	3.33	4.61	5.72	6.63	7.37	10.27	3.52	4.88	6.08	7.05	7.84	10.97
81	3.38	4.73	5.91	6.85	7.62	10.71	3.58	5.01	6.26	7.27	8.10	11.40
82	3.42	4.85	6.07	7.06	7.88	11.12	3.62	5.13	6.44	7.50	8.35	11.83
83	3.48	4.96	6.26	7.28	8.12	11.53	3.66	5.25	6.62	7.72	8.60	12.23
84	3.52	5.08	6.42	7.50	8.36	11.94	3.71	5.37	6.80	7.94	8.86	12.65
85	3.55	5.18	6.57	7.66	8.54	12.19	3.75	5.47	6.93	8.11	9.03	12.91
86	3.59	5.24	6.67	7.81	8.70	12.44	3.77	5.53	7.04	8.24	9.20	13.17
87	3.60	5.28	6.73	7.90	8.81	12.65	3.77	5.56	7.11	8.34	9.32	13.38
88	3.60	5.30	6.79	7.98	8.91	12.82	3.77	5.58	7.15	8.43	9.42	13.54
89	3.60	5.32	6.85	8.07	9.02	12.99	3.77	5.61	7.22	8.50	9.52	13.72
90	3.60	5.37	6.93	8.20	9.16	13.22	3.77	5.67	7.30	8.62	9.66	13.96
91	3.60	5.48	7.10	8.38	9.38	13.56	3.77	5.78	7.47	8.83	9.90	14.31
92	3.60	5.59	7.24	8.58	9.60	13.90	3.77	5.89	7.62	9.04	10.13	14.66
93	3.60	5.69	7.39	8.78	9.83	14.25	3.77	6.00	7.78	9.24	10.36	15.02
94	3.60	5.79	7.52	8.95	10.04	14.56	3.77	6.08	7.93	9.44	10.59	15.36
95	3.60	5.89	7.66	9.12	10.25	14.86	3.77	6.18	8.07	9.63	10.79	15.65
96	3.60	5.96	7.79	9.30	10.44	15.11	3.77	6.28	8.21	9.79	11.00	15.93
97	3.60	6.04	7.90	9.44	10.63	15.32	3.77	6.36	8.32	9.93	11.20	16.13
98	3.60	6.09	8.00	9.58	10.81	15.47	3.77	6.42	8.43	10.09	11.40	16.29
99	3.60	6.16	8.10	9.75	11.06	15.51	3.77	6.49	8.54	10.26	11.64	16.35
100	3.60	6.24	8.24	9.97	11.40	15.51	3.77	6.57	8.68	10.51	12.00	16.35

Table 41

Coverage Professional Home Care
 Elim Period 30
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.09	1.20	1.23	1.24	1.23	1.38	1.41	1.55	1.60	1.61	1.60	1.80
26	1.09	1.21	1.24	1.24	1.24	1.38	1.41	1.55	1.60	1.61	1.61	1.82
27	1.10	1.22	1.25	1.25	1.25	1.41	1.42	1.56	1.61	1.62	1.62	1.83
28	1.11	1.23	1.28	1.29	1.28	1.42	1.43	1.57	1.62	1.64	1.64	1.84
29	1.13	1.25	1.30	1.31	1.30	1.44	1.44	1.58	1.65	1.66	1.66	1.86
30	1.17	1.29	1.32	1.33	1.32	1.47	1.46	1.61	1.67	1.68	1.68	1.90
31	1.19	1.31	1.34	1.35	1.35	1.52	1.49	1.65	1.69	1.72	1.71	1.94
32	1.21	1.33	1.38	1.40	1.38	1.55	1.52	1.67	1.73	1.74	1.74	1.97
33	1.24	1.36	1.42	1.43	1.42	1.58	1.55	1.71	1.76	1.78	1.78	2.01
34	1.28	1.41	1.45	1.46	1.45	1.62	1.57	1.73	1.79	1.82	1.82	2.06
35	1.31	1.44	1.49	1.50	1.50	1.67	1.61	1.78	1.84	1.85	1.85	2.10
36	1.34	1.47	1.53	1.55	1.54	1.72	1.65	1.82	1.88	1.90	1.90	2.16
37	1.38	1.53	1.57	1.58	1.58	1.78	1.68	1.85	1.93	1.95	1.95	2.21
38	1.43	1.57	1.62	1.65	1.64	1.84	1.72	1.90	1.97	2.00	2.00	2.28
39	1.46	1.62	1.67	1.69	1.69	1.90	1.77	1.95	2.02	2.05	2.05	2.33
40	1.52	1.67	1.73	1.76	1.74	1.96	1.84	2.04	2.10	2.13	2.15	2.44
41	1.56	1.73	1.79	1.80	1.80	2.04	1.89	2.08	2.17	2.19	2.20	2.52
42	1.61	1.79	1.85	1.88	1.86	2.10	1.94	2.15	2.21	2.26	2.27	2.59
43	1.67	1.85	1.91	1.94	1.94	2.19	1.98	2.20	2.29	2.32	2.32	2.67
44	1.73	1.91	1.98	2.01	2.01	2.28	2.04	2.27	2.34	2.39	2.40	2.76
45	1.78	1.97	2.06	2.08	2.08	2.37	2.09	2.32	2.41	2.45	2.46	2.85
46	1.84	2.05	2.13	2.16	2.16	2.45	2.15	2.39	2.49	2.53	2.54	2.93
47	1.90	2.12	2.20	2.22	2.24	2.54	2.20	2.44	2.55	2.61	2.62	3.03
48	1.97	2.19	2.28	2.31	2.31	2.65	2.27	2.52	2.63	2.67	2.68	3.12
49	2.04	2.27	2.34	2.40	2.40	2.75	2.31	2.57	2.70	2.75	2.77	3.22
50	2.09	2.33	2.43	2.46	2.49	2.85	2.39	2.67	2.79	2.86	2.88	3.38
51	2.16	2.40	2.51	2.55	2.56	2.95	2.44	2.74	2.86	2.93	2.95	3.48
52	2.20	2.46	2.57	2.64	2.65	3.06	2.49	2.78	2.93	3.00	3.04	3.59
53	2.27	2.53	2.65	2.71	2.74	3.17	2.53	2.85	2.99	3.06	3.11	3.67
54	2.31	2.59	2.73	2.78	2.82	3.28	2.56	2.89	3.04	3.14	3.18	3.78
55	2.37	2.65	2.78	2.86	2.89	3.40	2.59	2.93	3.10	3.19	3.26	3.88
56	2.43	2.75	2.90	2.99	3.03	3.58	2.67	3.03	3.21	3.31	3.38	4.07
57	2.52	2.85	3.01	3.11	3.16	3.75	2.74	3.11	3.30	3.42	3.50	4.25
58	2.57	2.94	3.11	3.22	3.29	3.95	2.79	3.18	3.40	3.53	3.63	4.43
59	2.64	3.01	3.21	3.34	3.41	4.13	2.85	3.26	3.49	3.64	3.75	4.62
60	2.70	3.09	3.30	3.45	3.54	4.32	2.88	3.31	3.58	3.75	3.88	4.86
61	2.73	3.14	3.38	3.53	3.65	4.51	2.90	3.37	3.63	3.84	3.99	5.05
62	2.74	3.17	3.42	3.62	3.76	4.71	2.90	3.38	3.67	3.91	4.08	5.24
63	2.74	3.18	3.47	3.67	3.85	4.91	2.90	3.38	3.70	3.95	4.15	5.42
64	2.74	3.18	3.48	3.72	3.92	5.09	2.90	3.38	3.70	3.97	4.21	5.59
65	2.74	3.18	3.48	3.76	4.00	5.35	2.90	3.38	3.70	4.02	4.31	5.85
66	2.74	3.18	3.48	3.78	4.07	5.54	2.90	3.38	3.70	4.03	4.35	6.05
67	2.74	3.18	3.48	3.82	4.13	5.76	2.90	3.38	3.70	4.04	4.40	6.26
68	2.74	3.18	3.48	3.86	4.22	6.01	2.90	3.38	3.70	4.07	4.48	6.49
69	2.74	3.18	3.48	3.92	4.33	6.27	2.90	3.38	3.70	4.11	4.58	6.75
70	2.74	3.18	3.48	3.99	4.44	6.55	2.90	3.38	3.70	4.16	4.68	7.04
71	2.74	3.18	3.48	4.06	4.55	6.85	2.90	3.38	3.70	4.22	4.76	7.34
72	2.74	3.18	3.48	4.14	4.69	7.16	2.90	3.38	3.70	4.28	4.87	7.65
73	2.74	3.18	3.48	4.19	4.79	7.46	2.90	3.38	3.70	4.32	4.96	7.91
74	2.74	3.18	3.48	4.24	4.87	7.74	2.90	3.38	3.70	4.36	5.05	8.21
75	2.74	3.18	3.48	4.27	4.96	8.10	2.90	3.38	3.70	4.40	5.16	8.57
76	2.74	3.18	3.48	4.30	5.04	8.39	2.90	3.38	3.70	4.42	5.21	8.87
77	2.74	3.18	3.48	4.30	5.09	8.70	2.90	3.38	3.70	4.43	5.28	9.17
78	2.74	3.18	3.48	4.30	5.12	8.93	2.90	3.38	3.70	4.43	5.29	9.41
79	2.74	3.18	3.48	4.30	5.12	9.14	2.90	3.38	3.70	4.43	5.29	9.60
80	2.74	3.18	3.48	4.30	5.12	9.33	2.90	3.38	3.70	4.43	5.29	9.80
81	2.74	3.18	3.48	4.30	5.12	9.55	2.90	3.38	3.70	4.43	5.29	10.03
82	2.74	3.18	3.48	4.30	5.12	9.77	2.90	3.38	3.70	4.43	5.29	10.25
83	2.74	3.18	3.48	4.30	5.12	9.99	2.90	3.38	3.70	4.43	5.29	10.47
84	2.74	3.18	3.48	4.30	5.12	10.19	2.90	3.38	3.70	4.43	5.29	10.68
85	2.74	3.18	3.48	4.30	5.12	10.35	2.90	3.38	3.70	4.43	5.29	10.86
86	2.74	3.18	3.48	4.30	5.12	10.44	2.90	3.38	3.70	4.43	5.29	10.97
87	2.74	3.18	3.48	4.30	5.12	10.49	2.90	3.38	3.70	4.43	5.29	11.01
88	2.74	3.18	3.48	4.30	5.12	10.52	2.90	3.38	3.70	4.43	5.29	11.03
89	2.74	3.18	3.48	4.30	5.12	10.55	2.90	3.38	3.70	4.43	5.29	11.08
90	2.74	3.18	3.48	4.30	5.12	10.65	2.90	3.38	3.70	4.43	5.29	11.17
91	2.74	3.18	3.48	4.30	5.12	10.87	2.90	3.38	3.70	4.43	5.29	11.40
92	2.74	3.18	3.48	4.30	5.12	11.09	2.90	3.38	3.70	4.43	5.29	11.63
93	2.74	3.18	3.48	4.30	5.12	11.30	2.90	3.38	3.70	4.43	5.29	11.86
94	2.74	3.18	3.48	4.30	5.12	11.51	2.90	3.38	3.70	4.43	5.29	12.08
95	2.74	3.18	3.48	4.30	5.12	11.72	2.90	3.38	3.70	4.43	5.29	12.31
96	2.74	3.18	3.48	4.30	5.12	11.90	2.90	3.38	3.70	4.43	5.29	12.51
97	2.74	3.18	3.48	4.30	5.12	12.08	2.90	3.38	3.70	4.43	5.29	12.69
98	2.74	3.18	3.48	4.30	5.12	12.21	2.90	3.38	3.70	4.43	5.29	12.84
99	2.74	3.18	3.48	4.30	5.12	12.27	2.90	3.38	3.70	4.43	5.29	12.90
100	2.74	3.18	3.48	4.30	5.12	12.27	2.90	3.38	3.70	4.43	5.29	12.90

Table 42
 Coverage Professional Home Care
 Elim Period 60
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		1.07	1.18	1.21	1.21	1.21	1.35	1.36	1.52	1.56	1.57	1.57	1.78
26		1.07	1.18	1.21	1.22	1.21	1.35	1.38	1.52	1.56	1.57	1.57	1.78
27		1.08	1.19	1.22	1.23	1.22	1.36	1.38	1.53	1.57	1.58	1.58	1.79
28		1.09	1.20	1.24	1.24	1.24	1.40	1.40	1.54	1.58	1.60	1.60	1.80
29		1.11	1.22	1.25	1.28	1.25	1.42	1.42	1.56	1.61	1.62	1.62	1.83
30		1.13	1.24	1.29	1.30	1.30	1.44	1.44	1.58	1.64	1.65	1.65	1.86
31		1.17	1.28	1.32	1.33	1.32	1.47	1.46	1.61	1.66	1.68	1.67	1.90
32		1.19	1.31	1.34	1.35	1.35	1.52	1.49	1.64	1.69	1.71	1.71	1.94
33		1.21	1.33	1.38	1.40	1.38	1.55	1.52	1.67	1.72	1.74	1.74	1.97
34		1.24	1.36	1.42	1.43	1.42	1.60	1.55	1.71	1.76	1.78	1.78	2.02
35		1.29	1.41	1.45	1.46	1.46	1.65	1.57	1.74	1.80	1.82	1.82	2.07
36		1.32	1.45	1.50	1.52	1.50	1.69	1.61	1.78	1.84	1.86	1.86	2.12
37		1.35	1.49	1.54	1.55	1.55	1.74	1.65	1.82	1.89	1.91	1.91	2.18
38		1.40	1.54	1.58	1.60	1.60	1.80	1.69	1.86	1.94	1.96	1.96	2.24
39		1.44	1.58	1.64	1.66	1.65	1.86	1.73	1.91	1.98	2.01	2.01	2.30
40		1.47	1.64	1.69	1.71	1.71	1.93	1.80	2.00	2.07	2.09	2.09	2.41
41		1.53	1.69	1.76	1.77	1.77	2.00	1.85	2.05	2.12	2.16	2.16	2.49
42		1.58	1.76	1.82	1.83	1.83	2.07	1.90	2.10	2.18	2.21	2.21	2.55
43		1.64	1.80	1.88	1.90	1.90	2.16	1.95	2.16	2.24	2.28	2.29	2.64
44		1.69	1.88	1.94	1.96	1.96	2.22	2.01	2.21	2.31	2.34	2.34	2.71
45		1.76	1.94	2.01	2.04	2.04	2.32	2.06	2.29	2.38	2.41	2.42	2.81
46		1.82	2.01	2.08	2.10	2.12	2.41	2.12	2.34	2.44	2.49	2.50	2.89
47		1.88	2.08	2.16	2.19	2.19	2.51	2.17	2.41	2.52	2.55	2.57	2.99
48		1.94	2.15	2.22	2.27	2.28	2.61	2.22	2.49	2.57	2.63	2.65	3.09
49		2.00	2.21	2.31	2.34	2.37	2.70	2.29	2.54	2.65	2.71	2.73	3.18
50		2.06	2.29	2.39	2.42	2.43	2.81	2.37	2.64	2.76	2.82	2.85	3.34
51		2.12	2.37	2.46	2.51	2.53	2.92	2.41	2.70	2.82	2.89	2.92	3.43
52		2.18	2.43	2.54	2.59	2.61	3.03	2.45	2.76	2.89	2.97	3.00	3.54
53		2.22	2.50	2.62	2.66	2.68	3.14	2.51	2.81	2.95	3.03	3.07	3.64
54		2.28	2.55	2.68	2.75	2.77	3.25	2.54	2.86	3.01	3.10	3.15	3.75
55		2.32	2.62	2.75	2.82	2.86	3.36	2.57	2.90	3.07	3.16	3.22	3.86
56		2.41	2.73	2.87	2.94	2.99	3.53	2.65	3.00	3.18	3.28	3.36	4.04
57		2.50	2.82	2.98	3.06	3.12	3.72	2.73	3.09	3.28	3.40	3.49	4.22
58		2.56	2.90	3.09	3.18	3.26	3.89	2.78	3.17	3.38	3.51	3.61	4.40
59		2.63	2.99	3.18	3.30	3.39	4.09	2.85	3.25	3.48	3.62	3.74	4.60
60		2.68	3.06	3.28	3.41	3.52	4.30	2.89	3.33	3.59	3.75	3.88	4.84
61		2.73	3.12	3.37	3.52	3.64	4.49	2.92	3.38	3.64	3.84	3.99	5.05
62		2.74	3.17	3.42	3.61	3.75	4.70	2.92	3.40	3.70	3.91	4.10	5.24
63		2.74	3.18	3.48	3.67	3.85	4.88	2.92	3.40	3.73	3.97	4.19	5.42
64		2.74	3.18	3.50	3.73	3.94	5.08	2.92	3.40	3.74	4.00	4.26	5.61
65		2.74	3.18	3.52	3.80	4.04	5.36	2.92	3.40	3.75	4.08	4.37	5.90
66		2.74	3.18	3.52	3.84	4.11	5.58	2.92	3.40	3.76	4.10	4.43	6.09
67		2.74	3.18	3.53	3.88	4.20	5.81	2.92	3.40	3.76	4.14	4.51	6.33
68		2.74	3.18	3.55	3.95	4.31	6.05	2.92	3.40	3.76	4.19	4.60	6.57
69		2.74	3.18	3.60	4.03	4.43	6.33	2.92	3.40	3.77	4.26	4.72	6.85
70		2.74	3.18	3.64	4.11	4.58	6.63	2.92	3.40	3.80	4.33	4.84	7.16
71		2.74	3.18	3.67	4.21	4.70	6.94	2.92	3.40	3.83	4.42	4.96	7.47
72		2.74	3.18	3.73	4.31	4.84	7.28	2.92	3.40	3.86	4.50	5.09	7.81
73		2.74	3.18	3.75	4.38	4.96	7.59	2.92	3.40	3.87	4.57	5.20	8.10
74		2.74	3.18	3.78	4.46	5.08	7.91	2.92	3.40	3.89	4.63	5.31	8.43
75		2.74	3.18	3.80	4.54	5.23	8.31	2.92	3.40	3.92	4.72	5.47	8.82
76		2.74	3.18	3.82	4.61	5.35	8.67	2.92	3.40	3.94	4.80	5.59	9.19
77		2.74	3.18	3.84	4.69	5.47	9.04	2.92	3.40	3.95	4.85	5.71	9.56
78		2.74	3.18	3.85	4.73	5.57	9.35	2.92	3.40	3.95	4.91	5.81	9.88
79		2.74	3.18	3.85	4.79	5.65	9.65	2.92	3.40	3.95	4.95	5.90	10.18
80		2.74	3.18	3.85	4.80	5.72	9.93	2.92	3.40	3.95	4.96	5.95	10.47
81		2.74	3.18	3.85	4.80	5.76	10.23	2.92	3.40	3.95	4.96	6.00	10.76
82		2.74	3.18	3.85	4.80	5.80	10.52	2.92	3.40	3.95	4.96	6.03	11.06
83		2.74	3.18	3.85	4.80	5.83	10.80	2.92	3.40	3.95	4.96	6.07	11.36
84		2.74	3.18	3.85	4.80	5.89	11.10	2.92	3.40	3.95	4.96	6.13	11.66
85		2.74	3.18	3.85	4.80	5.96	11.33	2.92	3.40	3.95	4.96	6.20	11.90
86		2.74	3.18	3.85	4.82	5.96	11.47	2.92	3.40	3.95	4.98	6.22	12.07
87		2.74	3.18	3.85	4.82	5.96	11.57	2.92	3.40	3.95	4.98	6.22	12.17
88		2.74	3.18	3.85	4.82	5.96	11.64	2.92	3.40	3.95	4.98	6.22	12.22
89		2.74	3.18	3.85	4.82	5.96	11.72	2.92	3.40	3.95	4.98	6.22	12.31
90		2.74	3.18	3.85	4.82	5.96	11.85	2.92	3.40	3.95	4.98	6.22	12.45
91		2.74	3.18	3.85	4.82	5.96	12.12	2.92	3.40	3.95	4.98	6.22	12.73
92		2.74	3.18	3.85	4.82	5.96	12.39	2.92	3.40	3.95	4.98	6.22	13.02
93		2.74	3.18	3.85	4.82	5.96	12.67	2.92	3.40	3.95	4.98	6.22	13.31
94		2.74	3.18	3.85	4.82	5.96	12.93	2.92	3.40	3.95	4.98	6.22	13.59
95		2.74	3.18	3.85	4.82	5.96	13.18	2.92	3.40	3.95	4.98	6.22	13.86
96		2.74	3.18	3.85	4.82	5.96	13.41	2.92	3.40	3.95	4.98	6.22	14.10
97		2.74	3.18	3.85	4.82	5.96	13.60	2.92	3.40	3.95	4.98	6.22	14.30
98		2.74	3.18	3.85	4.82	5.96	13.76	2.92	3.40	3.95	4.98	6.22	14.48
99		2.74	3.18	3.85	4.82	5.96	13.83	2.92	3.40	3.95	4.98	6.22	14.54
100		2.74	3.18	3.85	4.82	5.96	13.83	2.92	3.40	3.95	4.98	6.22	14.54

Table 43
 Coverage Professional Home Care
 Elim Period 90
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	1.05	1.13	1.18	1.19	1.18	1.32	1.34	1.47	1.53	1.54	1.54	1.74	
26	1.05	1.16	1.19	1.19	1.19	1.33	1.34	1.47	1.53	1.54	1.54	1.74	
27	1.06	1.17	1.20	1.20	1.20	1.34	1.35	1.49	1.54	1.55	1.55	1.76	
28	1.07	1.18	1.21	1.22	1.21	1.35	1.36	1.50	1.55	1.56	1.56	1.78	
29	1.09	1.20	1.23	1.23	1.23	1.38	1.38	1.53	1.57	1.58	1.58	1.80	
30	1.10	1.22	1.25	1.28	1.25	1.42	1.41	1.55	1.60	1.61	1.61	1.83	
31	1.12	1.24	1.29	1.30	1.29	1.45	1.43	1.57	1.62	1.65	1.64	1.86	
32	1.17	1.28	1.32	1.33	1.32	1.49	1.45	1.60	1.66	1.67	1.67	1.90	
33	1.19	1.31	1.34	1.35	1.35	1.53	1.47	1.64	1.68	1.71	1.71	1.95	
34	1.21	1.34	1.38	1.40	1.40	1.56	1.52	1.67	1.72	1.74	1.74	1.98	
35	1.24	1.38	1.42	1.43	1.43	1.61	1.55	1.71	1.77	1.78	1.78	2.04	
36	1.29	1.42	1.46	1.47	1.46	1.66	1.58	1.74	1.80	1.83	1.83	2.08	
37	1.32	1.45	1.50	1.53	1.52	1.71	1.62	1.78	1.85	1.86	1.88	2.15	
38	1.36	1.50	1.55	1.57	1.56	1.77	1.66	1.83	1.89	1.91	1.93	2.20	
39	1.41	1.55	1.60	1.62	1.61	1.83	1.69	1.88	1.95	1.97	1.97	2.27	
40	1.45	1.60	1.66	1.67	1.67	1.89	1.77	1.96	2.04	2.06	2.06	2.38	
41	1.50	1.66	1.72	1.73	1.73	1.96	1.82	2.01	2.08	2.12	2.12	2.44	
42	1.55	1.71	1.77	1.79	1.79	2.04	1.86	2.07	2.15	2.18	2.18	2.52	
43	1.60	1.77	1.84	1.86	1.85	2.12	1.91	2.12	2.20	2.24	2.26	2.59	
44	1.66	1.84	1.90	1.93	1.93	2.19	1.97	2.18	2.27	2.30	2.31	2.67	
45	1.72	1.90	1.97	2.00	2.00	2.29	2.02	2.26	2.33	2.38	2.39	2.77	
46	1.78	1.97	2.05	2.07	2.07	2.38	2.08	2.31	2.41	2.44	2.45	2.86	
47	1.84	2.04	2.12	2.15	2.16	2.46	2.15	2.38	2.46	2.52	2.54	2.95	
48	1.90	2.10	2.19	2.22	2.24	2.56	2.19	2.44	2.54	2.59	2.62	3.05	
49	1.96	2.18	2.27	2.31	2.31	2.66	2.26	2.51	2.62	2.67	2.68	3.15	
50	2.02	2.26	2.34	2.39	2.40	2.77	2.33	2.61	2.73	2.78	2.81	3.30	
51	2.08	2.32	2.42	2.46	2.49	2.88	2.39	2.66	2.79	2.86	2.89	3.40	
52	2.15	2.40	2.51	2.55	2.56	2.99	2.43	2.73	2.86	2.93	2.97	3.51	
53	2.20	2.45	2.57	2.64	2.66	3.10	2.49	2.78	2.93	3.00	3.05	3.62	
54	2.26	2.53	2.65	2.71	2.75	3.21	2.53	2.83	2.99	3.07	3.12	3.73	
55	2.30	2.59	2.73	2.79	2.83	3.33	2.56	2.89	3.05	3.15	3.21	3.84	
56	2.40	2.70	2.83	2.92	2.97	3.51	2.64	2.99	3.16	3.27	3.34	4.02	
57	2.46	2.79	2.95	3.05	3.10	3.70	2.73	3.07	3.27	3.39	3.48	4.20	
58	2.55	2.89	3.06	3.17	3.25	3.88	2.78	3.17	3.37	3.51	3.61	4.39	
59	2.63	2.98	3.17	3.29	3.38	4.08	2.85	3.25	3.48	3.63	3.74	4.60	
60	2.68	3.06	3.27	3.41	3.51	4.28	2.90	3.34	3.59	3.76	3.89	4.85	
61	2.74	3.14	3.37	3.52	3.64	4.49	2.94	3.39	3.65	3.86	4.02	5.06	
62	2.76	3.18	3.43	3.62	3.76	4.70	2.95	3.42	3.72	3.96	4.14	5.27	
63	2.77	3.22	3.49	3.71	3.87	4.92	2.95	3.45	3.76	4.02	4.24	5.47	
64	2.77	3.23	3.52	3.77	3.97	5.12	2.95	3.45	3.78	4.08	4.32	5.68	
65	2.77	3.23	3.58	3.85	4.10	5.41	2.95	3.45	3.80	4.16	4.46	5.96	
66	2.77	3.23	3.58	3.89	4.18	5.63	2.95	3.45	3.82	4.19	4.51	6.18	
67	2.77	3.23	3.60	3.96	4.27	5.85	2.95	3.45	3.83	4.24	4.60	6.41	
68	2.77	3.23	3.62	4.03	4.39	6.13	2.95	3.45	3.84	4.30	4.71	6.67	
69	2.77	3.23	3.66	4.11	4.52	6.41	2.95	3.45	3.86	4.37	4.83	6.96	
70	2.77	3.23	3.72	4.22	4.68	6.73	2.95	3.45	3.89	4.47	4.97	7.28	
71	2.77	3.23	3.77	4.32	4.82	7.05	2.95	3.45	3.95	4.57	5.10	7.61	
72	2.77	3.23	3.85	4.44	4.97	7.40	2.95	3.45	4.00	4.66	5.25	7.95	
73	2.77	3.23	3.88	4.54	5.12	7.73	2.95	3.45	4.03	4.74	5.39	8.26	
74	2.77	3.23	3.94	4.63	5.27	8.07	2.95	3.45	4.07	4.83	5.52	8.60	
75	2.77	3.23	3.97	4.73	5.42	8.49	2.95	3.45	4.13	4.95	5.70	9.04	
76	2.77	3.23	4.00	4.83	5.57	8.87	2.95	3.45	4.15	5.04	5.83	9.42	
77	2.77	3.23	4.04	4.92	5.70	9.24	2.95	3.45	4.18	5.12	5.96	9.79	
78	2.77	3.23	4.06	4.97	5.81	9.56	2.95	3.45	4.18	5.18	6.07	10.12	
79	2.77	3.23	4.06	5.03	5.91	9.87	2.95	3.45	4.18	5.21	6.16	10.41	
80	2.77	3.23	4.06	5.04	5.95	10.13	2.95	3.45	4.18	5.23	6.20	10.68	
81	2.77	3.23	4.06	5.04	5.96	10.38	2.95	3.45	4.18	5.23	6.22	10.93	
82	2.77	3.23	4.06	5.04	5.96	10.62	2.95	3.45	4.18	5.23	6.22	11.17	
83	2.77	3.23	4.06	5.04	5.96	10.84	2.95	3.45	4.18	5.23	6.22	11.40	
84	2.77	3.23	4.06	5.04	5.96	11.03	2.95	3.45	4.18	5.23	6.22	11.61	
85	2.77	3.23	4.06	5.04	5.96	11.15	2.95	3.45	4.18	5.23	6.22	11.73	
86	2.77	3.23	4.06	5.04	5.96	11.29	2.95	3.45	4.18	5.23	6.22	11.87	
87	2.77	3.23	4.06	5.04	5.96	11.37	2.95	3.45	4.18	5.23	6.22	11.96	
88	2.77	3.23	4.06	5.04	5.96	11.44	2.95	3.45	4.18	5.23	6.22	12.01	
89	2.77	3.23	4.06	5.04	5.96	11.51	2.95	3.45	4.18	5.23	6.22	12.09	
90	2.77	3.23	4.06	5.04	5.96	11.63	2.95	3.45	4.18	5.23	6.22	12.22	
91	2.77	3.23	4.06	5.04	5.96	11.89	2.95	3.45	4.18	5.23	6.22	12.49	
92	2.77	3.23	4.06	5.04	5.96	12.14	2.95	3.45	4.18	5.23	6.22	12.77	
93	2.77	3.23	4.06	5.04	5.96	12.41	2.95	3.45	4.18	5.23	6.22	13.04	
94	2.77	3.23	4.06	5.04	5.96	12.65	2.95	3.45	4.18	5.23	6.22	13.30	
95	2.77	3.23	4.06	5.04	5.96	12.89	2.95	3.45	4.18	5.23	6.22	13.54	
96	2.77	3.23	4.06	5.04	5.96	13.10	2.95	3.45	4.18	5.23	6.22	13.78	
97	2.77	3.23	4.06	5.04	5.96	13.29	2.95	3.45	4.18	5.23	6.22	13.98	
98	2.77	3.23	4.06	5.04	5.96	13.43	2.95	3.45	4.18	5.23	6.22	14.14	
99	2.77	3.23	4.06	5.04	5.96	13.50	2.95	3.45	4.18	5.23	6.22	14.19	
100	2.77	3.23	4.06	5.04	5.96	13.50	2.95	3.45	4.18	5.23	6.22	14.19	

Table 44
 Coverage Professional Home Care
 Elim Period 100
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	1.03	1.13	1.17	1.18	1.17	1.31	1.33	1.46	1.52	1.53	1.53	1.73	
26	1.03	1.13	1.18	1.18	1.18	1.32	1.33	1.46	1.52	1.53	1.53	1.73	
27	1.05	1.16	1.19	1.19	1.19	1.33	1.34	1.47	1.53	1.54	1.54	1.74	
28	1.06	1.17	1.20	1.21	1.20	1.35	1.35	1.49	1.54	1.55	1.55	1.77	
29	1.08	1.19	1.22	1.23	1.22	1.38	1.36	1.52	1.56	1.57	1.57	1.79	
30	1.10	1.21	1.24	1.25	1.24	1.41	1.40	1.54	1.58	1.60	1.60	1.82	
31	1.12	1.23	1.28	1.29	1.28	1.44	1.42	1.56	1.61	1.64	1.62	1.85	
32	1.16	1.25	1.31	1.32	1.31	1.47	1.44	1.58	1.65	1.66	1.66	1.89	
33	1.18	1.30	1.33	1.34	1.34	1.52	1.46	1.62	1.67	1.69	1.69	1.93	
34	1.21	1.33	1.36	1.38	1.38	1.55	1.50	1.66	1.71	1.73	1.73	1.97	
35	1.23	1.36	1.41	1.42	1.42	1.60	1.54	1.69	1.74	1.77	1.77	2.02	
36	1.28	1.41	1.45	1.46	1.45	1.65	1.57	1.73	1.79	1.82	1.82	2.07	
37	1.31	1.44	1.49	1.52	1.50	1.69	1.61	1.77	1.83	1.85	1.85	2.13	
38	1.35	1.49	1.54	1.55	1.55	1.76	1.65	1.82	1.88	1.90	1.90	2.18	
39	1.40	1.54	1.58	1.61	1.60	1.82	1.68	1.86	1.93	1.95	1.96	2.26	
40	1.44	1.58	1.65	1.66	1.66	1.88	1.76	1.94	2.01	2.05	2.05	2.37	
41	1.49	1.65	1.69	1.72	1.72	1.95	1.80	2.00	2.07	2.09	2.10	2.43	
42	1.54	1.69	1.76	1.78	1.78	2.02	1.85	2.05	2.13	2.16	2.17	2.51	
43	1.58	1.76	1.82	1.84	1.84	2.09	1.90	2.10	2.19	2.22	2.22	2.57	
44	1.65	1.82	1.89	1.91	1.91	2.18	1.96	2.17	2.26	2.29	2.30	2.66	
45	1.71	1.89	1.96	1.98	1.98	2.27	2.01	2.22	2.31	2.37	2.38	2.75	
46	1.77	1.95	2.02	2.06	2.06	2.37	2.07	2.29	2.39	2.43	2.44	2.85	
47	1.83	2.02	2.09	2.13	2.13	2.44	2.12	2.37	2.45	2.51	2.52	2.93	
48	1.89	2.09	2.18	2.21	2.21	2.54	2.18	2.42	2.53	2.57	2.59	3.03	
49	1.95	2.17	2.26	2.29	2.30	2.65	2.24	2.50	2.61	2.65	2.67	3.14	
50	2.01	2.24	2.32	2.38	2.39	2.75	2.32	2.59	2.70	2.76	2.79	3.28	
51	2.07	2.31	2.41	2.45	2.46	2.86	2.38	2.65	2.77	2.85	2.87	3.39	
52	2.13	2.38	2.49	2.53	2.55	2.97	2.42	2.71	2.85	2.92	2.95	3.50	
53	2.19	2.44	2.55	2.62	2.64	3.07	2.46	2.77	2.90	2.99	3.03	3.60	
54	2.24	2.51	2.63	2.70	2.73	3.19	2.51	2.82	2.97	3.06	3.11	3.71	
55	2.29	2.56	2.70	2.77	2.81	3.30	2.55	2.87	3.03	3.12	3.18	3.82	
56	2.38	2.67	2.82	2.90	2.94	3.49	2.63	2.97	3.14	3.26	3.31	4.00	
57	2.45	2.77	2.93	3.03	3.09	3.66	2.70	3.06	3.25	3.38	3.45	4.19	
58	2.54	2.87	3.05	3.16	3.22	3.86	2.77	3.15	3.36	3.50	3.59	4.38	
59	2.61	2.97	3.15	3.28	3.37	4.07	2.83	3.23	3.45	3.61	3.73	4.58	
60	2.66	3.05	3.26	3.40	3.50	4.26	2.89	3.33	3.58	3.75	3.88	4.84	
61	2.73	3.12	3.34	3.51	3.63	4.48	2.93	3.38	3.64	3.85	4.00	5.05	
62	2.75	3.17	3.41	3.61	3.75	4.69	2.95	3.42	3.71	3.95	4.13	5.25	
63	2.76	3.21	3.48	3.70	3.86	4.88	2.95	3.43	3.75	4.02	4.22	5.46	
64	2.76	3.22	3.51	3.76	3.97	5.10	2.95	3.43	3.77	4.07	4.32	5.67	
65	2.76	3.22	3.55	3.85	4.09	5.40	2.95	3.43	3.80	4.15	4.44	5.95	
66	2.76	3.22	3.58	3.89	4.18	5.61	2.95	3.43	3.82	4.19	4.51	6.17	
67	2.76	3.22	3.59	3.96	4.27	5.85	2.95	3.43	3.83	4.24	4.61	6.41	
68	2.76	3.22	3.62	4.03	4.39	6.13	2.95	3.43	3.84	4.31	4.71	6.67	
69	2.76	3.22	3.66	4.13	4.52	6.41	2.95	3.43	3.87	4.39	4.84	6.96	
70	2.76	3.22	3.72	4.24	4.69	6.73	2.95	3.43	3.91	4.48	4.98	7.28	
71	2.76	3.22	3.78	4.35	4.83	7.05	2.95	3.43	3.97	4.58	5.13	7.61	
72	2.76	3.22	3.86	4.47	4.99	7.40	2.95	3.43	4.03	4.69	5.28	7.96	
73	2.76	3.22	3.91	4.57	5.13	7.73	2.95	3.43	4.06	4.79	5.41	8.27	
74	2.76	3.22	3.96	4.66	5.29	8.07	2.95	3.43	4.09	4.86	5.56	8.61	
75	2.76	3.22	3.99	4.76	5.46	8.49	2.95	3.43	4.15	4.98	5.73	9.04	
76	2.76	3.22	4.03	4.86	5.59	8.87	2.95	3.43	4.16	5.07	5.87	9.43	
77	2.76	3.22	4.08	4.96	5.73	9.26	2.95	3.43	4.21	5.17	6.02	9.81	
78	2.76	3.22	4.09	5.03	5.85	9.58	2.95	3.43	4.22	5.23	6.13	10.14	
79	2.76	3.22	4.10	5.08	5.95	9.89	2.95	3.43	4.24	5.29	6.22	10.44	
80	2.76	3.22	4.10	5.10	6.03	10.18	2.95	3.43	4.24	5.31	6.29	10.74	
81	2.76	3.22	4.10	5.12	6.06	10.45	2.95	3.43	4.24	5.31	6.31	11.01	
82	2.76	3.22	4.10	5.13	6.08	10.71	2.95	3.43	4.24	5.32	6.36	11.29	
83	2.76	3.22	4.10	5.15	6.13	10.98	2.95	3.43	4.24	5.35	6.38	11.54	
84	2.76	3.22	4.10	5.17	6.15	11.22	2.95	3.43	4.24	5.36	6.41	11.80	
85	2.76	3.22	4.10	5.19	6.18	11.39	2.95	3.43	4.24	5.40	6.45	11.98	
86	2.76	3.22	4.10	5.19	6.19	11.53	2.95	3.43	4.24	5.40	6.48	12.13	
87	2.76	3.22	4.10	5.19	6.19	11.63	2.95	3.43	4.24	5.40	6.48	12.23	
88	2.76	3.22	4.10	5.19	6.19	11.70	2.95	3.43	4.24	5.40	6.48	12.30	
89	2.76	3.22	4.10	5.19	6.19	11.77	2.95	3.43	4.24	5.40	6.48	12.38	
90	2.76	3.22	4.10	5.19	6.19	11.92	2.95	3.43	4.24	5.40	6.48	12.53	
91	2.76	3.22	4.10	5.19	6.19	12.19	2.95	3.43	4.24	5.40	6.48	12.82	
92	2.76	3.22	4.10	5.19	6.19	12.45	2.95	3.43	4.24	5.40	6.48	13.09	
93	2.76	3.22	4.10	5.19	6.19	12.73	2.95	3.43	4.24	5.40	6.48	13.39	
94	2.76	3.22	4.10	5.19	6.19	12.98	2.95	3.43	4.24	5.40	6.48	13.65	
95	2.76	3.22	4.10	5.19	6.19	13.23	2.95	3.43	4.24	5.40	6.48	13.92	
96	2.76	3.22	4.10	5.19	6.19	13.46	2.95	3.43	4.24	5.40	6.48	14.16	
97	2.76	3.22	4.10	5.19	6.19	13.65	2.95	3.43	4.24	5.40	6.48	14.37	
98	2.76	3.22	4.10	5.19	6.19	13.79	2.95	3.43	4.24	5.40	6.48	14.52	
99	2.76	3.22	4.10	5.19	6.19	13.87	2.95	3.43	4.24	5.40	6.48	14.60	
100	2.76	3.22	4.10	5.19	6.19	13.87	2.95	3.43	4.24	5.40	6.48	14.60	

Table 45
 Coverage Professional Home Care
 Elim Period 120
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		1.01	1.11	1.16	1.16	1.16	1.30	1.31	1.44	1.49	1.50	1.49	1.71
26		1.01	1.11	1.16	1.17	1.16	1.30	1.31	1.44	1.49	1.50	1.50	1.71
27		1.03	1.12	1.17	1.18	1.17	1.31	1.32	1.45	1.50	1.52	1.52	1.72
28		1.05	1.13	1.18	1.19	1.18	1.33	1.33	1.46	1.52	1.53	1.53	1.74
29		1.06	1.17	1.20	1.21	1.20	1.35	1.34	1.49	1.54	1.55	1.55	1.77
30		1.08	1.19	1.22	1.23	1.22	1.38	1.36	1.52	1.56	1.57	1.57	1.79
31		1.10	1.21	1.24	1.25	1.25	1.42	1.40	1.54	1.58	1.60	1.60	1.83
32		1.12	1.24	1.29	1.30	1.29	1.45	1.42	1.56	1.61	1.64	1.64	1.86
33		1.16	1.28	1.31	1.32	1.32	1.49	1.44	1.60	1.65	1.67	1.66	1.90
34		1.19	1.31	1.34	1.35	1.35	1.53	1.47	1.62	1.68	1.69	1.69	1.95
35		1.22	1.34	1.38	1.40	1.40	1.57	1.52	1.66	1.72	1.74	1.74	2.00
36		1.24	1.38	1.43	1.44	1.43	1.62	1.54	1.69	1.76	1.78	1.78	2.05
37		1.29	1.42	1.46	1.47	1.47	1.67	1.57	1.74	1.80	1.83	1.83	2.09
38		1.33	1.46	1.52	1.53	1.53	1.73	1.62	1.78	1.85	1.88	1.88	2.16
39		1.36	1.52	1.56	1.57	1.57	1.79	1.66	1.83	1.90	1.93	1.93	2.21
40		1.42	1.56	1.61	1.64	1.64	1.85	1.73	1.91	1.98	2.01	2.01	2.32
41		1.46	1.61	1.67	1.69	1.68	1.93	1.78	1.96	2.04	2.07	2.07	2.40
42		1.52	1.67	1.73	1.74	1.74	2.00	1.83	2.02	2.09	2.13	2.13	2.46
43		1.56	1.73	1.79	1.82	1.82	2.07	1.88	2.07	2.16	2.19	2.19	2.55
44		1.62	1.79	1.85	1.88	1.88	2.16	1.93	2.13	2.21	2.26	2.27	2.63
45		1.67	1.85	1.93	1.95	1.95	2.24	1.98	2.19	2.29	2.32	2.33	2.71
46		1.73	1.93	2.00	2.02	2.02	2.32	2.04	2.27	2.34	2.40	2.41	2.81
47		1.79	1.98	2.07	2.09	2.10	2.42	2.09	2.32	2.42	2.46	2.49	2.90
48		1.85	2.06	2.15	2.18	2.18	2.52	2.16	2.39	2.50	2.54	2.55	2.99
49		1.91	2.13	2.21	2.26	2.27	2.62	2.20	2.45	2.56	2.62	2.64	3.10
50		1.97	2.20	2.29	2.33	2.34	2.73	2.29	2.55	2.66	2.73	2.76	3.25
51		2.05	2.28	2.38	2.42	2.43	2.82	2.33	2.62	2.74	2.81	2.83	3.36
52		2.09	2.33	2.44	2.50	2.52	2.93	2.40	2.67	2.79	2.88	2.92	3.47
53		2.16	2.41	2.52	2.57	2.61	3.04	2.43	2.74	2.87	2.95	2.99	3.55
54		2.20	2.46	2.59	2.66	2.68	3.16	2.49	2.78	2.93	3.03	3.07	3.66
55		2.27	2.53	2.66	2.74	2.77	3.27	2.52	2.83	2.99	3.09	3.15	3.78
56		2.34	2.64	2.78	2.87	2.90	3.45	2.61	2.94	3.11	3.22	3.28	3.97
57		2.43	2.75	2.89	2.99	3.05	3.63	2.67	3.03	3.22	3.34	3.41	4.15
58		2.51	2.85	3.00	3.12	3.18	3.83	2.75	3.12	3.31	3.47	3.55	4.35
59		2.57	2.93	3.11	3.25	3.33	4.03	2.81	3.21	3.42	3.59	3.70	4.55
60		2.64	3.01	3.22	3.37	3.47	4.24	2.88	3.29	3.53	3.72	3.86	4.81
61		2.70	3.09	3.30	3.48	3.60	4.44	2.92	3.36	3.62	3.83	3.98	5.01
62		2.73	3.15	3.39	3.59	3.73	4.64	2.94	3.40	3.67	3.92	4.10	5.23
63		2.75	3.18	3.45	3.66	3.84	4.86	2.94	3.42	3.73	3.99	4.21	5.43
64		2.75	3.19	3.49	3.74	3.95	5.08	2.94	3.42	3.76	4.06	4.30	5.64
65		2.75	3.21	3.54	3.84	4.08	5.37	2.94	3.43	3.82	4.15	4.44	5.94
66		2.75	3.21	3.55	3.88	4.16	5.60	2.94	3.43	3.82	4.20	4.51	6.16
67		2.75	3.21	3.59	3.96	4.27	5.84	2.94	3.43	3.83	4.25	4.61	6.40
68		2.75	3.21	3.62	4.04	4.39	6.12	2.94	3.43	3.85	4.32	4.73	6.67
69		2.75	3.21	3.67	4.14	4.54	6.41	2.94	3.43	3.89	4.42	4.86	6.96
70		2.75	3.21	3.74	4.26	4.70	6.73	2.94	3.43	3.95	4.52	5.03	7.29
71		2.75	3.21	3.82	4.37	4.85	7.05	2.94	3.43	4.00	4.62	5.17	7.62
72		2.75	3.21	3.88	4.50	5.03	7.41	2.94	3.43	4.07	4.74	5.32	7.98
73		2.75	3.21	3.94	4.60	5.18	7.73	2.94	3.43	4.10	4.83	5.47	8.29
74		2.75	3.21	3.99	4.71	5.32	8.07	2.94	3.43	4.15	4.94	5.61	8.62
75		2.75	3.21	4.04	4.83	5.51	8.49	2.94	3.43	4.21	5.07	5.80	9.06
76		2.75	3.21	4.09	4.93	5.65	8.88	2.94	3.43	4.26	5.16	5.94	9.45
77		2.75	3.21	4.14	5.04	5.81	9.28	2.94	3.43	4.31	5.27	6.09	9.85
78		2.75	3.21	4.18	5.12	5.94	9.63	2.94	3.43	4.33	5.35	6.24	10.19
79		2.75	3.21	4.21	5.19	6.06	9.94	2.94	3.43	4.36	5.42	6.36	10.52
80		2.75	3.21	4.21	5.25	6.16	10.26	2.94	3.43	4.37	5.47	6.45	10.85
81		2.75	3.21	4.21	5.28	6.25	10.59	2.94	3.43	4.37	5.51	6.52	11.17
82		2.75	3.21	4.21	5.32	6.33	10.91	2.94	3.43	4.37	5.54	6.62	11.51
83		2.75	3.21	4.21	5.36	6.41	11.25	2.94	3.43	4.37	5.59	6.70	11.86
84		2.75	3.21	4.21	5.42	6.51	11.58	2.94	3.43	4.37	5.65	6.81	12.20
85		2.75	3.21	4.21	5.51	6.63	11.84	2.94	3.43	4.37	5.73	6.93	12.46
86		2.75	3.21	4.21	5.51	6.67	12.01	2.94	3.43	4.37	5.75	6.97	12.65
87		2.75	3.21	4.21	5.51	6.67	12.13	2.94	3.43	4.37	5.75	6.97	12.78
88		2.75	3.21	4.21	5.51	6.67	12.22	2.94	3.43	4.37	5.75	6.97	12.86
89		2.75	3.21	4.21	5.51	6.67	12.33	2.94	3.43	4.37	5.75	6.97	12.97
90		2.75	3.21	4.21	5.51	6.67	12.49	2.94	3.43	4.37	5.75	6.97	13.13
91		2.75	3.21	4.21	5.51	6.67	12.79	2.94	3.43	4.37	5.75	6.97	13.44
92		2.75	3.21	4.21	5.51	6.67	13.08	2.94	3.43	4.37	5.75	6.97	13.76
93		2.75	3.21	4.21	5.51	6.67	13.38	2.94	3.43	4.37	5.75	6.97	14.06
94		2.75	3.21	4.21	5.51	6.67	13.66	2.94	3.43	4.37	5.75	6.97	14.37
95		2.75	3.21	4.21	5.51	6.67	13.93	2.94	3.43	4.37	5.75	6.97	14.65
96		2.75	3.21	4.21	5.51	6.67	14.18	2.94	3.43	4.37	5.75	6.97	14.92
97		2.75	3.21	4.21	5.51	6.67	14.39	2.94	3.43	4.37	5.75	6.97	15.13
98		2.75	3.21	4.21	5.51	6.67	14.54	2.94	3.43	4.37	5.75	6.97	15.29
99		2.75	3.21	4.21	5.51	6.67	14.61	2.94	3.43	4.37	5.75	6.97	15.37
100		2.75	3.21	4.21	5.51	6.67	14.61	2.94	3.43	4.37	5.75	6.97	15.37

Table 46
 Coverage Professional Home Care
 Elim Period 180
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.98	1.08	1.11	1.12	1.11	1.25	1.28	1.41	1.45	1.46	1.45	1.66
26	0.99	1.09	1.11	1.12	1.11	1.25	1.29	1.41	1.45	1.46	1.46	1.67
27	0.99	1.10	1.12	1.13	1.12	1.28	1.29	1.42	1.46	1.47	1.46	1.68
28	1.00	1.11	1.16	1.16	1.16	1.30	1.30	1.43	1.47	1.49	1.49	1.69
29	1.03	1.12	1.17	1.18	1.17	1.32	1.32	1.45	1.49	1.52	1.50	1.72
30	1.06	1.16	1.19	1.20	1.19	1.34	1.33	1.46	1.52	1.54	1.53	1.76
31	1.08	1.18	1.21	1.22	1.22	1.38	1.35	1.50	1.55	1.56	1.56	1.78
32	1.10	1.21	1.24	1.25	1.24	1.42	1.38	1.53	1.57	1.58	1.58	1.82
33	1.12	1.23	1.28	1.29	1.29	1.45	1.42	1.55	1.61	1.62	1.62	1.85
34	1.16	1.28	1.31	1.32	1.32	1.49	1.44	1.58	1.64	1.66	1.66	1.90
35	1.19	1.31	1.34	1.35	1.35	1.54	1.47	1.62	1.68	1.69	1.69	1.95
36	1.22	1.34	1.40	1.41	1.40	1.58	1.50	1.66	1.72	1.74	1.74	2.00
37	1.25	1.38	1.43	1.44	1.44	1.64	1.54	1.69	1.76	1.78	1.78	2.05
38	1.30	1.43	1.47	1.49	1.49	1.68	1.57	1.74	1.80	1.83	1.83	2.10
39	1.33	1.47	1.53	1.54	1.54	1.74	1.62	1.79	1.85	1.88	1.88	2.17
40	1.38	1.53	1.57	1.58	1.58	1.80	1.69	1.86	1.94	1.96	1.97	2.28
41	1.43	1.57	1.62	1.65	1.65	1.88	1.73	1.91	1.98	2.02	2.02	2.34
42	1.47	1.62	1.68	1.71	1.71	1.95	1.78	1.97	2.05	2.08	2.08	2.42
43	1.53	1.68	1.74	1.77	1.77	2.02	1.83	2.02	2.10	2.15	2.15	2.50
44	1.57	1.74	1.80	1.83	1.83	2.09	1.89	2.08	2.17	2.20	2.21	2.57
45	1.64	1.80	1.88	1.90	1.90	2.18	1.94	2.15	2.22	2.28	2.29	2.66
46	1.69	1.88	1.95	1.97	1.97	2.28	2.00	2.20	2.30	2.33	2.37	2.75
47	1.76	1.94	2.01	2.05	2.05	2.37	2.05	2.28	2.38	2.41	2.43	2.85
48	1.82	2.01	2.08	2.12	2.13	2.45	2.10	2.33	2.43	2.49	2.51	2.93
49	1.88	2.08	2.17	2.20	2.20	2.55	2.16	2.40	2.51	2.55	2.57	3.04
50	1.94	2.15	2.24	2.28	2.29	2.65	2.24	2.50	2.62	2.67	2.70	3.18
51	2.00	2.21	2.31	2.37	2.38	2.76	2.30	2.55	2.67	2.75	2.78	3.29
52	2.05	2.29	2.39	2.43	2.45	2.87	2.34	2.62	2.75	2.82	2.86	3.39
53	2.10	2.34	2.45	2.52	2.54	2.98	2.40	2.67	2.81	2.89	2.94	3.50
54	2.16	2.41	2.53	2.59	2.63	3.09	2.43	2.74	2.88	2.97	3.01	3.61
55	2.21	2.49	2.61	2.67	2.71	3.21	2.49	2.78	2.94	3.04	3.10	3.72
56	2.30	2.57	2.73	2.79	2.85	3.38	2.56	2.88	3.05	3.16	3.23	3.89
57	2.39	2.68	2.83	2.93	2.98	3.58	2.64	2.98	3.16	3.28	3.37	4.09
58	2.45	2.78	2.94	3.05	3.12	3.75	2.71	3.07	3.27	3.40	3.50	4.28
59	2.53	2.87	3.05	3.18	3.26	3.96	2.77	3.16	3.37	3.52	3.64	4.49
60	2.61	2.95	3.16	3.30	3.40	4.16	2.85	3.26	3.49	3.66	3.82	4.74
61	2.65	3.03	3.26	3.41	3.53	4.37	2.89	3.31	3.58	3.77	3.94	4.96
62	2.68	3.09	3.33	3.52	3.66	4.59	2.92	3.37	3.64	3.87	4.07	5.17
63	2.71	3.14	3.40	3.61	3.78	4.81	2.92	3.39	3.71	3.96	4.18	5.39
64	2.71	3.16	3.45	3.70	3.89	5.03	2.92	3.40	3.74	4.03	4.27	5.60
65	2.71	3.18	3.51	3.80	4.06	5.32	2.92	3.42	3.80	4.14	4.43	5.92
66	2.71	3.19	3.55	3.87	4.16	5.58	2.92	3.42	3.83	4.20	4.54	6.16
67	2.71	3.21	3.61	3.97	4.28	5.83	2.92	3.42	3.87	4.28	4.66	6.41
68	2.71	3.23	3.66	4.07	4.44	6.13	2.92	3.43	3.92	4.38	4.80	6.69
69	2.71	3.27	3.74	4.20	4.60	6.44	2.92	3.45	3.98	4.49	4.95	7.01
70	2.71	3.30	3.83	4.33	4.79	6.77	2.92	3.49	4.06	4.62	5.13	7.37
71	2.71	3.36	3.91	4.46	4.95	7.12	2.92	3.51	4.13	4.74	5.30	7.71
72	2.71	3.40	3.99	4.60	5.15	7.49	2.92	3.54	4.21	4.87	5.47	8.07
73	2.71	3.41	4.07	4.72	5.31	7.83	2.92	3.55	4.27	4.98	5.63	8.42
74	2.71	3.43	4.15	4.84	5.48	8.18	2.92	3.58	4.33	5.09	5.80	8.76
75	2.71	3.45	4.22	4.98	5.69	8.62	2.92	3.60	4.42	5.25	6.01	9.21
76	2.71	3.47	4.28	5.09	5.84	9.00	2.92	3.60	4.48	5.36	6.16	9.59
77	2.71	3.48	4.35	5.21	6.01	9.39	2.92	3.60	4.54	5.47	6.31	9.99
78	2.71	3.48	4.39	5.31	6.13	9.70	2.92	3.60	4.58	5.56	6.44	10.30
79	2.71	3.48	4.40	5.37	6.24	10.00	2.92	3.60	4.59	5.63	6.55	10.59
80	2.71	3.48	4.40	5.42	6.31	10.27	2.92	3.60	4.59	5.68	6.62	10.87
81	2.71	3.48	4.40	5.43	6.37	10.56	2.92	3.60	4.59	5.68	6.68	11.15
82	2.71	3.48	4.40	5.45	6.41	10.85	2.92	3.60	4.59	5.69	6.72	11.44
83	2.71	3.48	4.40	5.45	6.45	11.11	2.92	3.60	4.59	5.69	6.75	11.72
84	2.71	3.48	4.40	5.45	6.50	11.36	2.92	3.60	4.59	5.69	6.80	11.98
85	2.71	3.48	4.40	5.47	6.53	11.53	2.92	3.60	4.59	5.69	6.84	12.14
86	2.71	3.48	4.40	5.47	6.56	11.69	2.92	3.60	4.59	5.71	6.88	12.31
87	2.71	3.48	4.40	5.47	6.56	11.78	2.92	3.60	4.59	5.71	6.88	12.42
88	2.71	3.48	4.40	5.47	6.56	11.86	2.92	3.60	4.59	5.71	6.88	12.49
89	2.71	3.48	4.40	5.47	6.56	11.96	2.92	3.60	4.59	5.71	6.88	12.57
90	2.71	3.48	4.40	5.47	6.56	12.10	2.92	3.60	4.59	5.71	6.88	12.73
91	2.71	3.48	4.40	5.47	6.56	12.36	2.92	3.60	4.59	5.71	6.88	13.01
92	2.71	3.48	4.40	5.47	6.56	12.63	2.92	3.60	4.59	5.71	6.88	13.29
93	2.71	3.48	4.40	5.47	6.56	12.91	2.92	3.60	4.59	5.71	6.88	13.57
94	2.71	3.48	4.40	5.47	6.56	13.17	2.92	3.60	4.59	5.71	6.88	13.84
95	2.71	3.48	4.40	5.47	6.56	13.41	2.92	3.60	4.59	5.71	6.88	14.10
96	2.71	3.48	4.40	5.47	6.56	13.64	2.92	3.60	4.59	5.71	6.88	14.34
97	2.71	3.48	4.40	5.47	6.56	13.82	2.92	3.60	4.59	5.71	6.88	14.53
98	2.71	3.48	4.40	5.47	6.56	13.95	2.92	3.60	4.59	5.71	6.88	14.67
99	2.71	3.48	4.40	5.47	6.56	14.01	2.92	3.60	4.59	5.71	6.88	14.74
100	2.71	3.48	4.40	5.47	6.56	14.01	2.92	3.60	4.59	5.71	6.88	14.74

Table 47
 Coverage Professional Home Care
 Elim Period 365
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.83	0.91	0.94	0.94	0.94	1.09	1.07	1.19	1.22	1.23	1.23	1.45
26	0.83	0.91	0.94	0.95	0.94	1.09	1.07	1.19	1.22	1.23	1.23	1.45
27	0.84	0.92	0.95	0.96	0.95	1.10	1.08	1.19	1.23	1.24	1.24	1.46
28	0.85	0.94	0.96	0.97	0.96	1.11	1.09	1.20	1.24	1.25	1.25	1.47
29	0.86	0.95	0.98	0.98	0.98	1.13	1.10	1.22	1.25	1.28	1.28	1.50
30	0.87	0.97	0.99	1.00	1.00	1.17	1.12	1.23	1.29	1.30	1.30	1.53
31	0.89	0.99	1.01	1.03	1.03	1.19	1.13	1.25	1.31	1.32	1.32	1.56
32	0.92	1.01	1.05	1.06	1.06	1.22	1.17	1.29	1.33	1.34	1.34	1.58
33	0.95	1.05	1.08	1.08	1.08	1.25	1.19	1.31	1.35	1.38	1.38	1.62
34	0.97	1.07	1.10	1.11	1.10	1.30	1.21	1.34	1.40	1.41	1.41	1.67
35	0.99	1.10	1.13	1.13	1.13	1.33	1.23	1.36	1.43	1.44	1.44	1.71
36	1.01	1.12	1.17	1.18	1.18	1.38	1.28	1.41	1.46	1.47	1.47	1.76
37	1.06	1.17	1.20	1.21	1.21	1.42	1.30	1.44	1.50	1.52	1.53	1.80
38	1.09	1.20	1.24	1.25	1.24	1.46	1.33	1.47	1.54	1.56	1.56	1.85
39	1.11	1.23	1.29	1.30	1.30	1.53	1.36	1.52	1.57	1.60	1.61	1.91
40	1.17	1.29	1.33	1.34	1.34	1.57	1.43	1.58	1.66	1.68	1.68	2.01
41	1.20	1.33	1.38	1.40	1.40	1.64	1.46	1.64	1.71	1.73	1.74	2.07
42	1.23	1.38	1.43	1.44	1.44	1.71	1.52	1.68	1.76	1.78	1.79	2.15
43	1.29	1.43	1.47	1.50	1.50	1.77	1.56	1.73	1.80	1.84	1.85	2.20
44	1.33	1.47	1.54	1.56	1.56	1.84	1.60	1.78	1.86	1.90	1.91	2.29
45	1.38	1.54	1.60	1.62	1.62	1.91	1.65	1.84	1.93	1.96	1.97	2.37
46	1.43	1.60	1.66	1.68	1.68	2.00	1.69	1.90	1.98	2.02	2.04	2.44
47	1.47	1.65	1.72	1.74	1.76	2.08	1.76	1.95	2.05	2.09	2.10	2.53
48	1.54	1.72	1.79	1.82	1.83	2.17	1.80	2.01	2.10	2.16	2.18	2.63
49	1.58	1.78	1.85	1.89	1.90	2.27	1.85	2.07	2.18	2.22	2.26	2.71
50	1.65	1.84	1.93	1.96	1.97	2.37	1.93	2.17	2.28	2.33	2.37	2.87
51	1.71	1.90	2.00	2.04	2.06	2.45	1.98	2.22	2.34	2.41	2.44	2.97
52	1.76	1.97	2.07	2.12	2.13	2.55	2.04	2.29	2.41	2.49	2.52	3.06
53	1.82	2.04	2.15	2.19	2.21	2.66	2.08	2.34	2.49	2.55	2.61	3.17
54	1.86	2.09	2.20	2.27	2.30	2.77	2.13	2.40	2.54	2.63	2.67	3.28
55	1.91	2.16	2.28	2.34	2.39	2.88	2.17	2.45	2.61	2.70	2.76	3.39
56	2.00	2.27	2.40	2.46	2.52	3.06	2.26	2.55	2.73	2.83	2.89	3.58
57	2.08	2.37	2.51	2.59	2.65	3.25	2.32	2.65	2.83	2.95	3.03	3.76
58	2.17	2.45	2.62	2.73	2.78	3.42	2.41	2.75	2.94	3.09	3.17	3.96
59	2.24	2.55	2.74	2.86	2.93	3.63	2.49	2.85	3.06	3.21	3.31	4.16
60	2.31	2.65	2.85	2.99	3.09	3.84	2.56	2.95	3.19	3.38	3.51	4.44
61	2.38	2.74	2.95	3.12	3.23	4.06	2.63	3.04	3.30	3.51	3.65	4.66
62	2.43	2.82	3.06	3.25	3.38	4.28	2.67	3.11	3.40	3.63	3.80	4.88
63	2.46	2.88	3.15	3.37	3.53	4.52	2.71	3.17	3.49	3.75	3.95	5.13
64	2.51	2.94	3.23	3.49	3.67	4.76	2.73	3.22	3.58	3.86	4.09	5.37
65	2.54	3.01	3.36	3.64	3.87	5.12	2.76	3.29	3.67	4.03	4.30	5.72
66	2.55	3.06	3.42	3.76	4.03	5.39	2.77	3.33	3.75	4.14	4.44	6.01
67	2.57	3.11	3.52	3.89	4.20	5.68	2.77	3.37	3.84	4.26	4.61	6.29
68	2.61	3.17	3.62	4.04	4.38	6.00	2.78	3.42	3.94	4.40	4.80	6.61
69	2.64	3.26	3.74	4.21	4.60	6.34	2.82	3.50	4.04	4.58	4.99	6.96
70	2.67	3.34	3.87	4.39	4.82	6.70	2.85	3.59	4.18	4.76	5.24	7.36
71	2.71	3.42	4.00	4.58	5.04	7.08	2.88	3.66	4.31	4.94	5.46	7.73
72	2.76	3.52	4.15	4.76	5.28	7.48	2.92	3.75	4.44	5.13	5.69	8.13
73	2.78	3.61	4.28	4.95	5.49	7.85	2.94	3.83	4.57	5.30	5.90	8.49
74	2.82	3.67	4.42	5.13	5.72	8.24	2.95	3.89	4.69	5.48	6.13	8.88
75	2.83	3.77	4.58	5.36	6.01	8.73	2.98	3.98	4.85	5.70	6.40	9.38
76	2.86	3.85	4.70	5.53	6.22	9.17	2.99	4.06	4.97	5.89	6.62	9.81
77	2.87	3.91	4.83	5.71	6.45	9.60	3.00	4.11	5.09	6.06	6.85	10.26
78	2.87	3.96	4.94	5.87	6.64	10.00	3.00	4.16	5.20	6.20	7.04	10.65
79	2.87	4.00	5.04	6.02	6.82	10.36	3.00	4.20	5.30	6.36	7.23	11.01
80	2.87	4.02	5.12	6.14	7.00	10.71	3.00	4.21	5.39	6.48	7.39	11.36
81	2.87	4.02	5.17	6.24	7.13	11.06	3.00	4.21	5.42	6.57	7.52	11.73
82	2.87	4.02	5.20	6.33	7.26	11.40	3.00	4.21	5.47	6.67	7.66	12.07
83	2.87	4.02	5.25	6.42	7.38	11.72	3.00	4.21	5.51	6.75	7.78	12.39
84	2.87	4.02	5.30	6.51	7.50	12.02	3.00	4.21	5.56	6.85	7.90	12.72
85	2.87	4.02	5.35	6.60	7.60	12.22	3.00	4.21	5.60	6.93	8.00	12.91
86	2.87	4.02	5.36	6.64	7.67	12.43	3.00	4.21	5.63	6.99	8.09	13.11
87	2.87	4.02	5.36	6.67	7.72	12.57	3.00	4.21	5.63	7.01	8.12	13.27
88	2.87	4.02	5.36	6.68	7.74	12.69	3.00	4.21	5.63	7.02	8.15	13.39
89	2.87	4.02	5.36	6.69	7.79	12.82	3.00	4.21	5.63	7.03	8.20	13.52
90	2.87	4.02	5.36	6.75	7.87	13.01	3.00	4.21	5.63	7.10	8.26	13.70
91	2.87	4.02	5.36	6.89	8.02	13.31	3.00	4.21	5.63	7.23	8.45	14.03
92	2.87	4.02	5.36	7.01	8.20	13.63	3.00	4.21	5.63	7.37	8.61	14.34
93	2.87	4.02	5.36	7.14	8.35	13.93	3.00	4.21	5.63	7.50	8.79	14.66
94	2.87	4.02	5.36	7.26	8.50	14.22	3.00	4.21	5.63	7.63	8.95	14.97
95	2.87	4.02	5.36	7.39	8.67	14.49	3.00	4.21	5.63	7.77	9.11	15.26
96	2.87	4.02	5.36	7.51	8.82	14.74	3.00	4.21	5.63	7.90	9.28	15.51
97	2.87	4.02	5.36	7.62	8.97	14.93	3.00	4.21	5.63	8.01	9.44	15.72
98	2.87	4.02	5.36	7.73	9.12	15.08	3.00	4.21	5.63	8.13	9.59	15.86
99	2.87	4.02	5.36	7.85	9.30	15.13	3.00	4.21	5.63	8.26	9.79	15.93
100	2.87	4.02	5.36	8.01	9.56	15.13	3.00	4.21	5.63	8.44	10.07	15.93

Table 48
 Coverage Professional Home Care
 Elim Period 730
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.57	0.63	0.65	0.65	0.67	0.83	0.75	0.84	0.87	0.88	0.89	1.11
26	0.57	0.64	0.67	0.67	0.67	0.83	0.75	0.85	0.87	0.88	0.89	1.11
27	0.58	0.64	0.67	0.67	0.68	0.84	0.75	0.85	0.88	0.89	0.91	1.12
28	0.58	0.65	0.68	0.68	0.69	0.85	0.76	0.86	0.89	0.91	0.92	1.13
29	0.59	0.67	0.69	0.69	0.70	0.86	0.77	0.87	0.91	0.92	0.94	1.17
30	0.61	0.68	0.70	0.72	0.72	0.88	0.79	0.88	0.92	0.94	0.95	1.19
31	0.63	0.70	0.73	0.73	0.74	0.91	0.80	0.91	0.95	0.96	0.97	1.21
32	0.64	0.72	0.74	0.75	0.75	0.94	0.83	0.92	0.96	0.97	0.99	1.23
33	0.65	0.74	0.76	0.76	0.77	0.96	0.84	0.95	0.98	0.99	1.00	1.25
34	0.68	0.75	0.79	0.79	0.80	0.98	0.86	0.97	1.00	1.01	1.03	1.30
35	0.69	0.77	0.81	0.81	0.83	1.01	0.87	0.98	1.03	1.05	1.07	1.33
36	0.72	0.80	0.84	0.84	0.85	1.06	0.89	1.01	1.06	1.08	1.09	1.36
37	0.74	0.83	0.86	0.87	0.87	1.09	0.92	1.05	1.09	1.10	1.12	1.41
38	0.76	0.86	0.88	0.89	0.91	1.12	0.95	1.07	1.11	1.13	1.16	1.45
39	0.79	0.88	0.92	0.94	0.95	1.18	0.97	1.10	1.16	1.18	1.19	1.49
40	0.81	0.92	0.96	0.97	0.98	1.21	1.01	1.16	1.21	1.23	1.25	1.57
41	0.85	0.95	0.99	1.00	1.01	1.25	1.06	1.19	1.24	1.28	1.30	1.64
42	0.87	0.98	1.03	1.05	1.06	1.32	1.08	1.22	1.30	1.32	1.34	1.68
43	0.91	1.03	1.07	1.09	1.10	1.36	1.11	1.28	1.33	1.35	1.40	1.74
44	0.95	1.07	1.11	1.12	1.16	1.43	1.16	1.31	1.38	1.41	1.44	1.80
45	0.98	1.10	1.17	1.18	1.20	1.49	1.19	1.35	1.43	1.45	1.49	1.88
46	1.01	1.16	1.21	1.22	1.24	1.56	1.22	1.40	1.47	1.52	1.54	1.95
47	1.07	1.20	1.25	1.29	1.31	1.64	1.28	1.44	1.53	1.56	1.60	2.02
48	1.10	1.24	1.31	1.33	1.35	1.71	1.31	1.49	1.57	1.62	1.66	2.09
49	1.13	1.30	1.36	1.40	1.42	1.78	1.35	1.54	1.64	1.68	1.72	2.18
50	1.19	1.34	1.43	1.45	1.49	1.86	1.42	1.62	1.72	1.78	1.83	2.31
51	1.23	1.41	1.47	1.52	1.55	1.95	1.46	1.67	1.78	1.84	1.89	2.41
52	1.28	1.45	1.55	1.58	1.62	2.04	1.50	1.73	1.84	1.91	1.96	2.50
53	1.32	1.52	1.61	1.65	1.69	2.13	1.55	1.78	1.91	1.97	2.04	2.59
54	1.36	1.57	1.67	1.72	1.77	2.22	1.58	1.84	1.97	2.05	2.12	2.70
55	1.42	1.62	1.74	1.79	1.85	2.33	1.64	1.89	2.04	2.12	2.19	2.81
56	1.49	1.72	1.84	1.91	1.96	2.50	1.71	1.98	2.15	2.24	2.32	2.98
57	1.56	1.80	1.95	2.02	2.09	2.66	1.78	2.07	2.26	2.37	2.45	3.15
58	1.64	1.90	2.06	2.15	2.22	2.83	1.85	2.17	2.37	2.50	2.59	3.34
59	1.71	2.00	2.17	2.28	2.37	3.03	1.93	2.27	2.49	2.63	2.74	3.53
60	1.78	2.08	2.28	2.41	2.52	3.23	2.02	2.40	2.64	2.81	2.94	3.82
61	1.84	2.18	2.40	2.55	2.67	3.45	2.08	2.49	2.76	2.95	3.10	4.04
62	1.91	2.28	2.52	2.70	2.83	3.67	2.16	2.57	2.88	3.10	3.27	4.28
63	1.97	2.38	2.64	2.86	3.00	3.94	2.21	2.67	3.00	3.26	3.45	4.54
64	2.04	2.45	2.77	3.00	3.18	4.20	2.27	2.76	3.12	3.41	3.63	4.81
65	2.12	2.59	2.94	3.23	3.45	4.58	2.34	2.89	3.30	3.63	3.88	5.19
66	2.18	2.68	3.07	3.40	3.64	4.87	2.41	2.98	3.43	3.80	4.09	5.51
67	2.24	2.79	3.23	3.60	3.87	5.20	2.46	3.09	3.59	3.99	4.32	5.83
68	2.32	2.92	3.40	3.80	4.11	5.56	2.54	3.21	3.75	4.21	4.58	6.18
69	2.41	3.05	3.59	4.03	4.38	5.93	2.63	3.34	3.94	4.44	4.84	6.56
70	2.50	3.19	3.77	4.27	4.68	6.31	2.73	3.50	4.15	4.71	5.16	7.01
71	2.59	3.33	3.97	4.50	4.94	6.72	2.81	3.63	4.35	4.94	5.42	7.40
72	2.68	3.49	4.18	4.75	5.23	7.14	2.90	3.78	4.55	5.19	5.71	7.83
73	2.77	3.63	4.37	4.99	5.51	7.54	2.99	3.92	4.73	5.43	5.97	8.23
74	2.87	3.77	4.58	5.25	5.80	7.96	3.07	4.07	4.94	5.68	6.27	8.66
75	2.98	3.97	4.83	5.57	6.16	8.50	3.18	4.26	5.19	6.00	6.63	9.20
76	3.06	4.10	5.03	5.81	6.44	8.97	3.26	4.39	5.39	6.24	6.92	9.67
77	3.14	4.26	5.23	6.06	6.74	9.44	3.34	4.54	5.59	6.49	7.22	10.14
78	3.21	4.38	5.42	6.28	7.00	9.85	3.40	4.68	5.79	6.72	7.47	10.55
79	3.27	4.50	5.59	6.50	7.24	10.25	3.47	4.80	5.95	6.92	7.72	10.96
80	3.31	4.62	5.78	6.70	7.48	10.65	3.51	4.91	6.13	7.14	7.96	11.35
81	3.36	4.72	5.93	6.91	7.71	11.06	3.54	5.01	6.28	7.34	8.20	11.77
82	3.39	4.83	6.08	7.11	7.94	11.47	3.59	5.10	6.45	7.54	8.43	12.19
83	3.42	4.94	6.25	7.30	8.17	11.87	3.62	5.21	6.61	7.74	8.67	12.60
84	3.47	5.04	6.41	7.51	8.39	12.25	3.65	5.32	6.78	7.95	8.90	12.98
85	3.51	5.13	6.53	7.66	8.56	12.50	3.70	5.41	6.90	8.10	9.05	13.23
86	3.52	5.18	6.62	7.78	8.70	12.74	3.71	5.46	7.00	8.22	9.20	13.50
87	3.52	5.20	6.68	7.87	8.81	12.94	3.72	5.48	7.04	8.32	9.31	13.68
88	3.52	5.21	6.73	7.94	8.90	13.09	3.72	5.51	7.10	8.37	9.39	13.84
89	3.52	5.24	6.78	8.01	8.99	13.27	3.72	5.53	7.14	8.46	9.48	14.01
90	3.52	5.30	6.86	8.13	9.12	13.50	3.72	5.58	7.23	8.57	9.63	14.25
91	3.52	5.40	7.01	8.32	9.34	13.82	3.72	5.68	7.38	8.76	9.83	14.59
92	3.52	5.49	7.15	8.50	9.55	14.16	3.72	5.79	7.52	8.95	10.07	14.93
93	3.52	5.59	7.29	8.69	9.77	14.49	3.72	5.89	7.69	9.16	10.30	15.27
94	3.52	5.69	7.43	8.87	9.99	14.80	3.72	6.00	7.83	9.34	10.52	15.60
95	3.52	5.78	7.57	9.04	10.18	15.09	3.72	6.07	7.96	9.53	10.73	15.90
96	3.52	5.85	7.69	9.21	10.37	15.35	3.72	6.17	8.10	9.69	10.92	16.16
97	3.52	5.93	7.79	9.35	10.56	15.53	3.72	6.25	8.22	9.85	11.12	16.37
98	3.52	6.01	7.90	9.50	10.76	15.69	3.72	6.31	8.33	10.01	11.34	16.52
99	3.52	6.06	8.01	9.67	11.01	15.72	3.72	6.39	8.44	10.19	11.61	16.56
100	3.52	6.15	8.15	9.92	11.37	15.72	3.72	6.48	8.59	10.45	11.99	16.56

Table 49
 Coverage Informal Home Care
 Elim Period 30
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	0.35	0.44	0.48	0.52	0.53	0.65		0.46	0.56	0.62	0.67	0.69	0.85	
26	0.35	0.44	0.48	0.52	0.53	0.65		0.46	0.56	0.62	0.67	0.69	0.85	
27	0.36	0.44	0.48	0.52	0.55	0.65		0.46	0.56	0.62	0.67	0.69	0.85	
28	0.36	0.45	0.50	0.53	0.55	0.67		0.46	0.56	0.63	0.67	0.69	0.86	
29	0.36	0.45	0.51	0.53	0.56	0.68		0.46	0.57	0.64	0.68	0.70	0.87	
30	0.37	0.46	0.51	0.55	0.57	0.69		0.47	0.58	0.64	0.69	0.72	0.88	
31	0.39	0.47	0.52	0.56	0.58	0.70		0.48	0.58	0.65	0.70	0.73	0.89	
32	0.40	0.48	0.53	0.57	0.59	0.73		0.48	0.59	0.67	0.72	0.74	0.92	
33	0.40	0.50	0.55	0.58	0.61	0.74		0.50	0.61	0.68	0.73	0.76	0.94	
34	0.41	0.51	0.57	0.61	0.63	0.76		0.51	0.62	0.70	0.75	0.77	0.96	
35	0.43	0.52	0.58	0.62	0.64	0.79		0.52	0.63	0.72	0.76	0.80	0.98	
36	0.44	0.53	0.59	0.64	0.67	0.81		0.53	0.65	0.73	0.79	0.81	1.00	
37	0.45	0.55	0.62	0.65	0.68	0.84		0.55	0.67	0.75	0.80	0.84	1.03	
38	0.46	0.57	0.63	0.68	0.70	0.86		0.56	0.69	0.77	0.83	0.86	1.07	
39	0.48	0.58	0.65	0.70	0.73	0.89		0.57	0.70	0.79	0.85	0.88	1.09	
40	0.50	0.61	0.68	0.73	0.75	0.92		0.61	0.74	0.83	0.88	0.92	1.16	
41	0.51	0.63	0.70	0.75	0.79	0.96		0.62	0.75	0.85	0.91	0.96	1.19	
42	0.53	0.65	0.73	0.77	0.81	0.99		0.64	0.77	0.87	0.95	0.98	1.22	
43	0.56	0.68	0.76	0.81	0.85	1.05		0.65	0.80	0.91	0.97	1.01	1.25	
44	0.57	0.70	0.79	0.85	0.87	1.08		0.68	0.83	0.94	1.00	1.05	1.31	
45	0.59	0.73	0.83	0.87	0.91	1.12		0.70	0.86	0.97	1.05	1.08	1.35	
46	0.62	0.76	0.85	0.91	0.96	1.18		0.73	0.88	0.99	1.07	1.12	1.41	
47	0.64	0.79	0.88	0.95	0.99	1.22		0.74	0.91	1.03	1.10	1.17	1.45	
48	0.67	0.83	0.92	0.99	1.03	1.28		0.76	0.95	1.07	1.16	1.20	1.50	
49	0.69	0.85	0.96	1.03	1.08	1.33		0.79	0.97	1.10	1.19	1.23	1.56	
50	0.73	0.88	0.99	1.07	1.11	1.40		0.83	1.01	1.16	1.23	1.30	1.65	
51	0.75	0.92	1.05	1.11	1.17	1.45		0.85	1.05	1.19	1.29	1.34	1.71	
52	0.77	0.96	1.08	1.17	1.21	1.52		0.87	1.08	1.22	1.32	1.38	1.77	
53	0.80	0.98	1.11	1.20	1.25	1.57		0.89	1.10	1.25	1.35	1.43	1.83	
54	0.83	1.01	1.16	1.24	1.31	1.64		0.92	1.13	1.30	1.41	1.47	1.89	
55	0.86	1.06	1.20	1.29	1.35	1.71		0.95	1.17	1.33	1.44	1.53	1.95	
56	0.89	1.10	1.25	1.35	1.43	1.82		0.98	1.22	1.40	1.52	1.60	2.06	
57	0.94	1.17	1.32	1.43	1.50	1.91		1.01	1.28	1.45	1.57	1.67	2.17	
58	0.97	1.21	1.38	1.50	1.58	2.02		1.06	1.32	1.52	1.65	1.74	2.28	
59	1.01	1.25	1.44	1.57	1.66	2.15		1.09	1.36	1.56	1.72	1.83	2.40	
60	1.05	1.31	1.50	1.65	1.74	2.27		1.12	1.42	1.64	1.79	1.91	2.54	
61	1.08	1.34	1.55	1.71	1.82	2.39		1.16	1.45	1.68	1.86	1.98	2.66	
62	1.09	1.38	1.60	1.77	1.89	2.51		1.17	1.47	1.72	1.91	2.06	2.78	
63	1.10	1.41	1.64	1.83	1.96	2.63		1.18	1.50	1.76	1.96	2.12	2.90	
64	1.11	1.42	1.67	1.86	2.02	2.75		1.18	1.50	1.78	2.01	2.18	3.03	
65	1.11	1.43	1.69	1.91	2.08	2.90		1.18	1.52	1.80	2.05	2.26	3.18	
66	1.11	1.43	1.71	1.95	2.15	3.04		1.18	1.52	1.82	2.08	2.30	3.31	
67	1.11	1.44	1.74	2.00	2.21	3.18		1.18	1.52	1.84	2.13	2.38	3.47	
68	1.11	1.45	1.77	2.06	2.30	3.36		1.18	1.52	1.86	2.19	2.45	3.63	
69	1.11	1.46	1.82	2.13	2.41	3.54		1.18	1.54	1.91	2.26	2.55	3.83	
70	1.11	1.49	1.88	2.21	2.52	3.75		1.18	1.55	1.95	2.33	2.66	4.04	
71	1.11	1.53	1.94	2.31	2.63	3.97		1.18	1.57	2.01	2.42	2.77	4.26	
72	1.11	1.56	2.00	2.40	2.76	4.21		1.18	1.60	2.07	2.51	2.89	4.50	
73	1.11	1.57	2.05	2.49	2.87	4.43		1.18	1.61	2.10	2.57	3.00	4.72	
74	1.11	1.58	2.09	2.56	2.98	4.66		1.18	1.62	2.16	2.66	3.11	4.94	
75	1.11	1.58	2.13	2.64	3.10	4.92		1.18	1.62	2.20	2.75	3.25	5.21	
76	1.11	1.58	2.17	2.71	3.21	5.17		1.18	1.62	2.22	2.82	3.34	5.47	
77	1.11	1.58	2.19	2.78	3.30	5.41		1.18	1.62	2.26	2.88	3.43	5.71	
78	1.11	1.58	2.20	2.82	3.38	5.60		1.18	1.62	2.27	2.93	3.51	5.91	
79	1.11	1.58	2.20	2.86	3.43	5.79		1.18	1.62	2.27	2.95	3.58	6.08	
80	1.11	1.58	2.20	2.86	3.48	5.94		1.18	1.62	2.27	2.97	3.61	6.26	
81	1.11	1.58	2.20	2.86	3.50	6.13		1.18	1.62	2.27	2.97	3.64	6.44	
82	1.11	1.58	2.20	2.86	3.52	6.30		1.18	1.62	2.27	2.97	3.66	6.63	
83	1.11	1.58	2.20	2.86	3.53	6.49		1.18	1.62	2.27	2.97	3.67	6.81	
84	1.11	1.58	2.20	2.86	3.55	6.67		1.18	1.62	2.27	2.97	3.70	7.00	
85	1.11	1.58	2.20	2.86	3.59	6.80		1.18	1.62	2.27	2.97	3.73	7.14	
86	1.11	1.58	2.20	2.86	3.59	6.90		1.18	1.62	2.27	2.97	3.74	7.25	
87	1.11	1.58	2.20	2.86	3.59	6.96		1.18	1.62	2.27	2.97	3.74	7.30	
88	1.11	1.58	2.20	2.86	3.59	7.00		1.18	1.62	2.27	2.97	3.74	7.35	
89	1.11	1.58	2.20	2.86	3.59	7.04		1.18	1.62	2.27	2.97	3.74	7.39	
90	1.11	1.58	2.20	2.86	3.59	7.13		1.18	1.62	2.27	2.97	3.74	7.48	
91	1.11	1.58	2.20	2.86	3.59	7.29		1.18	1.62	2.27	2.97	3.74	7.66	
92	1.11	1.58	2.20	2.86	3.59	7.47		1.18	1.62	2.27	2.97	3.74	7.84	
93	1.11	1.58	2.20	2.86	3.59	7.63		1.18	1.62	2.27	2.97	3.74	8.02	
94	1.11	1.58	2.20	2.86	3.59	7.79		1.18	1.62	2.27	2.97	3.74	8.20	
95	1.11	1.58	2.20	2.86	3.59	7.96		1.18	1.62	2.27	2.97	3.74	8.36	
96	1.11	1.58	2.20	2.86	3.59	8.11		1.18	1.62	2.27	2.97	3.74	8.51	
97	1.11	1.58	2.20	2.86	3.59	8.23		1.18	1.62	2.27	2.97	3.74	8.66	
98	1.11	1.58	2.20	2.86	3.59	8.34		1.18	1.62	2.27	2.97	3.74	8.78	
99	1.11	1.58	2.20	2.86	3.59	8.39		1.18	1.62	2.27	2.97	3.74	8.83	
100	1.11	1.58	2.20	2.86	3.59	8.42		1.18	1.62	2.27	2.97	3.74	8.84	

Table 50
 Coverage Informal Home Care
 Elim Period 60
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.35	0.43	0.47	0.51	0.52	0.64	0.45	0.55	0.61	0.64	0.67	0.83
26	0.35	0.43	0.47	0.51	0.52	0.64	0.45	0.55	0.61	0.64	0.67	0.83
27	0.35	0.43	0.47	0.51	0.52	0.64	0.45	0.55	0.61	0.65	0.67	0.84
28	0.35	0.44	0.48	0.51	0.53	0.65	0.45	0.55	0.62	0.65	0.68	0.84
29	0.36	0.44	0.50	0.52	0.55	0.67	0.46	0.56	0.62	0.67	0.69	0.85
30	0.36	0.45	0.50	0.53	0.55	0.68	0.46	0.56	0.63	0.68	0.70	0.86
31	0.37	0.46	0.51	0.55	0.56	0.69	0.47	0.57	0.64	0.69	0.72	0.88
32	0.39	0.47	0.52	0.56	0.58	0.70	0.48	0.58	0.65	0.70	0.73	0.89
33	0.39	0.48	0.53	0.57	0.59	0.73	0.48	0.59	0.67	0.72	0.74	0.92
34	0.40	0.50	0.56	0.58	0.61	0.74	0.50	0.61	0.68	0.73	0.75	0.95
35	0.41	0.51	0.57	0.61	0.63	0.76	0.51	0.62	0.70	0.75	0.77	0.97
36	0.43	0.52	0.58	0.62	0.64	0.79	0.52	0.64	0.72	0.76	0.79	0.99
37	0.44	0.53	0.61	0.64	0.67	0.81	0.53	0.65	0.74	0.79	0.81	1.01
38	0.45	0.56	0.62	0.67	0.68	0.85	0.55	0.67	0.75	0.81	0.84	1.05
39	0.47	0.57	0.64	0.68	0.70	0.87	0.57	0.69	0.77	0.83	0.86	1.08
40	0.48	0.59	0.67	0.70	0.74	0.91	0.59	0.72	0.81	0.87	0.89	1.12
41	0.50	0.62	0.69	0.74	0.76	0.95	0.61	0.74	0.84	0.89	0.94	1.17
42	0.52	0.63	0.72	0.76	0.79	0.98	0.62	0.76	0.86	0.92	0.96	1.20
43	0.55	0.65	0.74	0.79	0.83	1.01	0.64	0.79	0.88	0.95	0.99	1.24
44	0.56	0.69	0.77	0.83	0.85	1.06	0.67	0.81	0.92	0.98	1.01	1.29
45	0.58	0.72	0.80	0.86	0.88	1.10	0.69	0.84	0.95	1.01	1.06	1.33
46	0.61	0.74	0.84	0.89	0.92	1.16	0.70	0.87	0.98	1.06	1.09	1.38
47	0.63	0.77	0.87	0.94	0.97	1.20	0.73	0.89	1.01	1.09	1.12	1.43
48	0.65	0.80	0.91	0.97	1.00	1.24	0.75	0.92	1.05	1.12	1.18	1.49
49	0.68	0.84	0.95	1.00	1.05	1.31	0.77	0.96	1.08	1.17	1.21	1.54
50	0.70	0.86	0.98	1.06	1.09	1.36	0.81	0.99	1.12	1.21	1.28	1.62
51	0.74	0.89	1.01	1.09	1.13	1.43	0.84	1.03	1.17	1.25	1.32	1.68
52	0.76	0.94	1.06	1.13	1.18	1.49	0.86	1.06	1.20	1.30	1.35	1.74
53	0.79	0.97	1.09	1.18	1.22	1.55	0.88	1.09	1.23	1.34	1.41	1.80
54	0.81	1.00	1.13	1.22	1.28	1.61	0.91	1.11	1.28	1.38	1.44	1.86
55	0.84	1.03	1.18	1.28	1.32	1.68	0.94	1.16	1.31	1.42	1.49	1.93
56	0.88	1.09	1.23	1.33	1.40	1.78	0.97	1.20	1.36	1.49	1.56	2.04
57	0.92	1.13	1.30	1.41	1.47	1.89	1.00	1.24	1.43	1.56	1.65	2.15
58	0.96	1.19	1.35	1.47	1.55	2.00	1.05	1.30	1.49	1.64	1.72	2.26
59	0.99	1.23	1.42	1.55	1.64	2.12	1.08	1.34	1.55	1.69	1.80	2.38
60	1.03	1.29	1.47	1.62	1.71	2.24	1.11	1.41	1.62	1.78	1.89	2.52
61	1.07	1.33	1.54	1.69	1.79	2.37	1.16	1.44	1.67	1.85	1.97	2.65
62	1.09	1.36	1.58	1.76	1.86	2.49	1.17	1.47	1.72	1.91	2.05	2.77
63	1.10	1.40	1.64	1.82	1.94	2.61	1.18	1.50	1.76	1.96	2.12	2.89
64	1.10	1.42	1.66	1.86	2.01	2.74	1.18	1.52	1.78	2.01	2.18	3.03
65	1.10	1.43	1.69	1.91	2.08	2.89	1.18	1.53	1.82	2.07	2.26	3.18
66	1.10	1.44	1.72	1.96	2.15	3.04	1.18	1.53	1.84	2.10	2.31	3.33
67	1.10	1.45	1.76	2.02	2.22	3.18	1.18	1.54	1.86	2.17	2.40	3.49
68	1.10	1.47	1.80	2.09	2.31	3.37	1.18	1.55	1.91	2.22	2.49	3.65
69	1.10	1.50	1.85	2.17	2.43	3.55	1.18	1.57	1.96	2.31	2.59	3.85
70	1.11	1.53	1.91	2.27	2.55	3.76	1.18	1.60	2.02	2.40	2.71	4.08
71	1.12	1.56	1.98	2.37	2.67	3.99	1.18	1.62	2.08	2.50	2.83	4.31
72	1.13	1.60	2.06	2.45	2.81	4.25	1.18	1.66	2.15	2.59	2.97	4.55
73	1.13	1.64	2.10	2.55	2.93	4.48	1.18	1.68	2.20	2.67	3.09	4.79
74	1.13	1.66	2.18	2.65	3.06	4.72	1.18	1.71	2.27	2.77	3.22	5.04
75	1.13	1.67	2.24	2.76	3.21	5.01	1.18	1.73	2.32	2.88	3.37	5.32
76	1.13	1.69	2.30	2.86	3.33	5.29	1.18	1.76	2.39	2.98	3.50	5.61
77	1.13	1.72	2.37	2.95	3.48	5.58	1.18	1.77	2.44	3.09	3.64	5.91
78	1.13	1.73	2.41	3.05	3.60	5.83	1.18	1.78	2.50	3.17	3.75	6.16
79	1.13	1.73	2.44	3.12	3.71	6.07	1.18	1.78	2.54	3.26	3.87	6.41
80	1.13	1.73	2.49	3.19	3.80	6.30	1.18	1.78	2.56	3.33	3.97	6.64
81	1.13	1.73	2.49	3.23	3.87	6.53	1.18	1.78	2.56	3.37	4.06	6.89
82	1.13	1.73	2.49	3.27	3.96	6.78	1.18	1.78	2.56	3.40	4.13	7.14
83	1.13	1.73	2.49	3.31	4.03	7.02	1.18	1.78	2.56	3.45	4.21	7.38
84	1.13	1.73	2.49	3.36	4.11	7.26	1.18	1.78	2.56	3.49	4.30	7.63
85	1.13	1.73	2.49	3.40	4.20	7.45	1.18	1.78	2.56	3.54	4.39	7.83
86	1.13	1.73	2.50	3.42	4.24	7.58	1.18	1.78	2.57	3.58	4.43	7.98
87	1.13	1.73	2.50	3.42	4.25	7.67	1.18	1.78	2.57	3.58	4.44	8.07
88	1.13	1.73	2.50	3.42	4.25	7.74	1.18	1.78	2.57	3.58	4.44	8.14
89	1.13	1.73	2.50	3.42	4.25	7.83	1.18	1.78	2.57	3.58	4.44	8.23
90	1.13	1.73	2.50	3.42	4.25	7.94	1.18	1.78	2.57	3.58	4.44	8.35
91	1.13	1.73	2.50	3.42	4.25	8.15	1.18	1.78	2.57	3.58	4.44	8.57
92	1.13	1.73	2.50	3.42	4.25	8.37	1.18	1.78	2.57	3.58	4.44	8.80
93	1.13	1.73	2.50	3.42	4.25	8.59	1.18	1.78	2.57	3.58	4.44	9.03
94	1.13	1.73	2.50	3.42	4.25	8.80	1.18	1.78	2.57	3.58	4.44	9.24
95	1.13	1.73	2.50	3.42	4.25	8.99	1.18	1.78	2.57	3.58	4.44	9.45
96	1.13	1.73	2.50	3.42	4.25	9.17	1.18	1.78	2.57	3.58	4.44	9.65
97	1.13	1.73	2.50	3.42	4.25	9.33	1.18	1.78	2.57	3.58	4.44	9.80
98	1.13	1.73	2.50	3.42	4.25	9.45	1.18	1.78	2.57	3.58	4.44	9.94
99	1.13	1.73	2.50	3.42	4.25	9.53	1.18	1.78	2.57	3.58	4.44	10.02
100	1.13	1.73	2.50	3.42	4.25	9.54	1.18	1.78	2.57	3.58	4.44	10.02

Table 51

Coverage Informal Home Care
 Elim Period 90
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.34	0.41	0.46	0.50	0.51	0.62	0.44	0.53	0.59	0.63	0.65	0.81
26	0.34	0.41	0.46	0.50	0.51	0.63	0.44	0.53	0.59	0.63	0.65	0.81
27	0.34	0.41	0.46	0.50	0.51	0.63	0.44	0.53	0.59	0.63	0.65	0.81
28	0.34	0.43	0.47	0.50	0.52	0.63	0.44	0.53	0.61	0.64	0.67	0.83
29	0.35	0.43	0.47	0.51	0.52	0.64	0.45	0.55	0.61	0.64	0.67	0.84
30	0.36	0.44	0.48	0.52	0.53	0.65	0.45	0.55	0.62	0.65	0.68	0.85
31	0.36	0.45	0.50	0.53	0.55	0.68	0.46	0.56	0.63	0.67	0.69	0.86
32	0.37	0.46	0.51	0.55	0.56	0.69	0.47	0.57	0.64	0.68	0.70	0.88
33	0.39	0.47	0.52	0.56	0.58	0.72	0.47	0.58	0.65	0.70	0.73	0.89
34	0.39	0.48	0.53	0.57	0.59	0.73	0.48	0.59	0.67	0.72	0.74	0.92
35	0.40	0.50	0.56	0.59	0.61	0.75	0.50	0.61	0.68	0.73	0.75	0.95
36	0.41	0.51	0.57	0.61	0.63	0.77	0.51	0.62	0.70	0.75	0.77	0.97
37	0.43	0.52	0.58	0.63	0.64	0.80	0.52	0.64	0.72	0.76	0.80	0.99
38	0.45	0.55	0.61	0.64	0.67	0.83	0.53	0.65	0.74	0.79	0.83	1.03
39	0.46	0.56	0.63	0.67	0.69	0.86	0.56	0.68	0.76	0.81	0.84	1.06
40	0.47	0.58	0.64	0.69	0.72	0.88	0.58	0.70	0.79	0.85	0.88	1.11
41	0.48	0.59	0.67	0.72	0.74	0.92	0.59	0.73	0.81	0.87	0.91	1.13
42	0.51	0.62	0.70	0.74	0.77	0.96	0.61	0.75	0.85	0.89	0.94	1.19
43	0.53	0.64	0.73	0.77	0.80	0.99	0.63	0.77	0.87	0.94	0.97	1.22
44	0.55	0.67	0.75	0.80	0.84	1.05	0.65	0.80	0.89	0.96	1.00	1.25
45	0.57	0.69	0.79	0.84	0.87	1.08	0.67	0.83	0.94	0.99	1.05	1.31
46	0.59	0.73	0.81	0.87	0.91	1.12	0.69	0.85	0.96	1.03	1.08	1.35
47	0.62	0.75	0.85	0.91	0.95	1.18	0.72	0.88	0.99	1.07	1.11	1.41
48	0.64	0.79	0.88	0.95	0.98	1.23	0.74	0.91	1.03	1.10	1.16	1.46
49	0.67	0.81	0.92	0.98	1.03	1.29	0.76	0.94	1.07	1.13	1.19	1.52
50	0.69	0.85	0.96	1.03	1.07	1.34	0.80	0.98	1.11	1.20	1.24	1.60
51	0.72	0.88	0.99	1.07	1.11	1.41	0.83	1.01	1.16	1.23	1.30	1.66
52	0.75	0.92	1.03	1.11	1.17	1.46	0.85	1.05	1.19	1.28	1.33	1.72
53	0.77	0.95	1.08	1.16	1.21	1.53	0.87	1.08	1.22	1.32	1.38	1.78
54	0.80	0.98	1.11	1.20	1.25	1.58	0.89	1.10	1.25	1.35	1.43	1.84
55	0.83	1.01	1.16	1.24	1.31	1.66	0.92	1.13	1.30	1.41	1.47	1.91
56	0.87	1.07	1.21	1.32	1.38	1.76	0.96	1.19	1.35	1.47	1.55	2.02
57	0.91	1.12	1.29	1.38	1.45	1.86	0.99	1.23	1.42	1.54	1.64	2.13
58	0.95	1.18	1.34	1.45	1.54	1.97	1.05	1.30	1.47	1.61	1.71	2.24
59	0.99	1.22	1.41	1.54	1.62	2.09	1.08	1.34	1.54	1.68	1.79	2.37
60	1.03	1.29	1.46	1.61	1.69	2.21	1.11	1.40	1.61	1.77	1.89	2.52
61	1.07	1.33	1.53	1.68	1.78	2.34	1.16	1.44	1.67	1.84	1.97	2.64
62	1.09	1.36	1.58	1.74	1.86	2.49	1.18	1.47	1.72	1.91	2.06	2.77
63	1.10	1.41	1.64	1.82	1.95	2.61	1.19	1.50	1.77	1.97	2.13	2.90
64	1.11	1.43	1.67	1.86	2.02	2.74	1.19	1.53	1.80	2.02	2.19	3.04
65	1.11	1.44	1.71	1.93	2.09	2.90	1.20	1.55	1.84	2.08	2.28	3.21
66	1.11	1.45	1.74	1.97	2.17	3.05	1.20	1.55	1.86	2.13	2.34	3.36
67	1.11	1.46	1.78	2.04	2.26	3.21	1.21	1.56	1.90	2.18	2.42	3.51
68	1.11	1.49	1.83	2.10	2.34	3.39	1.21	1.57	1.94	2.26	2.52	3.70
69	1.11	1.53	1.89	2.19	2.45	3.59	1.22	1.61	2.00	2.33	2.64	3.89
70	1.11	1.56	1.95	2.29	2.59	3.82	1.22	1.64	2.06	2.43	2.76	4.13
71	1.11	1.60	2.02	2.40	2.73	4.06	1.22	1.67	2.13	2.53	2.89	4.37
72	1.11	1.65	2.10	2.51	2.87	4.31	1.23	1.72	2.21	2.65	3.04	4.63
73	1.11	1.68	2.18	2.62	3.00	4.55	1.23	1.76	2.28	2.75	3.17	4.87
74	1.11	1.72	2.26	2.73	3.15	4.81	1.23	1.79	2.34	2.86	3.31	5.13
75	1.11	1.76	2.32	2.85	3.30	5.10	1.23	1.83	2.43	2.99	3.49	5.45
76	1.11	1.79	2.40	2.95	3.45	5.41	1.23	1.85	2.51	3.10	3.63	5.73
77	1.11	1.82	2.46	3.06	3.60	5.70	1.23	1.89	2.57	3.21	3.77	6.05
78	1.11	1.84	2.53	3.16	3.73	5.96	1.23	1.90	2.64	3.30	3.91	6.30
79	1.11	1.85	2.57	3.25	3.84	6.20	1.23	1.90	2.67	3.39	4.02	6.56
80	1.11	1.85	2.61	3.30	3.94	6.42	1.23	1.90	2.71	3.45	4.11	6.79
81	1.11	1.85	2.61	3.33	4.00	6.64	1.23	1.90	2.71	3.48	4.19	7.01
82	1.11	1.85	2.61	3.36	4.04	6.84	1.23	1.90	2.71	3.50	4.24	7.22
83	1.11	1.85	2.61	3.36	4.09	7.03	1.23	1.90	2.71	3.50	4.27	7.40
84	1.11	1.85	2.61	3.37	4.11	7.21	1.23	1.90	2.71	3.50	4.31	7.58
85	1.11	1.85	2.61	3.37	4.14	7.30	1.23	1.90	2.71	3.51	4.33	7.70
86	1.11	1.85	2.61	3.38	4.18	7.45	1.23	1.90	2.71	3.52	4.37	7.83
87	1.11	1.85	2.61	3.38	4.19	7.52	1.23	1.90	2.71	3.52	4.38	7.91
88	1.11	1.85	2.61	3.38	4.19	7.59	1.23	1.90	2.71	3.52	4.38	7.99
89	1.11	1.85	2.61	3.38	4.19	7.66	1.23	1.90	2.71	3.52	4.38	8.06
90	1.11	1.85	2.61	3.38	4.19	7.78	1.23	1.90	2.71	3.52	4.38	8.17
91	1.11	1.85	2.61	3.38	4.19	7.99	1.23	1.90	2.71	3.52	4.38	8.38
92	1.11	1.85	2.61	3.38	4.19	8.18	1.23	1.90	2.71	3.52	4.38	8.60
93	1.11	1.85	2.61	3.38	4.19	8.38	1.23	1.90	2.71	3.52	4.38	8.82
94	1.11	1.85	2.61	3.38	4.19	8.58	1.23	1.90	2.71	3.52	4.38	9.03
95	1.11	1.85	2.61	3.38	4.19	8.78	1.23	1.90	2.71	3.52	4.38	9.22
96	1.11	1.85	2.61	3.38	4.19	8.94	1.23	1.90	2.71	3.52	4.38	9.41
97	1.11	1.85	2.61	3.38	4.19	9.09	1.23	1.90	2.71	3.52	4.38	9.56
98	1.11	1.85	2.61	3.38	4.19	9.21	1.23	1.90	2.71	3.52	4.38	9.68
99	1.11	1.85	2.61	3.38	4.19	9.27	1.23	1.90	2.71	3.52	4.38	9.76
100	1.11	1.85	2.61	3.38	4.19	9.28	1.23	1.90	2.71	3.52	4.38	9.77

Coverage
Elim Period
Inflation Type
Ben Trigger
Paid Up Benefit

Table 52
Informal Home Care
100
None
w/o Cognitive Impairment
None

Age								Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.34	0.41	0.46	0.48	0.50	0.62		0.43	0.52	0.58	0.63	0.64	0.81
26	0.34	0.41	0.46	0.48	0.50	0.62		0.43	0.52	0.58	0.63	0.64	0.81
27	0.34	0.41	0.46	0.48	0.51	0.62		0.44	0.52	0.59	0.63	0.65	0.81
28	0.34	0.41	0.46	0.50	0.51	0.63		0.44	0.53	0.59	0.63	0.65	0.83
29	0.35	0.43	0.47	0.51	0.52	0.64		0.44	0.53	0.61	0.64	0.67	0.83
30	0.35	0.44	0.48	0.51	0.53	0.65		0.45	0.55	0.61	0.65	0.68	0.85
31	0.36	0.44	0.50	0.52	0.55	0.67		0.46	0.56	0.62	0.67	0.69	0.86
32	0.37	0.45	0.51	0.53	0.56	0.69		0.46	0.57	0.63	0.68	0.70	0.87
33	0.37	0.46	0.52	0.56	0.57	0.70		0.47	0.58	0.64	0.69	0.72	0.89
34	0.39	0.47	0.53	0.57	0.58	0.73		0.48	0.59	0.67	0.70	0.73	0.92
35	0.40	0.48	0.55	0.58	0.61	0.74		0.50	0.61	0.68	0.73	0.75	0.94
36	0.41	0.50	0.57	0.61	0.62	0.76		0.51	0.62	0.69	0.74	0.76	0.97
37	0.43	0.52	0.58	0.62	0.64	0.79		0.52	0.63	0.72	0.76	0.79	0.99
38	0.44	0.53	0.61	0.64	0.67	0.83		0.53	0.65	0.73	0.79	0.81	1.01
39	0.45	0.56	0.62	0.67	0.68	0.85		0.55	0.67	0.75	0.80	0.84	1.06
40	0.47	0.57	0.64	0.69	0.72	0.88		0.57	0.70	0.79	0.84	0.87	1.10
41	0.48	0.59	0.67	0.72	0.74	0.91		0.59	0.72	0.81	0.87	0.89	1.13
42	0.51	0.62	0.69	0.74	0.76	0.95		0.61	0.74	0.84	0.89	0.94	1.18
43	0.52	0.64	0.72	0.76	0.80	0.99		0.63	0.76	0.86	0.92	0.96	1.21
44	0.55	0.67	0.75	0.80	0.83	1.03		0.64	0.79	0.88	0.96	0.99	1.25
45	0.57	0.69	0.77	0.84	0.86	1.08		0.67	0.81	0.92	0.99	1.03	1.31
46	0.59	0.72	0.81	0.86	0.89	1.12		0.69	0.85	0.96	1.01	1.07	1.35
47	0.61	0.75	0.85	0.89	0.94	1.18		0.72	0.87	0.98	1.06	1.10	1.41
48	0.63	0.77	0.87	0.94	0.98	1.22		0.74	0.89	1.01	1.09	1.13	1.45
49	0.67	0.81	0.91	0.98	1.01	1.28		0.76	0.94	1.06	1.13	1.19	1.50
50	0.69	0.84	0.95	1.01	1.06	1.33		0.79	0.97	1.10	1.19	1.24	1.58
51	0.72	0.87	0.99	1.06	1.10	1.40		0.81	1.00	1.13	1.22	1.29	1.65
52	0.74	0.91	1.03	1.10	1.16	1.45		0.84	1.03	1.18	1.28	1.33	1.71
53	0.76	0.95	1.07	1.16	1.20	1.52		0.86	1.07	1.21	1.31	1.36	1.77
54	0.79	0.97	1.10	1.19	1.24	1.57		0.88	1.10	1.24	1.35	1.42	1.83
55	0.83	1.00	1.16	1.23	1.30	1.65		0.91	1.12	1.29	1.40	1.46	1.90
56	0.86	1.07	1.21	1.31	1.36	1.74		0.96	1.18	1.34	1.46	1.54	2.01
57	0.89	1.11	1.28	1.38	1.44	1.85		0.99	1.23	1.41	1.54	1.62	2.12
58	0.95	1.17	1.33	1.44	1.53	1.96		1.03	1.29	1.46	1.60	1.69	2.22
59	0.98	1.22	1.40	1.53	1.61	2.08		1.07	1.33	1.54	1.67	1.78	2.34
60	1.01	1.28	1.46	1.60	1.69	2.20		1.11	1.40	1.61	1.77	1.88	2.51
61	1.06	1.32	1.53	1.67	1.78	2.33		1.13	1.43	1.66	1.83	1.96	2.63
62	1.08	1.35	1.57	1.74	1.85	2.46		1.17	1.46	1.72	1.90	2.05	2.76
63	1.10	1.40	1.62	1.80	1.94	2.59		1.18	1.50	1.76	1.96	2.12	2.89
64	1.11	1.42	1.67	1.85	2.01	2.73		1.19	1.53	1.79	2.01	2.19	3.03
65	1.11	1.44	1.71	1.93	2.09	2.89		1.19	1.54	1.84	2.08	2.28	3.19
66	1.11	1.45	1.73	1.97	2.16	3.04		1.19	1.55	1.86	2.12	2.33	3.34
67	1.11	1.46	1.78	2.04	2.24	3.21		1.20	1.56	1.90	2.18	2.42	3.51
68	1.11	1.49	1.83	2.10	2.34	3.38		1.20	1.57	1.95	2.26	2.52	3.70
69	1.12	1.53	1.89	2.19	2.45	3.59		1.21	1.61	2.00	2.33	2.64	3.88
70	1.12	1.56	1.95	2.29	2.59	3.80		1.21	1.64	2.07	2.43	2.77	4.13
71	1.13	1.61	2.04	2.40	2.73	4.04		1.22	1.68	2.15	2.54	2.89	4.37
72	1.13	1.66	2.12	2.52	2.87	4.31		1.23	1.73	2.21	2.65	3.04	4.63
73	1.16	1.69	2.18	2.62	3.00	4.54		1.23	1.76	2.29	2.76	3.18	4.86
74	1.16	1.73	2.27	2.74	3.15	4.81		1.24	1.79	2.37	2.87	3.31	5.13
75	1.16	1.77	2.33	2.86	3.31	5.10		1.24	1.84	2.44	3.00	3.50	5.45
76	1.16	1.80	2.41	2.97	3.47	5.40		1.24	1.86	2.52	3.11	3.64	5.73
77	1.16	1.83	2.49	3.07	3.61	5.70		1.24	1.90	2.59	3.22	3.78	6.05
78	1.16	1.85	2.55	3.17	3.74	5.96		1.24	1.91	2.65	3.31	3.92	6.31
79	1.16	1.86	2.61	3.27	3.86	6.20		1.24	1.93	2.70	3.41	4.04	6.56
80	1.16	1.86	2.64	3.33	3.97	6.44		1.24	1.94	2.74	3.49	4.15	6.80
81	1.16	1.86	2.64	3.38	4.04	6.68		1.24	1.94	2.75	3.52	4.24	7.04
82	1.16	1.86	2.65	3.41	4.11	6.90		1.24	1.94	2.76	3.55	4.30	7.27
83	1.16	1.86	2.66	3.43	4.18	7.12		1.24	1.94	2.77	3.60	4.37	7.49
84	1.16	1.86	2.67	3.48	4.24	7.33		1.24	1.94	2.77	3.62	4.43	7.71
85	1.16	1.86	2.68	3.51	4.28	7.47		1.24	1.94	2.79	3.65	4.49	7.85
86	1.16	1.86	2.68	3.52	4.33	7.60		1.24	1.94	2.79	3.67	4.52	8.00
87	1.16	1.86	2.68	3.53	4.35	7.70		1.24	1.94	2.79	3.70	4.55	8.10
88	1.16	1.86	2.68	3.53	4.36	7.77		1.24	1.94	2.79	3.70	4.55	8.17
89	1.16	1.86	2.68	3.53	4.36	7.85		1.24	1.94	2.79	3.70	4.57	8.25
90	1.16	1.86	2.68	3.54	4.38	7.98		1.24	1.94	2.79	3.71	4.59	8.37
91	1.16	1.86	2.68	3.58	4.42	8.18		1.24	1.94	2.79	3.73	4.62	8.60
92	1.16	1.86	2.68	3.60	4.46	8.39		1.24	1.94	2.79	3.76	4.66	8.83
93	1.16	1.86	2.68	3.63	4.49	8.61		1.24	1.94	2.79	3.78	4.70	9.05
94	1.16	1.86	2.68	3.65	4.52	8.82		1.24	1.94	2.79	3.82	4.74	9.27
95	1.16	1.86	2.68	3.67	4.57	9.02		1.24	1.94	2.79	3.85	4.79	9.47
96	1.16	1.86	2.68	3.71	4.60	9.20		1.24	1.94	2.79	3.87	4.82	9.67
97	1.16	1.86	2.68	3.73	4.62	9.34		1.24	1.94	2.79	3.89	4.85	9.82
98	1.16	1.86	2.68	3.75	4.66	9.46		1.24	1.94	2.79	3.92	4.87	9.96
99	1.16	1.86	2.68	3.76	4.69	9.54		1.24	1.94	2.79	3.95	4.92	10.03
100	1.16	1.86	2.68	3.78	4.72	9.55		1.24	1.94	2.79	3.97	4.95	10.04

Table 53

Coverage Informal Home Care
 Elim Period 120
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.33	0.40	0.45	0.47	0.50	0.61	0.43	0.51	0.58	0.62	0.63	0.80
26	0.33	0.40	0.45	0.47	0.50	0.61	0.43	0.51	0.58	0.62	0.63	0.80
27	0.33	0.40	0.45	0.48	0.50	0.62	0.43	0.52	0.58	0.62	0.64	0.80
28	0.34	0.41	0.46	0.48	0.50	0.62	0.43	0.52	0.58	0.62	0.64	0.81
29	0.34	0.41	0.46	0.50	0.51	0.63	0.44	0.52	0.59	0.63	0.65	0.81
30	0.35	0.43	0.47	0.51	0.52	0.64	0.44	0.53	0.61	0.64	0.67	0.84
31	0.35	0.44	0.48	0.52	0.53	0.65	0.45	0.55	0.62	0.65	0.68	0.85
32	0.36	0.45	0.50	0.53	0.55	0.68	0.46	0.56	0.62	0.67	0.69	0.86
33	0.37	0.45	0.51	0.55	0.56	0.69	0.46	0.57	0.64	0.68	0.70	0.88
34	0.39	0.46	0.52	0.56	0.57	0.72	0.47	0.58	0.65	0.69	0.72	0.91
35	0.39	0.48	0.53	0.57	0.59	0.74	0.48	0.59	0.67	0.72	0.74	0.92
36	0.40	0.50	0.56	0.59	0.61	0.75	0.50	0.61	0.68	0.73	0.75	0.95
37	0.41	0.51	0.57	0.61	0.63	0.77	0.51	0.62	0.70	0.75	0.77	0.98
38	0.44	0.52	0.59	0.63	0.65	0.81	0.52	0.64	0.72	0.76	0.80	1.00
39	0.45	0.55	0.61	0.65	0.67	0.84	0.53	0.65	0.74	0.79	0.83	1.03
40	0.46	0.56	0.63	0.67	0.69	0.87	0.56	0.69	0.77	0.83	0.86	1.09
41	0.47	0.58	0.65	0.70	0.73	0.89	0.58	0.70	0.80	0.85	0.88	1.12
42	0.50	0.61	0.68	0.73	0.75	0.94	0.59	0.73	0.83	0.88	0.92	1.17
43	0.51	0.63	0.70	0.75	0.77	0.97	0.62	0.75	0.85	0.91	0.95	1.20
44	0.53	0.65	0.73	0.79	0.81	1.01	0.63	0.77	0.87	0.94	0.98	1.23
45	0.56	0.68	0.76	0.81	0.85	1.06	0.65	0.80	0.91	0.97	1.01	1.29
46	0.58	0.70	0.80	0.85	0.88	1.10	0.68	0.83	0.94	1.00	1.06	1.33
47	0.61	0.74	0.83	0.88	0.92	1.16	0.70	0.86	0.97	1.05	1.09	1.38
48	0.63	0.76	0.86	0.92	0.96	1.20	0.73	0.88	1.00	1.08	1.12	1.43
49	0.65	0.80	0.89	0.96	0.99	1.25	0.75	0.92	1.05	1.11	1.17	1.49
50	0.68	0.83	0.94	1.00	1.05	1.31	0.77	0.96	1.09	1.17	1.22	1.57
51	0.70	0.86	0.97	1.05	1.09	1.36	0.80	0.99	1.12	1.21	1.25	1.62
52	0.73	0.89	1.00	1.08	1.12	1.43	0.83	1.01	1.17	1.24	1.31	1.68
53	0.75	0.92	1.05	1.12	1.18	1.49	0.85	1.06	1.20	1.29	1.35	1.74
54	0.77	0.96	1.09	1.18	1.22	1.56	0.87	1.08	1.23	1.33	1.41	1.82
55	0.80	0.99	1.12	1.21	1.28	1.62	0.89	1.11	1.28	1.36	1.44	1.88
56	0.85	1.05	1.19	1.29	1.34	1.73	0.94	1.17	1.33	1.44	1.53	1.98
57	0.88	1.10	1.24	1.35	1.43	1.83	0.98	1.21	1.40	1.52	1.60	2.09
58	0.94	1.16	1.31	1.43	1.50	1.95	1.01	1.25	1.45	1.58	1.68	2.20
59	0.97	1.20	1.38	1.50	1.58	2.06	1.06	1.32	1.52	1.66	1.76	2.32
60	1.00	1.24	1.44	1.57	1.67	2.18	1.09	1.36	1.58	1.74	1.85	2.49
61	1.05	1.30	1.50	1.65	1.76	2.31	1.12	1.42	1.65	1.82	1.94	2.61
62	1.07	1.34	1.56	1.72	1.84	2.44	1.16	1.45	1.69	1.88	2.02	2.74
63	1.09	1.38	1.61	1.78	1.91	2.57	1.17	1.49	1.74	1.94	2.10	2.87
64	1.10	1.41	1.65	1.84	1.98	2.71	1.18	1.52	1.78	2.00	2.18	3.01
65	1.10	1.43	1.69	1.90	2.08	2.88	1.19	1.53	1.83	2.06	2.27	3.18
66	1.11	1.44	1.73	1.95	2.16	3.03	1.19	1.54	1.85	2.12	2.33	3.33
67	1.11	1.46	1.77	2.02	2.24	3.19	1.20	1.56	1.90	2.18	2.42	3.50
68	1.11	1.49	1.82	2.09	2.33	3.37	1.20	1.57	1.95	2.26	2.52	3.67
69	1.12	1.53	1.89	2.19	2.45	3.58	1.21	1.61	2.01	2.33	2.64	3.88
70	1.13	1.56	1.96	2.30	2.59	3.80	1.21	1.65	2.08	2.44	2.77	4.13
71	1.17	1.61	2.04	2.40	2.73	4.04	1.22	1.69	2.16	2.55	2.90	4.37
72	1.19	1.66	2.12	2.52	2.88	4.30	1.23	1.74	2.24	2.67	3.06	4.62
73	1.20	1.71	2.19	2.63	3.01	4.54	1.23	1.78	2.30	2.77	3.19	4.86
74	1.21	1.74	2.28	2.75	3.16	4.80	1.24	1.82	2.39	2.89	3.34	5.12
75	1.21	1.78	2.37	2.87	3.33	5.09	1.24	1.85	2.46	3.03	3.51	5.43
76	1.22	1.82	2.43	2.99	3.48	5.39	1.25	1.89	2.54	3.14	3.65	5.73
77	1.22	1.85	2.52	3.10	3.63	5.69	1.25	1.93	2.63	3.26	3.83	6.04
78	1.22	1.89	2.57	3.21	3.76	5.95	1.25	1.95	2.68	3.37	3.96	6.31
79	1.22	1.90	2.64	3.30	3.89	6.22	1.25	1.97	2.76	3.47	4.09	6.58
80	1.22	1.91	2.68	3.39	4.02	6.48	1.25	1.98	2.81	3.54	4.22	6.85
81	1.22	1.91	2.73	3.47	4.13	6.74	1.25	1.98	2.83	3.62	4.32	7.12
82	1.22	1.91	2.75	3.53	4.24	7.01	1.25	1.98	2.87	3.70	4.44	7.38
83	1.22	1.91	2.77	3.61	4.35	7.27	1.25	1.98	2.89	3.77	4.55	7.67
84	1.22	1.91	2.81	3.70	4.46	7.54	1.25	1.98	2.92	3.86	4.68	7.95
85	1.22	1.91	2.86	3.77	4.58	7.76	1.25	1.98	2.98	3.96	4.80	8.17
86	1.22	1.91	2.86	3.82	4.63	7.91	1.25	1.98	2.98	3.99	4.85	8.34
87	1.22	1.91	2.86	3.84	4.68	8.03	1.25	1.98	2.98	4.00	4.88	8.46
88	1.22	1.91	2.86	3.84	4.69	8.12	1.25	1.98	2.98	4.00	4.92	8.55
89	1.22	1.91	2.86	3.84	4.71	8.22	1.25	1.98	2.98	4.02	4.94	8.64
90	1.22	1.91	2.86	3.87	4.75	8.35	1.25	1.98	2.98	4.06	4.98	8.79
91	1.22	1.91	2.86	3.96	4.87	8.59	1.25	1.98	2.98	4.14	5.10	9.04
92	1.22	1.91	2.86	4.03	4.98	8.82	1.25	1.98	2.98	4.22	5.23	9.28
93	1.22	1.91	2.86	4.11	5.09	9.06	1.25	1.98	2.98	4.32	5.35	9.53
94	1.22	1.91	2.86	4.20	5.20	9.28	1.25	1.98	2.98	4.40	5.46	9.77
95	1.22	1.91	2.86	4.27	5.31	9.50	1.25	1.98	2.98	4.49	5.58	10.00
96	1.22	1.91	2.86	4.36	5.41	9.69	1.25	1.98	2.98	4.58	5.69	10.20
97	1.22	1.91	2.86	4.42	5.51	9.87	1.25	1.98	2.98	4.64	5.79	10.37
98	1.22	1.91	2.86	4.49	5.60	10.00	1.25	1.98	2.98	4.72	5.89	10.52
99	1.22	1.91	2.86	4.55	5.69	10.07	1.25	1.98	2.98	4.79	5.97	10.60
100	1.22	1.91	2.86	4.62	5.80	10.08	1.25	1.98	2.98	4.85	6.09	10.62

Table 54

Coverage Informal Home Care
 Elim Period 180
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.32	0.39	0.44	0.46	0.47	0.59	0.41	0.50	0.56	0.59	0.62	0.77
26	0.32	0.39	0.44	0.46	0.47	0.59	0.41	0.50	0.56	0.59	0.62	0.77
27	0.33	0.39	0.44	0.46	0.48	0.59	0.41	0.50	0.56	0.61	0.62	0.77
28	0.33	0.40	0.45	0.47	0.48	0.61	0.41	0.51	0.57	0.61	0.63	0.79
29	0.33	0.40	0.45	0.48	0.50	0.62	0.43	0.51	0.58	0.62	0.63	0.80
30	0.34	0.41	0.46	0.48	0.51	0.63	0.43	0.52	0.58	0.62	0.64	0.81
31	0.34	0.43	0.47	0.50	0.52	0.64	0.44	0.53	0.59	0.63	0.65	0.83
32	0.35	0.43	0.48	0.51	0.53	0.65	0.45	0.55	0.61	0.65	0.67	0.84
33	0.36	0.44	0.50	0.52	0.55	0.68	0.45	0.55	0.62	0.67	0.69	0.86
34	0.37	0.45	0.51	0.55	0.56	0.69	0.46	0.56	0.63	0.68	0.70	0.88
35	0.37	0.46	0.52	0.56	0.57	0.72	0.47	0.58	0.64	0.69	0.72	0.89
36	0.39	0.48	0.53	0.57	0.59	0.74	0.48	0.59	0.67	0.72	0.74	0.92
37	0.40	0.50	0.56	0.59	0.61	0.76	0.50	0.61	0.68	0.73	0.75	0.95
38	0.41	0.51	0.57	0.61	0.63	0.79	0.51	0.62	0.70	0.75	0.77	0.98
39	0.44	0.52	0.59	0.63	0.65	0.81	0.52	0.64	0.72	0.77	0.80	1.00
40	0.45	0.55	0.62	0.65	0.68	0.85	0.55	0.67	0.75	0.81	0.84	1.06
41	0.46	0.57	0.63	0.68	0.70	0.87	0.56	0.69	0.77	0.84	0.86	1.09
42	0.48	0.58	0.65	0.70	0.73	0.91	0.58	0.72	0.80	0.86	0.89	1.12
43	0.50	0.61	0.69	0.73	0.76	0.95	0.59	0.73	0.83	0.88	0.92	1.17
44	0.52	0.63	0.72	0.76	0.79	0.99	0.62	0.75	0.85	0.92	0.96	1.21
45	0.53	0.65	0.74	0.79	0.83	1.03	0.64	0.79	0.88	0.95	0.99	1.25
46	0.56	0.69	0.77	0.83	0.86	1.08	0.65	0.81	0.91	0.98	1.01	1.30
47	0.58	0.72	0.80	0.86	0.89	1.12	0.68	0.84	0.95	1.01	1.06	1.34
48	0.61	0.74	0.84	0.89	0.94	1.18	0.70	0.86	0.98	1.06	1.10	1.41
49	0.63	0.77	0.87	0.94	0.97	1.22	0.73	0.89	1.01	1.09	1.13	1.45
50	0.65	0.80	0.91	0.97	1.01	1.29	0.76	0.94	1.06	1.13	1.20	1.54
51	0.68	0.84	0.95	1.01	1.06	1.33	0.79	0.97	1.09	1.18	1.23	1.58
52	0.70	0.87	0.98	1.06	1.10	1.40	0.81	0.99	1.12	1.22	1.29	1.65
53	0.73	0.89	1.01	1.09	1.16	1.45	0.84	1.03	1.17	1.25	1.32	1.71
54	0.76	0.94	1.06	1.13	1.19	1.52	0.85	1.06	1.20	1.30	1.36	1.77
55	0.79	0.97	1.10	1.19	1.23	1.58	0.87	1.09	1.23	1.34	1.42	1.84
56	0.83	1.01	1.16	1.24	1.31	1.68	0.92	1.13	1.30	1.41	1.49	1.94
57	0.86	1.07	1.21	1.32	1.38	1.79	0.96	1.19	1.35	1.47	1.56	2.05
58	0.89	1.11	1.29	1.40	1.46	1.90	0.99	1.23	1.42	1.55	1.65	2.17
59	0.95	1.17	1.34	1.45	1.54	2.01	1.03	1.29	1.47	1.62	1.72	2.28
60	0.98	1.22	1.41	1.53	1.62	2.13	1.07	1.34	1.55	1.71	1.82	2.43
61	1.00	1.25	1.46	1.60	1.71	2.27	1.10	1.38	1.61	1.78	1.90	2.56
62	1.05	1.31	1.52	1.67	1.79	2.39	1.12	1.42	1.66	1.84	1.98	2.68
63	1.06	1.34	1.56	1.73	1.86	2.52	1.13	1.45	1.71	1.90	2.06	2.82
64	1.08	1.36	1.61	1.79	1.95	2.65	1.16	1.47	1.76	1.96	2.15	2.97
65	1.08	1.40	1.66	1.86	2.05	2.83	1.17	1.50	1.80	2.04	2.24	3.15
66	1.09	1.42	1.71	1.93	2.12	2.99	1.18	1.53	1.84	2.09	2.31	3.30
67	1.10	1.45	1.76	2.01	2.22	3.16	1.18	1.55	1.89	2.17	2.41	3.48
68	1.11	1.49	1.82	2.09	2.33	3.36	1.19	1.58	1.95	2.27	2.53	3.66
69	1.13	1.53	1.90	2.20	2.46	3.58	1.21	1.62	2.02	2.37	2.66	3.88
70	1.17	1.58	1.98	2.31	2.62	3.80	1.22	1.67	2.10	2.49	2.81	4.14
71	1.19	1.64	2.07	2.43	2.76	4.04	1.24	1.73	2.19	2.61	2.95	4.39
72	1.22	1.69	2.17	2.56	2.92	4.32	1.28	1.78	2.29	2.73	3.11	4.66
73	1.23	1.74	2.26	2.68	3.06	4.57	1.29	1.83	2.38	2.85	3.26	4.92
74	1.25	1.80	2.33	2.81	3.22	4.84	1.31	1.88	2.45	2.97	3.41	5.18
75	1.28	1.85	2.43	2.95	3.40	5.16	1.32	1.94	2.55	3.11	3.61	5.51
76	1.29	1.90	2.52	3.07	3.55	5.45	1.33	1.98	2.64	3.25	3.76	5.81
77	1.30	1.94	2.61	3.19	3.72	5.75	1.34	2.02	2.74	3.37	3.92	6.12
78	1.30	1.97	2.67	3.30	3.86	6.01	1.34	2.05	2.79	3.47	4.06	6.37
79	1.30	1.98	2.74	3.39	3.98	6.25	1.34	2.07	2.86	3.55	4.19	6.61
80	1.30	2.00	2.77	3.48	4.08	6.46	1.34	2.07	2.90	3.63	4.30	6.84
81	1.30	2.00	2.79	3.53	4.18	6.70	1.34	2.07	2.92	3.70	4.38	7.10
82	1.30	2.00	2.81	3.59	4.26	6.93	1.34	2.07	2.93	3.75	4.47	7.33
83	1.30	2.00	2.81	3.63	4.33	7.15	1.34	2.07	2.93	3.80	4.55	7.55
84	1.30	2.00	2.81	3.66	4.40	7.37	1.34	2.07	2.93	3.85	4.62	7.77
85	1.30	2.00	2.81	3.72	4.47	7.51	1.34	2.07	2.93	3.89	4.69	7.93
86	1.30	2.00	2.81	3.75	4.52	7.66	1.34	2.07	2.93	3.92	4.74	8.07
87	1.30	2.00	2.83	3.75	4.55	7.76	1.34	2.07	2.95	3.94	4.76	8.17
88	1.30	2.00	2.83	3.75	4.57	7.84	1.34	2.07	2.95	3.94	4.79	8.25
89	1.30	2.00	2.83	3.75	4.59	7.93	1.34	2.07	2.95	3.94	4.81	8.34
90	1.30	2.00	2.83	3.75	4.62	8.05	1.34	2.07	2.95	3.94	4.85	8.47
91	1.30	2.00	2.83	3.75	4.73	8.26	1.34	2.07	2.95	3.94	4.96	8.70
92	1.30	2.00	2.83	3.75	4.83	8.48	1.34	2.07	2.95	3.94	5.07	8.93
93	1.30	2.00	2.83	3.75	4.94	8.70	1.34	2.07	2.95	3.94	5.18	9.15
94	1.30	2.00	2.83	3.75	5.04	8.91	1.34	2.07	2.95	3.94	5.29	9.36
95	1.30	2.00	2.83	3.75	5.13	9.10	1.34	2.07	2.95	3.94	5.39	9.57
96	1.30	2.00	2.83	3.75	5.21	9.28	1.34	2.07	2.95	3.94	5.48	9.77
97	1.30	2.00	2.83	3.75	5.30	9.43	1.34	2.07	2.95	3.94	5.58	9.92
98	1.30	2.00	2.83	3.75	5.39	9.55	1.34	2.07	2.95	3.94	5.67	10.04
99	1.30	2.00	2.83	3.75	5.47	9.60	1.34	2.07	2.95	3.94	5.76	10.12
100	1.30	2.00	2.83	3.75	5.59	9.63	1.34	2.07	2.95	3.94	5.89	10.13

Table 55

Coverage Informal Home Care
 Elim Period 365
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.26	0.33	0.36	0.39	0.40	0.51	0.34	0.41	0.47	0.50	0.52	0.67
26	0.26	0.33	0.36	0.39	0.40	0.51	0.34	0.41	0.47	0.50	0.52	0.67
27	0.26	0.33	0.36	0.39	0.40	0.51	0.34	0.43	0.47	0.50	0.52	0.68
28	0.26	0.33	0.36	0.39	0.40	0.52	0.34	0.43	0.47	0.51	0.52	0.68
29	0.26	0.34	0.37	0.40	0.41	0.52	0.35	0.43	0.48	0.51	0.53	0.69
30	0.28	0.34	0.39	0.41	0.43	0.53	0.35	0.44	0.48	0.52	0.55	0.70
31	0.28	0.35	0.39	0.41	0.43	0.55	0.36	0.45	0.50	0.53	0.56	0.72
32	0.29	0.35	0.40	0.43	0.44	0.56	0.36	0.45	0.51	0.55	0.57	0.73
33	0.31	0.36	0.41	0.44	0.45	0.58	0.37	0.46	0.52	0.56	0.58	0.75
34	0.31	0.37	0.43	0.45	0.46	0.59	0.39	0.47	0.53	0.57	0.59	0.76
35	0.32	0.39	0.44	0.46	0.48	0.62	0.39	0.48	0.55	0.58	0.61	0.79
36	0.33	0.40	0.45	0.47	0.50	0.63	0.40	0.50	0.56	0.59	0.62	0.80
37	0.34	0.41	0.46	0.50	0.51	0.65	0.41	0.51	0.57	0.62	0.64	0.83
38	0.35	0.43	0.47	0.51	0.53	0.68	0.43	0.52	0.59	0.63	0.65	0.85
39	0.36	0.44	0.50	0.52	0.55	0.70	0.44	0.53	0.61	0.65	0.68	0.88
40	0.37	0.45	0.51	0.55	0.57	0.73	0.46	0.56	0.64	0.68	0.72	0.92
41	0.39	0.47	0.53	0.57	0.59	0.75	0.47	0.58	0.65	0.70	0.74	0.96
42	0.40	0.48	0.56	0.59	0.61	0.79	0.48	0.59	0.68	0.73	0.76	0.99
43	0.41	0.51	0.57	0.62	0.64	0.83	0.50	0.62	0.70	0.75	0.79	1.03
44	0.44	0.53	0.59	0.64	0.67	0.86	0.52	0.64	0.73	0.77	0.81	1.07
45	0.45	0.55	0.62	0.67	0.69	0.89	0.53	0.67	0.75	0.80	0.84	1.10
46	0.47	0.57	0.65	0.69	0.73	0.94	0.56	0.68	0.77	0.84	0.87	1.13
47	0.48	0.59	0.68	0.73	0.75	0.98	0.57	0.70	0.80	0.86	0.91	1.19
48	0.51	0.62	0.70	0.75	0.79	1.01	0.59	0.73	0.84	0.89	0.95	1.23
49	0.52	0.65	0.74	0.79	0.83	1.07	0.62	0.76	0.86	0.94	0.97	1.29
50	0.55	0.68	0.76	0.83	0.86	1.11	0.64	0.80	0.91	0.98	1.03	1.35
51	0.57	0.70	0.80	0.86	0.89	1.18	0.67	0.83	0.95	1.01	1.07	1.42
52	0.59	0.73	0.84	0.89	0.94	1.22	0.69	0.85	0.97	1.06	1.10	1.46
53	0.62	0.76	0.87	0.94	0.98	1.29	0.70	0.87	1.00	1.09	1.16	1.53
54	0.64	0.79	0.89	0.97	1.01	1.34	0.73	0.91	1.05	1.12	1.19	1.58
55	0.67	0.83	0.94	1.01	1.07	1.41	0.75	0.94	1.08	1.17	1.23	1.65
56	0.70	0.87	0.99	1.08	1.12	1.49	0.79	0.98	1.12	1.23	1.31	1.74
57	0.74	0.91	1.06	1.13	1.20	1.58	0.83	1.03	1.19	1.30	1.38	1.84
58	0.77	0.96	1.10	1.20	1.28	1.69	0.86	1.08	1.24	1.36	1.45	1.95
59	0.81	1.00	1.17	1.28	1.35	1.80	0.89	1.12	1.31	1.43	1.53	2.07
60	0.85	1.07	1.23	1.34	1.43	1.93	0.94	1.19	1.38	1.53	1.64	2.22
61	0.88	1.11	1.30	1.42	1.53	2.05	0.97	1.23	1.44	1.60	1.72	2.34
62	0.91	1.16	1.35	1.50	1.61	2.18	1.00	1.28	1.50	1.67	1.80	2.50
63	0.94	1.20	1.42	1.57	1.69	2.32	1.03	1.32	1.56	1.76	1.90	2.64
64	0.96	1.23	1.47	1.65	1.79	2.46	1.05	1.35	1.62	1.83	1.98	2.78
65	0.98	1.29	1.54	1.74	1.90	2.66	1.08	1.41	1.69	1.93	2.10	2.98
66	1.00	1.32	1.60	1.82	2.00	2.83	1.09	1.44	1.76	2.00	2.20	3.16
67	1.03	1.36	1.67	1.91	2.12	3.01	1.11	1.47	1.82	2.09	2.32	3.34
68	1.06	1.42	1.76	2.02	2.26	3.22	1.13	1.53	1.90	2.20	2.45	3.55
69	1.09	1.47	1.84	2.15	2.40	3.45	1.18	1.58	2.00	2.32	2.62	3.78
70	1.12	1.55	1.95	2.28	2.56	3.70	1.21	1.66	2.10	2.46	2.78	4.06
71	1.18	1.62	2.06	2.42	2.73	3.96	1.24	1.73	2.21	2.62	2.95	4.32
72	1.22	1.71	2.18	2.56	2.90	4.24	1.30	1.82	2.32	2.76	3.14	4.61
73	1.25	1.78	2.29	2.71	3.09	4.50	1.33	1.89	2.43	2.90	3.31	4.87
74	1.30	1.85	2.40	2.87	3.27	4.79	1.36	1.96	2.55	3.06	3.50	5.16
75	1.34	1.94	2.53	3.05	3.49	5.12	1.41	2.06	2.68	3.25	3.72	5.51
76	1.38	2.01	2.65	3.21	3.67	5.45	1.44	2.13	2.81	3.40	3.91	5.83
77	1.42	2.09	2.77	3.37	3.87	5.79	1.47	2.20	2.93	3.58	4.11	6.17
78	1.44	2.16	2.88	3.51	4.06	6.07	1.52	2.27	3.05	3.72	4.30	6.48
79	1.46	2.21	2.99	3.65	4.22	6.37	1.53	2.32	3.15	3.86	4.47	6.77
80	1.47	2.27	3.09	3.77	4.38	6.64	1.54	2.38	3.25	3.99	4.63	7.05
81	1.47	2.30	3.16	3.89	4.52	6.92	1.54	2.41	3.31	4.10	4.79	7.35
82	1.47	2.32	3.22	4.00	4.66	7.21	1.54	2.43	3.39	4.21	4.92	7.62
83	1.47	2.33	3.28	4.10	4.80	7.46	1.54	2.45	3.45	4.32	5.05	7.89
84	1.47	2.37	3.34	4.21	4.93	7.71	1.54	2.46	3.51	4.43	5.18	8.15
85	1.47	2.38	3.39	4.28	5.01	7.88	1.54	2.50	3.55	4.51	5.29	8.33
86	1.47	2.39	3.43	4.36	5.10	8.06	1.54	2.51	3.61	4.59	5.37	8.50
87	1.47	2.39	3.47	4.40	5.17	8.20	1.54	2.51	3.63	4.63	5.45	8.64
88	1.47	2.39	3.48	4.44	5.21	8.31	1.54	2.51	3.64	4.66	5.49	8.76
89	1.47	2.39	3.49	4.48	5.28	8.43	1.54	2.51	3.66	4.71	5.54	8.88
90	1.47	2.39	3.53	4.54	5.35	8.58	1.54	2.51	3.71	4.76	5.63	9.04
91	1.47	2.39	3.61	4.64	5.49	8.82	1.54	2.51	3.78	4.88	5.78	9.30
92	1.47	2.39	3.70	4.75	5.63	9.06	1.54	2.51	3.87	4.99	5.92	9.55
93	1.47	2.39	3.76	4.86	5.78	9.32	1.54	2.51	3.96	5.12	6.06	9.81
94	1.47	2.39	3.84	4.97	5.91	9.55	1.54	2.51	4.03	5.23	6.20	10.05
95	1.47	2.39	3.91	5.08	6.03	9.77	1.54	2.51	4.11	5.34	6.34	10.29
96	1.47	2.39	3.98	5.18	6.15	9.96	1.54	2.51	4.19	5.45	6.48	10.49
97	1.47	2.39	4.04	5.25	6.26	10.13	1.54	2.51	4.25	5.53	6.58	10.66
98	1.47	2.39	4.09	5.34	6.37	10.26	1.54	2.51	4.31	5.61	6.69	10.79
99	1.47	2.39	4.14	5.41	6.46	10.33	1.54	2.51	4.36	5.69	6.80	10.88
100	1.47	2.39	4.19	5.49	6.61	10.33	1.54	2.51	4.40	5.79	6.96	10.88

Table 56

Coverage Informal Home Care
 Elim Period 730
 Inflation Type None
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.19	0.22	0.25	0.26	0.28	0.37	0.23	0.29	0.33	0.35	0.37	0.51
26	0.19	0.22	0.25	0.26	0.28	0.37	0.23	0.29	0.33	0.35	0.37	0.51
27	0.19	0.22	0.25	0.26	0.28	0.39	0.23	0.29	0.33	0.35	0.37	0.51
28	0.19	0.23	0.25	0.26	0.28	0.39	0.24	0.29	0.34	0.36	0.37	0.52
29	0.19	0.23	0.25	0.28	0.29	0.39	0.24	0.31	0.34	0.36	0.39	0.52
30	0.20	0.23	0.26	0.28	0.29	0.40	0.24	0.31	0.35	0.37	0.39	0.53
31	0.20	0.24	0.26	0.29	0.31	0.41	0.25	0.32	0.35	0.37	0.40	0.55
32	0.20	0.24	0.28	0.31	0.32	0.43	0.25	0.32	0.36	0.39	0.41	0.56
33	0.21	0.25	0.29	0.31	0.32	0.44	0.26	0.33	0.36	0.40	0.41	0.57
34	0.21	0.26	0.29	0.32	0.33	0.45	0.26	0.33	0.37	0.41	0.43	0.58
35	0.22	0.26	0.31	0.33	0.34	0.46	0.28	0.34	0.39	0.43	0.44	0.61
36	0.22	0.28	0.32	0.34	0.35	0.47	0.28	0.35	0.40	0.43	0.45	0.62
37	0.23	0.29	0.33	0.35	0.36	0.50	0.29	0.36	0.41	0.45	0.46	0.64
38	0.24	0.29	0.34	0.36	0.37	0.51	0.29	0.37	0.43	0.46	0.47	0.65
39	0.24	0.31	0.35	0.37	0.39	0.53	0.31	0.37	0.44	0.47	0.50	0.68
40	0.25	0.32	0.36	0.39	0.40	0.56	0.32	0.40	0.46	0.50	0.52	0.72
41	0.26	0.33	0.37	0.40	0.43	0.57	0.33	0.41	0.47	0.51	0.53	0.74
42	0.28	0.34	0.39	0.43	0.44	0.59	0.34	0.43	0.48	0.53	0.56	0.76
43	0.29	0.35	0.40	0.44	0.46	0.63	0.35	0.44	0.51	0.55	0.58	0.80
44	0.31	0.37	0.43	0.46	0.47	0.65	0.36	0.46	0.52	0.57	0.59	0.83
45	0.32	0.39	0.44	0.47	0.50	0.68	0.37	0.47	0.55	0.59	0.62	0.86
46	0.33	0.40	0.46	0.50	0.52	0.72	0.39	0.50	0.57	0.62	0.64	0.89
47	0.34	0.43	0.48	0.52	0.55	0.75	0.40	0.51	0.58	0.64	0.68	0.94
48	0.35	0.44	0.51	0.55	0.57	0.79	0.43	0.53	0.61	0.67	0.70	0.97
49	0.36	0.46	0.52	0.57	0.61	0.83	0.44	0.55	0.63	0.69	0.73	1.00
50	0.39	0.48	0.55	0.59	0.63	0.86	0.46	0.58	0.67	0.73	0.77	1.08
51	0.40	0.50	0.57	0.63	0.65	0.91	0.47	0.61	0.69	0.76	0.80	1.11
52	0.41	0.52	0.61	0.65	0.69	0.95	0.48	0.62	0.72	0.79	0.84	1.17
53	0.44	0.55	0.63	0.69	0.73	0.99	0.51	0.64	0.75	0.83	0.87	1.21
54	0.45	0.57	0.65	0.72	0.76	1.06	0.52	0.67	0.77	0.86	0.91	1.28
55	0.47	0.59	0.69	0.75	0.80	1.10	0.55	0.69	0.81	0.88	0.95	1.32
56	0.50	0.63	0.73	0.80	0.85	1.18	0.57	0.73	0.85	0.95	1.00	1.41
57	0.52	0.67	0.77	0.86	0.91	1.25	0.59	0.77	0.89	1.00	1.07	1.50
58	0.56	0.72	0.83	0.92	0.98	1.35	0.63	0.81	0.96	1.07	1.13	1.60
59	0.58	0.75	0.88	0.98	1.05	1.45	0.67	0.86	1.00	1.12	1.21	1.69
60	0.62	0.80	0.94	1.05	1.11	1.56	0.70	0.91	1.08	1.21	1.31	1.85
61	0.65	0.85	0.99	1.11	1.20	1.68	0.74	0.96	1.16	1.29	1.40	1.97
62	0.68	0.89	1.06	1.19	1.30	1.80	0.76	1.00	1.21	1.36	1.49	2.10
63	0.72	0.95	1.12	1.28	1.38	1.95	0.80	1.06	1.28	1.45	1.58	2.26
64	0.74	0.99	1.19	1.35	1.49	2.09	0.83	1.10	1.34	1.54	1.68	2.41
65	0.77	1.06	1.29	1.46	1.62	2.30	0.86	1.18	1.44	1.66	1.83	2.62
66	0.81	1.10	1.35	1.57	1.73	2.49	0.89	1.22	1.52	1.76	1.95	2.81
67	0.85	1.18	1.45	1.68	1.88	2.67	0.94	1.30	1.61	1.88	2.09	3.00
68	0.89	1.24	1.55	1.82	2.02	2.89	0.98	1.36	1.72	2.01	2.26	3.22
69	0.95	1.33	1.67	1.96	2.20	3.12	1.03	1.45	1.84	2.16	2.42	3.47
70	1.00	1.42	1.80	2.12	2.39	3.38	1.09	1.55	1.97	2.33	2.63	3.75
71	1.07	1.52	1.93	2.28	2.56	3.64	1.16	1.65	2.10	2.50	2.81	4.02
72	1.12	1.61	2.07	2.44	2.76	3.92	1.21	1.74	2.26	2.67	3.01	4.31
73	1.19	1.71	2.20	2.62	2.95	4.20	1.28	1.84	2.39	2.85	3.21	4.58
74	1.24	1.82	2.34	2.79	3.17	4.49	1.34	1.95	2.53	3.03	3.42	4.87
75	1.32	1.94	2.53	3.01	3.41	4.84	1.42	2.07	2.71	3.25	3.66	5.23
76	1.40	2.05	2.67	3.19	3.63	5.17	1.47	2.18	2.86	3.42	3.89	5.57
77	1.45	2.16	2.83	3.40	3.86	5.52	1.54	2.30	3.03	3.63	4.13	5.92
78	1.50	2.27	2.97	3.58	4.07	5.82	1.60	2.41	3.16	3.82	4.33	6.24
79	1.56	2.37	3.11	3.74	4.26	6.12	1.65	2.52	3.30	3.98	4.54	6.53
80	1.61	2.46	3.25	3.91	4.46	6.41	1.71	2.62	3.43	4.15	4.74	6.84
81	1.66	2.55	3.38	4.08	4.64	6.73	1.74	2.70	3.58	4.33	4.94	7.16
82	1.69	2.64	3.51	4.25	4.84	7.04	1.79	2.79	3.72	4.50	5.15	7.48
83	1.74	2.74	3.64	4.42	5.04	7.35	1.83	2.89	3.86	4.68	5.34	7.79
84	1.78	2.82	3.77	4.59	5.23	7.65	1.88	2.98	3.99	4.84	5.53	8.11
85	1.82	2.89	3.88	4.71	5.36	7.85	1.91	3.05	4.10	4.97	5.68	8.32
86	1.84	2.95	3.97	4.82	5.49	8.06	1.94	3.11	4.20	5.08	5.81	8.51
87	1.86	2.99	4.04	4.91	5.60	8.22	1.96	3.15	4.26	5.18	5.92	8.69
88	1.86	3.03	4.09	4.97	5.69	8.36	1.97	3.18	4.32	5.25	6.01	8.83
89	1.89	3.06	4.15	5.05	5.78	8.50	1.98	3.22	4.38	5.32	6.08	8.98
90	1.91	3.11	4.22	5.15	5.90	8.69	2.01	3.27	4.46	5.42	6.20	9.17
91	1.95	3.19	4.35	5.29	6.06	8.94	2.05	3.37	4.58	5.58	6.39	9.44
92	2.00	3.27	4.47	5.45	6.24	9.21	2.09	3.45	4.70	5.73	6.57	9.71
93	2.04	3.36	4.58	5.59	6.41	9.47	2.15	3.53	4.82	5.89	6.75	9.99
94	2.07	3.42	4.70	5.72	6.57	9.71	2.18	3.61	4.94	6.04	6.92	10.25
95	2.10	3.50	4.80	5.85	6.73	9.94	2.21	3.67	5.05	6.17	7.10	10.48
96	2.15	3.58	4.88	5.97	6.88	10.15	2.26	3.75	5.16	6.30	7.24	10.69
97	2.18	3.62	4.97	6.08	7.01	10.32	2.29	3.82	5.24	6.41	7.38	10.88
98	2.20	3.66	5.05	6.19	7.14	10.45	2.31	3.86	5.31	6.52	7.51	11.01
99	2.21	3.72	5.12	6.29	7.28	10.53	2.33	3.91	5.39	6.63	7.67	11.09
100	2.24	3.75	5.19	6.42	7.47	10.53	2.37	3.96	5.47	6.77	7.87	11.09

Table 57
 Coverage Informal Home Care
 Elim Period 30
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.57	0.69	0.79	0.84	0.86	1.06		0.73	0.89	1.00	1.08	1.11	1.38
26	0.57	0.70	0.79	0.84	0.86	1.06		0.73	0.89	1.00	1.08	1.11	1.38
27	0.57	0.70	0.79	0.85	0.87	1.07		0.73	0.89	1.01	1.08	1.11	1.40
28	0.58	0.72	0.80	0.86	0.88	1.08		0.74	0.91	1.01	1.09	1.12	1.41
29	0.59	0.73	0.81	0.87	0.89	1.10		0.75	0.92	1.03	1.10	1.16	1.42
30	0.61	0.74	0.84	0.88	0.92	1.12		0.76	0.94	1.06	1.12	1.17	1.44
31	0.62	0.75	0.85	0.91	0.94	1.16		0.77	0.95	1.07	1.13	1.19	1.46
32	0.63	0.77	0.87	0.94	0.96	1.18		0.79	0.97	1.09	1.17	1.20	1.50
33	0.64	0.79	0.89	0.96	0.98	1.21		0.80	0.98	1.10	1.19	1.22	1.53
34	0.65	0.81	0.91	0.98	1.00	1.23		0.81	1.00	1.12	1.21	1.24	1.56
35	0.68	0.84	0.94	1.00	1.05	1.28		0.84	1.01	1.16	1.23	1.29	1.60
36	0.69	0.86	0.97	1.03	1.07	1.31		0.85	1.05	1.18	1.25	1.31	1.64
37	0.72	0.88	0.99	1.07	1.10	1.35		0.87	1.07	1.20	1.30	1.34	1.68
38	0.74	0.91	1.01	1.09	1.12	1.40		0.88	1.09	1.23	1.32	1.36	1.72
39	0.76	0.94	1.06	1.12	1.17	1.44		0.91	1.11	1.25	1.35	1.41	1.77
40	0.77	0.96	1.09	1.17	1.20	1.49		0.95	1.17	1.32	1.42	1.46	1.85
41	0.80	0.99	1.12	1.20	1.24	1.54		0.97	1.19	1.35	1.45	1.52	1.90
42	0.84	1.03	1.17	1.23	1.29	1.60		0.99	1.22	1.38	1.49	1.55	1.96
43	0.86	1.06	1.20	1.29	1.33	1.66		1.01	1.25	1.43	1.53	1.60	2.02
44	0.88	1.09	1.23	1.33	1.38	1.72		1.05	1.29	1.46	1.57	1.64	2.08
45	0.92	1.12	1.29	1.36	1.43	1.78		1.07	1.32	1.50	1.62	1.68	2.15
46	0.95	1.17	1.32	1.42	1.47	1.85		1.10	1.35	1.54	1.66	1.73	2.20
47	0.97	1.21	1.36	1.47	1.53	1.93		1.12	1.40	1.58	1.71	1.78	2.28
48	1.00	1.24	1.42	1.53	1.58	2.00		1.16	1.43	1.62	1.76	1.84	2.34
49	1.03	1.29	1.45	1.57	1.64	2.07		1.18	1.46	1.67	1.80	1.89	2.42
50	1.07	1.32	1.50	1.62	1.69	2.15		1.21	1.52	1.73	1.88	1.96	2.53
51	1.09	1.35	1.55	1.67	1.74	2.21		1.23	1.55	1.77	1.91	2.01	2.61
52	1.12	1.40	1.60	1.72	1.80	2.30		1.25	1.57	1.80	1.96	2.06	2.67
53	1.16	1.43	1.64	1.78	1.85	2.38		1.29	1.61	1.84	2.01	2.10	2.75
54	1.18	1.46	1.68	1.83	1.91	2.45		1.31	1.64	1.88	2.05	2.16	2.83
55	1.20	1.50	1.72	1.86	1.96	2.54		1.32	1.66	1.91	2.08	2.20	2.90
56	1.24	1.56	1.79	1.95	2.06	2.67		1.35	1.71	1.97	2.17	2.29	3.04
57	1.29	1.61	1.86	2.04	2.15	2.81		1.40	1.76	2.04	2.24	2.38	3.17
58	1.32	1.67	1.93	2.10	2.22	2.95		1.43	1.80	2.09	2.31	2.45	3.31
59	1.35	1.71	1.98	2.18	2.32	3.09		1.45	1.85	2.16	2.39	2.54	3.45
60	1.38	1.76	2.05	2.26	2.41	3.23		1.47	1.89	2.21	2.45	2.64	3.63
61	1.41	1.79	2.09	2.32	2.49	3.38		1.49	1.91	2.26	2.52	2.71	3.77
62	1.41	1.80	2.13	2.38	2.55	3.52		1.49	1.93	2.28	2.56	2.77	3.91
63	1.41	1.82	2.16	2.42	2.62	3.66		1.49	1.93	2.29	2.59	2.83	4.06
64	1.41	1.82	2.17	2.44	2.67	3.82		1.49	1.93	2.30	2.62	2.87	4.19
65	1.41	1.82	2.17	2.49	2.73	3.99		1.49	1.93	2.30	2.65	2.93	4.38
66	1.41	1.82	2.17	2.50	2.77	4.15		1.49	1.93	2.30	2.65	2.97	4.52
67	1.41	1.82	2.17	2.53	2.83	4.32		1.49	1.93	2.30	2.67	3.01	4.70
68	1.41	1.82	2.17	2.56	2.90	4.50		1.49	1.93	2.30	2.71	3.07	4.87
69	1.41	1.82	2.17	2.62	2.99	4.72		1.49	1.93	2.30	2.75	3.16	5.08
70	1.41	1.82	2.17	2.67	3.09	4.94		1.49	1.93	2.30	2.81	3.25	5.31
71	1.41	1.82	2.17	2.75	3.18	5.18		1.49	1.93	2.30	2.86	3.34	5.56
72	1.41	1.82	2.17	2.82	3.29	5.45		1.49	1.93	2.30	2.93	3.43	5.81
73	1.41	1.82	2.17	2.88	3.38	5.68		1.49	1.93	2.30	2.98	3.51	6.04
74	1.41	1.82	2.17	2.93	3.47	5.92		1.49	1.93	2.30	3.03	3.60	6.27
75	1.41	1.82	2.17	2.98	3.54	6.19		1.49	1.93	2.30	3.07	3.70	6.57
76	1.41	1.82	2.17	3.01	3.62	6.46		1.49	1.93	2.30	3.11	3.76	6.82
77	1.41	1.82	2.17	3.04	3.67	6.70		1.49	1.93	2.30	3.14	3.83	7.08
78	1.41	1.82	2.17	3.05	3.72	6.90		1.49	1.93	2.30	3.14	3.86	7.27
79	1.41	1.82	2.17	3.05	3.74	7.08		1.49	1.93	2.30	3.14	3.87	7.46
80	1.41	1.82	2.17	3.05	3.74	7.24		1.49	1.93	2.30	3.14	3.87	7.61
81	1.41	1.82	2.17	3.05	3.74	7.43		1.49	1.93	2.30	3.14	3.87	7.81
82	1.41	1.82	2.17	3.05	3.74	7.61		1.49	1.93	2.30	3.14	3.87	7.99
83	1.41	1.82	2.17	3.05	3.74	7.78		1.49	1.93	2.30	3.14	3.87	8.17
84	1.41	1.82	2.17	3.05	3.74	7.96		1.49	1.93	2.30	3.14	3.87	8.35
85	1.41	1.82	2.17	3.05	3.74	8.10		1.49	1.93	2.30	3.14	3.87	8.48
86	1.41	1.82	2.17	3.05	3.74	8.18		1.49	1.93	2.30	3.14	3.87	8.58
87	1.41	1.82	2.17	3.05	3.74	8.22		1.49	1.93	2.30	3.14	3.87	8.62
88	1.41	1.82	2.17	3.05	3.74	8.24		1.49	1.93	2.30	3.14	3.87	8.64
89	1.41	1.82	2.17	3.05	3.74	8.27		1.49	1.93	2.30	3.14	3.87	8.68
90	1.41	1.82	2.17	3.05	3.74	8.35		1.49	1.93	2.30	3.14	3.87	8.76
91	1.41	1.82	2.17	3.05	3.74	8.54		1.49	1.93	2.30	3.14	3.87	8.95
92	1.41	1.82	2.17	3.05	3.74	8.70		1.49	1.93	2.30	3.14	3.87	9.14
93	1.41	1.82	2.17	3.05	3.74	8.87		1.49	1.93	2.30	3.14	3.87	9.32
94	1.41	1.82	2.17	3.05	3.74	9.04		1.49	1.93	2.30	3.14	3.87	9.50
95	1.41	1.82	2.17	3.05	3.74	9.21		1.49	1.93	2.30	3.14	3.87	9.67
96	1.41	1.82	2.17	3.05	3.74	9.36		1.49	1.93	2.30	3.14	3.87	9.83
97	1.41	1.82	2.17	3.05	3.74	9.48		1.49	1.93	2.30	3.14	3.87	9.97
98	1.41	1.82	2.17	3.05	3.74	9.59		1.49	1.93	2.30	3.14	3.87	10.09
99	1.41	1.82	2.17	3.05	3.74	9.65		1.49	1.93	2.30	3.14	3.87	10.14
100	1.41	1.82	2.17	3.05	3.74	9.65		1.49	1.93	2.30	3.14	3.87	10.14

Table 58

Coverage Informal Home Care
 Elim Period 60
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.56	0.68	0.76	0.81	0.84	1.03	0.72	0.87	0.98	1.06	1.09	1.35
26	0.56	0.68	0.76	0.81	0.85	1.05	0.72	0.87	0.98	1.06	1.09	1.35
27	0.56	0.69	0.77	0.83	0.85	1.05	0.72	0.88	0.99	1.06	1.09	1.36
28	0.57	0.70	0.79	0.84	0.86	1.07	0.73	0.88	1.00	1.07	1.10	1.38
29	0.58	0.72	0.80	0.85	0.88	1.08	0.73	0.89	1.01	1.08	1.12	1.40
30	0.59	0.73	0.81	0.87	0.89	1.10	0.74	0.91	1.03	1.10	1.13	1.42
31	0.61	0.74	0.84	0.88	0.92	1.12	0.75	0.94	1.05	1.11	1.17	1.44
32	0.62	0.75	0.85	0.91	0.94	1.16	0.76	0.95	1.07	1.13	1.18	1.47
33	0.63	0.77	0.87	0.94	0.96	1.19	0.79	0.96	1.09	1.17	1.20	1.50
34	0.64	0.79	0.89	0.96	0.98	1.21	0.80	0.98	1.10	1.19	1.22	1.54
35	0.67	0.81	0.92	0.98	1.01	1.24	0.81	1.00	1.12	1.21	1.25	1.57
36	0.68	0.84	0.95	1.00	1.05	1.29	0.84	1.01	1.16	1.23	1.29	1.61
37	0.70	0.86	0.97	1.05	1.08	1.33	0.85	1.05	1.19	1.28	1.32	1.65
38	0.72	0.88	0.99	1.07	1.10	1.36	0.87	1.07	1.21	1.30	1.34	1.69
39	0.74	0.91	1.03	1.10	1.13	1.42	0.89	1.10	1.23	1.33	1.38	1.74
40	0.76	0.95	1.07	1.13	1.18	1.46	0.94	1.13	1.30	1.40	1.44	1.82
41	0.79	0.97	1.10	1.18	1.22	1.52	0.95	1.18	1.33	1.43	1.47	1.88
42	0.81	1.00	1.13	1.21	1.25	1.57	0.97	1.20	1.35	1.46	1.53	1.93
43	0.84	1.05	1.18	1.25	1.31	1.62	1.00	1.23	1.41	1.50	1.56	1.98
44	0.87	1.07	1.21	1.30	1.35	1.68	1.03	1.28	1.44	1.55	1.61	2.05
45	0.89	1.10	1.25	1.34	1.41	1.76	1.06	1.30	1.47	1.58	1.66	2.10
46	0.94	1.16	1.30	1.40	1.45	1.82	1.08	1.33	1.52	1.64	1.71	2.18
47	0.96	1.19	1.34	1.44	1.50	1.89	1.10	1.36	1.56	1.68	1.76	2.26
48	0.98	1.22	1.40	1.49	1.55	1.96	1.13	1.41	1.60	1.73	1.80	2.31
49	1.01	1.25	1.43	1.54	1.61	2.04	1.17	1.44	1.65	1.78	1.86	2.39
50	1.05	1.30	1.47	1.60	1.66	2.10	1.20	1.49	1.71	1.84	1.94	2.51
51	1.08	1.33	1.53	1.65	1.72	2.19	1.22	1.53	1.74	1.89	1.98	2.57
52	1.10	1.38	1.57	1.69	1.78	2.27	1.24	1.56	1.78	1.94	2.04	2.65
53	1.13	1.42	1.61	1.74	1.83	2.34	1.28	1.58	1.82	1.98	2.08	2.73
54	1.17	1.44	1.66	1.79	1.89	2.43	1.30	1.61	1.85	2.02	2.13	2.81
55	1.19	1.47	1.69	1.84	1.94	2.51	1.31	1.65	1.89	2.07	2.19	2.88
56	1.22	1.54	1.77	1.93	2.04	2.64	1.34	1.69	1.96	2.15	2.28	3.01
57	1.28	1.60	1.84	2.01	2.12	2.78	1.40	1.74	2.02	2.21	2.37	3.16
58	1.31	1.65	1.90	2.08	2.21	2.92	1.42	1.79	2.08	2.30	2.44	3.29
59	1.34	1.69	1.97	2.17	2.30	3.06	1.45	1.84	2.15	2.38	2.53	3.43
60	1.36	1.74	2.04	2.24	2.39	3.21	1.47	1.89	2.21	2.45	2.64	3.62
61	1.40	1.78	2.08	2.30	2.46	3.37	1.50	1.91	2.26	2.52	2.71	3.76
62	1.41	1.80	2.12	2.37	2.55	3.51	1.50	1.94	2.29	2.56	2.78	3.91
63	1.41	1.82	2.16	2.41	2.62	3.65	1.50	1.94	2.31	2.61	2.85	4.06
64	1.41	1.83	2.18	2.44	2.67	3.80	1.50	1.94	2.32	2.64	2.89	4.20
65	1.41	1.83	2.19	2.50	2.75	4.00	1.50	1.94	2.33	2.67	2.98	4.40
66	1.41	1.83	2.20	2.53	2.81	4.18	1.50	1.94	2.34	2.70	3.03	4.58
67	1.41	1.83	2.21	2.56	2.88	4.35	1.50	1.94	2.37	2.74	3.09	4.74
68	1.41	1.83	2.24	2.62	2.97	4.54	1.50	1.94	2.39	2.78	3.16	4.94
69	1.41	1.83	2.28	2.68	3.06	4.76	1.50	1.94	2.42	2.85	3.26	5.16
70	1.41	1.83	2.31	2.76	3.17	4.99	1.50	1.94	2.45	2.90	3.37	5.40
71	1.41	1.83	2.37	2.83	3.28	5.25	1.50	1.94	2.50	2.98	3.47	5.65
72	1.41	1.83	2.41	2.92	3.39	5.52	1.50	1.94	2.53	3.05	3.58	5.92
73	1.41	1.83	2.43	2.99	3.50	5.78	1.50	1.94	2.56	3.12	3.66	6.16
74	1.41	1.83	2.46	3.06	3.61	6.04	1.50	1.94	2.59	3.18	3.77	6.42
75	1.41	1.83	2.50	3.14	3.73	6.36	1.50	1.94	2.62	3.27	3.91	6.75
76	1.41	1.83	2.53	3.21	3.84	6.66	1.50	1.94	2.63	3.33	4.00	7.05
77	1.41	1.83	2.55	3.27	3.95	6.96	1.50	1.94	2.64	3.40	4.11	7.36
78	1.41	1.83	2.56	3.33	4.03	7.22	1.50	1.94	2.65	3.45	4.21	7.62
79	1.41	1.83	2.57	3.37	4.11	7.47	1.50	1.94	2.65	3.50	4.28	7.88
80	1.41	1.83	2.57	3.40	4.18	7.71	1.50	1.94	2.65	3.52	4.36	8.12
81	1.41	1.83	2.57	3.40	4.21	7.94	1.50	1.94	2.65	3.52	4.39	8.36
82	1.41	1.83	2.57	3.40	4.26	8.18	1.50	1.94	2.65	3.52	4.43	8.61
83	1.41	1.83	2.57	3.41	4.30	8.43	1.50	1.94	2.65	3.53	4.48	8.87
84	1.41	1.83	2.57	3.41	4.35	8.67	1.50	1.94	2.65	3.54	4.52	9.11
85	1.41	1.83	2.57	3.47	4.40	8.84	1.50	1.94	2.65	3.59	4.59	9.31
86	1.41	1.83	2.57	3.47	4.42	8.98	1.50	1.94	2.65	3.59	4.60	9.44
87	1.41	1.83	2.57	3.47	4.42	9.06	1.50	1.94	2.65	3.59	4.60	9.53
88	1.41	1.83	2.57	3.47	4.42	9.11	1.50	1.94	2.65	3.59	4.60	9.58
89	1.41	1.83	2.57	3.47	4.42	9.19	1.50	1.94	2.65	3.59	4.60	9.65
90	1.41	1.83	2.57	3.47	4.42	9.30	1.50	1.94	2.65	3.59	4.60	9.77
91	1.41	1.83	2.57	3.47	4.42	9.52	1.50	1.94	2.65	3.59	4.60	10.00
92	1.41	1.83	2.57	3.47	4.42	9.72	1.50	1.94	2.65	3.59	4.60	10.23
93	1.41	1.83	2.57	3.47	4.42	9.94	1.50	1.94	2.65	3.59	4.60	10.45
94	1.41	1.83	2.57	3.47	4.42	10.16	1.50	1.94	2.65	3.59	4.60	10.67
95	1.41	1.83	2.57	3.47	4.42	10.36	1.50	1.94	2.65	3.59	4.60	10.89
96	1.41	1.83	2.57	3.47	4.42	10.55	1.50	1.94	2.65	3.59	4.60	11.09
97	1.41	1.83	2.57	3.47	4.42	10.69	1.50	1.94	2.65	3.59	4.60	11.25
98	1.41	1.83	2.57	3.47	4.42	10.81	1.50	1.94	2.65	3.59	4.60	11.39
99	1.41	1.83	2.57	3.47	4.42	10.88	1.50	1.94	2.65	3.59	4.60	11.45
100	1.41	1.83	2.57	3.47	4.42	10.88	1.50	1.94	2.65	3.59	4.60	11.45

Table 59
 Coverage Informal Home Care
 Elim Period 90
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.55	0.67	0.75	0.80	0.83	1.00	0.70	0.85	0.96	1.03	1.07	1.33
26	0.55	0.67	0.75	0.80	0.83	1.01	0.70	0.86	0.96	1.03	1.07	1.33
27	0.55	0.67	0.75	0.80	0.84	1.03	0.70	0.86	0.97	1.03	1.07	1.34
28	0.56	0.68	0.76	0.81	0.85	1.05	0.70	0.87	0.98	1.05	1.08	1.35
29	0.57	0.69	0.77	0.83	0.86	1.06	0.72	0.88	0.99	1.06	1.10	1.36
30	0.57	0.70	0.80	0.85	0.87	1.08	0.73	0.89	1.00	1.08	1.11	1.40
31	0.59	0.73	0.81	0.86	0.89	1.10	0.74	0.91	1.01	1.09	1.13	1.42
32	0.61	0.74	0.84	0.88	0.92	1.12	0.75	0.92	1.05	1.11	1.16	1.44
33	0.62	0.75	0.85	0.91	0.94	1.17	0.76	0.95	1.07	1.13	1.18	1.47
34	0.63	0.77	0.87	0.94	0.96	1.19	0.79	0.96	1.08	1.17	1.20	1.52
35	0.64	0.80	0.89	0.96	0.99	1.22	0.80	0.98	1.10	1.19	1.23	1.55
36	0.67	0.81	0.92	0.98	1.01	1.25	0.81	1.00	1.12	1.21	1.25	1.58
37	0.68	0.84	0.95	1.01	1.06	1.31	0.84	1.03	1.17	1.24	1.29	1.62
38	0.70	0.86	0.98	1.05	1.08	1.34	0.85	1.06	1.19	1.28	1.32	1.67
39	0.73	0.89	1.00	1.08	1.11	1.40	0.87	1.08	1.21	1.31	1.35	1.72
40	0.75	0.92	1.05	1.11	1.16	1.44	0.91	1.12	1.28	1.36	1.42	1.79
41	0.77	0.96	1.08	1.16	1.19	1.49	0.94	1.16	1.31	1.41	1.45	1.85
42	0.80	0.98	1.11	1.19	1.23	1.54	0.96	1.19	1.33	1.44	1.50	1.90
43	0.83	1.01	1.16	1.23	1.29	1.60	0.98	1.21	1.38	1.47	1.54	1.96
44	0.85	1.06	1.19	1.28	1.32	1.66	1.00	1.24	1.42	1.53	1.58	2.02
45	0.88	1.09	1.23	1.32	1.36	1.72	1.05	1.29	1.45	1.56	1.64	2.08
46	0.91	1.12	1.28	1.36	1.43	1.79	1.07	1.32	1.49	1.61	1.68	2.16
47	0.95	1.17	1.32	1.42	1.47	1.86	1.09	1.35	1.54	1.66	1.73	2.21
48	0.97	1.20	1.36	1.46	1.53	1.94	1.11	1.40	1.57	1.71	1.78	2.29
49	1.00	1.23	1.41	1.52	1.58	2.01	1.16	1.42	1.62	1.76	1.84	2.37
50	1.03	1.29	1.45	1.56	1.64	2.08	1.19	1.47	1.68	1.83	1.91	2.49
51	1.07	1.32	1.50	1.62	1.69	2.16	1.21	1.52	1.72	1.86	1.96	2.55
52	1.09	1.35	1.55	1.67	1.76	2.24	1.23	1.54	1.77	1.91	2.02	2.63
53	1.11	1.40	1.58	1.72	1.80	2.32	1.25	1.57	1.80	1.96	2.07	2.71
54	1.16	1.43	1.64	1.77	1.86	2.41	1.29	1.60	1.84	2.01	2.12	2.78
55	1.18	1.46	1.68	1.83	1.93	2.50	1.31	1.64	1.88	2.06	2.17	2.87
56	1.21	1.53	1.76	1.91	2.01	2.63	1.34	1.68	1.95	2.13	2.27	3.00
57	1.25	1.58	1.82	1.98	2.10	2.76	1.38	1.74	2.01	2.21	2.34	3.15
58	1.30	1.64	1.89	2.07	2.20	2.90	1.42	1.79	2.08	2.29	2.44	3.29
59	1.34	1.69	1.96	2.16	2.29	3.05	1.45	1.84	2.15	2.38	2.53	3.43
60	1.36	1.74	2.02	2.22	2.39	3.21	1.49	1.89	2.21	2.45	2.65	3.63
61	1.41	1.78	2.08	2.31	2.49	3.37	1.52	1.93	2.27	2.53	2.74	3.77
62	1.42	1.82	2.13	2.38	2.56	3.51	1.52	1.95	2.31	2.59	2.81	3.94
63	1.43	1.84	2.17	2.43	2.64	3.66	1.52	1.96	2.33	2.64	2.88	4.09
64	1.43	1.84	2.19	2.49	2.71	3.83	1.52	1.96	2.34	2.67	2.94	4.24
65	1.43	1.85	2.21	2.53	2.79	4.04	1.52	1.97	2.38	2.74	3.03	4.46
66	1.43	1.85	2.22	2.56	2.85	4.21	1.52	1.97	2.39	2.76	3.07	4.62
67	1.43	1.85	2.24	2.62	2.92	4.39	1.52	1.97	2.39	2.79	3.15	4.81
68	1.43	1.85	2.28	2.66	3.01	4.59	1.52	1.97	2.41	2.85	3.23	4.99
69	1.43	1.85	2.31	2.74	3.11	4.82	1.52	1.97	2.44	2.92	3.33	5.23
70	1.43	1.85	2.37	2.82	3.23	5.07	1.52	1.97	2.49	2.99	3.45	5.49
71	1.43	1.85	2.41	2.90	3.36	5.34	1.52	1.97	2.52	3.07	3.55	5.75
72	1.43	1.85	2.46	3.01	3.49	5.61	1.52	1.97	2.57	3.16	3.67	6.03
73	1.43	1.85	2.52	3.09	3.61	5.89	1.52	1.97	2.62	3.23	3.80	6.29
74	1.43	1.85	2.56	3.18	3.73	6.16	1.52	1.97	2.66	3.31	3.92	6.57
75	1.43	1.85	2.61	3.27	3.86	6.50	1.52	1.97	2.71	3.41	4.07	6.91
76	1.43	1.85	2.65	3.36	3.98	6.80	1.52	1.97	2.75	3.50	4.18	7.23
77	1.43	1.85	2.68	3.42	4.10	7.12	1.52	1.97	2.77	3.58	4.30	7.54
78	1.43	1.85	2.70	3.49	4.20	7.38	1.52	1.97	2.79	3.63	4.39	7.81
79	1.43	1.85	2.71	3.53	4.28	7.62	1.52	1.97	2.79	3.67	4.48	8.06
80	1.43	1.85	2.71	3.55	4.35	7.85	1.52	1.97	2.79	3.71	4.52	8.29
81	1.43	1.85	2.71	3.55	4.37	8.07	1.52	1.97	2.79	3.71	4.55	8.50
82	1.43	1.85	2.71	3.55	4.37	8.25	1.52	1.97	2.79	3.71	4.57	8.70
83	1.43	1.85	2.71	3.55	4.37	8.45	1.52	1.97	2.79	3.71	4.57	8.88
84	1.43	1.85	2.71	3.55	4.37	8.61	1.52	1.97	2.79	3.71	4.57	9.06
85	1.43	1.85	2.71	3.55	4.37	8.71	1.52	1.97	2.79	3.71	4.57	9.16
86	1.43	1.85	2.71	3.55	4.37	8.83	1.52	1.97	2.79	3.71	4.57	9.28
87	1.43	1.85	2.71	3.55	4.37	8.91	1.52	1.97	2.79	3.71	4.57	9.36
88	1.43	1.85	2.71	3.55	4.37	8.95	1.52	1.97	2.79	3.71	4.57	9.42
89	1.43	1.85	2.71	3.55	4.37	9.02	1.52	1.97	2.79	3.71	4.57	9.47
90	1.43	1.85	2.71	3.55	4.37	9.12	1.52	1.97	2.79	3.71	4.57	9.58
91	1.43	1.85	2.71	3.55	4.37	9.33	1.52	1.97	2.79	3.71	4.57	9.80
92	1.43	1.85	2.71	3.55	4.37	9.54	1.52	1.97	2.79	3.71	4.57	10.02
93	1.43	1.85	2.71	3.55	4.37	9.75	1.52	1.97	2.79	3.71	4.57	10.24
94	1.43	1.85	2.71	3.55	4.37	9.93	1.52	1.97	2.79	3.71	4.57	10.44
95	1.43	1.85	2.71	3.55	4.37	10.13	1.52	1.97	2.79	3.71	4.57	10.65
96	1.43	1.85	2.71	3.55	4.37	10.30	1.52	1.97	2.79	3.71	4.57	10.84
97	1.43	1.85	2.71	3.55	4.37	10.44	1.52	1.97	2.79	3.71	4.57	10.99
98	1.43	1.85	2.71	3.55	4.37	10.56	1.52	1.97	2.79	3.71	4.57	11.11
99	1.43	1.85	2.71	3.55	4.37	10.62	1.52	1.97	2.79	3.71	4.57	11.17
100	1.43	1.85	2.71	3.55	4.37	10.62	1.52	1.97	2.79	3.71	4.57	11.17

Table 60
 Coverage Informal Home Care
 Elim Period 100
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.53	0.65	0.74	0.79	0.81	1.00	0.69	0.85	0.96	1.01	1.06	1.32
26	0.53	0.65	0.74	0.79	0.81	1.00	0.69	0.85	0.96	1.01	1.06	1.32
27	0.55	0.67	0.75	0.80	0.83	1.01	0.69	0.85	0.96	1.03	1.07	1.33
28	0.55	0.68	0.76	0.81	0.84	1.03	0.70	0.86	0.97	1.05	1.08	1.34
29	0.56	0.69	0.77	0.83	0.85	1.06	0.72	0.87	0.98	1.06	1.09	1.35
30	0.57	0.70	0.79	0.84	0.87	1.07	0.73	0.88	0.99	1.07	1.10	1.38
31	0.58	0.72	0.80	0.86	0.88	1.10	0.74	0.89	1.01	1.09	1.12	1.41
32	0.59	0.73	0.83	0.87	0.91	1.12	0.75	0.92	1.03	1.10	1.16	1.44
33	0.61	0.75	0.85	0.89	0.94	1.16	0.76	0.94	1.06	1.12	1.18	1.46
34	0.63	0.76	0.86	0.92	0.96	1.19	0.77	0.96	1.08	1.16	1.20	1.50
35	0.64	0.79	0.88	0.95	0.98	1.22	0.79	0.97	1.10	1.18	1.22	1.54
36	0.65	0.81	0.91	0.98	1.00	1.25	0.81	0.99	1.12	1.20	1.24	1.57
37	0.68	0.84	0.95	1.00	1.05	1.30	0.83	1.01	1.16	1.23	1.29	1.61
38	0.70	0.86	0.97	1.03	1.07	1.33	0.85	1.05	1.18	1.25	1.31	1.66
39	0.72	0.88	0.99	1.07	1.10	1.38	0.87	1.07	1.21	1.30	1.34	1.71
40	0.74	0.91	1.03	1.10	1.13	1.43	0.91	1.11	1.25	1.35	1.41	1.78
41	0.76	0.95	1.07	1.13	1.19	1.47	0.94	1.13	1.30	1.40	1.44	1.84
42	0.79	0.97	1.10	1.18	1.22	1.54	0.95	1.18	1.33	1.43	1.49	1.89
43	0.81	1.00	1.13	1.22	1.28	1.58	0.98	1.20	1.36	1.46	1.53	1.95
44	0.85	1.05	1.18	1.25	1.31	1.65	1.00	1.23	1.41	1.52	1.57	2.01
45	0.87	1.08	1.22	1.31	1.35	1.72	1.03	1.28	1.44	1.55	1.62	2.07
46	0.91	1.11	1.25	1.35	1.42	1.78	1.06	1.31	1.49	1.60	1.67	2.15
47	0.94	1.16	1.31	1.41	1.46	1.85	1.09	1.34	1.53	1.65	1.72	2.20
48	0.96	1.19	1.35	1.45	1.52	1.93	1.11	1.38	1.56	1.69	1.77	2.28
49	0.99	1.23	1.40	1.50	1.57	2.00	1.13	1.42	1.61	1.74	1.83	2.34
50	1.01	1.28	1.44	1.56	1.62	2.07	1.18	1.46	1.67	1.82	1.90	2.46
51	1.06	1.31	1.49	1.61	1.68	2.15	1.20	1.50	1.71	1.86	1.95	2.54
52	1.08	1.34	1.54	1.66	1.74	2.22	1.22	1.53	1.76	1.90	2.01	2.62
53	1.11	1.38	1.57	1.71	1.79	2.31	1.24	1.56	1.79	1.95	2.06	2.70
54	1.13	1.42	1.62	1.76	1.85	2.39	1.28	1.60	1.83	2.00	2.10	2.77
55	1.17	1.45	1.67	1.82	1.91	2.49	1.30	1.62	1.86	2.05	2.16	2.86
56	1.21	1.52	1.74	1.90	2.00	2.62	1.33	1.68	1.94	2.12	2.26	2.99
57	1.24	1.57	1.82	1.97	2.09	2.75	1.38	1.73	2.01	2.20	2.33	3.14
58	1.30	1.62	1.88	2.06	2.19	2.89	1.42	1.78	2.07	2.28	2.43	3.27
59	1.33	1.68	1.95	2.15	2.28	3.04	1.44	1.83	2.13	2.37	2.53	3.42
60	1.36	1.73	2.01	2.21	2.38	3.19	1.47	1.89	2.20	2.44	2.64	3.62
61	1.40	1.78	2.07	2.30	2.46	3.34	1.50	1.93	2.26	2.52	2.73	3.76
62	1.42	1.80	2.12	2.37	2.55	3.50	1.52	1.95	2.30	2.57	2.79	3.92
63	1.42	1.83	2.16	2.42	2.63	3.65	1.52	1.96	2.32	2.63	2.87	4.08
64	1.42	1.84	2.19	2.46	2.70	3.82	1.52	1.96	2.34	2.67	2.94	4.24
65	1.42	1.84	2.21	2.53	2.78	4.03	1.52	1.97	2.38	2.73	3.03	4.46
66	1.42	1.84	2.22	2.56	2.85	4.20	1.52	1.97	2.39	2.76	3.07	4.62
67	1.42	1.84	2.24	2.62	2.92	4.38	1.52	1.97	2.40	2.79	3.15	4.80
68	1.42	1.84	2.28	2.67	3.01	4.59	1.52	1.97	2.41	2.86	3.23	4.99
69	1.42	1.84	2.31	2.75	3.12	4.82	1.52	1.97	2.44	2.92	3.34	5.23
70	1.42	1.84	2.37	2.83	3.25	5.07	1.52	1.97	2.49	3.00	3.45	5.49
71	1.42	1.84	2.42	2.92	3.37	5.34	1.52	1.97	2.54	3.09	3.58	5.76
72	1.42	1.84	2.49	3.01	3.50	5.61	1.52	1.97	2.59	3.17	3.71	6.04
73	1.42	1.84	2.53	3.10	3.62	5.89	1.52	1.97	2.64	3.26	3.82	6.29
74	1.42	1.84	2.57	3.19	3.74	6.16	1.52	1.97	2.67	3.34	3.94	6.57
75	1.42	1.84	2.63	3.28	3.88	6.50	1.52	1.97	2.74	3.43	4.08	6.92
76	1.42	1.84	2.66	3.37	4.00	6.80	1.52	1.97	2.77	3.52	4.20	7.24
77	1.42	1.84	2.71	3.45	4.13	7.13	1.52	1.97	2.81	3.61	4.33	7.55
78	1.42	1.84	2.74	3.52	4.24	7.39	1.52	1.97	2.83	3.66	4.43	7.83
79	1.42	1.84	2.75	3.58	4.32	7.65	1.52	1.97	2.85	3.72	4.51	8.09
80	1.42	1.84	2.75	3.61	4.39	7.89	1.52	1.97	2.85	3.75	4.59	8.33
81	1.42	1.84	2.75	3.62	4.43	8.12	1.52	1.97	2.85	3.76	4.62	8.56
82	1.42	1.84	2.75	3.63	4.46	8.34	1.52	1.97	2.85	3.77	4.64	8.79
83	1.42	1.84	2.75	3.64	4.48	8.55	1.52	1.97	2.85	3.78	4.69	9.00
84	1.42	1.84	2.75	3.65	4.51	8.75	1.52	1.97	2.85	3.82	4.71	9.21
85	1.42	1.84	2.75	3.67	4.54	8.90	1.52	1.97	2.85	3.83	4.73	9.35
86	1.42	1.84	2.76	3.67	4.55	9.02	1.52	1.97	2.85	3.84	4.74	9.48
87	1.42	1.84	2.76	3.67	4.55	9.10	1.52	1.97	2.85	3.84	4.75	9.57
88	1.42	1.84	2.76	3.67	4.55	9.16	1.52	1.97	2.85	3.84	4.75	9.64
89	1.42	1.84	2.76	3.67	4.55	9.23	1.52	1.97	2.85	3.84	4.75	9.70
90	1.42	1.84	2.76	3.67	4.55	9.34	1.52	1.97	2.85	3.84	4.75	9.82
91	1.42	1.84	2.76	3.67	4.55	9.56	1.52	1.97	2.85	3.84	4.75	10.05
92	1.42	1.84	2.76	3.67	4.55	9.78	1.52	1.97	2.85	3.84	4.75	10.29
93	1.42	1.84	2.76	3.67	4.55	10.00	1.52	1.97	2.85	3.84	4.75	10.51
94	1.42	1.84	2.76	3.67	4.55	10.20	1.52	1.97	2.85	3.84	4.75	10.74
95	1.42	1.84	2.76	3.67	4.55	10.41	1.52	1.97	2.85	3.84	4.75	10.93
96	1.42	1.84	2.76	3.67	4.55	10.59	1.52	1.97	2.85	3.84	4.75	11.13
97	1.42	1.84	2.76	3.67	4.55	10.74	1.52	1.97	2.85	3.84	4.75	11.29
98	1.42	1.84	2.76	3.67	4.55	10.86	1.52	1.97	2.85	3.84	4.75	11.42
99	1.42	1.84	2.76	3.67	4.55	10.90	1.52	1.97	2.85	3.84	4.75	11.47
100	1.42	1.84	2.76	3.67	4.55	10.90	1.52	1.97	2.85	3.84	4.75	11.47

Table 61

Coverage Informal Home Care
 Elim Period 120
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.52	0.64	0.73	0.77	0.80	0.99	0.68	0.84	0.94	1.00	1.03	1.30
26	0.53	0.64	0.73	0.77	0.80	0.99	0.68	0.84	0.94	1.00	1.05	1.30
27	0.53	0.65	0.74	0.79	0.81	1.00	0.68	0.84	0.95	1.00	1.05	1.31
28	0.55	0.67	0.74	0.80	0.83	1.01	0.69	0.85	0.96	1.01	1.06	1.32
29	0.55	0.68	0.75	0.81	0.84	1.03	0.70	0.86	0.97	1.03	1.07	1.34
30	0.56	0.69	0.77	0.83	0.85	1.06	0.72	0.87	0.98	1.06	1.09	1.36
31	0.57	0.70	0.79	0.85	0.87	1.08	0.73	0.88	0.99	1.07	1.10	1.40
32	0.58	0.72	0.81	0.86	0.89	1.10	0.74	0.89	1.01	1.09	1.12	1.42
33	0.59	0.74	0.83	0.88	0.91	1.13	0.75	0.92	1.03	1.10	1.16	1.45
34	0.62	0.75	0.85	0.91	0.94	1.17	0.76	0.94	1.06	1.12	1.18	1.47
35	0.63	0.77	0.87	0.94	0.97	1.20	0.77	0.96	1.08	1.16	1.20	1.52
36	0.64	0.80	0.89	0.96	0.99	1.23	0.80	0.98	1.10	1.19	1.22	1.55
37	0.67	0.83	0.92	0.98	1.01	1.28	0.81	1.00	1.12	1.21	1.25	1.58
38	0.69	0.85	0.96	1.01	1.06	1.32	0.84	1.03	1.17	1.24	1.30	1.64
39	0.70	0.87	0.98	1.06	1.09	1.35	0.86	1.06	1.19	1.28	1.32	1.68
40	0.73	0.89	1.01	1.09	1.12	1.41	0.88	1.09	1.23	1.33	1.38	1.76
41	0.75	0.94	1.05	1.12	1.17	1.45	0.91	1.12	1.28	1.36	1.43	1.82
42	0.77	0.96	1.08	1.17	1.20	1.52	0.94	1.16	1.31	1.41	1.46	1.86
43	0.80	0.99	1.11	1.20	1.24	1.56	0.96	1.19	1.34	1.44	1.50	1.93
44	0.84	1.03	1.17	1.24	1.30	1.62	0.98	1.22	1.38	1.49	1.55	1.98
45	0.86	1.07	1.20	1.29	1.34	1.69	1.01	1.24	1.42	1.53	1.60	2.05
46	0.88	1.10	1.24	1.33	1.40	1.76	1.05	1.29	1.46	1.57	1.65	2.12
47	0.92	1.13	1.29	1.38	1.44	1.83	1.07	1.32	1.50	1.62	1.69	2.18
48	0.95	1.18	1.33	1.43	1.49	1.90	1.09	1.35	1.55	1.67	1.74	2.26
49	0.98	1.21	1.38	1.47	1.55	1.97	1.12	1.40	1.58	1.72	1.80	2.32
50	1.00	1.24	1.42	1.54	1.60	2.05	1.17	1.44	1.65	1.79	1.88	2.43
51	1.05	1.29	1.46	1.58	1.66	2.12	1.19	1.47	1.69	1.84	1.93	2.52
52	1.07	1.32	1.52	1.64	1.71	2.20	1.21	1.52	1.73	1.88	1.98	2.59
53	1.09	1.36	1.56	1.68	1.77	2.28	1.23	1.54	1.77	1.93	2.04	2.66
54	1.12	1.41	1.60	1.74	1.83	2.37	1.25	1.57	1.80	1.97	2.08	2.75
55	1.16	1.43	1.65	1.79	1.88	2.44	1.29	1.60	1.84	2.02	2.13	2.83
56	1.19	1.49	1.72	1.88	1.97	2.57	1.32	1.66	1.91	2.09	2.22	2.97
57	1.23	1.55	1.79	1.95	2.07	2.73	1.35	1.72	1.98	2.18	2.31	3.10
58	1.28	1.61	1.85	2.04	2.17	2.86	1.40	1.77	2.05	2.27	2.41	3.25
59	1.32	1.66	1.93	2.12	2.26	3.01	1.43	1.82	2.12	2.33	2.51	3.40
60	1.34	1.71	1.98	2.20	2.34	3.16	1.46	1.86	2.19	2.43	2.62	3.60
61	1.38	1.76	2.05	2.28	2.44	3.31	1.49	1.91	2.24	2.51	2.70	3.74
62	1.40	1.79	2.10	2.34	2.53	3.48	1.50	1.94	2.29	2.56	2.78	3.89
63	1.41	1.82	2.15	2.41	2.62	3.63	1.50	1.95	2.32	2.62	2.86	4.06
64	1.41	1.83	2.17	2.45	2.68	3.80	1.50	1.96	2.33	2.66	2.93	4.21
65	1.41	1.84	2.20	2.52	2.77	4.02	1.50	1.96	2.38	2.73	3.03	4.44
66	1.41	1.84	2.22	2.55	2.85	4.19	1.50	1.96	2.39	2.76	3.07	4.61
67	1.41	1.84	2.26	2.62	2.92	4.38	1.50	1.96	2.40	2.81	3.16	4.80
68	1.41	1.84	2.28	2.67	3.01	4.59	1.50	1.96	2.42	2.87	3.25	4.99
69	1.41	1.84	2.32	2.76	3.12	4.82	1.50	1.96	2.46	2.94	3.36	5.23
70	1.41	1.84	2.38	2.85	3.26	5.07	1.50	1.96	2.51	3.03	3.48	5.49
71	1.41	1.84	2.43	2.94	3.38	5.34	1.50	1.96	2.56	3.11	3.60	5.76
72	1.41	1.84	2.51	3.04	3.51	5.61	1.50	1.96	2.63	3.21	3.73	6.05
73	1.41	1.84	2.55	3.12	3.63	5.89	1.50	1.96	2.66	3.29	3.85	6.30
74	1.41	1.84	2.62	3.22	3.76	6.16	1.50	1.96	2.73	3.38	3.97	6.58
75	1.41	1.84	2.66	3.31	3.91	6.50	1.50	1.96	2.77	3.49	4.13	6.92
76	1.41	1.84	2.71	3.41	4.04	6.81	1.50	1.96	2.82	3.58	4.25	7.25
77	1.41	1.84	2.76	3.50	4.18	7.13	1.50	1.96	2.87	3.66	4.38	7.58
78	1.41	1.84	2.78	3.59	4.28	7.41	1.50	1.96	2.89	3.74	4.49	7.85
79	1.41	1.84	2.82	3.64	4.39	7.69	1.50	1.96	2.93	3.82	4.60	8.13
80	1.41	1.84	2.83	3.71	4.48	7.95	1.50	1.96	2.93	3.86	4.70	8.39
81	1.41	1.84	2.83	3.73	4.55	8.22	1.50	1.96	2.93	3.89	4.76	8.68
82	1.41	1.84	2.83	3.77	4.62	8.49	1.50	1.96	2.93	3.94	4.84	8.95
83	1.41	1.84	2.83	3.82	4.71	8.76	1.50	1.96	2.93	3.98	4.93	9.23
84	1.41	1.84	2.83	3.86	4.79	9.04	1.50	1.96	2.93	4.02	5.01	9.53
85	1.41	1.84	2.83	3.92	4.87	9.24	1.50	1.96	2.93	4.09	5.09	9.75
86	1.41	1.84	2.85	3.94	4.91	9.39	1.50	1.96	2.95	4.10	5.13	9.89
87	1.41	1.84	2.85	3.94	4.92	9.50	1.50	1.96	2.95	4.10	5.15	10.00
88	1.41	1.84	2.85	3.94	4.92	9.57	1.50	1.96	2.95	4.10	5.15	10.07
89	1.41	1.84	2.85	3.94	4.92	9.66	1.50	1.96	2.95	4.10	5.15	10.16
90	1.41	1.84	2.85	3.94	4.92	9.79	1.50	1.96	2.95	4.10	5.15	10.30
91	1.41	1.84	2.85	3.94	4.92	10.03	1.50	1.96	2.95	4.10	5.15	10.55
92	1.41	1.84	2.85	3.94	4.92	10.27	1.50	1.96	2.95	4.10	5.15	10.79
93	1.41	1.84	2.85	3.94	4.92	10.51	1.50	1.96	2.95	4.10	5.15	11.04
94	1.41	1.84	2.85	3.94	4.92	10.74	1.50	1.96	2.95	4.10	5.15	11.29
95	1.41	1.84	2.85	3.94	4.92	10.96	1.50	1.96	2.95	4.10	5.15	11.52
96	1.41	1.84	2.85	3.94	4.92	11.14	1.50	1.96	2.95	4.10	5.15	11.73
97	1.41	1.84	2.85	3.94	4.92	11.32	1.50	1.96	2.95	4.10	5.15	11.89
98	1.41	1.84	2.85	3.94	4.92	11.44	1.50	1.96	2.95	4.10	5.15	12.02
99	1.41	1.84	2.85	3.94	4.92	11.50	1.50	1.96	2.95	4.10	5.15	12.10
100	1.41	1.84	2.85	3.94	4.92	11.50	1.50	1.96	2.95	4.10	5.15	12.10

Table 62

Coverage Informal Home Care
 Elim Period 180
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.51	0.63	0.70	0.75	0.77	0.96	0.67	0.81	0.91	0.98	1.00	1.28
26	0.51	0.63	0.70	0.75	0.77	0.97	0.67	0.81	0.91	0.98	1.01	1.28
27	0.52	0.63	0.72	0.76	0.79	0.97	0.67	0.81	0.92	0.98	1.01	1.29
28	0.52	0.64	0.73	0.77	0.80	0.99	0.68	0.83	0.94	0.99	1.03	1.30
29	0.53	0.65	0.74	0.79	0.81	1.00	0.68	0.84	0.95	1.00	1.05	1.31
30	0.55	0.67	0.75	0.80	0.83	1.03	0.69	0.85	0.96	1.01	1.06	1.33
31	0.56	0.68	0.76	0.83	0.85	1.06	0.70	0.86	0.97	1.05	1.08	1.35
32	0.57	0.70	0.79	0.84	0.87	1.08	0.72	0.88	0.99	1.07	1.10	1.38
33	0.58	0.72	0.80	0.86	0.88	1.10	0.73	0.89	1.00	1.08	1.12	1.42
34	0.59	0.74	0.83	0.88	0.91	1.13	0.74	0.91	1.03	1.10	1.16	1.44
35	0.62	0.75	0.85	0.91	0.94	1.17	0.76	0.94	1.06	1.12	1.18	1.47
36	0.63	0.77	0.87	0.94	0.97	1.20	0.77	0.96	1.08	1.16	1.20	1.52
37	0.65	0.80	0.89	0.96	0.99	1.24	0.80	0.98	1.10	1.19	1.23	1.55
38	0.67	0.83	0.92	0.99	1.03	1.29	0.81	1.00	1.12	1.21	1.25	1.60
39	0.69	0.85	0.96	1.01	1.06	1.33	0.84	1.03	1.17	1.24	1.30	1.65
40	0.72	0.87	0.98	1.06	1.09	1.36	0.87	1.07	1.21	1.30	1.35	1.72
41	0.74	0.91	1.01	1.09	1.13	1.42	0.89	1.10	1.24	1.33	1.40	1.77
42	0.76	0.94	1.06	1.12	1.18	1.47	0.92	1.12	1.28	1.36	1.43	1.83
43	0.79	0.97	1.09	1.18	1.21	1.53	0.95	1.17	1.31	1.42	1.47	1.89
44	0.81	0.99	1.12	1.21	1.25	1.58	0.97	1.19	1.35	1.45	1.52	1.94
45	0.84	1.03	1.18	1.25	1.31	1.65	0.99	1.22	1.40	1.50	1.56	2.01
46	0.87	1.07	1.21	1.31	1.35	1.72	1.01	1.25	1.43	1.54	1.61	2.07
47	0.89	1.10	1.25	1.34	1.41	1.78	1.05	1.30	1.46	1.58	1.66	2.15
48	0.92	1.13	1.30	1.40	1.45	1.85	1.07	1.33	1.52	1.64	1.71	2.20
49	0.96	1.19	1.34	1.44	1.52	1.93	1.10	1.36	1.55	1.68	1.77	2.28
50	0.98	1.22	1.40	1.50	1.56	2.00	1.13	1.42	1.61	1.76	1.84	2.40
51	1.01	1.25	1.43	1.55	1.62	2.07	1.17	1.45	1.66	1.80	1.89	2.46
52	1.05	1.30	1.47	1.60	1.67	2.16	1.19	1.47	1.69	1.84	1.95	2.54
53	1.07	1.33	1.53	1.65	1.73	2.22	1.21	1.52	1.73	1.89	2.00	2.63
54	1.09	1.36	1.56	1.69	1.78	2.31	1.23	1.54	1.78	1.94	2.05	2.70
55	1.12	1.41	1.61	1.74	1.84	2.40	1.25	1.57	1.82	1.98	2.09	2.78
56	1.17	1.46	1.68	1.83	1.94	2.53	1.30	1.64	1.88	2.06	2.19	2.92
57	1.21	1.52	1.74	1.91	2.02	2.66	1.33	1.68	1.95	2.15	2.28	3.05
58	1.24	1.57	1.82	2.00	2.12	2.81	1.38	1.73	2.01	2.22	2.38	3.19
59	1.29	1.62	1.89	2.07	2.21	2.95	1.41	1.78	2.08	2.30	2.46	3.36
60	1.32	1.67	1.95	2.16	2.31	3.11	1.45	1.84	2.16	2.40	2.57	3.54
61	1.35	1.72	2.01	2.22	2.40	3.27	1.47	1.88	2.21	2.46	2.67	3.71
62	1.36	1.76	2.06	2.30	2.50	3.42	1.49	1.91	2.26	2.53	2.76	3.86
63	1.38	1.78	2.10	2.37	2.56	3.59	1.49	1.93	2.29	2.59	2.83	4.02
64	1.40	1.79	2.15	2.42	2.65	3.75	1.49	1.94	2.32	2.64	2.90	4.18
65	1.40	1.82	2.18	2.50	2.75	3.98	1.49	1.95	2.37	2.71	3.01	4.42
66	1.40	1.83	2.21	2.54	2.83	4.16	1.49	1.96	2.39	2.76	3.09	4.60
67	1.40	1.84	2.26	2.62	2.93	4.37	1.49	1.96	2.41	2.82	3.17	4.80
68	1.40	1.86	2.30	2.68	3.04	4.59	1.49	1.97	2.45	2.89	3.28	5.01
69	1.40	1.89	2.34	2.78	3.17	4.83	1.49	2.00	2.51	2.99	3.40	5.27
70	1.40	1.93	2.42	2.89	3.30	5.09	1.49	2.04	2.56	3.09	3.54	5.54
71	1.40	1.96	2.49	2.99	3.43	5.37	1.49	2.06	2.63	3.18	3.67	5.82
72	1.40	2.00	2.56	3.10	3.60	5.67	1.49	2.09	2.70	3.29	3.83	6.12
73	1.40	2.04	2.63	3.21	3.73	5.94	1.49	2.12	2.76	3.39	3.96	6.39
74	1.40	2.06	2.68	3.30	3.87	6.24	1.49	2.15	2.82	3.49	4.09	6.68
75	1.40	2.08	2.75	3.42	4.03	6.58	1.49	2.17	2.89	3.61	4.26	7.03
76	1.40	2.09	2.81	3.52	4.16	6.90	1.49	2.18	2.94	3.71	4.39	7.36
77	1.40	2.12	2.87	3.62	4.31	7.22	1.49	2.19	3.00	3.80	4.52	7.67
78	1.40	2.12	2.90	3.71	4.42	7.48	1.49	2.19	3.04	3.87	4.63	7.94
79	1.40	2.12	2.94	3.76	4.50	7.72	1.49	2.19	3.06	3.95	4.73	8.18
80	1.40	2.12	2.94	3.82	4.59	7.95	1.49	2.19	3.06	3.99	4.81	8.42
81	1.40	2.12	2.94	3.84	4.63	8.20	1.49	2.19	3.06	4.00	4.86	8.67
82	1.40	2.12	2.94	3.85	4.69	8.43	1.49	2.19	3.06	4.02	4.91	8.90
83	1.40	2.12	2.94	3.86	4.72	8.66	1.49	2.19	3.06	4.03	4.95	9.12
84	1.40	2.12	2.94	3.87	4.75	8.86	1.49	2.19	3.06	4.04	4.98	9.33
85	1.40	2.12	2.94	3.88	4.81	9.00	1.49	2.19	3.06	4.07	5.03	9.47
86	1.40	2.12	2.94	3.89	4.83	9.14	1.49	2.19	3.06	4.07	5.06	9.63
87	1.40	2.12	2.94	3.89	4.83	9.22	1.49	2.19	3.06	4.07	5.06	9.70
88	1.40	2.12	2.94	3.89	4.83	9.28	1.49	2.19	3.06	4.07	5.06	9.77
89	1.40	2.12	2.94	3.89	4.83	9.35	1.49	2.19	3.06	4.07	5.06	9.85
90	1.40	2.12	2.94	3.89	4.83	9.47	1.49	2.19	3.06	4.07	5.06	9.97
91	1.40	2.12	2.94	3.89	4.83	9.69	1.49	2.19	3.06	4.07	5.06	10.20
92	1.40	2.12	2.94	3.89	4.83	9.91	1.49	2.19	3.06	4.07	5.06	10.43
93	1.40	2.12	2.94	3.89	4.83	10.13	1.49	2.19	3.06	4.07	5.06	10.66
94	1.40	2.12	2.94	3.89	4.83	10.33	1.49	2.19	3.06	4.07	5.06	10.88
95	1.40	2.12	2.94	3.89	4.83	10.54	1.49	2.19	3.06	4.07	5.06	11.09
96	1.40	2.12	2.94	3.89	4.83	10.71	1.49	2.19	3.06	4.07	5.06	11.26
97	1.40	2.12	2.94	3.89	4.83	10.86	1.49	2.19	3.06	4.07	5.06	11.42
98	1.40	2.12	2.94	3.89	4.83	10.98	1.49	2.19	3.06	4.07	5.06	11.54
99	1.40	2.12	2.94	3.89	4.83	11.02	1.49	2.19	3.06	4.07	5.06	11.59
100	1.40	2.12	2.94	3.89	4.83	11.02	1.49	2.19	3.06	4.07	5.06	11.59

Table 63
 Coverage Informal Home Care
 Elim Period 365
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.43	0.52	0.59	0.63	0.64	0.84	0.56	0.68	0.76	0.83	0.85	1.10
26	0.43	0.52	0.59	0.63	0.65	0.84	0.56	0.68	0.77	0.83	0.86	1.10
27	0.44	0.53	0.59	0.64	0.65	0.85	0.56	0.69	0.77	0.84	0.86	1.11
28	0.44	0.53	0.61	0.64	0.67	0.86	0.56	0.69	0.79	0.84	0.87	1.12
29	0.45	0.55	0.62	0.65	0.68	0.87	0.57	0.70	0.80	0.85	0.88	1.13
30	0.45	0.56	0.63	0.67	0.69	0.88	0.58	0.72	0.81	0.86	0.89	1.17
31	0.46	0.57	0.64	0.69	0.72	0.91	0.59	0.73	0.83	0.88	0.92	1.19
32	0.47	0.58	0.67	0.70	0.73	0.94	0.61	0.74	0.84	0.89	0.94	1.21
33	0.48	0.61	0.68	0.73	0.75	0.96	0.62	0.75	0.86	0.92	0.96	1.23
34	0.50	0.62	0.69	0.74	0.76	0.98	0.63	0.77	0.87	0.94	0.97	1.28
35	0.51	0.63	0.72	0.76	0.79	1.01	0.64	0.79	0.89	0.96	0.99	1.30
36	0.53	0.65	0.74	0.79	0.81	1.05	0.65	0.81	0.92	0.98	1.01	1.33
37	0.55	0.67	0.76	0.81	0.84	1.08	0.67	0.83	0.95	1.00	1.06	1.36
38	0.56	0.69	0.79	0.84	0.87	1.11	0.69	0.85	0.97	1.03	1.08	1.41
39	0.58	0.72	0.81	0.86	0.89	1.17	0.70	0.87	0.99	1.07	1.10	1.45
40	0.59	0.74	0.84	0.89	0.94	1.20	0.74	0.91	1.05	1.11	1.17	1.53
41	0.62	0.76	0.86	0.92	0.96	1.24	0.75	0.94	1.07	1.16	1.20	1.57
42	0.64	0.79	0.89	0.96	0.99	1.30	0.77	0.96	1.09	1.18	1.23	1.62
43	0.65	0.81	0.94	0.99	1.03	1.34	0.80	0.99	1.12	1.21	1.28	1.67
44	0.68	0.85	0.96	1.03	1.08	1.40	0.83	1.01	1.17	1.24	1.31	1.72
45	0.70	0.87	0.99	1.07	1.11	1.45	0.85	1.06	1.20	1.30	1.35	1.78
46	0.74	0.91	1.03	1.11	1.17	1.52	0.87	1.08	1.23	1.33	1.40	1.84
47	0.76	0.95	1.08	1.16	1.20	1.57	0.89	1.11	1.28	1.38	1.44	1.91
48	0.79	0.98	1.11	1.20	1.24	1.64	0.92	1.16	1.31	1.42	1.49	1.97
49	0.81	1.00	1.16	1.24	1.30	1.71	0.95	1.18	1.35	1.46	1.54	2.05
50	0.84	1.05	1.20	1.30	1.34	1.77	0.98	1.22	1.42	1.54	1.61	2.16
51	0.86	1.08	1.23	1.33	1.41	1.84	1.00	1.25	1.45	1.57	1.66	2.22
52	0.89	1.11	1.29	1.38	1.45	1.93	1.03	1.30	1.49	1.62	1.72	2.30
53	0.92	1.16	1.32	1.43	1.52	2.00	1.06	1.32	1.53	1.67	1.77	2.38
54	0.95	1.19	1.36	1.49	1.56	2.08	1.08	1.35	1.57	1.72	1.82	2.45
55	0.97	1.22	1.41	1.54	1.62	2.17	1.10	1.38	1.61	1.77	1.88	2.54
56	1.01	1.28	1.47	1.61	1.71	2.29	1.13	1.44	1.68	1.84	1.96	2.67
57	1.06	1.33	1.55	1.69	1.79	2.42	1.18	1.50	1.74	1.93	2.06	2.81
58	1.09	1.40	1.61	1.78	1.89	2.56	1.22	1.55	1.82	2.01	2.15	2.95
59	1.13	1.44	1.68	1.86	1.98	2.71	1.25	1.61	1.89	2.09	2.26	3.10
60	1.18	1.50	1.76	1.95	2.08	2.87	1.31	1.67	1.97	2.20	2.38	3.30
61	1.21	1.55	1.83	2.04	2.19	3.03	1.33	1.72	2.04	2.29	2.46	3.48
62	1.23	1.60	1.89	2.12	2.29	3.19	1.35	1.76	2.10	2.38	2.57	3.64
63	1.25	1.64	1.95	2.20	2.39	3.38	1.38	1.79	2.16	2.44	2.67	3.83
64	1.28	1.67	2.01	2.28	2.50	3.55	1.40	1.83	2.20	2.52	2.77	4.00
65	1.30	1.71	2.08	2.39	2.63	3.82	1.42	1.86	2.28	2.63	2.92	4.27
66	1.31	1.74	2.13	2.45	2.74	4.02	1.42	1.89	2.32	2.70	3.01	4.48
67	1.32	1.78	2.19	2.55	2.86	4.24	1.43	1.93	2.39	2.79	3.14	4.70
68	1.34	1.82	2.27	2.66	2.99	4.48	1.44	1.96	2.45	2.90	3.27	4.94
69	1.36	1.88	2.34	2.78	3.15	4.74	1.46	2.01	2.54	3.03	3.42	5.20
70	1.40	1.93	2.44	2.92	3.31	5.04	1.49	2.07	2.64	3.16	3.61	5.52
71	1.43	2.00	2.54	3.05	3.49	5.32	1.52	2.13	2.74	3.29	3.76	5.82
72	1.45	2.06	2.65	3.19	3.66	5.64	1.54	2.19	2.85	3.43	3.95	6.14
73	1.47	2.12	2.75	3.34	3.84	5.94	1.56	2.26	2.93	3.58	4.11	6.42
74	1.50	2.18	2.86	3.49	4.02	6.26	1.57	2.31	3.04	3.72	4.30	6.74
75	1.53	2.26	2.98	3.65	4.22	6.64	1.60	2.38	3.16	3.88	4.51	7.14
76	1.54	2.30	3.07	3.78	4.40	7.01	1.62	2.43	3.26	4.03	4.70	7.50
77	1.56	2.37	3.17	3.94	4.59	7.36	1.64	2.49	3.36	4.18	4.87	7.87
78	1.56	2.40	3.26	4.06	4.75	7.67	1.64	2.52	3.42	4.30	5.04	8.18
79	1.56	2.43	3.33	4.18	4.91	7.98	1.64	2.55	3.50	4.40	5.19	8.48
80	1.56	2.45	3.39	4.27	5.04	8.26	1.64	2.56	3.55	4.51	5.32	8.78
81	1.56	2.45	3.42	4.36	5.16	8.56	1.64	2.56	3.61	4.60	5.45	9.08
82	1.56	2.45	3.48	4.44	5.27	8.83	1.64	2.56	3.64	4.68	5.54	9.35
83	1.56	2.45	3.51	4.51	5.36	9.10	1.64	2.56	3.67	4.75	5.65	9.64
84	1.56	2.45	3.54	4.59	5.47	9.35	1.64	2.56	3.72	4.83	5.76	9.89
85	1.56	2.45	3.59	4.64	5.54	9.53	1.64	2.56	3.76	4.88	5.83	10.05
86	1.56	2.45	3.61	4.70	5.60	9.69	1.64	2.56	3.77	4.94	5.90	10.23
87	1.56	2.45	3.61	4.72	5.64	9.81	1.64	2.56	3.77	4.95	5.94	10.36
88	1.56	2.45	3.61	4.72	5.68	9.91	1.64	2.56	3.77	4.96	5.96	10.45
89	1.56	2.45	3.61	4.74	5.70	10.02	1.64	2.56	3.77	4.98	6.01	10.56
90	1.56	2.45	3.61	4.79	5.76	10.18	1.64	2.56	3.77	5.03	6.06	10.73
91	1.56	2.45	3.61	4.87	5.90	10.43	1.64	2.56	3.77	5.13	6.19	10.99
92	1.56	2.45	3.61	4.97	6.02	10.67	1.64	2.56	3.77	5.23	6.31	11.24
93	1.56	2.45	3.61	5.07	6.14	10.92	1.64	2.56	3.77	5.32	6.45	11.51
94	1.56	2.45	3.61	5.16	6.25	11.15	1.64	2.56	3.77	5.42	6.57	11.75
95	1.56	2.45	3.61	5.24	6.37	11.37	1.64	2.56	3.77	5.51	6.69	11.98
96	1.56	2.45	3.61	5.32	6.48	11.57	1.64	2.56	3.77	5.60	6.80	12.19
97	1.56	2.45	3.61	5.40	6.57	11.73	1.64	2.56	3.77	5.68	6.91	12.35
98	1.56	2.45	3.61	5.47	6.68	11.85	1.64	2.56	3.77	5.76	7.03	12.47
99	1.56	2.45	3.61	5.54	6.80	11.89	1.64	2.56	3.77	5.84	7.15	12.53
100	1.56	2.45	3.61	5.65	6.97	11.89	1.64	2.56	3.77	5.95	7.35	12.53

Table 64
 Coverage Informal Home Care
 Elim Period 730
 Inflation Type Simple 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.29	0.36	0.41	0.45	0.46	0.63	0.39	0.48	0.55	0.59	0.62	0.85
26	0.31	0.36	0.41	0.45	0.46	0.63	0.39	0.48	0.56	0.59	0.62	0.85
27	0.31	0.37	0.43	0.45	0.47	0.64	0.39	0.48	0.56	0.59	0.63	0.86
28	0.31	0.37	0.43	0.46	0.47	0.64	0.40	0.50	0.56	0.61	0.63	0.87
29	0.32	0.39	0.44	0.46	0.48	0.65	0.40	0.50	0.57	0.62	0.64	0.88
30	0.32	0.40	0.45	0.47	0.50	0.68	0.41	0.51	0.58	0.63	0.65	0.89
31	0.33	0.40	0.46	0.48	0.51	0.69	0.41	0.52	0.59	0.64	0.67	0.92
32	0.33	0.41	0.47	0.50	0.52	0.72	0.43	0.53	0.61	0.65	0.68	0.94
33	0.34	0.43	0.48	0.52	0.53	0.73	0.44	0.55	0.62	0.67	0.70	0.96
34	0.35	0.44	0.50	0.53	0.56	0.75	0.45	0.56	0.63	0.68	0.72	0.98
35	0.36	0.45	0.51	0.55	0.57	0.77	0.45	0.57	0.65	0.70	0.74	1.00
36	0.37	0.46	0.52	0.57	0.59	0.80	0.46	0.58	0.67	0.72	0.75	1.05
37	0.37	0.47	0.55	0.58	0.61	0.83	0.47	0.59	0.68	0.74	0.77	1.07
38	0.39	0.50	0.56	0.61	0.63	0.86	0.48	0.62	0.70	0.76	0.80	1.10
39	0.41	0.51	0.58	0.63	0.65	0.89	0.50	0.63	0.73	0.79	0.83	1.13
40	0.43	0.53	0.61	0.64	0.68	0.92	0.52	0.67	0.76	0.83	0.87	1.20
41	0.44	0.55	0.62	0.67	0.70	0.96	0.55	0.68	0.79	0.85	0.89	1.23
42	0.45	0.57	0.64	0.70	0.73	1.00	0.56	0.70	0.81	0.88	0.92	1.28
43	0.47	0.59	0.67	0.73	0.76	1.05	0.57	0.73	0.84	0.91	0.96	1.32
44	0.48	0.61	0.70	0.75	0.79	1.09	0.59	0.75	0.86	0.94	0.99	1.36
45	0.51	0.63	0.73	0.79	0.83	1.12	0.61	0.77	0.88	0.97	1.01	1.42
46	0.52	0.65	0.75	0.83	0.86	1.19	0.63	0.80	0.92	1.00	1.07	1.46
47	0.55	0.69	0.79	0.86	0.89	1.23	0.65	0.83	0.96	1.05	1.10	1.53
48	0.57	0.72	0.83	0.88	0.94	1.29	0.67	0.85	0.98	1.08	1.13	1.58
49	0.58	0.74	0.85	0.94	0.98	1.34	0.69	0.87	1.01	1.11	1.18	1.65
50	0.61	0.76	0.88	0.97	1.01	1.41	0.73	0.92	1.07	1.18	1.24	1.74
51	0.63	0.80	0.92	1.00	1.07	1.46	0.74	0.95	1.10	1.22	1.30	1.80
52	0.65	0.83	0.96	1.06	1.10	1.54	0.76	0.98	1.13	1.25	1.34	1.88
53	0.67	0.86	0.99	1.09	1.16	1.60	0.79	1.00	1.18	1.31	1.40	1.95
54	0.69	0.88	1.03	1.13	1.20	1.67	0.80	1.05	1.22	1.34	1.44	2.02
55	0.72	0.92	1.08	1.19	1.25	1.76	0.83	1.07	1.25	1.40	1.49	2.10
56	0.75	0.97	1.13	1.24	1.33	1.86	0.86	1.11	1.32	1.46	1.57	2.22
57	0.79	1.01	1.20	1.33	1.42	1.98	0.89	1.17	1.38	1.55	1.66	2.34
58	0.83	1.07	1.25	1.41	1.50	2.12	0.94	1.22	1.45	1.62	1.76	2.50
59	0.86	1.12	1.33	1.49	1.60	2.27	0.97	1.28	1.53	1.71	1.85	2.64
60	0.89	1.18	1.41	1.57	1.69	2.41	1.01	1.34	1.62	1.83	1.98	2.85
61	0.94	1.22	1.47	1.66	1.80	2.56	1.06	1.41	1.69	1.93	2.09	3.00
62	0.97	1.29	1.55	1.76	1.91	2.74	1.09	1.45	1.77	2.02	2.20	3.18
63	1.00	1.33	1.62	1.85	2.04	2.92	1.11	1.50	1.84	2.12	2.32	3.37
64	1.03	1.40	1.69	1.95	2.16	3.12	1.16	1.55	1.91	2.21	2.44	3.58
65	1.08	1.46	1.80	2.09	2.32	3.40	1.19	1.64	2.04	2.37	2.63	3.86
66	1.10	1.52	1.89	2.21	2.45	3.63	1.22	1.68	2.12	2.49	2.76	4.09
67	1.16	1.58	2.00	2.33	2.62	3.87	1.25	1.74	2.21	2.61	2.93	4.33
68	1.19	1.66	2.10	2.49	2.79	4.14	1.30	1.82	2.32	2.75	3.10	4.60
69	1.23	1.74	2.22	2.65	2.99	4.42	1.34	1.90	2.44	2.92	3.29	4.88
70	1.29	1.83	2.37	2.82	3.18	4.72	1.41	2.00	2.59	3.11	3.52	5.24
71	1.34	1.91	2.49	2.98	3.39	5.04	1.45	2.09	2.73	3.27	3.72	5.54
72	1.41	2.02	2.63	3.16	3.60	5.36	1.52	2.19	2.86	3.45	3.94	5.89
73	1.45	2.12	2.76	3.34	3.80	5.68	1.56	2.29	3.00	3.63	4.14	6.19
74	1.52	2.21	2.90	3.52	4.03	6.02	1.62	2.39	3.15	3.82	4.36	6.53
75	1.57	2.33	3.09	3.75	4.30	6.44	1.68	2.51	3.31	4.04	4.62	6.96
76	1.64	2.43	3.23	3.94	4.51	6.81	1.74	2.61	3.47	4.22	4.85	7.34
77	1.68	2.53	3.38	4.13	4.74	7.18	1.79	2.70	3.62	4.42	5.08	7.72
78	1.73	2.62	3.51	4.30	4.95	7.52	1.83	2.78	3.75	4.59	5.29	8.06
79	1.77	2.70	3.64	4.47	5.15	7.85	1.88	2.87	3.88	4.75	5.48	8.38
80	1.80	2.78	3.76	4.62	5.34	8.17	1.91	2.95	4.00	4.92	5.68	8.71
81	1.83	2.86	3.88	4.79	5.52	8.51	1.94	3.03	4.13	5.07	5.85	9.06
82	1.85	2.93	4.00	4.93	5.70	8.84	1.96	3.10	4.24	5.23	6.04	9.41
83	1.88	3.00	4.11	5.08	5.89	9.17	1.98	3.17	4.36	5.39	6.24	9.72
84	1.90	3.06	4.24	5.23	6.05	9.48	2.01	3.25	4.48	5.53	6.40	10.05
85	1.93	3.12	4.32	5.34	6.17	9.69	2.04	3.30	4.57	5.65	6.53	10.26
86	1.94	3.16	4.39	5.43	6.29	9.90	2.05	3.33	4.63	5.75	6.66	10.48
87	1.95	3.18	4.43	5.51	6.38	10.05	2.05	3.36	4.69	5.81	6.74	10.64
88	1.95	3.19	4.47	5.57	6.45	10.19	2.05	3.37	4.71	5.87	6.81	10.77
89	1.95	3.21	4.50	5.63	6.52	10.33	2.05	3.39	4.75	5.93	6.89	10.91
90	1.95	3.25	4.57	5.71	6.63	10.52	2.05	3.41	4.82	6.02	7.00	11.11
91	1.95	3.30	4.68	5.84	6.79	10.79	2.05	3.49	4.92	6.16	7.16	11.39
92	1.95	3.37	4.76	5.97	6.96	11.06	2.05	3.54	5.03	6.29	7.34	11.66
93	1.95	3.43	4.86	6.12	7.12	11.33	2.05	3.61	5.12	6.44	7.50	11.95
94	1.95	3.49	4.96	6.25	7.27	11.58	2.05	3.66	5.21	6.57	7.66	12.21
95	1.95	3.54	5.05	6.37	7.41	11.81	2.05	3.73	5.31	6.70	7.82	12.45
96	1.95	3.60	5.13	6.48	7.57	12.01	2.05	3.78	5.40	6.82	7.96	12.67
97	1.95	3.64	5.20	6.58	7.69	12.19	2.05	3.83	5.47	6.92	8.10	12.84
98	1.95	3.67	5.27	6.68	7.83	12.30	2.05	3.87	5.54	7.03	8.25	12.96
99	1.95	3.72	5.34	6.79	8.00	12.34	2.05	3.91	5.61	7.15	8.43	12.99
100	1.95	3.76	5.42	6.94	8.24	12.34	2.05	3.96	5.71	7.33	8.69	12.99

Table 65
 Coverage Informal Home Care
 Elim Period 30
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.59	0.73	0.81	0.87	0.89	1.10	0.76	0.94	1.06	1.12	1.17	1.44
26	0.59	0.73	0.83	0.87	0.89	1.10	0.76	0.94	1.06	1.12	1.17	1.44
27	0.59	0.74	0.83	0.88	0.91	1.11	0.76	0.95	1.06	1.12	1.18	1.45
28	0.61	0.74	0.84	0.89	0.92	1.12	0.77	0.95	1.07	1.13	1.19	1.46
29	0.62	0.75	0.85	0.91	0.94	1.16	0.79	0.96	1.08	1.17	1.20	1.49
30	0.63	0.77	0.87	0.94	0.96	1.18	0.79	0.97	1.10	1.18	1.21	1.52
31	0.64	0.79	0.88	0.95	0.98	1.20	0.81	0.99	1.11	1.20	1.23	1.54
32	0.65	0.81	0.91	0.97	1.00	1.22	0.83	1.00	1.13	1.22	1.25	1.56
33	0.67	0.83	0.94	0.99	1.03	1.25	0.84	1.03	1.17	1.23	1.29	1.60
34	0.69	0.85	0.96	1.01	1.06	1.30	0.85	1.06	1.19	1.28	1.31	1.64
35	0.70	0.87	0.98	1.05	1.08	1.33	0.87	1.07	1.21	1.30	1.34	1.67
36	0.73	0.89	1.00	1.08	1.11	1.36	0.88	1.09	1.23	1.32	1.38	1.72
37	0.75	0.92	1.05	1.11	1.16	1.42	0.91	1.11	1.28	1.35	1.41	1.76
38	0.77	0.95	1.07	1.13	1.19	1.46	0.94	1.16	1.30	1.40	1.44	1.80
39	0.80	0.98	1.10	1.18	1.22	1.52	0.96	1.18	1.33	1.43	1.47	1.85
40	0.83	1.00	1.13	1.22	1.25	1.56	0.99	1.22	1.40	1.49	1.55	1.95
41	0.85	1.05	1.18	1.25	1.31	1.62	1.01	1.25	1.43	1.53	1.58	2.00
42	0.87	1.08	1.22	1.31	1.35	1.68	1.05	1.30	1.46	1.57	1.64	2.06
43	0.91	1.11	1.25	1.35	1.41	1.74	1.08	1.33	1.50	1.61	1.68	2.13
44	0.94	1.16	1.31	1.41	1.45	1.80	1.10	1.36	1.55	1.66	1.73	2.19
45	0.97	1.20	1.35	1.45	1.50	1.88	1.12	1.41	1.58	1.71	1.78	2.27
46	0.99	1.23	1.41	1.50	1.56	1.95	1.17	1.44	1.64	1.77	1.84	2.33
47	1.03	1.28	1.45	1.56	1.62	2.02	1.19	1.47	1.68	1.82	1.89	2.41
48	1.07	1.32	1.50	1.61	1.67	2.10	1.22	1.52	1.73	1.86	1.95	2.49
49	1.10	1.36	1.55	1.67	1.73	2.18	1.24	1.56	1.77	1.91	2.01	2.56
50	1.12	1.41	1.60	1.72	1.79	2.27	1.30	1.61	1.84	1.98	2.08	2.68
51	1.17	1.45	1.65	1.78	1.85	2.34	1.32	1.65	1.89	2.05	2.15	2.76
52	1.20	1.49	1.69	1.84	1.91	2.43	1.34	1.68	1.93	2.09	2.19	2.85
53	1.22	1.53	1.74	1.89	1.97	2.53	1.36	1.71	1.96	2.15	2.26	2.93
54	1.24	1.56	1.79	1.95	2.04	2.62	1.40	1.74	2.01	2.18	2.30	3.01
55	1.28	1.60	1.84	2.00	2.09	2.70	1.41	1.77	2.04	2.22	2.34	3.10
56	1.32	1.66	1.91	2.08	2.19	2.85	1.44	1.83	2.10	2.31	2.44	3.23
57	1.35	1.72	1.98	2.17	2.29	2.99	1.47	1.88	2.18	2.39	2.53	3.38
58	1.41	1.77	2.05	2.26	2.39	3.14	1.52	1.93	2.24	2.46	2.63	3.52
59	1.43	1.82	2.12	2.32	2.46	3.28	1.54	1.96	2.30	2.54	2.71	3.67
60	1.45	1.86	2.17	2.40	2.56	3.43	1.56	2.01	2.34	2.62	2.81	3.86
61	1.47	1.89	2.22	2.46	2.65	3.60	1.57	2.02	2.40	2.67	2.89	4.02
62	1.47	1.91	2.27	2.52	2.73	3.75	1.57	2.04	2.42	2.73	2.95	4.16
63	1.47	1.93	2.28	2.56	2.78	3.89	1.57	2.04	2.43	2.75	3.00	4.31
64	1.47	1.93	2.29	2.59	2.83	4.06	1.57	2.04	2.43	2.77	3.05	4.46
65	1.47	1.93	2.29	2.63	2.89	4.25	1.57	2.04	2.43	2.81	3.11	4.66
66	1.47	1.93	2.29	2.64	2.94	4.42	1.57	2.04	2.43	2.81	3.15	4.82
67	1.47	1.93	2.29	2.66	2.99	4.59	1.57	2.04	2.43	2.82	3.18	4.97
68	1.47	1.93	2.29	2.68	3.05	4.76	1.57	2.04	2.43	2.83	3.25	5.17
69	1.47	1.93	2.29	2.74	3.14	4.98	1.57	2.04	2.43	2.87	3.30	5.37
70	1.47	1.93	2.29	2.78	3.22	5.21	1.57	2.04	2.43	2.90	3.38	5.60
71	1.47	1.93	2.29	2.83	3.29	5.45	1.57	2.04	2.43	2.94	3.45	5.83
72	1.47	1.93	2.29	2.88	3.39	5.70	1.57	2.04	2.43	2.99	3.53	6.07
73	1.47	1.93	2.29	2.92	3.45	5.93	1.57	2.04	2.43	3.01	3.60	6.29
74	1.47	1.93	2.29	2.95	3.52	6.16	1.57	2.04	2.43	3.04	3.65	6.52
75	1.47	1.93	2.29	2.98	3.60	6.44	1.57	2.04	2.43	3.07	3.73	6.81
76	1.47	1.93	2.29	2.99	3.64	6.68	1.57	2.04	2.43	3.09	3.77	7.05
77	1.47	1.93	2.29	3.00	3.67	6.92	1.57	2.04	2.43	3.09	3.82	7.29
78	1.47	1.93	2.29	3.00	3.71	7.11	1.57	2.04	2.43	3.09	3.84	7.48
79	1.47	1.93	2.29	3.00	3.71	7.27	1.57	2.04	2.43	3.09	3.84	7.65
80	1.47	1.93	2.29	3.00	3.71	7.41	1.57	2.04	2.43	3.09	3.84	7.79
81	1.47	1.93	2.29	3.00	3.71	7.60	1.57	2.04	2.43	3.09	3.84	7.98
82	1.47	1.93	2.29	3.00	3.71	7.77	1.57	2.04	2.43	3.09	3.84	8.15
83	1.47	1.93	2.29	3.00	3.71	7.94	1.57	2.04	2.43	3.09	3.84	8.33
84	1.47	1.93	2.29	3.00	3.71	8.11	1.57	2.04	2.43	3.09	3.84	8.49
85	1.47	1.93	2.29	3.00	3.71	8.23	1.57	2.04	2.43	3.09	3.84	8.62
86	1.47	1.93	2.29	3.00	3.71	8.32	1.57	2.04	2.43	3.09	3.84	8.71
87	1.47	1.93	2.29	3.00	3.71	8.35	1.57	2.04	2.43	3.09	3.84	8.76
88	1.47	1.93	2.29	3.00	3.71	8.36	1.57	2.04	2.43	3.09	3.84	8.78
89	1.47	1.93	2.29	3.00	3.71	8.39	1.57	2.04	2.43	3.09	3.84	8.81
90	1.47	1.93	2.29	3.00	3.71	8.47	1.57	2.04	2.43	3.09	3.84	8.88
91	1.47	1.93	2.29	3.00	3.71	8.64	1.57	2.04	2.43	3.09	3.84	9.06
92	1.47	1.93	2.29	3.00	3.71	8.81	1.57	2.04	2.43	3.09	3.84	9.24
93	1.47	1.93	2.29	3.00	3.71	8.98	1.57	2.04	2.43	3.09	3.84	9.43
94	1.47	1.93	2.29	3.00	3.71	9.15	1.57	2.04	2.43	3.09	3.84	9.60
95	1.47	1.93	2.29	3.00	3.71	9.32	1.57	2.04	2.43	3.09	3.84	9.79
96	1.47	1.93	2.29	3.00	3.71	9.47	1.57	2.04	2.43	3.09	3.84	9.94
97	1.47	1.93	2.29	3.00	3.71	9.59	1.57	2.04	2.43	3.09	3.84	10.09
98	1.47	1.93	2.29	3.00	3.71	9.70	1.57	2.04	2.43	3.09	3.84	10.21
99	1.47	1.93	2.29	3.00	3.71	9.76	1.57	2.04	2.43	3.09	3.84	10.26
100	1.47	1.93	2.29	3.00	3.71	9.76	1.57	2.04	2.43	3.09	3.84	10.26

Table 66
 Coverage Informal Home Care
 Elim Period 60
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.58	0.70	0.80	0.85	0.87	1.08	0.74	0.91	1.03	1.10	1.13	1.42
26	0.58	0.72	0.80	0.85	0.88	1.08	0.75	0.91	1.03	1.10	1.13	1.42
27	0.58	0.72	0.81	0.86	0.88	1.09	0.75	0.92	1.05	1.10	1.16	1.43
28	0.59	0.73	0.81	0.87	0.89	1.10	0.75	0.94	1.05	1.11	1.17	1.44
29	0.61	0.74	0.84	0.88	0.92	1.12	0.76	0.95	1.06	1.12	1.18	1.45
30	0.62	0.75	0.85	0.91	0.94	1.16	0.77	0.96	1.08	1.16	1.19	1.47
31	0.63	0.77	0.87	0.92	0.96	1.18	0.79	0.97	1.09	1.18	1.21	1.52
32	0.64	0.79	0.88	0.95	0.98	1.20	0.80	0.99	1.11	1.19	1.23	1.54
33	0.65	0.81	0.91	0.97	1.00	1.23	0.83	1.00	1.13	1.21	1.25	1.57
34	0.68	0.83	0.94	0.99	1.03	1.28	0.84	1.03	1.17	1.23	1.29	1.61
35	0.69	0.85	0.96	1.01	1.06	1.31	0.85	1.06	1.19	1.28	1.32	1.65
36	0.72	0.87	0.98	1.06	1.09	1.34	0.87	1.08	1.21	1.30	1.34	1.68
37	0.73	0.89	1.01	1.09	1.12	1.40	0.89	1.10	1.23	1.33	1.38	1.73
38	0.75	0.94	1.05	1.11	1.17	1.43	0.92	1.12	1.28	1.36	1.42	1.78
39	0.77	0.96	1.08	1.16	1.20	1.47	0.94	1.16	1.31	1.41	1.45	1.83
40	0.80	0.99	1.11	1.19	1.23	1.54	0.98	1.20	1.35	1.46	1.53	1.91
41	0.83	1.01	1.16	1.23	1.29	1.58	1.00	1.23	1.41	1.50	1.56	1.97
42	0.86	1.06	1.20	1.28	1.32	1.65	1.03	1.28	1.44	1.54	1.61	2.04
43	0.88	1.09	1.23	1.32	1.36	1.71	1.06	1.31	1.47	1.58	1.66	2.09
44	0.92	1.12	1.29	1.36	1.42	1.78	1.09	1.34	1.53	1.64	1.71	2.16
45	0.95	1.18	1.32	1.42	1.47	1.84	1.11	1.38	1.56	1.68	1.76	2.22
46	0.98	1.21	1.36	1.47	1.53	1.91	1.16	1.42	1.61	1.73	1.80	2.30
47	1.01	1.24	1.42	1.53	1.58	2.00	1.18	1.45	1.66	1.78	1.86	2.38
48	1.05	1.30	1.46	1.57	1.65	2.07	1.21	1.49	1.71	1.84	1.91	2.45
49	1.08	1.34	1.53	1.64	1.71	2.16	1.23	1.54	1.74	1.89	1.97	2.53
50	1.11	1.38	1.57	1.69	1.77	2.22	1.29	1.58	1.82	1.96	2.06	2.65
51	1.16	1.43	1.62	1.74	1.83	2.31	1.31	1.62	1.86	2.01	2.12	2.74
52	1.18	1.46	1.67	1.80	1.89	2.41	1.33	1.66	1.90	2.06	2.17	2.82
53	1.21	1.50	1.72	1.86	1.95	2.50	1.35	1.69	1.95	2.10	2.22	2.89
54	1.23	1.54	1.77	1.91	2.01	2.57	1.38	1.72	1.98	2.16	2.28	2.98
55	1.25	1.57	1.82	1.96	2.07	2.66	1.40	1.76	2.02	2.20	2.33	3.06
56	1.31	1.64	1.89	2.06	2.17	2.81	1.44	1.82	2.09	2.29	2.42	3.21
57	1.34	1.69	1.96	2.15	2.27	2.95	1.47	1.86	2.17	2.38	2.52	3.36
58	1.40	1.76	2.04	2.22	2.37	3.10	1.52	1.91	2.22	2.44	2.62	3.51
59	1.42	1.80	2.09	2.30	2.45	3.26	1.54	1.96	2.29	2.53	2.70	3.65
60	1.45	1.85	2.16	2.39	2.54	3.41	1.56	2.01	2.37	2.62	2.81	3.86
61	1.47	1.89	2.21	2.45	2.64	3.58	1.57	2.04	2.40	2.67	2.89	4.00
62	1.49	1.91	2.26	2.52	2.71	3.73	1.58	2.05	2.43	2.73	2.97	4.16
63	1.49	1.93	2.29	2.56	2.78	3.88	1.58	2.05	2.45	2.77	3.03	4.32
64	1.49	1.93	2.30	2.61	2.85	4.04	1.58	2.05	2.45	2.79	3.07	4.47
65	1.49	1.93	2.31	2.65	2.93	4.26	1.58	2.05	2.46	2.85	3.16	4.70
66	1.49	1.93	2.32	2.67	2.98	4.43	1.58	2.05	2.46	2.86	3.21	4.85
67	1.49	1.93	2.32	2.71	3.04	4.61	1.58	2.05	2.46	2.88	3.27	5.04
68	1.49	1.93	2.34	2.75	3.12	4.82	1.58	2.05	2.46	2.92	3.33	5.23
69	1.49	1.93	2.38	2.81	3.21	5.04	1.58	2.05	2.49	2.97	3.41	5.45
70	1.49	1.93	2.40	2.87	3.30	5.28	1.58	2.05	2.51	3.03	3.51	5.70
71	1.49	1.93	2.42	2.93	3.40	5.53	1.58	2.05	2.52	3.07	3.60	5.94
72	1.49	1.93	2.45	3.00	3.50	5.79	1.58	2.05	2.54	3.14	3.67	6.20
73	1.49	1.93	2.46	3.05	3.60	6.04	1.58	2.05	2.55	3.18	3.76	6.44
74	1.49	1.93	2.50	3.11	3.67	6.29	1.58	2.05	2.56	3.23	3.85	6.69
75	1.49	1.93	2.50	3.16	3.77	6.61	1.58	2.05	2.57	3.29	3.96	7.02
76	1.49	1.93	2.52	3.21	3.86	6.89	1.58	2.05	2.59	3.34	4.04	7.30
77	1.49	1.93	2.53	3.27	3.96	7.18	1.58	2.05	2.61	3.39	4.13	7.60
78	1.49	1.93	2.53	3.30	4.03	7.43	1.58	2.05	2.61	3.42	4.20	7.85
79	1.49	1.93	2.53	3.33	4.09	7.67	1.58	2.05	2.61	3.45	4.26	8.10
80	1.49	1.93	2.53	3.34	4.14	7.90	1.58	2.05	2.61	3.47	4.31	8.33
81	1.49	1.93	2.53	3.34	4.16	8.13	1.58	2.05	2.61	3.47	4.33	8.56
82	1.49	1.93	2.53	3.34	4.19	8.36	1.58	2.05	2.61	3.47	4.36	8.80
83	1.49	1.93	2.53	3.34	4.22	8.59	1.58	2.05	2.61	3.47	4.39	9.04
84	1.49	1.93	2.53	3.34	4.26	8.83	1.58	2.05	2.61	3.47	4.43	9.28
85	1.49	1.93	2.53	3.34	4.31	9.00	1.58	2.05	2.61	3.47	4.49	9.46
86	1.49	1.93	2.53	3.36	4.32	9.12	1.58	2.05	2.61	3.48	4.50	9.59
87	1.49	1.93	2.53	3.36	4.32	9.20	1.58	2.05	2.61	3.48	4.50	9.67
88	1.49	1.93	2.53	3.36	4.32	9.26	1.58	2.05	2.61	3.48	4.50	9.71
89	1.49	1.93	2.53	3.36	4.32	9.32	1.58	2.05	2.61	3.48	4.50	9.79
90	1.49	1.93	2.53	3.36	4.32	9.43	1.58	2.05	2.61	3.48	4.50	9.90
91	1.49	1.93	2.53	3.36	4.32	9.65	1.58	2.05	2.61	3.48	4.50	10.13
92	1.49	1.93	2.53	3.36	4.32	9.85	1.58	2.05	2.61	3.48	4.50	10.36
93	1.49	1.93	2.53	3.36	4.32	10.07	1.58	2.05	2.61	3.48	4.50	10.59
94	1.49	1.93	2.53	3.36	4.32	10.29	1.58	2.05	2.61	3.48	4.50	10.80
95	1.49	1.93	2.53	3.36	4.32	10.48	1.58	2.05	2.61	3.48	4.50	11.01
96	1.49	1.93	2.53	3.36	4.32	10.67	1.58	2.05	2.61	3.48	4.50	11.22
97	1.49	1.93	2.53	3.36	4.32	10.81	1.58	2.05	2.61	3.48	4.50	11.37
98	1.49	1.93	2.53	3.36	4.32	10.93	1.58	2.05	2.61	3.48	4.50	11.51
99	1.49	1.93	2.53	3.36	4.32	11.00	1.58	2.05	2.61	3.48	4.50	11.57
100	1.49	1.93	2.53	3.36	4.32	11.00	1.58	2.05	2.61	3.48	4.50	11.57

Table 67

Coverage Informal Home Care
 Elim Period 90
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.56	0.69	0.77	0.83	0.85	1.06	0.73	0.89	1.00	1.08	1.11	1.38
26	0.57	0.69	0.77	0.84	0.86	1.06	0.73	0.89	1.00	1.08	1.11	1.40
27	0.57	0.70	0.79	0.84	0.86	1.07	0.74	0.89	1.01	1.08	1.11	1.40
28	0.58	0.70	0.80	0.85	0.87	1.08	0.74	0.91	1.01	1.09	1.12	1.42
29	0.59	0.73	0.81	0.86	0.89	1.10	0.75	0.92	1.05	1.10	1.16	1.43
30	0.59	0.74	0.83	0.88	0.91	1.12	0.76	0.94	1.06	1.12	1.17	1.45
31	0.62	0.75	0.85	0.91	0.94	1.16	0.77	0.95	1.07	1.16	1.19	1.49
32	0.63	0.77	0.87	0.92	0.96	1.18	0.79	0.97	1.09	1.17	1.21	1.52
33	0.64	0.79	0.88	0.95	0.98	1.21	0.80	0.98	1.11	1.19	1.23	1.55
34	0.65	0.81	0.91	0.97	1.00	1.24	0.83	1.00	1.13	1.21	1.25	1.58
35	0.68	0.84	0.94	1.00	1.03	1.29	0.84	1.03	1.17	1.24	1.29	1.62
36	0.69	0.86	0.97	1.03	1.07	1.32	0.86	1.06	1.19	1.28	1.32	1.66
37	0.72	0.88	0.99	1.07	1.10	1.35	0.87	1.08	1.21	1.31	1.35	1.71
38	0.74	0.91	1.01	1.09	1.12	1.41	0.89	1.10	1.24	1.33	1.40	1.74
39	0.76	0.94	1.06	1.12	1.18	1.45	0.92	1.12	1.29	1.36	1.43	1.80
40	0.79	0.97	1.09	1.17	1.21	1.50	0.96	1.19	1.33	1.43	1.49	1.89
41	0.81	1.00	1.12	1.21	1.24	1.56	0.98	1.21	1.36	1.47	1.54	1.95
42	0.84	1.03	1.17	1.24	1.30	1.62	1.00	1.24	1.42	1.52	1.57	2.00
43	0.87	1.07	1.21	1.30	1.34	1.68	1.05	1.29	1.45	1.56	1.62	2.07
44	0.89	1.10	1.24	1.34	1.40	1.74	1.07	1.32	1.49	1.61	1.67	2.13
45	0.94	1.16	1.30	1.40	1.45	1.82	1.10	1.35	1.54	1.66	1.73	2.20
46	0.96	1.19	1.34	1.44	1.50	1.89	1.12	1.40	1.58	1.71	1.78	2.28
47	0.99	1.23	1.40	1.50	1.56	1.96	1.17	1.43	1.64	1.76	1.84	2.34
48	1.03	1.28	1.44	1.55	1.62	2.04	1.19	1.47	1.67	1.80	1.89	2.42
49	1.07	1.32	1.49	1.61	1.67	2.12	1.22	1.52	1.72	1.86	1.95	2.51
50	1.10	1.35	1.55	1.67	1.73	2.20	1.25	1.57	1.79	1.94	2.04	2.63
51	1.12	1.41	1.60	1.72	1.80	2.29	1.30	1.61	1.84	2.00	2.09	2.71
52	1.17	1.44	1.65	1.78	1.86	2.38	1.32	1.65	1.88	2.05	2.16	2.79
53	1.19	1.49	1.69	1.84	1.93	2.45	1.34	1.68	1.93	2.09	2.20	2.88
54	1.22	1.53	1.74	1.89	1.98	2.55	1.36	1.71	1.96	2.15	2.27	2.97
55	1.24	1.56	1.79	1.95	2.05	2.64	1.40	1.74	2.01	2.19	2.31	3.05
56	1.30	1.62	1.86	2.04	2.15	2.78	1.43	1.80	2.08	2.28	2.41	3.19
57	1.34	1.68	1.95	2.12	2.24	2.94	1.47	1.85	2.16	2.37	2.51	3.34
58	1.38	1.74	2.02	2.21	2.34	3.09	1.52	1.91	2.21	2.44	2.62	3.50
59	1.42	1.80	2.08	2.30	2.44	3.25	1.54	1.96	2.29	2.53	2.70	3.65
60	1.45	1.85	2.16	2.39	2.54	3.40	1.57	2.01	2.37	2.63	2.82	3.86
61	1.47	1.89	2.21	2.45	2.64	3.58	1.60	2.05	2.41	2.70	2.90	4.03
62	1.49	1.93	2.27	2.53	2.73	3.74	1.60	2.07	2.44	2.76	2.99	4.19
63	1.50	1.94	2.30	2.57	2.81	3.91	1.60	2.08	2.49	2.81	3.06	4.35
64	1.50	1.95	2.32	2.63	2.88	4.07	1.60	2.08	2.50	2.85	3.12	4.51
65	1.50	1.95	2.34	2.68	2.97	4.30	1.60	2.08	2.52	2.89	3.22	4.74
66	1.50	1.95	2.34	2.71	3.03	4.48	1.60	2.08	2.52	2.92	3.27	4.92
67	1.50	1.95	2.37	2.76	3.10	4.66	1.60	2.08	2.52	2.95	3.33	5.09
68	1.50	1.95	2.39	2.81	3.17	4.86	1.60	2.08	2.52	2.99	3.40	5.30
69	1.50	1.95	2.41	2.87	3.27	5.10	1.60	2.08	2.54	3.05	3.50	5.53
70	1.50	1.95	2.44	2.94	3.38	5.35	1.60	2.08	2.56	3.11	3.60	5.80
71	1.50	1.95	2.49	3.01	3.49	5.61	1.60	2.08	2.61	3.17	3.70	6.05
72	1.50	1.95	2.53	3.10	3.61	5.90	1.60	2.08	2.64	3.26	3.80	6.33
73	1.50	1.95	2.56	3.16	3.71	6.15	1.60	2.08	2.65	3.30	3.89	6.58
74	1.50	1.95	2.59	3.23	3.82	6.42	1.60	2.08	2.67	3.37	3.99	6.85
75	1.50	1.95	2.62	3.30	3.92	6.75	1.60	2.08	2.71	3.45	4.13	7.18
76	1.50	1.95	2.64	3.37	4.03	7.05	1.60	2.08	2.74	3.51	4.22	7.48
77	1.50	1.95	2.66	3.42	4.13	7.36	1.60	2.08	2.75	3.58	4.32	7.79
78	1.50	1.95	2.66	3.48	4.21	7.61	1.60	2.08	2.75	3.61	4.39	8.05
79	1.50	1.95	2.66	3.50	4.27	7.84	1.60	2.08	2.75	3.63	4.46	8.27
80	1.50	1.95	2.66	3.51	4.31	8.06	1.60	2.08	2.75	3.64	4.49	8.49
81	1.50	1.95	2.66	3.51	4.32	8.25	1.60	2.08	2.75	3.64	4.50	8.70
82	1.50	1.95	2.66	3.51	4.32	8.44	1.60	2.08	2.75	3.64	4.50	8.88
83	1.50	1.95	2.66	3.51	4.32	8.61	1.60	2.08	2.75	3.64	4.50	9.06
84	1.50	1.95	2.66	3.51	4.32	8.78	1.60	2.08	2.75	3.64	4.50	9.23
85	1.50	1.95	2.66	3.51	4.32	8.87	1.60	2.08	2.75	3.64	4.50	9.33
86	1.50	1.95	2.66	3.51	4.32	8.98	1.60	2.08	2.75	3.64	4.50	9.44
87	1.50	1.95	2.66	3.51	4.32	9.05	1.60	2.08	2.75	3.64	4.50	9.52
88	1.50	1.95	2.66	3.51	4.32	9.10	1.60	2.08	2.75	3.64	4.50	9.56
89	1.50	1.95	2.66	3.51	4.32	9.15	1.60	2.08	2.75	3.64	4.50	9.63
90	1.50	1.95	2.66	3.51	4.32	9.26	1.60	2.08	2.75	3.64	4.50	9.71
91	1.50	1.95	2.66	3.51	4.32	9.46	1.60	2.08	2.75	3.64	4.50	9.93
92	1.50	1.95	2.66	3.51	4.32	9.66	1.60	2.08	2.75	3.64	4.50	10.15
93	1.50	1.95	2.66	3.51	4.32	9.87	1.60	2.08	2.75	3.64	4.50	10.37
94	1.50	1.95	2.66	3.51	4.32	10.05	1.60	2.08	2.75	3.64	4.50	10.57
95	1.50	1.95	2.66	3.51	4.32	10.25	1.60	2.08	2.75	3.64	4.50	10.77
96	1.50	1.95	2.66	3.51	4.32	10.42	1.60	2.08	2.75	3.64	4.50	10.97
97	1.50	1.95	2.66	3.51	4.32	10.56	1.60	2.08	2.75	3.64	4.50	11.12
98	1.50	1.95	2.66	3.51	4.32	10.68	1.60	2.08	2.75	3.64	4.50	11.24
99	1.50	1.95	2.66	3.51	4.32	10.74	1.60	2.08	2.75	3.64	4.50	11.29
100	1.50	1.95	2.66	3.51	4.32	10.74	1.60	2.08	2.75	3.64	4.50	11.29

Table 68

Coverage Informal Home Care
 Elim Period 100
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.56	0.68	0.76	0.83	0.85	1.05	0.73	0.88	0.99	1.07	1.10	1.38
26	0.56	0.69	0.77	0.83	0.85	1.06	0.73	0.88	0.99	1.07	1.10	1.38
27	0.57	0.69	0.77	0.84	0.86	1.06	0.73	0.89	1.00	1.08	1.11	1.40
28	0.57	0.70	0.79	0.85	0.87	1.08	0.74	0.89	1.01	1.08	1.12	1.41
29	0.58	0.72	0.80	0.86	0.88	1.09	0.74	0.91	1.03	1.10	1.13	1.43
30	0.59	0.73	0.83	0.87	0.91	1.11	0.75	0.92	1.05	1.11	1.16	1.44
31	0.61	0.75	0.84	0.89	0.92	1.13	0.76	0.95	1.07	1.13	1.18	1.47
32	0.62	0.76	0.86	0.92	0.95	1.18	0.79	0.96	1.08	1.17	1.20	1.50
33	0.64	0.77	0.88	0.95	0.97	1.20	0.80	0.98	1.10	1.18	1.22	1.54
34	0.65	0.80	0.91	0.97	0.99	1.23	0.81	0.99	1.12	1.21	1.24	1.57
35	0.67	0.83	0.94	0.99	1.03	1.28	0.84	1.01	1.16	1.23	1.29	1.61
36	0.69	0.85	0.96	1.01	1.06	1.31	0.85	1.05	1.18	1.25	1.31	1.65
37	0.72	0.87	0.98	1.06	1.09	1.35	0.87	1.07	1.21	1.30	1.34	1.69
38	0.73	0.89	1.01	1.09	1.12	1.40	0.88	1.09	1.23	1.33	1.38	1.74
39	0.75	0.94	1.05	1.11	1.17	1.44	0.91	1.12	1.28	1.35	1.42	1.79
40	0.77	0.96	1.08	1.17	1.20	1.50	0.96	1.18	1.32	1.43	1.47	1.88
41	0.80	0.99	1.11	1.20	1.24	1.55	0.98	1.20	1.35	1.46	1.53	1.94
42	0.84	1.03	1.17	1.23	1.29	1.61	1.00	1.23	1.41	1.50	1.56	1.98
43	0.86	1.07	1.20	1.29	1.33	1.67	1.03	1.28	1.44	1.55	1.61	2.06
44	0.89	1.10	1.24	1.33	1.38	1.73	1.06	1.31	1.47	1.60	1.66	2.12
45	0.92	1.13	1.29	1.38	1.44	1.80	1.09	1.34	1.53	1.65	1.72	2.19
46	0.96	1.18	1.33	1.43	1.49	1.88	1.11	1.38	1.57	1.69	1.77	2.27
47	0.99	1.22	1.38	1.49	1.55	1.95	1.16	1.42	1.62	1.74	1.83	2.33
48	1.01	1.25	1.43	1.54	1.60	2.02	1.18	1.46	1.66	1.79	1.88	2.41
49	1.06	1.31	1.47	1.60	1.66	2.10	1.21	1.50	1.71	1.85	1.94	2.50
50	1.09	1.34	1.54	1.65	1.72	2.19	1.25	1.56	1.78	1.93	2.02	2.62
51	1.12	1.40	1.58	1.71	1.79	2.28	1.29	1.60	1.83	1.98	2.08	2.70
52	1.16	1.43	1.64	1.77	1.85	2.37	1.31	1.64	1.86	2.04	2.13	2.78
53	1.19	1.47	1.68	1.83	1.91	2.44	1.33	1.67	1.91	2.08	2.19	2.87
54	1.21	1.52	1.73	1.88	1.97	2.54	1.35	1.71	1.95	2.13	2.26	2.95
55	1.23	1.55	1.78	1.94	2.04	2.63	1.38	1.73	2.00	2.18	2.30	3.04
56	1.29	1.61	1.85	2.02	2.13	2.77	1.43	1.79	2.07	2.27	2.40	3.18
57	1.33	1.67	1.94	2.10	2.22	2.92	1.46	1.85	2.15	2.34	2.50	3.33
58	1.36	1.73	2.01	2.20	2.33	3.07	1.50	1.90	2.20	2.43	2.61	3.49
59	1.42	1.79	2.07	2.29	2.43	3.23	1.54	1.95	2.28	2.52	2.70	3.64
60	1.44	1.84	2.15	2.38	2.53	3.39	1.57	2.01	2.34	2.62	2.81	3.85
61	1.47	1.88	2.20	2.44	2.63	3.55	1.58	2.04	2.40	2.68	2.90	4.02
62	1.49	1.91	2.26	2.52	2.71	3.73	1.60	2.06	2.44	2.75	2.99	4.18
63	1.49	1.94	2.29	2.57	2.79	3.89	1.60	2.07	2.46	2.79	3.06	4.33
64	1.49	1.94	2.31	2.63	2.87	4.06	1.60	2.07	2.49	2.83	3.12	4.50
65	1.49	1.95	2.33	2.68	2.97	4.28	1.60	2.08	2.52	2.89	3.22	4.73
66	1.49	1.95	2.34	2.71	3.03	4.47	1.60	2.08	2.52	2.92	3.27	4.92
67	1.49	1.95	2.37	2.76	3.10	4.66	1.60	2.08	2.52	2.95	3.33	5.09
68	1.49	1.95	2.39	2.81	3.18	4.86	1.60	2.08	2.52	3.00	3.41	5.30
69	1.49	1.95	2.41	2.88	3.28	5.10	1.60	2.08	2.53	3.06	3.50	5.53
70	1.49	1.95	2.44	2.95	3.39	5.35	1.60	2.08	2.55	3.12	3.61	5.80
71	1.49	1.95	2.50	3.03	3.50	5.61	1.60	2.08	2.57	3.19	3.72	6.06
72	1.49	1.95	2.54	3.11	3.62	5.90	1.60	2.08	2.62	3.27	3.83	6.33
73	1.49	1.95	2.56	3.17	3.72	6.15	1.60	2.08	2.65	3.33	3.92	6.58
74	1.49	1.95	2.61	3.25	3.83	6.42	1.60	2.08	2.66	3.39	4.02	6.85
75	1.49	1.95	2.63	3.33	3.95	6.75	1.60	2.08	2.70	3.48	4.15	7.18
76	1.49	1.95	2.66	3.39	4.04	7.05	1.60	2.08	2.76	3.53	4.25	7.49
77	1.49	1.95	2.68	3.45	4.15	7.36	1.60	2.08	2.77	3.61	4.35	7.81
78	1.49	1.95	2.70	3.50	4.24	7.62	1.60	2.08	2.78	3.64	4.43	8.06
79	1.49	1.95	2.70	3.54	4.31	7.87	1.60	2.08	2.78	3.67	4.50	8.31
80	1.49	1.95	2.70	3.55	4.36	8.10	1.60	2.08	2.79	3.71	4.55	8.54
81	1.49	1.95	2.70	3.58	4.38	8.32	1.60	2.08	2.79	3.71	4.58	8.76
82	1.49	1.95	2.70	3.58	4.40	8.51	1.60	2.08	2.79	3.72	4.60	8.98
83	1.49	1.95	2.70	3.59	4.43	8.72	1.60	2.08	2.79	3.73	4.62	9.19
84	1.49	1.95	2.70	3.60	4.46	8.92	1.60	2.08	2.79	3.74	4.64	9.39
85	1.49	1.95	2.70	3.62	4.48	9.05	1.60	2.08	2.79	3.76	4.68	9.53
86	1.49	1.95	2.70	3.62	4.49	9.17	1.60	2.08	2.79	3.76	4.69	9.65
87	1.49	1.95	2.70	3.62	4.49	9.26	1.60	2.08	2.79	3.76	4.69	9.72
88	1.49	1.95	2.70	3.62	4.49	9.31	1.60	2.08	2.79	3.76	4.69	9.78
89	1.49	1.95	2.70	3.62	4.49	9.36	1.60	2.08	2.79	3.76	4.69	9.85
90	1.49	1.95	2.70	3.62	4.49	9.47	1.60	2.08	2.79	3.76	4.69	9.96
91	1.49	1.95	2.70	3.62	4.49	9.69	1.60	2.08	2.79	3.76	4.69	10.19
92	1.49	1.95	2.70	3.62	4.49	9.91	1.60	2.08	2.79	3.76	4.69	10.42
93	1.49	1.95	2.70	3.62	4.49	10.13	1.60	2.08	2.79	3.76	4.69	10.64
94	1.49	1.95	2.70	3.62	4.49	10.33	1.60	2.08	2.79	3.76	4.69	10.86
95	1.49	1.95	2.70	3.62	4.49	10.53	1.60	2.08	2.79	3.76	4.69	11.08
96	1.49	1.95	2.70	3.62	4.49	10.71	1.60	2.08	2.79	3.76	4.69	11.26
97	1.49	1.95	2.70	3.62	4.49	10.86	1.60	2.08	2.79	3.76	4.69	11.42
98	1.49	1.95	2.70	3.62	4.49	10.98	1.60	2.08	2.79	3.76	4.69	11.54
99	1.49	1.95	2.70	3.62	4.49	11.02	1.60	2.08	2.79	3.76	4.69	11.61
100	1.49	1.95	2.70	3.62	4.49	11.02	1.60	2.08	2.79	3.76	4.69	11.61

Table 69

Coverage Informal Home Care
 Elim Period 120
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.55	0.67	0.75	0.80	0.84	1.03	0.72	0.87	0.98	1.05	1.08	1.35
26	0.55	0.68	0.76	0.81	0.84	1.03	0.72	0.87	0.98	1.06	1.09	1.35
27	0.56	0.68	0.76	0.81	0.85	1.05	0.72	0.87	0.98	1.06	1.09	1.36
28	0.56	0.69	0.77	0.83	0.85	1.06	0.73	0.88	0.99	1.07	1.10	1.38
29	0.57	0.70	0.79	0.84	0.87	1.08	0.73	0.89	1.00	1.08	1.11	1.41
30	0.58	0.72	0.80	0.86	0.88	1.10	0.74	0.91	1.03	1.10	1.13	1.43
31	0.59	0.73	0.83	0.88	0.91	1.12	0.75	0.92	1.05	1.11	1.17	1.45
32	0.61	0.75	0.85	0.89	0.94	1.16	0.76	0.95	1.07	1.13	1.18	1.47
33	0.63	0.76	0.86	0.92	0.96	1.19	0.79	0.96	1.09	1.17	1.20	1.52
34	0.64	0.79	0.88	0.95	0.98	1.22	0.80	0.98	1.10	1.19	1.23	1.55
35	0.65	0.81	0.91	0.97	1.00	1.24	0.81	1.00	1.12	1.21	1.25	1.58
36	0.68	0.84	0.94	1.00	1.05	1.30	0.84	1.03	1.17	1.24	1.29	1.62
37	0.70	0.86	0.97	1.03	1.07	1.33	0.86	1.06	1.19	1.28	1.32	1.67
38	0.72	0.88	0.99	1.07	1.10	1.38	0.87	1.08	1.21	1.31	1.35	1.72
39	0.74	0.91	1.03	1.10	1.13	1.43	0.89	1.10	1.24	1.34	1.40	1.77
40	0.76	0.95	1.07	1.13	1.18	1.47	0.94	1.16	1.31	1.41	1.45	1.85
41	0.79	0.97	1.10	1.18	1.22	1.53	0.96	1.19	1.34	1.44	1.50	1.91
42	0.83	1.00	1.13	1.22	1.25	1.58	0.99	1.22	1.38	1.47	1.54	1.96
43	0.85	1.05	1.18	1.25	1.31	1.65	1.01	1.24	1.42	1.53	1.58	2.02
44	0.87	1.08	1.22	1.31	1.35	1.71	1.05	1.29	1.46	1.57	1.64	2.09
45	0.91	1.11	1.28	1.35	1.42	1.78	1.08	1.32	1.50	1.62	1.69	2.17
46	0.95	1.17	1.31	1.41	1.46	1.85	1.10	1.36	1.55	1.67	1.74	2.22
47	0.97	1.20	1.35	1.46	1.53	1.93	1.13	1.41	1.60	1.72	1.79	2.31
48	1.00	1.24	1.41	1.52	1.57	2.00	1.17	1.44	1.64	1.77	1.85	2.39
49	1.05	1.29	1.46	1.57	1.64	2.08	1.20	1.47	1.68	1.83	1.91	2.45
50	1.07	1.33	1.52	1.62	1.69	2.17	1.23	1.54	1.76	1.90	2.00	2.59
51	1.10	1.36	1.56	1.68	1.76	2.26	1.28	1.57	1.80	1.95	2.05	2.66
52	1.13	1.42	1.61	1.74	1.82	2.33	1.30	1.61	1.84	2.01	2.10	2.75
53	1.17	1.45	1.66	1.79	1.89	2.42	1.32	1.65	1.89	2.06	2.17	2.83
54	1.20	1.49	1.71	1.85	1.95	2.51	1.34	1.68	1.93	2.10	2.22	2.92
55	1.22	1.53	1.76	1.91	2.01	2.61	1.36	1.71	1.97	2.16	2.28	3.01
56	1.28	1.60	1.83	2.00	2.10	2.75	1.41	1.77	2.05	2.24	2.38	3.16
57	1.32	1.66	1.90	2.08	2.20	2.89	1.45	1.83	2.12	2.32	2.46	3.30
58	1.35	1.71	1.98	2.18	2.30	3.05	1.49	1.88	2.19	2.41	2.56	3.47
59	1.40	1.77	2.05	2.27	2.41	3.21	1.53	1.94	2.26	2.50	2.67	3.62
60	1.43	1.82	2.12	2.34	2.51	3.37	1.56	1.98	2.32	2.59	2.78	3.83
61	1.45	1.86	2.18	2.42	2.61	3.53	1.57	2.02	2.39	2.66	2.88	3.99
62	1.47	1.90	2.22	2.50	2.70	3.71	1.58	2.05	2.42	2.74	2.97	4.15
63	1.49	1.91	2.28	2.55	2.77	3.87	1.58	2.06	2.45	2.78	3.05	4.32
64	1.49	1.93	2.30	2.61	2.86	4.04	1.58	2.07	2.49	2.83	3.11	4.49
65	1.49	1.94	2.33	2.67	2.95	4.27	1.58	2.07	2.51	2.89	3.21	4.72
66	1.49	1.94	2.34	2.71	3.01	4.46	1.58	2.07	2.51	2.93	3.27	4.91
67	1.49	1.94	2.37	2.76	3.10	4.64	1.58	2.07	2.52	2.97	3.34	5.09
68	1.49	1.94	2.39	2.82	3.18	4.86	1.58	2.07	2.54	3.01	3.42	5.30
69	1.49	1.94	2.42	2.89	3.29	5.09	1.58	2.07	2.56	3.07	3.52	5.53
70	1.49	1.94	2.45	2.97	3.40	5.35	1.58	2.07	2.59	3.15	3.63	5.81
71	1.49	1.94	2.51	3.05	3.51	5.61	1.58	2.07	2.64	3.22	3.74	6.06
72	1.49	1.94	2.55	3.14	3.64	5.90	1.58	2.07	2.67	3.30	3.86	6.34
73	1.49	1.94	2.59	3.21	3.74	6.15	1.58	2.07	2.70	3.37	3.96	6.60
74	1.49	1.94	2.63	3.28	3.86	6.42	1.58	2.07	2.74	3.43	4.07	6.86
75	1.49	1.94	2.66	3.37	3.98	6.77	1.58	2.07	2.77	3.53	4.20	7.22
76	1.49	1.94	2.68	3.43	4.09	7.06	1.58	2.07	2.79	3.60	4.31	7.51
77	1.49	1.94	2.73	3.51	4.20	7.38	1.58	2.07	2.83	3.66	4.42	7.83
78	1.49	1.94	2.75	3.58	4.30	7.65	1.58	2.07	2.86	3.73	4.50	8.11
79	1.49	1.94	2.77	3.62	4.38	7.90	1.58	2.07	2.87	3.77	4.60	8.36
80	1.49	1.94	2.77	3.65	4.47	8.15	1.58	2.07	2.88	3.82	4.68	8.62
81	1.49	1.94	2.77	3.67	4.51	8.43	1.58	2.07	2.88	3.84	4.72	8.88
82	1.49	1.94	2.77	3.71	4.58	8.69	1.58	2.07	2.88	3.86	4.79	9.16
83	1.49	1.94	2.77	3.74	4.64	8.95	1.58	2.07	2.88	3.89	4.85	9.43
84	1.49	1.94	2.77	3.77	4.72	9.22	1.58	2.07	2.88	3.94	4.93	9.70
85	1.49	1.94	2.77	3.84	4.80	9.42	1.58	2.07	2.88	3.99	5.01	9.91
86	1.49	1.94	2.77	3.84	4.82	9.56	1.58	2.07	2.88	4.00	5.05	10.05
87	1.49	1.94	2.77	3.84	4.83	9.66	1.58	2.07	2.88	4.00	5.05	10.16
88	1.49	1.94	2.77	3.84	4.83	9.72	1.58	2.07	2.88	4.00	5.05	10.23
89	1.49	1.94	2.77	3.84	4.83	9.80	1.58	2.07	2.88	4.00	5.05	10.31
90	1.49	1.94	2.77	3.84	4.83	9.93	1.58	2.07	2.88	4.00	5.05	10.44
91	1.49	1.94	2.77	3.84	4.83	10.16	1.58	2.07	2.88	4.00	5.05	10.69
92	1.49	1.94	2.77	3.84	4.83	10.41	1.58	2.07	2.88	4.00	5.05	10.93
93	1.49	1.94	2.77	3.84	4.83	10.64	1.58	2.07	2.88	4.00	5.05	11.20
94	1.49	1.94	2.77	3.84	4.83	10.87	1.58	2.07	2.88	4.00	5.05	11.42
95	1.49	1.94	2.77	3.84	4.83	11.09	1.58	2.07	2.88	4.00	5.05	11.65
96	1.49	1.94	2.77	3.84	4.83	11.28	1.58	2.07	2.88	4.00	5.05	11.86
97	1.49	1.94	2.77	3.84	4.83	11.44	1.58	2.07	2.88	4.00	5.05	12.05
98	1.49	1.94	2.77	3.84	4.83	11.57	1.58	2.07	2.88	4.00	5.05	12.18
99	1.49	1.94	2.77	3.84	4.83	11.62	1.58	2.07	2.88	4.00	5.05	12.22
100	1.49	1.94	2.77	3.84	4.83	11.62	1.58	2.07	2.88	4.00	5.05	12.22

Table 70
 Coverage Informal Home Care
 Elim Period 180
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		0.53	0.65	0.74	0.79	0.81	1.00	0.69	0.85	0.96	1.01	1.06	1.32
26		0.53	0.65	0.74	0.79	0.81	1.00	0.69	0.85	0.96	1.01	1.06	1.32
27		0.55	0.67	0.74	0.79	0.83	1.01	0.69	0.86	0.96	1.03	1.07	1.33
28		0.55	0.67	0.75	0.80	0.84	1.03	0.70	0.86	0.97	1.05	1.08	1.34
29		0.56	0.68	0.76	0.83	0.85	1.06	0.72	0.87	0.98	1.06	1.09	1.36
30		0.57	0.69	0.79	0.84	0.86	1.07	0.73	0.88	1.00	1.07	1.11	1.40
31		0.58	0.72	0.80	0.86	0.88	1.09	0.74	0.91	1.01	1.09	1.12	1.42
32		0.59	0.73	0.83	0.87	0.91	1.12	0.75	0.92	1.05	1.11	1.16	1.45
33		0.61	0.75	0.84	0.89	0.94	1.16	0.76	0.94	1.06	1.12	1.18	1.47
34		0.63	0.76	0.86	0.92	0.96	1.19	0.77	0.96	1.08	1.16	1.20	1.52
35		0.64	0.79	0.88	0.95	0.98	1.22	0.80	0.98	1.10	1.19	1.22	1.55
36		0.65	0.81	0.91	0.98	1.00	1.25	0.81	1.00	1.12	1.21	1.25	1.58
37		0.68	0.84	0.95	1.00	1.05	1.30	0.84	1.03	1.17	1.24	1.30	1.64
38		0.70	0.86	0.97	1.05	1.08	1.34	0.86	1.06	1.19	1.28	1.32	1.67
39		0.73	0.88	1.00	1.07	1.11	1.40	0.87	1.08	1.22	1.31	1.35	1.72
40		0.75	0.92	1.05	1.10	1.16	1.44	0.92	1.12	1.28	1.36	1.43	1.82
41		0.77	0.95	1.07	1.16	1.19	1.49	0.95	1.17	1.31	1.41	1.46	1.86
42		0.80	0.98	1.11	1.19	1.23	1.55	0.97	1.19	1.34	1.45	1.52	1.93
43		0.83	1.01	1.16	1.23	1.29	1.61	0.99	1.22	1.38	1.49	1.55	1.98
44		0.86	1.06	1.19	1.28	1.32	1.67	1.01	1.25	1.43	1.54	1.60	2.05
45		0.88	1.09	1.23	1.32	1.38	1.73	1.06	1.30	1.46	1.58	1.66	2.12
46		0.92	1.12	1.29	1.38	1.43	1.80	1.08	1.33	1.52	1.64	1.71	2.19
47		0.95	1.18	1.33	1.43	1.49	1.88	1.11	1.36	1.56	1.68	1.76	2.27
48		0.98	1.21	1.38	1.47	1.54	1.95	1.13	1.41	1.60	1.73	1.82	2.33
49		1.01	1.24	1.43	1.54	1.60	2.04	1.18	1.45	1.65	1.78	1.86	2.41
50		1.05	1.30	1.47	1.58	1.66	2.12	1.21	1.50	1.72	1.86	1.95	2.53
51		1.08	1.33	1.53	1.65	1.72	2.19	1.24	1.54	1.77	1.91	2.01	2.62
52		1.11	1.38	1.57	1.69	1.78	2.28	1.28	1.57	1.80	1.96	2.07	2.70
53		1.13	1.42	1.62	1.76	1.84	2.38	1.30	1.61	1.85	2.02	2.13	2.78
54		1.18	1.45	1.67	1.80	1.90	2.45	1.32	1.65	1.89	2.07	2.18	2.87
55		1.20	1.49	1.72	1.86	1.96	2.55	1.34	1.68	1.94	2.12	2.24	2.95
56		1.24	1.56	1.79	1.95	2.06	2.68	1.38	1.74	2.01	2.20	2.33	3.10
57		1.30	1.62	1.86	2.05	2.16	2.83	1.43	1.79	2.08	2.29	2.43	3.26
58		1.33	1.67	1.94	2.13	2.27	2.99	1.46	1.85	2.16	2.38	2.53	3.41
59		1.36	1.73	2.01	2.21	2.37	3.15	1.50	1.90	2.21	2.45	2.63	3.58
60		1.41	1.78	2.08	2.30	2.45	3.30	1.54	1.96	2.30	2.55	2.76	3.77
61		1.44	1.83	2.15	2.39	2.55	3.48	1.56	2.00	2.37	2.64	2.85	3.95
62		1.45	1.86	2.19	2.45	2.65	3.64	1.57	2.02	2.40	2.70	2.94	4.11
63		1.46	1.89	2.24	2.52	2.74	3.82	1.58	2.05	2.43	2.76	3.01	4.28
64		1.46	1.90	2.28	2.57	2.82	3.99	1.58	2.06	2.45	2.81	3.10	4.46
65		1.46	1.93	2.31	2.65	2.93	4.24	1.58	2.07	2.51	2.88	3.21	4.71
66		1.46	1.93	2.33	2.70	3.01	4.43	1.58	2.08	2.52	2.93	3.28	4.91
67		1.46	1.94	2.38	2.76	3.10	4.64	1.58	2.09	2.54	2.99	3.37	5.10
68		1.46	1.95	2.41	2.83	3.21	4.86	1.58	2.10	2.57	3.05	3.47	5.32
69		1.46	1.97	2.45	2.93	3.33	5.12	1.58	2.12	2.63	3.14	3.59	5.57
70		1.46	2.00	2.52	3.01	3.47	5.39	1.58	2.13	2.67	3.22	3.72	5.85
71		1.46	2.02	2.57	3.11	3.59	5.67	1.58	2.15	2.73	3.30	3.84	6.14
72		1.46	2.05	2.64	3.21	3.72	5.95	1.58	2.16	2.77	3.40	3.96	6.42
73		1.46	2.06	2.67	3.29	3.84	6.22	1.58	2.17	2.81	3.48	4.08	6.69
74		1.46	2.08	2.73	3.38	3.97	6.51	1.58	2.17	2.86	3.55	4.20	6.97
75		1.46	2.08	2.78	3.48	4.11	6.86	1.58	2.17	2.92	3.65	4.35	7.33
76		1.46	2.09	2.82	3.55	4.22	7.16	1.58	2.17	2.95	3.74	4.46	7.63
77		1.46	2.09	2.87	3.64	4.35	7.47	1.58	2.17	2.99	3.82	4.58	7.94
78		1.46	2.09	2.89	3.71	4.43	7.72	1.58	2.17	3.01	3.87	4.66	8.20
79		1.46	2.09	2.90	3.75	4.51	7.95	1.58	2.17	3.03	3.92	4.73	8.43
80		1.46	2.09	2.90	3.77	4.58	8.17	1.58	2.17	3.03	3.96	4.80	8.64
81		1.46	2.09	2.90	3.78	4.61	8.42	1.58	2.17	3.03	3.96	4.83	8.88
82		1.46	2.09	2.90	3.78	4.64	8.62	1.58	2.17	3.03	3.96	4.86	9.10
83		1.46	2.09	2.90	3.78	4.68	8.83	1.58	2.17	3.03	3.96	4.88	9.32
84		1.46	2.09	2.90	3.80	4.70	9.04	1.58	2.17	3.03	3.96	4.92	9.53
85		1.46	2.09	2.90	3.82	4.73	9.17	1.58	2.17	3.03	3.96	4.95	9.66
86		1.46	2.09	2.90	3.82	4.74	9.30	1.58	2.17	3.03	3.98	4.97	9.79
87		1.46	2.09	2.90	3.82	4.74	9.38	1.58	2.17	3.03	3.98	4.97	9.88
88		1.46	2.09	2.90	3.82	4.74	9.44	1.58	2.17	3.03	3.98	4.97	9.93
89		1.46	2.09	2.90	3.82	4.74	9.50	1.58	2.17	3.03	3.98	4.97	10.00
90		1.46	2.09	2.90	3.82	4.74	9.63	1.58	2.17	3.03	3.98	4.97	10.12
91		1.46	2.09	2.90	3.82	4.74	9.83	1.58	2.17	3.03	3.98	4.97	10.35
92		1.46	2.09	2.90	3.82	4.74	10.05	1.58	2.17	3.03	3.98	4.97	10.57
93		1.46	2.09	2.90	3.82	4.74	10.26	1.58	2.17	3.03	3.98	4.97	10.79
94		1.46	2.09	2.90	3.82	4.74	10.47	1.58	2.17	3.03	3.98	4.97	11.01
95		1.46	2.09	2.90	3.82	4.74	10.66	1.58	2.17	3.03	3.98	4.97	11.22
96		1.46	2.09	2.90	3.82	4.74	10.85	1.58	2.17	3.03	3.98	4.97	11.41
97		1.46	2.09	2.90	3.82	4.74	10.99	1.58	2.17	3.03	3.98	4.97	11.56
98		1.46	2.09	2.90	3.82	4.74	11.10	1.58	2.17	3.03	3.98	4.97	11.68
99		1.46	2.09	2.90	3.82	4.74	11.14	1.58	2.17	3.03	3.98	4.97	11.73
100		1.46	2.09	2.90	3.82	4.74	11.14	1.58	2.17	3.03	3.98	4.97	11.73

Table 71

Coverage Informal Home Care
 Elim Period 365
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.45	0.55	0.62	0.65	0.68	0.86	0.58	0.72	0.80	0.86	0.88	1.16
26	0.45	0.55	0.62	0.65	0.68	0.87	0.58	0.72	0.80	0.86	0.89	1.16
27	0.45	0.56	0.62	0.67	0.69	0.87	0.58	0.72	0.81	0.87	0.89	1.17
28	0.46	0.56	0.63	0.68	0.69	0.88	0.59	0.73	0.83	0.87	0.91	1.18
29	0.46	0.57	0.64	0.69	0.70	0.91	0.59	0.74	0.84	0.88	0.92	1.20
30	0.47	0.58	0.65	0.70	0.73	0.92	0.61	0.75	0.85	0.91	0.95	1.21
31	0.48	0.59	0.68	0.72	0.74	0.95	0.62	0.76	0.86	0.92	0.96	1.23
32	0.50	0.61	0.69	0.74	0.76	0.97	0.63	0.77	0.88	0.95	0.98	1.28
33	0.51	0.63	0.70	0.75	0.77	1.00	0.64	0.79	0.89	0.96	0.99	1.30
34	0.52	0.64	0.73	0.77	0.80	1.03	0.65	0.81	0.92	0.98	1.01	1.32
35	0.53	0.67	0.75	0.80	0.83	1.06	0.67	0.83	0.94	1.00	1.05	1.35
36	0.56	0.68	0.77	0.83	0.85	1.09	0.69	0.85	0.96	1.03	1.07	1.40
37	0.57	0.70	0.79	0.85	0.87	1.12	0.70	0.87	0.98	1.06	1.10	1.43
38	0.58	0.73	0.83	0.87	0.91	1.17	0.73	0.89	1.01	1.09	1.12	1.47
39	0.61	0.75	0.85	0.91	0.94	1.21	0.74	0.92	1.05	1.11	1.17	1.52
40	0.63	0.77	0.87	0.94	0.97	1.25	0.77	0.96	1.09	1.18	1.22	1.60
41	0.65	0.80	0.91	0.97	1.00	1.31	0.80	0.98	1.12	1.21	1.25	1.65
42	0.67	0.84	0.95	1.00	1.05	1.35	0.83	1.01	1.16	1.24	1.30	1.69
43	0.69	0.86	0.98	1.05	1.09	1.41	0.85	1.05	1.19	1.29	1.33	1.76
44	0.72	0.89	1.01	1.09	1.12	1.46	0.87	1.08	1.22	1.32	1.38	1.82
45	0.75	0.92	1.06	1.12	1.18	1.53	0.89	1.11	1.25	1.36	1.43	1.88
46	0.77	0.96	1.09	1.18	1.22	1.58	0.92	1.13	1.31	1.41	1.47	1.95
47	0.80	0.99	1.13	1.22	1.28	1.66	0.95	1.18	1.34	1.45	1.53	2.01
48	0.84	1.03	1.18	1.28	1.32	1.72	0.97	1.21	1.40	1.50	1.57	2.08
49	0.86	1.07	1.22	1.32	1.38	1.79	1.00	1.24	1.43	1.55	1.62	2.16
50	0.89	1.11	1.28	1.36	1.43	1.88	1.05	1.31	1.50	1.62	1.71	2.28
51	0.92	1.16	1.32	1.42	1.49	1.95	1.08	1.34	1.54	1.68	1.77	2.37
52	0.96	1.19	1.35	1.47	1.55	2.04	1.10	1.38	1.58	1.73	1.83	2.43
53	0.98	1.22	1.41	1.53	1.60	2.12	1.12	1.42	1.64	1.78	1.88	2.52
54	1.00	1.25	1.45	1.58	1.66	2.20	1.16	1.45	1.67	1.83	1.94	2.61
55	1.05	1.31	1.50	1.64	1.72	2.30	1.18	1.47	1.72	1.89	2.00	2.70
56	1.08	1.36	1.57	1.72	1.82	2.43	1.22	1.54	1.79	1.97	2.09	2.85
57	1.12	1.43	1.65	1.80	1.91	2.57	1.25	1.60	1.86	2.06	2.19	2.99
58	1.18	1.47	1.73	1.90	2.02	2.73	1.31	1.66	1.94	2.15	2.30	3.15
59	1.21	1.54	1.80	1.98	2.12	2.88	1.34	1.72	2.01	2.24	2.40	3.30
60	1.24	1.60	1.88	2.08	2.22	3.05	1.40	1.78	2.10	2.37	2.54	3.53
61	1.29	1.65	1.95	2.18	2.33	3.23	1.42	1.83	2.18	2.44	2.65	3.71
62	1.32	1.69	2.01	2.27	2.44	3.41	1.44	1.88	2.24	2.53	2.76	3.88
63	1.34	1.74	2.07	2.34	2.55	3.60	1.46	1.91	2.30	2.62	2.86	4.08
64	1.35	1.77	2.13	2.43	2.66	3.78	1.47	1.94	2.34	2.68	2.97	4.27
65	1.38	1.82	2.20	2.54	2.81	4.07	1.50	1.98	2.42	2.81	3.11	4.55
66	1.38	1.84	2.27	2.63	2.92	4.28	1.50	2.01	2.46	2.88	3.22	4.76
67	1.40	1.88	2.31	2.71	3.04	4.51	1.50	2.04	2.53	2.97	3.34	5.01
68	1.41	1.91	2.39	2.82	3.17	4.76	1.52	2.07	2.59	3.07	3.48	5.25
69	1.43	1.96	2.46	2.94	3.33	5.05	1.53	2.10	2.66	3.18	3.62	5.53
70	1.44	2.01	2.55	3.06	3.49	5.34	1.54	2.16	2.75	3.31	3.80	5.85
71	1.46	2.07	2.64	3.18	3.64	5.63	1.56	2.20	2.83	3.43	3.95	6.15
72	1.49	2.13	2.74	3.33	3.82	5.94	1.58	2.27	2.93	3.58	4.11	6.46
73	1.52	2.18	2.82	3.45	3.98	6.25	1.58	2.30	3.00	3.70	4.27	6.75
74	1.53	2.22	2.90	3.59	4.14	6.56	1.60	2.34	3.09	3.82	4.43	7.06
75	1.54	2.28	3.01	3.74	4.35	6.94	1.61	2.41	3.19	3.98	4.63	7.47
76	1.55	2.31	3.09	3.86	4.50	7.29	1.62	2.44	3.27	4.09	4.80	7.81
77	1.55	2.37	3.17	3.98	4.68	7.65	1.62	2.49	3.36	4.22	4.96	8.17
78	1.55	2.39	3.25	4.09	4.81	7.95	1.62	2.51	3.42	4.33	5.09	8.47
79	1.55	2.41	3.31	4.19	4.94	8.24	1.62	2.53	3.49	4.43	5.23	8.76
80	1.55	2.42	3.37	4.28	5.06	8.51	1.62	2.54	3.54	4.51	5.35	9.04
81	1.55	2.42	3.40	4.35	5.16	8.80	1.62	2.54	3.58	4.59	5.45	9.33
82	1.55	2.42	3.42	4.42	5.25	9.06	1.62	2.54	3.61	4.64	5.54	9.59
83	1.55	2.42	3.47	4.48	5.35	9.32	1.62	2.54	3.63	4.71	5.63	9.87
84	1.55	2.42	3.49	4.54	5.43	9.57	1.62	2.54	3.65	4.79	5.72	10.12
85	1.55	2.42	3.52	4.60	5.49	9.71	1.62	2.54	3.70	4.83	5.79	10.27
86	1.55	2.42	3.53	4.63	5.56	9.89	1.62	2.54	3.71	4.86	5.84	10.43
87	1.55	2.42	3.53	4.64	5.59	10.00	1.62	2.54	3.71	4.88	5.89	10.55
88	1.55	2.42	3.53	4.66	5.60	10.09	1.62	2.54	3.71	4.88	5.90	10.65
89	1.55	2.42	3.53	4.68	5.64	10.19	1.62	2.54	3.71	4.91	5.93	10.75
90	1.55	2.42	3.53	4.71	5.69	10.35	1.62	2.54	3.71	4.94	5.97	10.90
91	1.55	2.42	3.53	4.80	5.81	10.59	1.62	2.54	3.71	5.04	6.12	11.15
92	1.55	2.42	3.53	4.88	5.93	10.84	1.62	2.54	3.71	5.13	6.24	11.41
93	1.55	2.42	3.53	4.97	6.04	11.08	1.62	2.54	3.71	5.23	6.36	11.66
94	1.55	2.42	3.53	5.06	6.16	11.32	1.62	2.54	3.71	5.32	6.48	11.90
95	1.55	2.42	3.53	5.16	6.27	11.52	1.62	2.54	3.71	5.41	6.60	12.13
96	1.55	2.42	3.53	5.23	6.38	11.72	1.62	2.54	3.71	5.51	6.72	12.34
97	1.55	2.42	3.53	5.31	6.49	11.87	1.62	2.54	3.71	5.59	6.82	12.50
98	1.55	2.42	3.53	5.39	6.60	11.99	1.62	2.54	3.71	5.67	6.94	12.62
99	1.55	2.42	3.53	5.47	6.73	12.02	1.62	2.54	3.71	5.76	7.08	12.67
100	1.55	2.42	3.53	5.59	6.92	12.02	1.62	2.54	3.71	5.89	7.28	12.67

Table 72
 Coverage Informal Home Care
 Elim Period 730
 Inflation Type Compound Inflation 5%
 Ben Trigger w/o Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.31	0.39	0.44	0.46	0.48	0.65	0.40	0.51	0.57	0.62	0.64	0.88
26	0.32	0.39	0.44	0.46	0.48	0.65	0.41	0.51	0.58	0.62	0.65	0.88
27	0.32	0.39	0.44	0.47	0.48	0.67	0.41	0.51	0.58	0.62	0.65	0.89
28	0.32	0.40	0.45	0.47	0.50	0.68	0.41	0.52	0.59	0.63	0.67	0.91
29	0.33	0.40	0.46	0.48	0.51	0.69	0.43	0.52	0.59	0.64	0.68	0.92
30	0.33	0.41	0.46	0.50	0.52	0.70	0.43	0.53	0.61	0.65	0.69	0.95
31	0.34	0.43	0.47	0.51	0.53	0.73	0.44	0.55	0.62	0.67	0.70	0.96
32	0.35	0.44	0.48	0.52	0.55	0.74	0.45	0.56	0.63	0.68	0.72	0.98
33	0.35	0.45	0.50	0.53	0.56	0.76	0.45	0.57	0.64	0.69	0.73	1.00
34	0.36	0.46	0.52	0.55	0.58	0.79	0.46	0.58	0.67	0.72	0.75	1.03
35	0.37	0.47	0.53	0.57	0.59	0.81	0.47	0.59	0.68	0.73	0.76	1.06
36	0.39	0.48	0.55	0.58	0.62	0.84	0.48	0.61	0.70	0.75	0.79	1.09
37	0.40	0.50	0.57	0.61	0.63	0.86	0.50	0.63	0.72	0.77	0.81	1.11
38	0.41	0.52	0.58	0.63	0.65	0.89	0.51	0.64	0.74	0.79	0.84	1.16
39	0.43	0.53	0.61	0.65	0.68	0.94	0.53	0.67	0.76	0.81	0.86	1.19
40	0.44	0.56	0.63	0.68	0.70	0.97	0.56	0.69	0.80	0.86	0.91	1.25
41	0.46	0.57	0.65	0.70	0.74	1.00	0.57	0.72	0.83	0.88	0.95	1.30
42	0.47	0.59	0.68	0.73	0.76	1.05	0.58	0.74	0.85	0.92	0.97	1.34
43	0.50	0.62	0.70	0.75	0.80	1.09	0.61	0.76	0.87	0.95	1.00	1.40
44	0.51	0.64	0.74	0.79	0.84	1.13	0.63	0.79	0.91	0.98	1.05	1.44
45	0.53	0.67	0.76	0.83	0.86	1.19	0.64	0.81	0.94	1.01	1.08	1.49
46	0.56	0.69	0.80	0.86	0.91	1.23	0.67	0.85	0.97	1.06	1.11	1.55
47	0.57	0.73	0.83	0.89	0.95	1.30	0.69	0.87	1.00	1.09	1.17	1.61
48	0.59	0.75	0.86	0.94	0.98	1.35	0.70	0.89	1.05	1.12	1.20	1.67
49	0.62	0.79	0.89	0.97	1.03	1.42	0.73	0.94	1.08	1.18	1.24	1.73
50	0.64	0.81	0.94	1.01	1.08	1.47	0.76	0.98	1.13	1.23	1.32	1.84
51	0.67	0.85	0.98	1.06	1.12	1.55	0.79	1.00	1.18	1.29	1.36	1.91
52	0.69	0.88	1.01	1.10	1.18	1.62	0.81	1.05	1.21	1.33	1.42	1.98
53	0.72	0.91	1.06	1.16	1.22	1.69	0.84	1.08	1.25	1.38	1.47	2.07
54	0.74	0.95	1.10	1.20	1.29	1.78	0.86	1.10	1.30	1.43	1.53	2.15
55	0.76	0.98	1.13	1.24	1.33	1.86	0.88	1.13	1.34	1.47	1.58	2.22
56	0.80	1.03	1.21	1.33	1.42	1.98	0.92	1.20	1.41	1.56	1.68	2.37
57	0.85	1.09	1.29	1.42	1.52	2.12	0.96	1.24	1.47	1.65	1.78	2.51
58	0.88	1.16	1.35	1.50	1.61	2.26	1.00	1.31	1.56	1.73	1.88	2.65
59	0.92	1.20	1.43	1.58	1.71	2.41	1.05	1.36	1.64	1.83	1.98	2.81
60	0.96	1.25	1.50	1.68	1.82	2.56	1.09	1.44	1.73	1.96	2.13	3.04
61	0.99	1.32	1.58	1.78	1.94	2.75	1.12	1.50	1.82	2.06	2.24	3.22
62	1.03	1.38	1.66	1.88	2.05	2.93	1.17	1.56	1.90	2.17	2.37	3.40
63	1.07	1.43	1.74	1.98	2.18	3.12	1.20	1.61	1.97	2.27	2.50	3.61
64	1.10	1.49	1.83	2.09	2.31	3.34	1.22	1.66	2.06	2.38	2.63	3.83
65	1.16	1.56	1.94	2.26	2.50	3.64	1.28	1.74	2.18	2.53	2.81	4.13
66	1.18	1.62	2.02	2.38	2.64	3.88	1.30	1.80	2.27	2.65	2.97	4.38
67	1.21	1.68	2.13	2.51	2.81	4.14	1.33	1.86	2.37	2.78	3.12	4.63
68	1.25	1.76	2.24	2.65	2.98	4.42	1.38	1.94	2.46	2.93	3.30	4.92
69	1.30	1.84	2.37	2.81	3.17	4.71	1.42	2.01	2.59	3.10	3.50	5.21
70	1.35	1.93	2.50	2.98	3.38	5.03	1.47	2.10	2.74	3.28	3.73	5.57
71	1.41	2.01	2.62	3.14	3.58	5.34	1.52	2.19	2.86	3.45	3.92	5.90
72	1.45	2.10	2.75	3.31	3.77	5.68	1.57	2.29	2.99	3.62	4.13	6.24
73	1.50	2.19	2.88	3.49	3.98	6.01	1.61	2.38	3.12	3.78	4.33	6.55
74	1.55	2.28	3.01	3.65	4.19	6.34	1.66	2.45	3.26	3.96	4.54	6.89
75	1.61	2.40	3.18	3.88	4.46	6.77	1.72	2.56	3.41	4.18	4.81	7.30
76	1.66	2.49	3.30	4.06	4.66	7.14	1.77	2.65	3.54	4.35	5.01	7.69
77	1.69	2.56	3.45	4.22	4.87	7.51	1.80	2.74	3.67	4.52	5.21	8.07
78	1.73	2.64	3.58	4.38	5.06	7.84	1.84	2.82	3.80	4.69	5.41	8.39
79	1.77	2.73	3.67	4.52	5.24	8.15	1.88	2.89	3.92	4.83	5.59	8.71
80	1.79	2.78	3.80	4.68	5.41	8.47	1.90	2.95	4.03	4.97	5.76	9.03
81	1.82	2.85	3.89	4.82	5.58	8.80	1.93	3.01	4.14	5.10	5.93	9.36
82	1.84	2.92	4.00	4.95	5.75	9.12	1.94	3.09	4.25	5.25	6.09	9.69
83	1.85	2.98	4.11	5.09	5.92	9.44	1.96	3.15	4.36	5.40	6.27	10.02
84	1.88	3.04	4.22	5.23	6.07	9.75	1.97	3.21	4.47	5.54	6.44	10.33
85	1.90	3.10	4.30	5.34	6.19	9.93	2.00	3.27	4.55	5.64	6.55	10.53
86	1.90	3.12	4.36	5.42	6.29	10.14	2.01	3.29	4.60	5.72	6.66	10.74
87	1.91	3.14	4.39	5.48	6.38	10.29	2.01	3.30	4.63	5.80	6.73	10.88
88	1.91	3.15	4.43	5.53	6.44	10.42	2.01	3.31	4.68	5.84	6.80	11.01
89	1.91	3.16	4.47	5.59	6.51	10.55	2.01	3.33	4.71	5.90	6.86	11.14
90	1.91	3.19	4.51	5.67	6.60	10.74	2.01	3.37	4.75	5.97	6.96	11.33
91	1.91	3.26	4.61	5.80	6.75	10.99	2.01	3.42	4.85	6.12	7.13	11.59
92	1.91	3.31	4.71	5.93	6.91	11.25	2.01	3.49	4.96	6.25	7.28	11.87
93	1.91	3.38	4.81	6.06	7.06	11.52	2.01	3.54	5.06	6.38	7.46	12.14
94	1.91	3.42	4.88	6.18	7.23	11.77	2.01	3.61	5.16	6.51	7.61	12.41
95	1.91	3.49	4.98	6.30	7.37	11.99	2.01	3.66	5.24	6.63	7.76	12.65
96	1.91	3.53	5.06	6.41	7.50	12.20	2.01	3.72	5.32	6.75	7.90	12.85
97	1.91	3.59	5.13	6.52	7.63	12.35	2.01	3.76	5.41	6.86	8.05	13.02
98	1.91	3.62	5.20	6.62	7.79	12.46	2.01	3.82	5.48	6.97	8.21	13.13
99	1.91	3.65	5.28	6.74	7.98	12.50	2.01	3.85	5.56	7.11	8.39	13.17
100	1.91	3.71	5.37	6.91	8.23	12.50	2.01	3.91	5.67	7.28	8.68	13.17

Table 73

Coverage Professional Home Care
 Elim Period 30
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.80	0.87	0.88	0.88	0.88	0.96	1.00	1.10	1.12	1.13	1.12	1.24
26	0.80	0.87	0.88	0.88	0.88	0.96	1.00	1.10	1.12	1.13	1.12	1.24
27	0.80	0.87	0.89	0.89	0.88	0.97	1.01	1.10	1.13	1.13	1.12	1.24
28	0.80	0.88	0.89	0.89	0.89	0.98	1.01	1.11	1.13	1.16	1.13	1.25
29	0.81	0.89	0.91	0.92	0.91	0.99	1.03	1.12	1.16	1.17	1.16	1.28
30	0.84	0.91	0.94	0.94	0.92	1.00	1.05	1.13	1.18	1.18	1.18	1.29
31	0.85	0.94	0.95	0.96	0.95	1.03	1.07	1.17	1.19	1.20	1.19	1.31
32	0.87	0.96	0.97	0.97	0.97	1.06	1.08	1.19	1.21	1.22	1.21	1.34
33	0.88	0.97	0.99	0.99	0.99	1.08	1.10	1.21	1.23	1.24	1.23	1.36
34	0.91	1.00	1.01	1.03	1.01	1.11	1.12	1.23	1.25	1.28	1.25	1.40
35	0.94	1.03	1.06	1.06	1.05	1.16	1.16	1.25	1.30	1.30	1.30	1.43
36	0.97	1.06	1.08	1.09	1.08	1.18	1.18	1.30	1.32	1.33	1.32	1.46
37	0.99	1.09	1.11	1.11	1.11	1.22	1.21	1.32	1.35	1.36	1.35	1.52
38	1.03	1.12	1.16	1.16	1.16	1.25	1.23	1.35	1.40	1.41	1.40	1.55
39	1.07	1.17	1.19	1.19	1.19	1.31	1.28	1.40	1.43	1.44	1.44	1.60
40	1.10	1.20	1.23	1.23	1.22	1.34	1.33	1.46	1.50	1.50	1.50	1.67
41	1.13	1.24	1.28	1.29	1.28	1.41	1.36	1.50	1.54	1.55	1.55	1.73
42	1.18	1.30	1.32	1.33	1.32	1.45	1.42	1.55	1.58	1.60	1.60	1.78
43	1.22	1.34	1.36	1.38	1.36	1.52	1.45	1.60	1.64	1.65	1.65	1.84
44	1.28	1.40	1.43	1.43	1.43	1.57	1.50	1.65	1.69	1.71	1.71	1.90
45	1.32	1.45	1.49	1.49	1.49	1.65	1.55	1.71	1.74	1.77	1.77	1.97
46	1.36	1.50	1.55	1.55	1.55	1.72	1.61	1.77	1.80	1.83	1.83	2.05
47	1.43	1.56	1.61	1.62	1.61	1.79	1.66	1.82	1.86	1.89	1.89	2.12
48	1.49	1.64	1.67	1.68	1.68	1.86	1.71	1.88	1.94	1.95	1.95	2.20
49	1.54	1.69	1.74	1.76	1.74	1.95	1.77	1.94	2.00	2.02	2.02	2.28
50	1.60	1.76	1.80	1.83	1.82	2.04	1.84	2.04	2.08	2.10	2.12	2.40
51	1.66	1.83	1.88	1.90	1.89	2.12	1.90	2.09	2.16	2.18	2.19	2.49
52	1.72	1.90	1.95	1.97	1.97	2.20	1.96	2.16	2.21	2.26	2.27	2.56
53	1.78	1.96	2.02	2.05	2.05	2.30	2.01	2.21	2.29	2.32	2.33	2.66
54	1.84	2.04	2.09	2.12	2.12	2.40	2.07	2.28	2.34	2.40	2.41	2.75
55	1.90	2.09	2.17	2.19	2.20	2.50	2.12	2.33	2.42	2.45	2.49	2.85
56	2.00	2.20	2.28	2.31	2.32	2.64	2.21	2.44	2.53	2.57	2.61	3.00
57	2.09	2.31	2.40	2.43	2.44	2.79	2.30	2.55	2.64	2.70	2.73	3.16
58	2.18	2.42	2.51	2.55	2.57	2.95	2.39	2.65	2.76	2.82	2.86	3.31
59	2.28	2.52	2.62	2.67	2.70	3.12	2.46	2.75	2.87	2.94	2.98	3.49
60	2.37	2.62	2.73	2.79	2.83	3.29	2.56	2.86	2.99	3.07	3.12	3.71
61	2.43	2.71	2.83	2.92	2.97	3.48	2.64	2.94	3.09	3.18	3.26	3.88
62	2.50	2.79	2.93	3.03	3.09	3.65	2.68	3.01	3.17	3.29	3.38	4.07
63	2.54	2.86	3.01	3.12	3.21	3.84	2.73	3.07	3.26	3.39	3.49	4.25
64	2.57	2.92	3.09	3.22	3.31	4.03	2.75	3.12	3.31	3.48	3.60	4.44
65	2.61	2.97	3.17	3.33	3.47	4.27	2.77	3.17	3.40	3.60	3.74	4.70
66	2.64	3.03	3.25	3.43	3.59	4.50	2.79	3.22	3.48	3.70	3.86	4.93
67	2.67	3.10	3.36	3.58	3.74	4.76	2.82	3.28	3.58	3.82	4.02	5.19
68	2.74	3.19	3.49	3.74	3.95	5.07	2.88	3.38	3.70	3.97	4.21	5.49
69	2.82	3.34	3.66	3.96	4.20	5.43	2.95	3.51	3.86	4.19	4.46	5.85
70	2.93	3.50	3.86	4.19	4.48	5.83	3.05	3.65	4.06	4.43	4.74	6.27
71	3.05	3.66	4.08	4.46	4.76	6.26	3.16	3.82	4.27	4.69	5.04	6.70
72	3.16	3.84	4.31	4.72	5.08	6.70	3.26	3.98	4.49	4.94	5.34	7.15
73	3.17	3.89	4.43	4.88	5.29	7.04	3.27	4.04	4.61	5.10	5.56	7.49
74	3.17	3.94	4.51	5.03	5.47	7.37	3.27	4.06	4.69	5.24	5.73	7.82
75	3.17	3.94	4.57	5.13	5.64	7.71	3.27	4.06	4.75	5.36	5.92	8.17
76	3.17	3.94	4.59	5.21	5.78	8.02	3.27	4.06	4.76	5.43	6.04	8.48
77	3.17	3.94	4.60	5.28	5.90	8.33	3.27	4.06	4.76	5.49	6.16	8.80
78	3.17	3.94	4.66	5.39	6.05	8.64	3.27	4.06	4.82	5.60	6.31	9.11
79	3.17	3.94	4.69	5.48	6.19	8.94	3.27	4.06	4.85	5.70	6.46	9.42
80	3.17	3.94	4.70	5.54	6.31	9.22	3.27	4.06	4.85	5.76	6.58	9.69
81	3.17	3.94	4.70	5.56	6.38	9.48	3.27	4.06	4.85	5.78	6.64	9.97
82	3.17	3.94	4.70	5.56	6.41	9.72	3.27	4.06	4.85	5.78	6.68	10.23
83	3.17	3.94	4.70	5.56	6.44	9.97	3.27	4.06	4.85	5.78	6.70	10.47
84	3.17	3.94	4.70	5.56	6.45	10.19	3.27	4.06	4.85	5.78	6.73	10.69
85	3.17	3.94	4.70	5.56	6.45	10.30	3.27	4.06	4.85	5.78	6.73	10.81
86	3.17	3.94	4.70	5.56	6.45	10.45	3.27	4.06	4.85	5.78	6.73	10.97
87	3.17	3.94	4.70	5.56	6.45	10.54	3.27	4.06	4.85	5.78	6.73	11.06
88	3.17	3.94	4.70	5.56	6.45	10.60	3.27	4.06	4.85	5.78	6.73	11.12
89	3.17	3.94	4.70	5.56	6.45	10.67	3.27	4.06	4.85	5.78	6.73	11.20
90	3.17	3.94	4.70	5.56	6.45	10.80	3.27	4.06	4.85	5.78	6.73	11.34
91	3.17	3.94	4.70	5.56	6.45	11.08	3.27	4.06	4.85	5.78	6.73	11.63
92	3.17	3.94	4.70	5.56	6.45	11.35	3.27	4.06	4.85	5.78	6.73	11.90
93	3.17	3.94	4.70	5.56	6.45	11.62	3.27	4.06	4.85	5.78	6.73	12.20
94	3.17	3.94	4.70	5.56	6.45	11.88	3.27	4.06	4.85	5.78	6.73	12.47
95	3.17	3.94	4.70	5.56	6.45	12.13	3.27	4.06	4.85	5.78	6.73	12.75
96	3.17	3.94	4.70	5.56	6.45	12.38	3.27	4.06	4.85	5.78	6.73	13.01
97	3.17	3.94	4.70	5.56	6.45	12.60	3.27	4.06	4.85	5.78	6.73	13.23
98	3.17	3.94	4.70	5.56	6.45	12.78	3.27	4.06	4.85	5.78	6.73	13.43
99	3.17	3.94	4.70	5.56	6.45	12.91	3.27	4.06	4.85	5.78	6.73	13.57
100	3.17	3.94	4.70	5.56	6.45	12.96	3.27	4.06	4.85	5.78	6.73	13.64

Table 74

Professional Home Care
60
None
w/ Cognitive Impairment
None

Coverage
Elim Period
Inflation Type
Ben Trigger
Paid Up Benefit

Reduced Paid Up

Age	2 yr											
25	0.77	0.85	0.86	0.86	0.86	0.95	0.99	1.08	1.10	1.10	1.10	1.21
26	0.77	0.85	0.86	0.86	0.86	0.95	0.99	1.08	1.10	1.10	1.10	1.21
27	0.77	0.85	0.87	0.87	0.86	0.95	0.99	1.08	1.10	1.11	1.10	1.22
28	0.79	0.86	0.87	0.87	0.87	0.96	0.99	1.09	1.11	1.11	1.11	1.22
29	0.80	0.87	0.88	0.88	0.88	0.97	1.00	1.10	1.12	1.12	1.12	1.24
30	0.81	0.88	0.91	0.91	0.89	0.98	1.01	1.11	1.13	1.16	1.13	1.25
31	0.83	0.91	0.92	0.92	0.92	1.00	1.05	1.13	1.17	1.17	1.17	1.29
32	0.85	0.92	0.95	0.95	0.95	1.03	1.06	1.17	1.19	1.19	1.19	1.31
33	0.87	0.95	0.97	0.97	0.97	1.06	1.08	1.18	1.21	1.21	1.21	1.33
34	0.88	0.97	0.99	0.99	0.99	1.09	1.10	1.20	1.23	1.23	1.23	1.36
35	0.91	1.00	1.01	1.03	1.01	1.11	1.12	1.23	1.25	1.28	1.25	1.41
36	0.95	1.03	1.06	1.06	1.06	1.16	1.16	1.25	1.30	1.30	1.30	1.44
37	0.97	1.07	1.09	1.09	1.08	1.19	1.19	1.30	1.32	1.33	1.33	1.47
38	1.00	1.09	1.11	1.12	1.11	1.23	1.21	1.33	1.35	1.36	1.36	1.52
39	1.03	1.12	1.17	1.17	1.16	1.28	1.24	1.36	1.40	1.41	1.41	1.56
40	1.07	1.18	1.20	1.20	1.20	1.32	1.31	1.43	1.46	1.47	1.46	1.64
41	1.10	1.21	1.24	1.24	1.23	1.36	1.34	1.46	1.50	1.52	1.52	1.69
42	1.16	1.25	1.29	1.30	1.29	1.43	1.38	1.52	1.55	1.56	1.56	1.74
43	1.19	1.31	1.33	1.34	1.34	1.47	1.43	1.56	1.60	1.61	1.61	1.80
44	1.23	1.35	1.40	1.40	1.40	1.54	1.46	1.61	1.66	1.67	1.67	1.86
45	1.29	1.42	1.44	1.45	1.45	1.61	1.52	1.67	1.71	1.72	1.72	1.94
46	1.34	1.46	1.50	1.52	1.52	1.68	1.57	1.72	1.77	1.78	1.78	2.01
47	1.40	1.53	1.56	1.57	1.57	1.76	1.62	1.78	1.83	1.84	1.85	2.08
48	1.45	1.58	1.64	1.65	1.64	1.83	1.67	1.84	1.89	1.91	1.91	2.16
49	1.50	1.66	1.69	1.71	1.71	1.90	1.73	1.90	1.95	1.97	1.97	2.24
50	1.56	1.72	1.77	1.78	1.78	1.98	1.80	1.98	2.05	2.07	2.07	2.34
51	1.62	1.78	1.83	1.85	1.85	2.07	1.86	2.05	2.10	2.13	2.15	2.43
52	1.68	1.85	1.90	1.93	1.93	2.16	1.91	2.10	2.18	2.20	2.21	2.53
53	1.74	1.93	1.97	2.00	2.00	2.26	1.97	2.18	2.24	2.28	2.29	2.62
54	1.80	1.98	2.05	2.07	2.08	2.34	2.04	2.24	2.31	2.34	2.37	2.71
55	1.86	2.06	2.12	2.15	2.16	2.44	2.08	2.30	2.38	2.42	2.43	2.81
56	1.96	2.17	2.22	2.27	2.28	2.59	2.18	2.41	2.50	2.53	2.55	2.95
57	2.06	2.27	2.34	2.39	2.40	2.75	2.27	2.51	2.61	2.65	2.68	3.11
58	2.15	2.38	2.45	2.51	2.53	2.90	2.37	2.62	2.71	2.77	2.81	3.28
59	2.24	2.49	2.56	2.63	2.65	3.07	2.44	2.71	2.82	2.89	2.94	3.45
60	2.32	2.57	2.68	2.75	2.78	3.25	2.53	2.82	2.95	3.04	3.09	3.65
61	2.40	2.67	2.79	2.87	2.92	3.42	2.61	2.92	3.05	3.15	3.22	3.84
62	2.46	2.76	2.89	2.98	3.05	3.61	2.66	2.99	3.15	3.26	3.34	4.03
63	2.52	2.83	2.98	3.09	3.17	3.80	2.71	3.05	3.23	3.37	3.47	4.21
64	2.56	2.89	3.06	3.19	3.29	3.99	2.75	3.11	3.30	3.47	3.59	4.40
65	2.61	2.95	3.16	3.31	3.43	4.25	2.78	3.17	3.40	3.59	3.74	4.68
66	2.64	3.03	3.25	3.42	3.59	4.48	2.81	3.23	3.49	3.70	3.87	4.92
67	2.68	3.11	3.37	3.58	3.75	4.75	2.86	3.31	3.59	3.84	4.04	5.18
68	2.76	3.22	3.51	3.75	3.96	5.06	2.92	3.41	3.73	4.00	4.25	5.48
69	2.87	3.38	3.70	3.98	4.22	5.42	3.01	3.55	3.91	4.24	4.50	5.85
70	2.98	3.53	3.91	4.24	4.51	5.82	3.11	3.72	4.11	4.49	4.80	6.28
71	3.10	3.72	4.13	4.50	4.81	6.26	3.23	3.88	4.33	4.74	5.08	6.70
72	3.21	3.88	4.35	4.76	5.12	6.69	3.33	4.06	4.55	5.01	5.40	7.15
73	3.23	3.96	4.47	4.94	5.32	7.03	3.34	4.11	4.68	5.18	5.60	7.49
74	3.23	3.99	4.55	5.08	5.52	7.36	3.34	4.14	4.74	5.32	5.80	7.82
75	3.23	3.99	4.61	5.20	5.69	7.71	3.34	4.14	4.82	5.46	5.97	8.18
76	3.23	3.99	4.64	5.29	5.82	8.02	3.34	4.14	4.84	5.53	6.12	8.50
77	3.23	3.99	4.68	5.37	5.94	8.34	3.34	4.14	4.86	5.61	6.24	8.82
78	3.23	3.99	4.75	5.49	6.13	8.67	3.34	4.14	4.94	5.73	6.41	9.16
79	3.23	3.99	4.83	5.61	6.29	8.99	3.34	4.14	5.01	5.87	6.58	9.48
80	3.23	3.99	4.87	5.73	6.46	9.32	3.34	4.14	5.07	5.97	6.75	9.82
81	3.23	3.99	4.88	5.81	6.58	9.66	3.34	4.14	5.08	6.06	6.89	10.18
82	3.23	3.99	4.92	5.91	6.73	10.01	3.34	4.14	5.09	6.15	7.03	10.54
83	3.23	3.99	4.93	6.01	6.89	10.38	3.34	4.14	5.12	6.26	7.18	10.91
84	3.23	3.99	4.95	6.09	7.05	10.75	3.34	4.14	5.13	6.37	7.37	11.30
85	3.23	3.99	4.98	6.20	7.21	11.01	3.34	4.14	5.18	6.49	7.52	11.58
86	3.23	3.99	4.98	6.25	7.26	11.22	3.34	4.14	5.18	6.51	7.59	11.78
87	3.23	3.99	4.98	6.25	7.27	11.35	3.34	4.14	5.18	6.51	7.60	11.94
88	3.23	3.99	4.98	6.25	7.27	11.45	3.34	4.14	5.18	6.51	7.60	12.02
89	3.23	3.99	4.98	6.25	7.27	11.57	3.34	4.14	5.18	6.51	7.60	12.14
90	3.23	3.99	4.98	6.25	7.27	11.74	3.34	4.14	5.18	6.51	7.60	12.33
91	3.23	3.99	4.98	6.25	7.27	12.06	3.34	4.14	5.18	6.51	7.60	12.67
92	3.23	3.99	4.98	6.25	7.27	12.38	3.34	4.14	5.18	6.51	7.60	13.01
93	3.23	3.99	4.98	6.25	7.27	12.71	3.34	4.14	5.18	6.51	7.60	13.34
94	3.23	3.99	4.98	6.25	7.27	13.02	3.34	4.14	5.18	6.51	7.60	13.68
95	3.23	3.99	4.98	6.25	7.27	13.32	3.34	4.14	5.18	6.51	7.60	14.00
96	3.23	3.99	4.98	6.25	7.27	13.60	3.34	4.14	5.18	6.51	7.60	14.29
97	3.23	3.99	4.98	6.25	7.27	13.84	3.34	4.14	5.18	6.51	7.60	14.55
98	3.23	3.99	4.98	6.25	7.27	14.05	3.34	4.14	5.18	6.51	7.60	14.77
99	3.23	3.99	4.98	6.25	7.27	14.19	3.34	4.14	5.18	6.51	7.60	14.93
100	3.23	3.99	4.98	6.25	7.27	14.26	3.34	4.14	5.18	6.51	7.60	14.99

Table 75

Professional Home Care
 90
 None
 w/ Cognitive Impairment
 None

Coverage
 Elim Period
 Inflation Type
 Ben Trigger
 Paid Up Benefit

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.76	0.83	0.84	0.84	0.84	0.92	0.97	1.06	1.08	1.08	1.07	1.19
26	0.76	0.83	0.84	0.84	0.84	0.92	0.97	1.06	1.08	1.08	1.07	1.19
27	0.76	0.83	0.85	0.85	0.84	0.92	0.97	1.06	1.08	1.08	1.08	1.19
28	0.76	0.84	0.85	0.85	0.85	0.94	0.98	1.07	1.08	1.09	1.08	1.20
29	0.77	0.85	0.86	0.86	0.86	0.95	0.99	1.07	1.10	1.10	1.09	1.21
30	0.80	0.86	0.88	0.88	0.87	0.96	1.00	1.09	1.11	1.11	1.11	1.23
31	0.81	0.88	0.89	0.89	0.89	0.98	1.01	1.10	1.12	1.13	1.12	1.25
32	0.84	0.89	0.92	0.92	0.92	1.00	1.05	1.12	1.16	1.17	1.16	1.29
33	0.85	0.92	0.95	0.95	0.95	1.03	1.06	1.16	1.18	1.19	1.18	1.31
34	0.87	0.95	0.97	0.97	0.97	1.07	1.08	1.18	1.20	1.21	1.20	1.34
35	0.89	0.97	0.99	0.99	0.99	1.09	1.10	1.20	1.23	1.23	1.23	1.36
36	0.92	1.00	1.03	1.03	1.01	1.12	1.12	1.23	1.25	1.28	1.25	1.41
37	0.95	1.03	1.06	1.07	1.06	1.17	1.17	1.25	1.30	1.30	1.30	1.44
38	0.98	1.07	1.09	1.09	1.09	1.20	1.19	1.30	1.33	1.33	1.33	1.49
39	1.01	1.10	1.12	1.12	1.12	1.24	1.22	1.33	1.36	1.36	1.36	1.54
40	1.06	1.13	1.17	1.18	1.17	1.30	1.29	1.40	1.43	1.44	1.43	1.61
41	1.09	1.19	1.21	1.21	1.21	1.34	1.32	1.44	1.47	1.47	1.47	1.66
42	1.12	1.22	1.25	1.25	1.25	1.40	1.35	1.47	1.52	1.53	1.53	1.72
43	1.17	1.28	1.31	1.31	1.31	1.45	1.41	1.53	1.56	1.57	1.57	1.77
44	1.21	1.32	1.35	1.36	1.35	1.52	1.44	1.57	1.62	1.64	1.64	1.84
45	1.25	1.38	1.42	1.42	1.42	1.57	1.49	1.64	1.67	1.68	1.68	1.90
46	1.31	1.43	1.46	1.47	1.47	1.65	1.54	1.68	1.73	1.74	1.74	1.97
47	1.36	1.49	1.53	1.54	1.54	1.72	1.60	1.74	1.79	1.80	1.80	2.05
48	1.42	1.55	1.60	1.61	1.60	1.79	1.65	1.80	1.85	1.88	1.88	2.12
49	1.47	1.61	1.66	1.67	1.67	1.86	1.69	1.86	1.91	1.94	1.94	2.20
50	1.54	1.68	1.72	1.74	1.74	1.95	1.78	1.95	2.01	2.04	2.04	2.31
51	1.58	1.74	1.79	1.82	1.82	2.04	1.83	2.01	2.07	2.09	2.10	2.40
52	1.65	1.82	1.86	1.88	1.89	2.12	1.89	2.07	2.15	2.17	2.18	2.49
53	1.71	1.88	1.94	1.96	1.96	2.21	1.94	2.13	2.20	2.24	2.26	2.57
54	1.77	1.95	2.01	2.04	2.04	2.30	2.00	2.20	2.28	2.31	2.32	2.67
55	1.83	2.01	2.08	2.10	2.12	2.41	2.06	2.27	2.33	2.39	2.40	2.77
56	1.93	2.12	2.19	2.22	2.24	2.55	2.15	2.38	2.45	2.50	2.52	2.92
57	2.02	2.22	2.31	2.34	2.37	2.70	2.24	2.46	2.56	2.62	2.65	3.07
58	2.12	2.33	2.42	2.46	2.50	2.87	2.33	2.57	2.67	2.74	2.77	3.25
59	2.20	2.44	2.54	2.59	2.63	3.04	2.42	2.67	2.79	2.87	2.90	3.41
60	2.30	2.54	2.65	2.73	2.76	3.21	2.52	2.79	2.93	3.01	3.06	3.63
61	2.39	2.65	2.77	2.85	2.89	3.40	2.61	2.89	3.04	3.14	3.21	3.83
62	2.45	2.74	2.88	2.97	3.04	3.59	2.66	2.98	3.14	3.26	3.34	4.00
63	2.52	2.82	2.98	3.09	3.17	3.78	2.73	3.05	3.23	3.37	3.48	4.21
64	2.56	2.89	3.06	3.19	3.29	3.98	2.76	3.11	3.31	3.48	3.60	4.42
65	2.62	2.97	3.16	3.33	3.45	4.25	2.81	3.19	3.41	3.61	3.75	4.69
66	2.66	3.03	3.26	3.43	3.59	4.48	2.85	3.25	3.50	3.72	3.88	4.92
67	2.71	3.11	3.37	3.59	3.76	4.75	2.88	3.31	3.61	3.85	4.06	5.19
68	2.78	3.22	3.51	3.76	3.97	5.06	2.95	3.42	3.74	4.03	4.26	5.49
69	2.89	3.38	3.71	3.99	4.22	5.43	3.05	3.58	3.92	4.25	4.51	5.87
70	3.00	3.53	3.91	4.25	4.51	5.83	3.16	3.73	4.14	4.51	4.82	6.29
71	3.14	3.73	4.14	4.51	4.82	6.27	3.28	3.91	4.36	4.79	5.12	6.73
72	3.27	3.91	4.37	4.80	5.15	6.72	3.40	4.09	4.59	5.06	5.45	7.18
73	3.30	3.99	4.51	4.98	5.37	7.08	3.43	4.16	4.72	5.24	5.67	7.55
74	3.30	4.06	4.62	5.15	5.58	7.41	3.43	4.21	4.83	5.40	5.87	7.89
75	3.30	4.07	4.70	5.29	5.78	7.78	3.43	4.25	4.92	5.56	6.07	8.26
76	3.30	4.07	4.75	5.40	5.92	8.12	3.43	4.25	4.97	5.67	6.24	8.60
77	3.30	4.07	4.81	5.49	6.07	8.45	3.43	4.25	5.01	5.76	6.38	8.94
78	3.30	4.07	4.91	5.64	6.26	8.79	3.43	4.25	5.10	5.90	6.57	9.30
79	3.30	4.07	4.98	5.78	6.44	9.12	3.43	4.25	5.19	6.04	6.75	9.64
80	3.30	4.11	5.05	5.90	6.61	9.44	3.43	4.26	5.24	6.15	6.91	9.94
81	3.30	4.11	5.05	5.96	6.73	9.77	3.43	4.26	5.25	6.22	7.04	10.29
82	3.30	4.11	5.05	6.03	6.84	10.07	3.43	4.26	5.25	6.28	7.15	10.60
83	3.30	4.11	5.05	6.07	6.94	10.37	3.43	4.26	5.25	6.34	7.27	10.91
84	3.30	4.11	5.05	6.14	7.05	10.67	3.43	4.26	5.25	6.40	7.38	11.23
85	3.30	4.11	5.05	6.17	7.14	10.86	3.43	4.26	5.25	6.45	7.47	11.41
86	3.30	4.11	5.05	6.19	7.18	11.03	3.43	4.26	5.25	6.48	7.51	11.61
87	3.30	4.11	5.05	6.19	7.21	11.17	3.43	4.26	5.25	6.48	7.52	11.74
88	3.30	4.11	5.05	6.19	7.21	11.25	3.43	4.26	5.25	6.48	7.52	11.84
89	3.30	4.11	5.05	6.19	7.21	11.36	3.43	4.26	5.25	6.48	7.52	11.95
90	3.30	4.11	5.05	6.19	7.21	11.53	3.43	4.26	5.25	6.48	7.52	12.11
91	3.30	4.11	5.05	6.19	7.21	11.84	3.43	4.26	5.25	6.48	7.52	12.44
92	3.30	4.11	5.05	6.19	7.21	12.14	3.43	4.26	5.25	6.48	7.52	12.77
93	3.30	4.11	5.05	6.19	7.21	12.45	3.43	4.26	5.25	6.48	7.52	13.08
94	3.30	4.11	5.05	6.19	7.21	12.75	3.43	4.26	5.25	6.48	7.52	13.41
95	3.30	4.11	5.05	6.19	7.21	13.05	3.43	4.26	5.25	6.48	7.52	13.71
96	3.30	4.11	5.05	6.19	7.21	13.30	3.43	4.26	5.25	6.48	7.52	13.99
97	3.30	4.11	5.05	6.19	7.21	13.54	3.43	4.26	5.25	6.48	7.52	14.25
98	3.30	4.11	5.05	6.19	7.21	13.74	3.43	4.26	5.25	6.48	7.52	14.44
99	3.30	4.11	5.05	6.19	7.21	13.87	3.43	4.26	5.25	6.48	7.52	14.60
100	3.30	4.11	5.05	6.19	7.21	13.92	3.43	4.26	5.25	6.48	7.52	14.64

Table 76

Coverage Professional Home Care
 Elim Period 100
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.75	0.81	0.84	0.84	0.83	0.91	0.96	1.05	1.07	1.07	1.07	1.18
26	0.75	0.81	0.84	0.84	0.83	0.91	0.96	1.05	1.07	1.07	1.07	1.18
27	0.75	0.81	0.84	0.84	0.83	0.91	0.96	1.05	1.07	1.07	1.07	1.19
28	0.76	0.83	0.85	0.85	0.84	0.92	0.97	1.06	1.08	1.08	1.08	1.19
29	0.77	0.84	0.86	0.86	0.85	0.94	0.98	1.07	1.09	1.09	1.09	1.21
30	0.79	0.85	0.87	0.87	0.87	0.96	0.99	1.08	1.10	1.10	1.10	1.22
31	0.80	0.87	0.88	0.89	0.88	0.98	1.00	1.09	1.12	1.12	1.12	1.24
32	0.83	0.89	0.91	0.91	0.91	1.00	1.03	1.11	1.13	1.16	1.13	1.28
33	0.85	0.91	0.94	0.94	0.94	1.03	1.06	1.13	1.17	1.18	1.17	1.30
34	0.86	0.94	0.96	0.96	0.96	1.06	1.07	1.17	1.19	1.20	1.19	1.33
35	0.88	0.97	0.98	0.99	0.98	1.09	1.09	1.19	1.22	1.22	1.22	1.36
36	0.91	0.99	1.01	1.01	1.01	1.11	1.12	1.22	1.24	1.25	1.24	1.40
37	0.95	1.01	1.05	1.06	1.05	1.16	1.16	1.24	1.29	1.29	1.29	1.44
38	0.97	1.06	1.08	1.08	1.08	1.19	1.19	1.29	1.32	1.32	1.32	1.47
39	1.00	1.09	1.11	1.12	1.11	1.23	1.21	1.32	1.35	1.35	1.35	1.53
40	1.05	1.12	1.16	1.17	1.16	1.29	1.28	1.38	1.42	1.43	1.42	1.60
41	1.08	1.18	1.20	1.20	1.20	1.33	1.31	1.42	1.45	1.46	1.46	1.65
42	1.11	1.21	1.24	1.24	1.24	1.38	1.34	1.46	1.50	1.52	1.52	1.71
43	1.17	1.25	1.30	1.30	1.30	1.44	1.40	1.52	1.55	1.56	1.56	1.76
44	1.20	1.31	1.34	1.35	1.34	1.50	1.43	1.56	1.60	1.62	1.61	1.82
45	1.24	1.36	1.40	1.41	1.41	1.56	1.47	1.61	1.66	1.67	1.67	1.89
46	1.31	1.42	1.45	1.46	1.46	1.64	1.53	1.67	1.72	1.73	1.73	1.96
47	1.35	1.47	1.52	1.53	1.53	1.71	1.58	1.73	1.78	1.79	1.79	2.04
48	1.41	1.54	1.57	1.58	1.58	1.78	1.64	1.79	1.84	1.85	1.85	2.10
49	1.46	1.60	1.65	1.66	1.66	1.85	1.68	1.84	1.90	1.93	1.93	2.18
50	1.53	1.66	1.71	1.72	1.72	1.94	1.77	1.93	1.98	2.01	2.02	2.30
51	1.58	1.73	1.78	1.79	1.79	2.02	1.82	2.00	2.06	2.08	2.08	2.39
52	1.64	1.79	1.85	1.86	1.86	2.10	1.88	2.06	2.12	2.15	2.16	2.46
53	1.69	1.86	1.91	1.94	1.94	2.19	1.93	2.12	2.19	2.21	2.22	2.56
54	1.76	1.93	1.98	2.01	2.02	2.29	1.98	2.18	2.26	2.29	2.30	2.65
55	1.82	2.00	2.06	2.09	2.09	2.39	2.04	2.24	2.32	2.37	2.39	2.75
56	1.91	2.10	2.18	2.20	2.21	2.53	2.13	2.34	2.43	2.49	2.51	2.90
57	2.01	2.21	2.29	2.32	2.34	2.68	2.22	2.45	2.54	2.61	2.63	3.06
58	2.09	2.31	2.40	2.44	2.46	2.85	2.31	2.55	2.66	2.73	2.76	3.22
59	2.19	2.42	2.52	2.56	2.61	3.01	2.40	2.66	2.77	2.85	2.89	3.40
60	2.28	2.53	2.64	2.70	2.74	3.19	2.51	2.78	2.90	2.99	3.05	3.62
61	2.38	2.63	2.75	2.82	2.88	3.38	2.57	2.88	3.01	3.11	3.18	3.80
62	2.44	2.73	2.86	2.95	3.01	3.58	2.65	2.97	3.12	3.23	3.31	3.99
63	2.51	2.81	2.95	3.06	3.15	3.76	2.71	3.04	3.22	3.34	3.45	4.19
64	2.55	2.87	3.05	3.17	3.28	3.97	2.75	3.10	3.30	3.45	3.58	4.39
65	2.61	2.95	3.15	3.30	3.43	4.24	2.79	3.18	3.40	3.60	3.74	4.68
66	2.65	3.01	3.25	3.42	3.58	4.47	2.83	3.23	3.49	3.71	3.87	4.92
67	2.70	3.10	3.36	3.58	3.74	4.74	2.88	3.31	3.60	3.84	4.04	5.18
68	2.77	3.22	3.51	3.75	3.96	5.06	2.94	3.41	3.74	4.02	4.25	5.49
69	2.88	3.37	3.70	3.98	4.22	5.42	3.04	3.55	3.92	4.25	4.51	5.87
70	3.00	3.53	3.91	4.24	4.51	5.83	3.16	3.73	4.14	4.50	4.82	6.29
71	3.14	3.72	4.14	4.51	4.82	6.26	3.28	3.91	4.36	4.76	5.12	6.73
72	3.27	3.91	4.37	4.80	5.15	6.72	3.41	4.09	4.60	5.06	5.45	7.18
73	3.30	3.99	4.51	4.98	5.37	7.06	3.43	4.18	4.73	5.24	5.68	7.55
74	3.31	4.06	4.62	5.15	5.58	7.41	3.45	4.22	4.84	5.41	5.89	7.89
75	3.31	4.08	4.72	5.29	5.79	7.78	3.45	4.26	4.94	5.57	6.09	8.27
76	3.31	4.09	4.79	5.41	5.94	8.12	3.45	4.26	4.99	5.68	6.26	8.61
77	3.31	4.09	4.83	5.52	6.09	8.46	3.45	4.26	5.05	5.78	6.40	8.97
78	3.31	4.10	4.93	5.67	6.28	8.80	3.45	4.26	5.13	5.92	6.60	9.31
79	3.31	4.11	5.01	5.80	6.48	9.12	3.45	4.26	5.23	6.06	6.79	9.65
80	3.31	4.15	5.08	5.92	6.64	9.45	3.45	4.27	5.29	6.18	6.96	9.97
81	3.31	4.15	5.10	6.02	6.78	9.79	3.45	4.31	5.31	6.28	7.10	10.31
82	3.31	4.15	5.12	6.08	6.91	10.12	3.45	4.31	5.34	6.37	7.24	10.66
83	3.31	4.15	5.15	6.17	7.05	10.45	3.45	4.31	5.35	6.45	7.38	11.01
84	3.31	4.15	5.17	6.26	7.18	10.79	3.45	4.31	5.37	6.53	7.52	11.35
85	3.31	4.15	5.19	6.33	7.30	11.01	3.45	4.31	5.41	6.62	7.65	11.58
86	3.31	4.15	5.19	6.37	7.37	11.21	3.45	4.31	5.41	6.64	7.71	11.78
87	3.31	4.15	5.19	6.37	7.39	11.35	3.45	4.31	5.41	6.66	7.73	11.94
88	3.31	4.15	5.19	6.37	7.39	11.45	3.45	4.31	5.41	6.66	7.74	12.05
89	3.31	4.15	5.19	6.37	7.40	11.57	3.45	4.31	5.41	6.66	7.76	12.14
90	3.31	4.15	5.19	6.37	7.43	11.74	3.45	4.31	5.41	6.66	7.78	12.34
91	3.31	4.15	5.19	6.37	7.49	12.06	3.45	4.31	5.41	6.66	7.84	12.67
92	3.31	4.15	5.19	6.37	7.55	12.38	3.45	4.31	5.41	6.66	7.91	13.01
93	3.31	4.15	5.19	6.37	7.61	12.69	3.45	4.31	5.41	6.66	7.98	13.34
94	3.31	4.15	5.19	6.37	7.67	13.01	3.45	4.31	5.41	6.66	8.05	13.67
95	3.31	4.15	5.19	6.37	7.73	13.31	3.45	4.31	5.41	6.66	8.11	14.00
96	3.31	4.15	5.19	6.37	7.79	13.57	3.45	4.31	5.41	6.66	8.17	14.28
97	3.31	4.15	5.19	6.37	7.84	13.82	3.45	4.31	5.41	6.66	8.23	14.54
98	3.31	4.15	5.19	6.37	7.90	14.03	3.45	4.31	5.41	6.66	8.27	14.75
99	3.31	4.15	5.19	6.37	7.95	14.16	3.45	4.31	5.41	6.66	8.34	14.91
100	3.31	4.15	5.19	6.37	8.01	14.20	3.45	4.31	5.41	6.66	8.42	14.96

Table 77
 Coverage Professional Home Care
 Elim Period 120
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

							Reduced Paid Up					
Age	2 yr											
25	0.74	0.80	0.81	0.81	0.81	0.89	0.95	1.01	1.05	1.05	1.05	1.17
26	0.74	0.80	0.81	0.81	0.81	0.89	0.95	1.01	1.05	1.05	1.05	1.17
27	0.74	0.80	0.83	0.83	0.81	0.89	0.95	1.01	1.05	1.06	1.05	1.17
28	0.75	0.81	0.83	0.83	0.83	0.91	0.95	1.03	1.06	1.06	1.06	1.18
29	0.76	0.83	0.84	0.84	0.84	0.92	0.96	1.05	1.07	1.07	1.07	1.19
30	0.77	0.84	0.86	0.86	0.85	0.94	0.97	1.06	1.08	1.09	1.08	1.21
31	0.79	0.85	0.87	0.87	0.87	0.96	0.99	1.08	1.10	1.10	1.10	1.22
32	0.81	0.87	0.89	0.89	0.88	0.98	1.00	1.09	1.12	1.12	1.12	1.24
33	0.83	0.89	0.92	0.92	0.91	1.00	1.03	1.11	1.16	1.16	1.13	1.29
34	0.85	0.92	0.95	0.95	0.94	1.05	1.06	1.13	1.18	1.18	1.18	1.31
35	0.87	0.95	0.97	0.97	0.96	1.07	1.08	1.17	1.20	1.20	1.20	1.34
36	0.89	0.97	0.99	0.99	0.99	1.10	1.10	1.20	1.22	1.23	1.22	1.38
37	0.92	1.00	1.03	1.03	1.01	1.13	1.12	1.22	1.25	1.25	1.25	1.42
38	0.96	1.03	1.06	1.07	1.06	1.18	1.17	1.25	1.30	1.30	1.30	1.45
39	0.98	1.07	1.09	1.10	1.09	1.21	1.20	1.30	1.33	1.33	1.33	1.50
40	1.01	1.10	1.13	1.13	1.12	1.25	1.24	1.35	1.40	1.41	1.40	1.57
41	1.06	1.16	1.18	1.18	1.18	1.31	1.29	1.40	1.43	1.44	1.44	1.62
42	1.10	1.19	1.22	1.22	1.22	1.35	1.32	1.44	1.47	1.49	1.49	1.68
43	1.13	1.23	1.28	1.28	1.28	1.42	1.36	1.49	1.53	1.54	1.54	1.73
44	1.19	1.29	1.32	1.32	1.32	1.47	1.42	1.54	1.57	1.58	1.58	1.79
45	1.23	1.34	1.36	1.38	1.38	1.54	1.45	1.58	1.64	1.65	1.65	1.86
46	1.29	1.40	1.43	1.44	1.43	1.61	1.52	1.65	1.68	1.71	1.71	1.93
47	1.33	1.45	1.49	1.50	1.49	1.67	1.56	1.69	1.74	1.76	1.77	2.00
48	1.40	1.52	1.55	1.56	1.56	1.74	1.61	1.76	1.80	1.83	1.83	2.08
49	1.44	1.57	1.61	1.62	1.62	1.83	1.66	1.82	1.86	1.89	1.89	2.16
50	1.50	1.64	1.68	1.69	1.69	1.90	1.74	1.90	1.95	1.97	1.98	2.28
51	1.56	1.69	1.74	1.77	1.76	1.98	1.79	1.96	2.02	2.05	2.06	2.34
52	1.61	1.77	1.82	1.83	1.83	2.07	1.85	2.02	2.08	2.12	2.12	2.44
53	1.67	1.83	1.89	1.90	1.91	2.17	1.90	2.08	2.16	2.18	2.19	2.53
54	1.73	1.90	1.95	1.97	1.98	2.26	1.96	2.15	2.21	2.26	2.27	2.63
55	1.79	1.96	2.02	2.06	2.06	2.34	2.01	2.20	2.29	2.32	2.33	2.71
56	1.89	2.07	2.15	2.17	2.18	2.51	2.10	2.31	2.40	2.44	2.46	2.87
57	1.97	2.17	2.26	2.29	2.30	2.65	2.19	2.42	2.51	2.55	2.59	3.03
58	2.07	2.28	2.37	2.41	2.43	2.81	2.28	2.52	2.63	2.67	2.71	3.18
59	2.16	2.39	2.49	2.53	2.55	2.98	2.38	2.63	2.74	2.81	2.85	3.37
60	2.26	2.50	2.59	2.66	2.70	3.16	2.46	2.75	2.87	2.95	3.00	3.59
61	2.33	2.59	2.71	2.78	2.83	3.34	2.55	2.85	2.98	3.07	3.15	3.76
62	2.41	2.68	2.82	2.90	2.97	3.53	2.62	2.93	3.09	3.19	3.28	3.96
63	2.46	2.77	2.92	3.03	3.10	3.73	2.67	3.00	3.18	3.30	3.41	4.16
64	2.53	2.85	3.01	3.14	3.23	3.94	2.73	3.07	3.27	3.42	3.53	4.37
65	2.57	2.92	3.12	3.28	3.40	4.20	2.77	3.15	3.38	3.55	3.71	4.64
66	2.63	2.99	3.22	3.39	3.54	4.44	2.81	3.21	3.47	3.67	3.85	4.88
67	2.68	3.07	3.34	3.54	3.72	4.72	2.87	3.29	3.59	3.83	4.02	5.17
68	2.76	3.19	3.49	3.73	3.94	5.04	2.94	3.40	3.73	4.00	4.24	5.48
69	2.87	3.36	3.67	3.96	4.21	5.41	3.04	3.55	3.92	4.24	4.50	5.85
70	2.99	3.52	3.89	4.22	4.50	5.82	3.16	3.73	4.14	4.49	4.82	6.29
71	3.14	3.72	4.13	4.49	4.82	6.26	3.29	3.91	4.37	4.76	5.12	6.73
72	3.27	3.91	4.37	4.79	5.15	6.70	3.41	4.09	4.60	5.05	5.46	7.18
73	3.31	4.00	4.52	4.97	5.39	7.06	3.47	4.19	4.75	5.24	5.69	7.57
74	3.33	4.08	4.64	5.15	5.60	7.41	3.47	4.25	4.86	5.41	5.91	7.90
75	3.33	4.11	4.74	5.30	5.81	7.79	3.47	4.30	4.97	5.58	6.14	8.31
76	3.33	4.13	4.82	5.42	5.97	8.14	3.47	4.31	5.05	5.70	6.29	8.66
77	3.33	4.14	4.87	5.54	6.14	8.47	3.47	4.31	5.10	5.82	6.46	8.99
78	3.33	4.18	4.98	5.70	6.33	8.81	3.47	4.31	5.20	5.96	6.66	9.33
79	3.33	4.21	5.08	5.85	6.52	9.15	3.47	4.31	5.30	6.13	6.85	9.67
80	3.33	4.22	5.16	6.00	6.70	9.47	3.47	4.31	5.39	6.27	7.04	10.01
81	3.33	4.22	5.21	6.12	6.88	9.83	3.47	4.39	5.43	6.39	7.22	10.38
82	3.33	4.22	5.27	6.24	7.05	10.23	3.47	4.39	5.49	6.52	7.39	10.78
83	3.33	4.22	5.34	6.37	7.26	10.63	3.47	4.39	5.56	6.66	7.60	11.20
84	3.33	4.22	5.40	6.51	7.47	11.03	3.47	4.39	5.63	6.81	7.82	11.62
85	3.33	4.22	5.48	6.64	7.65	11.33	3.47	4.39	5.71	6.94	8.01	11.92
86	3.33	4.22	5.48	6.69	7.73	11.54	3.47	4.39	5.72	7.00	8.10	12.14
87	3.33	4.22	5.48	6.70	7.77	11.72	3.47	4.39	5.72	7.01	8.14	12.32
88	3.33	4.22	5.48	6.70	7.79	11.84	3.47	4.39	5.72	7.01	8.17	12.45
89	3.33	4.22	5.48	6.70	7.83	11.97	3.47	4.39	5.72	7.01	8.21	12.58
90	3.33	4.22	5.48	6.70	7.91	12.17	3.47	4.39	5.72	7.01	8.29	12.79
91	3.33	4.22	5.48	6.70	8.10	12.50	3.47	4.39	5.72	7.01	8.48	13.15
92	3.33	4.22	5.48	6.70	8.27	12.85	3.47	4.39	5.72	7.01	8.68	13.52
93	3.33	4.22	5.48	6.70	8.46	13.19	3.47	4.39	5.72	7.01	8.87	13.87
94	3.33	4.22	5.48	6.70	8.64	13.53	3.47	4.39	5.72	7.01	9.06	14.23
95	3.33	4.22	5.48	6.70	8.82	13.86	3.47	4.39	5.72	7.01	9.26	14.56
96	3.33	4.22	5.48	6.70	8.98	14.14	3.47	4.39	5.72	7.01	9.44	14.87
97	3.33	4.22	5.48	6.70	9.15	14.40	3.47	4.39	5.72	7.01	9.60	15.15
98	3.33	4.22	5.48	6.70	9.30	14.61	3.47	4.39	5.72	7.01	9.78	15.37
99	3.33	4.22	5.48	6.70	9.46	14.75	3.47	4.39	5.72	7.01	9.94	15.52
100	3.33	4.22	5.48	6.70	9.66	14.80	3.47	4.39	5.72	7.01	10.15	15.58

Table 78

Coverage Professional Home Care
 Elim Period 180
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.72	0.77	0.79	0.79	0.79	0.87	0.92	0.99	1.01	1.01	1.00	1.12
26	0.72	0.77	0.79	0.79	0.79	0.87	0.92	0.99	1.01	1.01	1.00	1.12
27	0.72	0.77	0.80	0.80	0.79	0.87	0.92	0.99	1.01	1.01	1.01	1.12
28	0.73	0.79	0.80	0.80	0.80	0.88	0.92	1.00	1.03	1.03	1.01	1.13
29	0.74	0.80	0.81	0.81	0.81	0.89	0.94	1.01	1.05	1.05	1.03	1.16
30	0.75	0.81	0.83	0.83	0.83	0.91	0.95	1.03	1.06	1.06	1.06	1.18
31	0.76	0.83	0.85	0.85	0.85	0.94	0.97	1.05	1.07	1.08	1.07	1.20
32	0.79	0.85	0.87	0.87	0.86	0.96	0.98	1.07	1.09	1.09	1.09	1.22
33	0.80	0.87	0.88	0.88	0.88	0.98	1.00	1.09	1.11	1.11	1.11	1.24
34	0.83	0.89	0.91	0.91	0.91	1.00	1.03	1.11	1.13	1.13	1.13	1.28
35	0.85	0.92	0.94	0.95	0.94	1.03	1.06	1.13	1.17	1.18	1.17	1.31
36	0.87	0.95	0.97	0.97	0.96	1.07	1.08	1.17	1.19	1.20	1.20	1.34
37	0.89	0.97	0.99	0.99	0.99	1.10	1.10	1.20	1.22	1.23	1.22	1.38
38	0.94	1.00	1.03	1.03	1.03	1.13	1.12	1.22	1.25	1.25	1.25	1.42
39	0.96	1.05	1.07	1.07	1.07	1.18	1.17	1.25	1.30	1.30	1.30	1.45
40	0.99	1.08	1.10	1.10	1.10	1.22	1.21	1.32	1.35	1.35	1.35	1.53
41	1.03	1.11	1.13	1.16	1.13	1.28	1.24	1.35	1.40	1.41	1.41	1.58
42	1.07	1.16	1.19	1.19	1.19	1.32	1.30	1.41	1.44	1.45	1.44	1.64
43	1.10	1.20	1.23	1.23	1.23	1.38	1.33	1.44	1.49	1.50	1.49	1.69
44	1.16	1.24	1.29	1.29	1.29	1.43	1.38	1.49	1.54	1.55	1.55	1.74
45	1.20	1.30	1.33	1.34	1.33	1.49	1.42	1.55	1.58	1.60	1.60	1.82
46	1.24	1.35	1.40	1.40	1.40	1.56	1.46	1.60	1.65	1.66	1.66	1.88
47	1.30	1.41	1.44	1.45	1.45	1.62	1.52	1.65	1.69	1.72	1.72	1.95
48	1.34	1.46	1.50	1.52	1.52	1.69	1.57	1.71	1.76	1.78	1.78	2.02
49	1.41	1.53	1.56	1.57	1.57	1.77	1.62	1.77	1.82	1.84	1.84	2.09
50	1.45	1.58	1.64	1.65	1.65	1.85	1.69	1.85	1.90	1.93	1.94	2.21
51	1.52	1.65	1.69	1.71	1.71	1.94	1.76	1.91	1.97	2.00	2.00	2.30
52	1.57	1.71	1.76	1.78	1.78	2.02	1.80	1.97	2.04	2.06	2.07	2.39
53	1.62	1.78	1.83	1.85	1.85	2.10	1.85	2.02	2.09	2.13	2.15	2.46
54	1.68	1.84	1.90	1.93	1.93	2.19	1.91	2.08	2.16	2.19	2.20	2.55
55	1.74	1.90	1.96	2.00	2.00	2.29	1.96	2.16	2.22	2.27	2.29	2.65
56	1.83	2.01	2.07	2.10	2.12	2.43	2.06	2.26	2.33	2.39	2.40	2.79
57	1.93	2.10	2.18	2.21	2.24	2.57	2.15	2.34	2.44	2.50	2.52	2.95
58	2.01	2.21	2.29	2.33	2.37	2.74	2.22	2.45	2.55	2.62	2.65	3.11
59	2.09	2.31	2.41	2.45	2.49	2.89	2.31	2.55	2.66	2.74	2.77	3.28
60	2.19	2.41	2.52	2.57	2.62	3.07	2.41	2.67	2.79	2.88	2.93	3.50
61	2.27	2.51	2.63	2.70	2.75	3.26	2.50	2.76	2.90	3.00	3.06	3.67
62	2.33	2.61	2.74	2.82	2.88	3.43	2.55	2.85	3.00	3.12	3.19	3.87
63	2.40	2.67	2.83	2.94	3.01	3.63	2.61	2.92	3.10	3.23	3.33	4.07
64	2.44	2.75	2.93	3.05	3.15	3.84	2.65	2.99	3.18	3.34	3.47	4.27
65	2.51	2.85	3.04	3.19	3.31	4.10	2.71	3.07	3.30	3.49	3.63	4.55
66	2.56	2.92	3.15	3.33	3.48	4.36	2.76	3.16	3.41	3.62	3.78	4.81
67	2.64	3.03	3.28	3.50	3.66	4.64	2.83	3.26	3.53	3.77	3.98	5.09
68	2.74	3.16	3.45	3.70	3.89	4.96	2.92	3.38	3.71	3.98	4.21	5.42
69	2.86	3.33	3.65	3.94	4.18	5.35	3.03	3.54	3.91	4.22	4.49	5.80
70	2.99	3.51	3.88	4.21	4.49	5.76	3.16	3.73	4.14	4.50	4.82	6.25
71	3.14	3.71	4.13	4.49	4.81	6.19	3.30	3.92	4.37	4.79	5.13	6.68
72	3.27	3.91	4.37	4.79	5.13	6.64	3.43	4.11	4.62	5.07	5.47	7.15
73	3.33	4.02	4.52	4.98	5.39	7.02	3.50	4.22	4.79	5.28	5.71	7.51
74	3.37	4.10	4.66	5.17	5.61	7.37	3.51	4.30	4.91	5.46	5.94	7.88
75	3.37	4.16	4.79	5.35	5.84	7.77	3.51	4.37	5.04	5.65	6.19	8.29
76	3.37	4.20	4.86	5.49	6.04	8.12	3.51	4.40	5.12	5.80	6.38	8.66
77	3.37	4.24	4.95	5.64	6.22	8.48	3.51	4.43	5.20	5.94	6.57	9.02
78	3.37	4.31	5.07	5.82	6.44	8.83	3.51	4.50	5.32	6.13	6.79	9.38
79	3.37	4.37	5.19	6.01	6.67	9.19	3.51	4.57	5.45	6.30	7.01	9.72
80	3.37	4.42	5.30	6.17	6.88	9.55	3.51	4.60	5.56	6.49	7.23	10.09
81	3.37	4.43	5.39	6.31	7.06	9.93	3.51	4.62	5.64	6.63	7.43	10.49
82	3.37	4.44	5.48	6.48	7.28	10.35	3.51	4.63	5.73	6.79	7.65	10.91
83	3.37	4.47	5.59	6.64	7.51	10.77	3.51	4.64	5.84	6.97	7.89	11.36
84	3.37	4.48	5.71	6.82	7.76	11.21	3.51	4.68	5.97	7.15	8.13	11.81
85	3.37	4.52	5.83	6.99	7.96	11.52	3.51	4.72	6.09	7.33	8.35	12.13
86	3.37	4.52	5.87	7.05	8.07	11.76	3.51	4.72	6.14	7.39	8.47	12.38
87	3.37	4.52	5.87	7.10	8.13	11.94	3.51	4.72	6.15	7.43	8.54	12.56
88	3.37	4.52	5.87	7.11	8.18	12.08	3.51	4.72	6.15	7.46	8.58	12.72
89	3.37	4.52	5.87	7.13	8.23	12.22	3.51	4.72	6.15	7.48	8.62	12.86
90	3.37	4.52	5.87	7.21	8.33	12.44	3.51	4.72	6.15	7.55	8.73	13.09
91	3.37	4.52	5.87	7.36	8.54	12.79	3.51	4.72	6.15	7.72	8.95	13.45
92	3.37	4.52	5.87	7.51	8.73	13.16	3.51	4.72	6.15	7.89	9.17	13.84
93	3.37	4.52	5.87	7.69	8.94	13.52	3.51	4.72	6.15	8.06	9.39	14.22
94	3.37	4.52	5.87	7.84	9.14	13.87	3.51	4.72	6.15	8.23	9.60	14.59
95	3.37	4.52	5.87	8.00	9.34	14.19	3.51	4.72	6.15	8.39	9.81	14.93
96	3.37	4.52	5.87	8.13	9.53	14.50	3.51	4.72	6.15	8.55	10.01	15.25
97	3.37	4.52	5.87	8.26	9.69	14.76	3.51	4.72	6.15	8.69	10.19	15.52
98	3.37	4.52	5.87	8.39	9.87	14.97	3.51	4.72	6.15	8.83	10.37	15.75
99	3.37	4.52	5.87	8.54	10.02	15.11	3.51	4.72	6.15	8.97	10.55	15.92
100	3.37	4.52	5.87	8.67	10.23	15.16	3.51	4.72	6.15	9.11	10.76	15.96

Table 79

Professional Home Care

365

None

w/ Cognitive Impairment

None

Coverage
Elim Period
Inflation Type
Ben Trigger
Paid Up Benefit**Reduced Paid Up**

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.58	0.64	0.65	0.65	0.64	0.74	0.75	0.83	0.84	0.85	0.84	0.97
26	0.58	0.64	0.65	0.65	0.64	0.74	0.75	0.83	0.84	0.85	0.84	0.97
27	0.59	0.64	0.65	0.65	0.65	0.74	0.75	0.83	0.85	0.85	0.85	0.97
28	0.59	0.64	0.67	0.67	0.65	0.75	0.76	0.83	0.85	0.85	0.85	0.98
29	0.61	0.65	0.67	0.67	0.67	0.76	0.77	0.84	0.86	0.86	0.86	0.99
30	0.62	0.67	0.68	0.68	0.68	0.77	0.79	0.85	0.87	0.87	0.87	1.00
31	0.63	0.68	0.70	0.70	0.69	0.79	0.80	0.87	0.89	0.89	0.89	1.03
32	0.64	0.70	0.72	0.72	0.72	0.81	0.81	0.88	0.91	0.91	0.91	1.05
33	0.65	0.72	0.74	0.74	0.73	0.84	0.83	0.91	0.94	0.94	0.94	1.07
34	0.68	0.74	0.75	0.75	0.75	0.86	0.85	0.92	0.95	0.96	0.95	1.09
35	0.69	0.75	0.77	0.77	0.77	0.88	0.87	0.95	0.97	0.98	0.97	1.12
36	0.72	0.77	0.80	0.80	0.80	0.91	0.88	0.97	0.99	1.00	0.99	1.16
37	0.74	0.80	0.83	0.83	0.83	0.95	0.91	0.99	1.01	1.03	1.03	1.19
38	0.76	0.84	0.85	0.86	0.85	0.97	0.94	1.01	1.06	1.06	1.06	1.22
39	0.79	0.86	0.88	0.88	0.88	1.00	0.97	1.06	1.08	1.09	1.09	1.25
40	0.81	0.88	0.91	0.92	0.91	1.05	1.00	1.10	1.13	1.13	1.13	1.32
41	0.85	0.92	0.95	0.96	0.95	1.09	1.05	1.13	1.17	1.18	1.18	1.36
42	0.88	0.96	0.98	0.99	0.98	1.12	1.08	1.18	1.21	1.21	1.21	1.42
43	0.91	0.99	1.01	1.03	1.03	1.18	1.10	1.21	1.24	1.25	1.25	1.46
44	0.95	1.05	1.07	1.07	1.07	1.23	1.13	1.24	1.29	1.30	1.30	1.52
45	0.99	1.08	1.11	1.11	1.11	1.29	1.19	1.30	1.33	1.34	1.34	1.57
46	1.03	1.12	1.17	1.17	1.17	1.34	1.22	1.34	1.38	1.40	1.41	1.64
47	1.08	1.18	1.21	1.21	1.21	1.41	1.28	1.38	1.43	1.44	1.45	1.69
48	1.11	1.22	1.25	1.28	1.25	1.46	1.31	1.43	1.47	1.50	1.50	1.77
49	1.17	1.28	1.31	1.32	1.32	1.53	1.35	1.49	1.54	1.55	1.56	1.83
50	1.21	1.32	1.36	1.38	1.38	1.60	1.42	1.56	1.61	1.64	1.65	1.94
51	1.25	1.38	1.42	1.44	1.44	1.67	1.46	1.61	1.67	1.69	1.71	2.01
52	1.31	1.43	1.47	1.50	1.50	1.76	1.52	1.66	1.73	1.76	1.77	2.09
53	1.35	1.49	1.54	1.56	1.56	1.83	1.56	1.72	1.78	1.82	1.83	2.17
54	1.41	1.55	1.60	1.62	1.64	1.91	1.61	1.77	1.84	1.88	1.90	2.26
55	1.46	1.61	1.67	1.69	1.69	2.00	1.66	1.83	1.90	1.95	1.96	2.34
56	1.54	1.69	1.77	1.79	1.80	2.13	1.74	1.93	2.01	2.05	2.07	2.49
57	1.62	1.79	1.86	1.90	1.91	2.27	1.82	2.01	2.10	2.16	2.19	2.63
58	1.69	1.88	1.96	2.01	2.04	2.41	1.90	2.10	2.21	2.27	2.30	2.77
59	1.78	1.97	2.07	2.12	2.16	2.56	1.98	2.20	2.31	2.39	2.43	2.94
60	1.86	2.07	2.18	2.24	2.28	2.74	2.08	2.32	2.44	2.53	2.59	3.16
61	1.95	2.17	2.29	2.37	2.41	2.92	2.16	2.42	2.56	2.65	2.73	3.34
62	2.02	2.27	2.40	2.50	2.54	3.10	2.22	2.51	2.67	2.78	2.86	3.53
63	2.09	2.37	2.51	2.62	2.68	3.30	2.30	2.61	2.78	2.90	3.00	3.74
64	2.16	2.44	2.63	2.75	2.83	3.52	2.37	2.68	2.89	3.04	3.16	3.96
65	2.24	2.55	2.76	2.90	3.03	3.80	2.43	2.79	3.03	3.21	3.36	4.25
66	2.30	2.65	2.88	3.06	3.19	4.07	2.51	2.88	3.15	3.36	3.52	4.51
67	2.39	2.76	3.03	3.23	3.40	4.36	2.57	3.00	3.30	3.53	3.73	4.82
68	2.50	2.90	3.21	3.45	3.64	4.69	2.68	3.15	3.48	3.75	3.97	5.15
69	2.63	3.09	3.42	3.71	3.94	5.06	2.82	3.31	3.70	4.00	4.27	5.53
70	2.77	3.28	3.66	3.99	4.26	5.47	2.97	3.52	3.95	4.31	4.61	5.97
71	2.93	3.50	3.92	4.28	4.58	5.91	3.12	3.73	4.20	4.60	4.94	6.41
72	3.09	3.72	4.19	4.59	4.93	6.37	3.28	3.95	4.48	4.92	5.29	6.89
73	3.18	3.86	4.39	4.83	5.21	6.75	3.37	4.10	4.68	5.16	5.58	7.27
74	3.26	3.99	4.58	5.06	5.48	7.13	3.42	4.22	4.85	5.39	5.84	7.66
75	3.30	4.11	4.75	5.30	5.78	7.57	3.49	4.36	5.05	5.64	6.16	8.11
76	3.34	4.21	4.91	5.49	6.02	7.96	3.52	4.46	5.19	5.83	6.39	8.50
77	3.37	4.31	5.06	5.70	6.26	8.36	3.54	4.54	5.35	6.04	6.64	8.91
78	3.42	4.43	5.24	5.93	6.52	8.75	3.60	4.66	5.53	6.28	6.91	9.31
79	3.48	4.55	5.42	6.17	6.79	9.14	3.64	4.79	5.71	6.51	7.18	9.70
80	3.51	4.66	5.60	6.40	7.05	9.53	3.67	4.88	5.90	6.75	7.46	10.11
81	3.52	4.74	5.75	6.61	7.30	9.94	3.70	4.97	6.05	6.96	7.72	10.54
82	3.53	4.83	5.91	6.82	7.58	10.38	3.70	5.06	6.20	7.18	7.99	10.99
83	3.53	4.92	6.07	7.05	7.87	10.84	3.71	5.16	6.39	7.41	8.29	11.45
84	3.53	4.99	6.25	7.28	8.14	11.29	3.71	5.24	6.56	7.67	8.58	11.92
85	3.55	5.08	6.39	7.48	8.37	11.59	3.72	5.32	6.72	7.87	8.81	12.24
86	3.55	5.12	6.46	7.59	8.51	11.87	3.72	5.37	6.79	7.99	8.97	12.53
87	3.55	5.13	6.51	7.67	8.62	12.08	3.72	5.39	6.85	8.06	9.08	12.73
88	3.55	5.15	6.55	7.73	8.71	12.24	3.72	5.39	6.88	8.12	9.17	12.91
89	3.55	5.15	6.58	7.79	8.81	12.43	3.72	5.40	6.92	8.20	9.26	13.09
90	3.55	5.19	6.67	7.90	8.94	12.66	3.72	5.45	7.00	8.31	9.41	13.33
91	3.55	5.30	6.81	8.10	9.17	13.04	3.72	5.56	7.16	8.50	9.66	13.72
92	3.55	5.40	6.97	8.31	9.42	13.41	3.72	5.67	7.33	8.72	9.90	14.12
93	3.55	5.51	7.13	8.49	9.66	13.78	3.72	5.78	7.49	8.93	10.15	14.52
94	3.55	5.60	7.27	8.69	9.89	14.15	3.72	5.89	7.65	9.14	10.40	14.89
95	3.55	5.71	7.41	8.87	10.12	14.50	3.72	6.00	7.81	9.33	10.64	15.26
96	3.55	5.80	7.55	9.04	10.32	14.80	3.72	6.08	7.94	9.52	10.86	15.58
97	3.55	5.89	7.67	9.20	10.51	15.07	3.72	6.18	8.07	9.67	11.06	15.85
98	3.55	5.95	7.79	9.34	10.68	15.27	3.72	6.27	8.20	9.82	11.25	16.08
99	3.55	6.03	7.89	9.47	10.88	15.41	3.72	6.34	8.31	9.99	11.45	16.23
100	3.55	6.09	8.00	9.64	11.11	15.46	3.72	6.41	8.42	10.14	11.69	16.26

Table 80

Professional Home Care
730
None
w/ Cognitive Impairment
None

Coverage
Elim Period
Inflation Type
Ben Trigger
Paid Up Benefit

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.40	0.44	0.45	0.45	0.45	0.55	0.51	0.57	0.58	0.58	0.59	0.73
26	0.40	0.44	0.45	0.45	0.45	0.55	0.51	0.57	0.58	0.58	0.59	0.73
27	0.40	0.44	0.45	0.45	0.45	0.55	0.52	0.57	0.58	0.59	0.59	0.73
28	0.40	0.44	0.45	0.45	0.45	0.55	0.52	0.57	0.59	0.59	0.59	0.73
29	0.41	0.45	0.46	0.46	0.46	0.56	0.52	0.58	0.59	0.61	0.61	0.74
30	0.41	0.46	0.47	0.47	0.47	0.57	0.53	0.59	0.61	0.62	0.62	0.75
31	0.43	0.47	0.48	0.48	0.48	0.58	0.55	0.61	0.62	0.62	0.63	0.76
32	0.44	0.48	0.50	0.50	0.50	0.59	0.56	0.62	0.63	0.64	0.64	0.79
33	0.45	0.50	0.51	0.51	0.51	0.62	0.57	0.63	0.64	0.65	0.65	0.80
34	0.46	0.51	0.52	0.52	0.52	0.63	0.58	0.64	0.67	0.67	0.67	0.83
35	0.47	0.52	0.53	0.53	0.53	0.65	0.59	0.65	0.68	0.68	0.69	0.85
36	0.48	0.53	0.56	0.56	0.56	0.68	0.61	0.68	0.70	0.70	0.70	0.87
37	0.50	0.56	0.57	0.57	0.57	0.70	0.63	0.69	0.72	0.73	0.73	0.89
38	0.52	0.57	0.59	0.59	0.59	0.73	0.64	0.72	0.74	0.74	0.75	0.92
39	0.53	0.59	0.61	0.62	0.62	0.75	0.67	0.74	0.76	0.76	0.77	0.96
40	0.56	0.62	0.63	0.63	0.64	0.77	0.69	0.77	0.80	0.81	0.81	1.00
41	0.58	0.64	0.65	0.67	0.67	0.81	0.72	0.80	0.83	0.84	0.84	1.05
42	0.59	0.67	0.68	0.69	0.69	0.85	0.74	0.83	0.85	0.86	0.87	1.08
43	0.62	0.69	0.72	0.72	0.72	0.88	0.76	0.85	0.88	0.89	0.89	1.11
44	0.64	0.72	0.74	0.75	0.75	0.92	0.79	0.88	0.91	0.92	0.94	1.17
45	0.68	0.75	0.77	0.77	0.79	0.96	0.81	0.91	0.95	0.96	0.97	1.20
46	0.70	0.79	0.81	0.81	0.83	1.00	0.85	0.95	0.98	0.99	1.00	1.24
47	0.74	0.81	0.85	0.85	0.86	1.06	0.87	0.98	1.01	1.03	1.06	1.30
48	0.76	0.85	0.88	0.89	0.89	1.10	0.91	1.01	1.06	1.08	1.09	1.35
49	0.80	0.88	0.92	0.94	0.95	1.17	0.95	1.06	1.10	1.11	1.13	1.41
50	0.84	0.92	0.96	0.97	0.98	1.21	0.99	1.11	1.17	1.19	1.20	1.50
51	0.86	0.97	1.00	1.01	1.03	1.28	1.03	1.16	1.21	1.23	1.24	1.56
52	0.89	1.00	1.06	1.07	1.08	1.33	1.06	1.19	1.24	1.28	1.30	1.62
53	0.94	1.06	1.09	1.11	1.12	1.40	1.09	1.23	1.30	1.33	1.35	1.69
54	0.97	1.09	1.13	1.17	1.19	1.46	1.12	1.28	1.34	1.38	1.41	1.77
55	1.01	1.13	1.20	1.22	1.23	1.54	1.18	1.32	1.40	1.43	1.46	1.84
56	1.08	1.21	1.28	1.30	1.32	1.65	1.23	1.40	1.47	1.53	1.56	1.96
57	1.13	1.29	1.34	1.38	1.42	1.77	1.30	1.46	1.56	1.61	1.65	2.08
58	1.20	1.35	1.43	1.47	1.52	1.89	1.35	1.55	1.65	1.71	1.76	2.21
59	1.25	1.43	1.53	1.57	1.61	2.02	1.43	1.62	1.74	1.80	1.86	2.37
60	1.33	1.52	1.62	1.68	1.73	2.18	1.52	1.73	1.86	1.95	2.01	2.55
61	1.40	1.60	1.72	1.79	1.85	2.33	1.57	1.82	1.96	2.06	2.13	2.73
62	1.46	1.69	1.83	1.91	1.97	2.51	1.65	1.91	2.07	2.19	2.28	2.92
63	1.54	1.78	1.94	2.05	2.12	2.70	1.72	2.00	2.19	2.32	2.42	3.11
64	1.60	1.88	2.05	2.18	2.27	2.92	1.78	2.09	2.31	2.45	2.57	3.33
65	1.69	2.00	2.20	2.37	2.46	3.21	1.88	2.22	2.46	2.65	2.78	3.63
66	1.77	2.10	2.34	2.53	2.66	3.47	1.96	2.33	2.62	2.82	2.98	3.89
67	1.88	2.24	2.52	2.73	2.88	3.75	2.06	2.46	2.78	3.01	3.19	4.19
68	1.98	2.40	2.71	2.94	3.14	4.07	2.17	2.63	2.98	3.25	3.47	4.51
69	2.13	2.59	2.94	3.21	3.42	4.43	2.31	2.82	3.22	3.51	3.75	4.88
70	2.29	2.79	3.19	3.50	3.74	4.83	2.49	3.05	3.49	3.83	4.10	5.32
71	2.44	3.01	3.45	3.78	4.07	5.23	2.64	3.26	3.75	4.13	4.43	5.73
72	2.62	3.25	3.73	4.10	4.42	5.67	2.81	3.49	4.03	4.46	4.80	6.18
73	2.75	3.42	3.97	4.38	4.72	6.05	2.94	3.67	4.27	4.73	5.10	6.57
74	2.88	3.61	4.20	4.66	5.04	6.45	3.07	3.86	4.51	5.01	5.42	6.97
75	3.00	3.80	4.46	4.97	5.40	6.90	3.21	4.06	4.76	5.32	5.79	7.45
76	3.10	3.95	4.66	5.21	5.68	7.33	3.29	4.21	4.97	5.58	6.07	7.87
77	3.18	4.11	4.87	5.48	5.97	7.74	3.39	4.37	5.20	5.85	6.39	8.31
78	3.29	4.28	5.10	5.76	6.29	8.15	3.49	4.55	5.43	6.14	6.70	8.71
79	3.40	4.48	5.34	6.05	6.60	8.56	3.60	4.74	5.68	6.42	7.02	9.12
80	3.51	4.66	5.58	6.34	6.92	8.97	3.71	4.94	5.92	6.73	7.35	9.55
81	3.61	4.83	5.81	6.61	7.23	9.43	3.80	5.10	6.15	7.01	7.67	10.02
82	3.71	5.01	6.06	6.90	7.55	9.88	3.91	5.29	6.41	7.29	8.00	10.48
83	3.82	5.20	6.31	7.21	7.89	10.33	4.02	5.49	6.68	7.61	8.35	10.96
84	3.91	5.40	6.58	7.49	8.23	10.79	4.13	5.69	6.94	7.91	8.70	11.42
85	4.00	5.54	6.79	7.71	8.47	11.09	4.21	5.84	7.16	8.14	8.95	11.73
86	4.06	5.64	6.92	7.88	8.67	11.37	4.26	5.94	7.30	8.32	9.15	12.02
87	4.08	5.70	7.03	8.00	8.82	11.61	4.30	6.02	7.41	8.45	9.31	12.25
88	4.10	5.76	7.12	8.11	8.95	11.80	4.32	6.06	7.50	8.56	9.44	12.46
89	4.13	5.81	7.22	8.23	9.09	12.00	4.35	6.13	7.60	8.67	9.57	12.67
90	4.18	5.91	7.34	8.37	9.26	12.25	4.39	6.20	7.73	8.82	9.76	12.94
91	4.27	6.05	7.52	8.60	9.53	12.62	4.49	6.37	7.93	9.06	10.03	13.31
92	4.36	6.19	7.73	8.84	9.79	13.01	4.59	6.52	8.14	9.32	10.31	13.71
93	4.44	6.34	7.94	9.09	10.07	13.39	4.68	6.67	8.35	9.56	10.60	14.10
94	4.52	6.49	8.13	9.31	10.32	13.74	4.76	6.82	8.56	9.80	10.87	14.48
95	4.61	6.62	8.32	9.53	10.56	14.07	4.85	6.96	8.75	10.03	11.13	14.83
96	4.69	6.74	8.47	9.71	10.79	14.37	4.93	7.10	8.92	10.24	11.36	15.13
97	4.75	6.84	8.61	9.90	11.01	14.62	4.99	7.21	9.08	10.42	11.59	15.39
98	4.82	6.93	8.75	10.07	11.22	14.83	5.07	7.29	9.21	10.60	11.81	15.61
99	4.86	7.02	8.87	10.24	11.44	14.95	5.12	7.39	9.34	10.78	12.06	15.73
100	4.92	7.11	9.02	10.44	11.73	14.97	5.18	7.49	9.48	11.00	12.35	15.75

Table 81
 Coverage Professional Home Care
 Elim Period 30
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.28	1.40	1.43	1.43	1.42	1.55	1.62	1.78	1.83	1.84	1.83	2.02
26	1.28	1.40	1.43	1.43	1.43	1.56	1.62	1.78	1.83	1.84	1.83	2.02
27	1.29	1.41	1.44	1.44	1.43	1.57	1.64	1.79	1.84	1.85	1.84	2.04
28	1.30	1.42	1.45	1.46	1.45	1.58	1.65	1.80	1.85	1.86	1.85	2.05
29	1.31	1.44	1.47	1.49	1.47	1.61	1.66	1.83	1.88	1.89	1.88	2.07
30	1.33	1.46	1.50	1.52	1.50	1.65	1.68	1.85	1.90	1.91	1.90	2.10
31	1.36	1.50	1.54	1.55	1.54	1.68	1.71	1.88	1.93	1.94	1.94	2.15
32	1.40	1.54	1.57	1.57	1.57	1.72	1.74	1.91	1.96	1.97	1.97	2.18
33	1.43	1.56	1.61	1.62	1.61	1.77	1.77	1.95	2.00	2.01	2.01	2.22
34	1.46	1.61	1.65	1.66	1.65	1.82	1.80	1.98	2.05	2.06	2.05	2.28
35	1.50	1.65	1.69	1.71	1.69	1.86	1.84	2.02	2.08	2.09	2.09	2.32
36	1.54	1.69	1.74	1.76	1.74	1.91	1.88	2.07	2.13	2.15	2.15	2.39
37	1.57	1.74	1.79	1.80	1.79	1.97	1.93	2.12	2.18	2.19	2.19	2.44
38	1.62	1.79	1.84	1.85	1.85	2.04	1.96	2.17	2.22	2.26	2.24	2.51
39	1.67	1.85	1.90	1.91	1.90	2.10	2.01	2.22	2.29	2.31	2.30	2.57
40	1.72	1.91	1.96	1.97	1.96	2.18	2.09	2.31	2.39	2.41	2.40	2.70
41	1.78	1.97	2.02	2.05	2.04	2.26	2.15	2.38	2.44	2.46	2.46	2.77
42	1.84	2.04	2.09	2.10	2.10	2.33	2.20	2.43	2.51	2.53	2.53	2.85
43	1.90	2.10	2.17	2.18	2.18	2.42	2.27	2.51	2.57	2.61	2.61	2.93
44	1.96	2.17	2.24	2.26	2.26	2.51	2.32	2.56	2.65	2.67	2.67	3.03
45	2.02	2.26	2.31	2.33	2.33	2.61	2.39	2.64	2.73	2.76	2.76	3.12
46	2.09	2.32	2.40	2.42	2.42	2.70	2.44	2.71	2.79	2.83	2.83	3.22
47	2.17	2.40	2.49	2.51	2.51	2.79	2.51	2.78	2.88	2.92	2.92	3.31
48	2.22	2.49	2.55	2.59	2.59	2.90	2.56	2.86	2.95	2.99	3.00	3.41
49	2.30	2.55	2.64	2.67	2.67	3.01	2.64	2.93	3.03	3.07	3.09	3.52
50	2.38	2.64	2.73	2.76	2.76	3.12	2.73	3.03	3.14	3.19	3.21	3.67
51	2.43	2.71	2.81	2.85	2.86	3.23	2.78	3.10	3.22	3.27	3.29	3.78
52	2.51	2.78	2.89	2.94	2.94	3.34	2.85	3.17	3.29	3.36	3.38	3.89
53	2.56	2.87	2.98	3.03	3.04	3.47	2.89	3.23	3.37	3.42	3.47	4.00
54	2.63	2.94	3.05	3.11	3.12	3.59	2.94	3.29	3.42	3.50	3.53	4.13
55	2.68	3.00	3.14	3.19	3.22	3.71	2.99	3.36	3.50	3.58	3.62	4.24
56	2.79	3.14	3.27	3.33	3.37	3.89	3.09	3.47	3.62	3.72	3.76	4.43
57	2.89	3.25	3.39	3.48	3.51	4.09	3.18	3.58	3.74	3.85	3.91	4.62
58	2.99	3.37	3.52	3.61	3.66	4.30	3.27	3.67	3.86	3.98	4.04	4.83
59	3.09	3.47	3.64	3.74	3.82	4.50	3.36	3.77	3.97	4.10	4.19	5.04
60	3.16	3.55	3.75	3.87	3.96	4.72	3.42	3.87	4.09	4.25	4.36	5.30
61	3.23	3.65	3.85	3.99	4.09	4.94	3.49	3.95	4.19	4.36	4.49	5.52
62	3.28	3.72	3.95	4.10	4.22	5.16	3.51	3.99	4.26	4.46	4.60	5.72
63	3.30	3.76	4.00	4.20	4.35	5.37	3.52	4.03	4.31	4.54	4.71	5.94
64	3.31	3.80	4.07	4.28	4.46	5.60	3.53	4.04	4.35	4.60	4.81	6.16
65	3.33	3.83	4.14	4.39	4.60	5.92	3.54	4.08	4.42	4.71	4.96	6.49
66	3.33	3.86	4.19	4.48	4.72	6.18	3.55	4.09	4.47	4.80	5.06	6.74
67	3.34	3.91	4.27	4.60	4.87	6.49	3.58	4.11	4.52	4.88	5.20	7.04
68	3.38	3.98	4.38	4.75	5.07	6.82	3.59	4.18	4.62	5.04	5.39	7.38
69	3.43	4.09	4.54	4.96	5.31	7.24	3.60	4.27	4.76	5.23	5.63	7.78
70	3.51	4.22	4.72	5.19	5.59	7.69	3.61	4.38	4.93	5.45	5.90	8.24
71	3.60	4.36	4.91	5.42	5.87	8.14	3.62	4.50	5.09	5.67	6.16	8.70
72	3.66	4.48	5.08	5.65	6.15	8.61	3.75	4.61	5.27	5.90	6.44	9.17
73	3.66	4.49	5.15	5.79	6.31	8.98	3.75	4.61	5.31	6.01	6.61	9.54
74	3.66	4.49	5.17	5.85	6.46	9.32	3.75	4.61	5.32	6.07	6.73	9.87
75	3.66	4.49	5.17	5.90	6.56	9.68	3.75	4.61	5.32	6.14	6.85	10.24
76	3.66	4.49	5.17	5.91	6.62	10.00	3.75	4.61	5.32	6.14	6.91	10.55
77	3.66	4.49	5.17	5.92	6.68	10.30	3.75	4.61	5.32	6.14	6.96	10.87
78	3.66	4.49	5.17	5.96	6.79	10.62	3.75	4.61	5.32	6.14	7.05	11.18
79	3.66	4.49	5.17	6.00	6.88	10.91	3.75	4.61	5.32	6.14	7.14	11.47
80	3.66	4.49	5.17	6.00	6.92	11.18	3.75	4.61	5.32	6.19	7.18	11.75
81	3.66	4.49	5.17	6.00	6.92	11.45	3.75	4.61	5.32	6.19	7.18	12.01
82	3.66	4.49	5.17	6.00	6.92	11.68	3.75	4.61	5.32	6.19	7.18	12.25
83	3.66	4.49	5.17	6.00	6.92	11.90	3.75	4.61	5.32	6.19	7.18	12.50
84	3.66	4.49	5.17	6.00	6.92	12.12	3.75	4.61	5.32	6.19	7.18	12.72
85	3.66	4.49	5.17	6.00	6.92	12.22	3.75	4.61	5.32	6.19	7.18	12.83
86	3.66	4.49	5.17	6.00	6.92	12.35	3.75	4.61	5.32	6.19	7.18	12.96
87	3.66	4.49	5.17	6.00	6.92	12.43	3.75	4.61	5.32	6.19	7.18	13.04
88	3.66	4.49	5.17	6.00	6.92	12.47	3.75	4.61	5.32	6.19	7.18	13.08
89	3.66	4.49	5.17	6.00	6.92	12.53	3.75	4.61	5.32	6.19	7.18	13.13
90	3.66	4.49	5.17	6.00	6.92	12.66	3.75	4.61	5.32	6.19	7.18	13.28
91	3.66	4.49	5.17	6.00	6.92	12.93	3.75	4.61	5.32	6.19	7.18	13.56
92	3.66	4.49	5.17	6.00	6.92	13.20	3.75	4.61	5.32	6.19	7.18	13.86
93	3.66	4.49	5.17	6.00	6.92	13.48	3.75	4.61	5.32	6.19	7.18	14.16
94	3.66	4.49	5.17	6.00	6.92	13.76	3.75	4.61	5.32	6.19	7.18	14.44
95	3.66	4.49	5.17	6.00	6.92	14.03	3.75	4.61	5.32	6.19	7.18	14.74
96	3.66	4.49	5.17	6.00	6.92	14.28	3.75	4.61	5.32	6.19	7.18	14.99
97	3.66	4.49	5.17	6.00	6.92	14.50	3.75	4.61	5.32	6.19	7.18	15.24
98	3.66	4.49	5.17	6.00	6.92	14.69	3.75	4.61	5.32	6.19	7.18	15.44
99	3.66	4.49	5.17	6.00	6.92	14.81	3.75	4.61	5.32	6.19	7.18	15.58
100	3.66	4.49	5.17	6.00	6.92	14.83	3.75	4.61	5.32	6.19	7.18	15.60

Table 82
 Coverage Professional Home Care
 Elim Period 60
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.24	1.35	1.40	1.40	1.38	1.52	1.60	1.74	1.78	1.79	1.78	1.97
26	1.24	1.35	1.40	1.40	1.38	1.53	1.60	1.74	1.78	1.79	1.78	1.97
27	1.25	1.36	1.41	1.41	1.40	1.54	1.60	1.74	1.79	1.80	1.79	1.98
28	1.28	1.38	1.42	1.43	1.42	1.55	1.62	1.76	1.80	1.82	1.80	2.01
29	1.29	1.41	1.44	1.44	1.44	1.57	1.64	1.78	1.83	1.84	1.83	2.04
30	1.31	1.43	1.46	1.47	1.46	1.61	1.66	1.80	1.85	1.86	1.85	2.06
31	1.34	1.46	1.50	1.50	1.49	1.65	1.68	1.84	1.89	1.90	1.89	2.09
32	1.36	1.49	1.54	1.54	1.53	1.68	1.72	1.86	1.93	1.94	1.93	2.15
33	1.41	1.53	1.57	1.57	1.56	1.73	1.74	1.90	1.96	1.97	1.96	2.18
34	1.44	1.56	1.61	1.62	1.61	1.77	1.78	1.94	2.00	2.01	2.00	2.22
35	1.47	1.61	1.66	1.66	1.65	1.83	1.82	1.98	2.04	2.06	2.05	2.29
36	1.52	1.66	1.69	1.71	1.69	1.88	1.85	2.02	2.08	2.09	2.09	2.33
37	1.56	1.71	1.74	1.76	1.74	1.94	1.90	2.07	2.13	2.15	2.15	2.40
38	1.60	1.76	1.80	1.82	1.80	2.00	1.95	2.12	2.18	2.20	2.19	2.45
39	1.65	1.80	1.85	1.86	1.86	2.06	1.98	2.18	2.24	2.27	2.26	2.53
40	1.71	1.86	1.91	1.93	1.93	2.13	2.07	2.27	2.33	2.37	2.34	2.65
41	1.76	1.93	1.97	2.00	1.98	2.20	2.13	2.32	2.40	2.42	2.42	2.73
42	1.82	1.98	2.05	2.06	2.06	2.29	2.18	2.39	2.45	2.49	2.49	2.79
43	1.88	2.06	2.12	2.13	2.13	2.38	2.24	2.45	2.53	2.55	2.55	2.88
44	1.94	2.12	2.19	2.20	2.20	2.45	2.30	2.52	2.61	2.63	2.63	2.98
45	2.00	2.19	2.27	2.29	2.28	2.55	2.37	2.59	2.67	2.70	2.70	3.06
46	2.07	2.28	2.34	2.37	2.37	2.65	2.42	2.66	2.75	2.78	2.78	3.16
47	2.15	2.34	2.42	2.44	2.44	2.75	2.49	2.74	2.82	2.86	2.87	3.26
48	2.20	2.42	2.51	2.53	2.53	2.85	2.54	2.81	2.90	2.94	2.95	3.37
49	2.28	2.51	2.59	2.62	2.63	2.95	2.62	2.88	2.98	3.03	3.03	3.47
50	2.34	2.57	2.67	2.71	2.71	3.06	2.70	2.98	3.09	3.14	3.16	3.63
51	2.41	2.66	2.76	2.79	2.79	3.17	2.76	3.05	3.16	3.22	3.25	3.74
52	2.49	2.74	2.85	2.88	2.89	3.29	2.82	3.12	3.25	3.29	3.33	3.85
53	2.54	2.81	2.92	2.97	2.98	3.40	2.87	3.18	3.30	3.38	3.40	3.96
54	2.61	2.89	3.00	3.05	3.07	3.52	2.92	3.25	3.38	3.45	3.49	4.07
55	2.66	2.95	3.07	3.14	3.16	3.64	2.97	3.30	3.45	3.52	3.58	4.19
56	2.77	3.09	3.21	3.28	3.31	3.84	3.07	3.42	3.58	3.66	3.72	4.38
57	2.87	3.19	3.34	3.42	3.47	4.04	3.16	3.53	3.71	3.80	3.86	4.58
58	2.97	3.31	3.48	3.55	3.62	4.24	3.25	3.64	3.83	3.94	4.00	4.79
59	3.05	3.42	3.60	3.70	3.76	4.46	3.33	3.74	3.94	4.07	4.15	4.98
60	3.14	3.52	3.72	3.83	3.91	4.68	3.41	3.85	4.07	4.21	4.33	5.27
61	3.21	3.62	3.83	3.96	4.06	4.88	3.48	3.94	4.16	4.33	4.47	5.48
62	3.26	3.70	3.91	4.08	4.20	5.10	3.51	3.99	4.25	4.44	4.59	5.70
63	3.29	3.75	3.99	4.18	4.32	5.34	3.53	4.03	4.31	4.52	4.71	5.92
64	3.31	3.78	4.07	4.27	4.44	5.58	3.54	4.06	4.36	4.61	4.82	6.15
65	3.34	3.85	4.14	4.39	4.60	5.90	3.55	4.11	4.46	4.73	4.98	6.48
66	3.36	3.88	4.21	4.49	4.74	6.17	3.55	4.14	4.50	4.83	5.10	6.75
67	3.38	3.95	4.31	4.63	4.92	6.49	3.58	4.19	4.59	4.95	5.27	7.05
68	3.43	4.04	4.44	4.81	5.12	6.84	3.61	4.26	4.70	5.10	5.47	7.40
69	3.51	4.16	4.61	5.03	5.39	7.25	3.66	4.37	4.85	5.31	5.72	7.82
70	3.60	4.30	4.80	5.25	5.67	7.70	3.73	4.49	5.03	5.54	6.01	8.27
71	3.67	4.44	4.98	5.49	5.94	8.15	3.82	4.62	5.20	5.78	6.27	8.73
72	3.75	4.58	5.17	5.72	6.24	8.64	3.87	4.73	5.39	6.01	6.56	9.22
73	3.75	4.59	5.24	5.85	6.41	9.00	3.87	4.74	5.43	6.12	6.73	9.57
74	3.75	4.59	5.27	5.94	6.56	9.33	3.87	4.74	5.46	6.18	6.86	9.91
75	3.75	4.59	5.27	6.00	6.68	9.71	3.87	4.74	5.46	6.26	7.00	10.30
76	3.75	4.59	5.27	6.02	6.75	10.03	3.87	4.74	5.46	6.27	7.06	10.63
77	3.75	4.59	5.27	6.04	6.84	10.36	3.87	4.74	5.46	6.29	7.14	10.96
78	3.75	4.59	5.27	6.13	6.96	10.69	3.87	4.74	5.46	6.37	7.27	11.30
79	3.75	4.59	5.27	6.19	7.10	11.03	3.87	4.74	5.46	6.44	7.39	11.63
80	3.75	4.59	5.27	6.26	7.21	11.36	3.87	4.74	5.46	6.50	7.50	11.97
81	3.75	4.59	5.27	6.27	7.27	11.72	3.87	4.74	5.46	6.51	7.58	12.32
82	3.75	4.59	5.27	6.29	7.36	12.08	3.87	4.74	5.46	6.52	7.66	12.69
83	3.75	4.59	5.27	6.31	7.46	12.44	3.87	4.74	5.46	6.56	7.77	13.08
84	3.75	4.59	5.27	6.36	7.57	12.82	3.87	4.74	5.46	6.60	7.89	13.46
85	3.75	4.59	5.27	6.40	7.67	13.08	3.87	4.74	5.46	6.66	8.00	13.75
86	3.75	4.59	5.27	6.40	7.69	13.27	3.87	4.74	5.46	6.66	8.01	13.93
87	3.75	4.59	5.27	6.40	7.69	13.39	3.87	4.74	5.46	6.66	8.01	14.05
88	3.75	4.59	5.27	6.40	7.69	13.46	3.87	4.74	5.46	6.66	8.01	14.14
89	3.75	4.59	5.27	6.40	7.69	13.55	3.87	4.74	5.46	6.66	8.01	14.25
90	3.75	4.59	5.27	6.40	7.69	13.74	3.87	4.74	5.46	6.66	8.01	14.42
91	3.75	4.59	5.27	6.40	7.69	14.05	3.87	4.74	5.46	6.66	8.01	14.76
92	3.75	4.59	5.27	6.40	7.69	14.39	3.87	4.74	5.46	6.66	8.01	15.11
93	3.75	4.59	5.27	6.40	7.69	14.72	3.87	4.74	5.46	6.66	8.01	15.46
94	3.75	4.59	5.27	6.40	7.69	15.04	3.87	4.74	5.46	6.66	8.01	15.81
95	3.75	4.59	5.27	6.40	7.69	15.36	3.87	4.74	5.46	6.66	8.01	16.13
96	3.75	4.59	5.27	6.40	7.69	15.63	3.87	4.74	5.46	6.66	8.01	16.43
97	3.75	4.59	5.27	6.40	7.69	15.88	3.87	4.74	5.46	6.66	8.01	16.71
98	3.75	4.59	5.27	6.40	7.69	16.09	3.87	4.74	5.46	6.66	8.01	16.93
99	3.75	4.59	5.27	6.40	7.69	16.23	3.87	4.74	5.46	6.66	8.01	17.06
100	3.75	4.59	5.27	6.40	7.69	16.23	3.87	4.74	5.46	6.66	8.01	17.08

Table 83
 Coverage Professional Home Care
 Elim Period 90
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.21	1.32	1.35	1.35	1.34	1.49	1.56	1.69	1.74	1.76	1.74	1.94
26	1.21	1.32	1.35	1.35	1.34	1.49	1.56	1.69	1.74	1.76	1.74	1.94
27	1.22	1.33	1.36	1.36	1.35	1.50	1.56	1.71	1.76	1.76	1.76	1.95
28	1.23	1.34	1.38	1.40	1.38	1.52	1.57	1.72	1.77	1.78	1.77	1.96
29	1.25	1.36	1.41	1.41	1.41	1.54	1.60	1.74	1.78	1.79	1.79	2.00
30	1.29	1.40	1.43	1.44	1.43	1.57	1.62	1.77	1.82	1.83	1.82	2.02
31	1.31	1.43	1.46	1.46	1.45	1.61	1.65	1.79	1.84	1.85	1.84	2.06
32	1.33	1.45	1.49	1.50	1.49	1.65	1.67	1.83	1.88	1.89	1.88	2.09
33	1.36	1.49	1.53	1.54	1.53	1.68	1.71	1.86	1.91	1.93	1.91	2.15
34	1.41	1.53	1.57	1.57	1.56	1.73	1.74	1.90	1.95	1.96	1.96	2.19
35	1.44	1.57	1.61	1.62	1.61	1.78	1.78	1.94	2.00	2.01	2.00	2.24
36	1.47	1.61	1.66	1.67	1.66	1.84	1.82	1.98	2.04	2.06	2.05	2.30
37	1.53	1.66	1.71	1.72	1.71	1.89	1.86	2.04	2.08	2.10	2.09	2.34
38	1.56	1.71	1.76	1.77	1.76	1.95	1.90	2.08	2.15	2.16	2.15	2.42
39	1.61	1.77	1.82	1.83	1.82	2.02	1.95	2.13	2.19	2.21	2.20	2.49
40	1.67	1.82	1.88	1.89	1.88	2.09	2.04	2.21	2.29	2.31	2.30	2.61
41	1.72	1.88	1.94	1.95	1.94	2.17	2.08	2.28	2.34	2.38	2.37	2.67
42	1.78	1.94	2.00	2.01	2.01	2.24	2.15	2.33	2.41	2.43	2.43	2.75
43	1.84	2.01	2.07	2.08	2.08	2.32	2.20	2.41	2.49	2.51	2.51	2.83
44	1.90	2.08	2.15	2.16	2.16	2.41	2.27	2.46	2.55	2.57	2.57	2.93
45	1.96	2.16	2.21	2.24	2.22	2.51	2.32	2.54	2.63	2.65	2.65	3.01
46	2.04	2.22	2.30	2.31	2.31	2.61	2.39	2.62	2.70	2.74	2.74	3.11
47	2.09	2.30	2.38	2.40	2.40	2.70	2.44	2.68	2.77	2.81	2.81	3.21
48	2.17	2.38	2.45	2.49	2.49	2.79	2.51	2.76	2.86	2.89	2.89	3.31
49	2.24	2.45	2.54	2.56	2.56	2.90	2.57	2.83	2.93	2.97	2.98	3.42
50	2.31	2.53	2.63	2.65	2.66	3.01	2.67	2.93	3.04	3.09	3.11	3.59
51	2.38	2.62	2.71	2.75	2.75	3.14	2.74	3.00	3.12	3.17	3.19	3.70
52	2.44	2.68	2.79	2.83	2.85	3.25	2.78	3.07	3.19	3.26	3.28	3.80
53	2.51	2.77	2.87	2.92	2.93	3.37	2.85	3.14	3.27	3.33	3.37	3.91
54	2.57	2.85	2.95	3.01	3.03	3.49	2.90	3.21	3.34	3.41	3.45	4.03
55	2.64	2.92	3.04	3.10	3.11	3.61	2.95	3.27	3.41	3.49	3.52	4.15
56	2.75	3.04	3.17	3.25	3.27	3.80	3.05	3.39	3.54	3.63	3.67	4.35
57	2.85	3.16	3.30	3.38	3.41	3.99	3.15	3.50	3.66	3.77	3.83	4.55
58	2.95	3.28	3.43	3.52	3.58	4.20	3.25	3.62	3.80	3.91	3.98	4.75
59	3.04	3.39	3.58	3.66	3.73	4.42	3.33	3.72	3.92	4.04	4.13	4.97
60	3.14	3.50	3.70	3.82	3.88	4.63	3.42	3.84	4.06	4.21	4.31	5.24
61	3.21	3.61	3.80	3.95	4.03	4.86	3.49	3.92	4.16	4.33	4.46	5.47
62	3.27	3.67	3.91	4.07	4.18	5.09	3.53	3.99	4.26	4.46	4.59	5.70
63	3.31	3.75	3.99	4.19	4.32	5.34	3.58	4.04	4.33	4.55	4.72	5.93
64	3.34	3.80	4.08	4.28	4.46	5.58	3.59	4.09	4.39	4.64	4.84	6.17
65	3.37	3.86	4.18	4.42	4.62	5.92	3.61	4.15	4.49	4.79	5.01	6.51
66	3.39	3.91	4.25	4.52	4.75	6.19	3.61	4.18	4.55	4.87	5.15	6.79
67	3.41	3.97	4.35	4.66	4.93	6.50	3.62	4.22	4.63	4.99	5.30	7.10
68	3.47	4.06	4.47	4.83	5.15	6.86	3.65	4.30	4.74	5.16	5.51	7.45
69	3.54	4.19	4.63	5.05	5.41	7.27	3.73	4.40	4.91	5.36	5.76	7.85
70	3.63	4.32	4.83	5.29	5.70	7.73	3.78	4.52	5.08	5.60	6.05	8.34
71	3.74	4.48	5.04	5.54	6.00	8.21	3.88	4.68	5.28	5.83	6.34	8.81
72	3.83	4.62	5.23	5.79	6.29	8.69	3.96	4.81	5.46	6.08	6.64	9.30
73	3.83	4.66	5.31	5.93	6.50	9.08	3.96	4.83	5.54	6.22	6.84	9.67
74	3.83	4.66	5.36	6.04	6.66	9.43	3.96	4.83	5.58	6.31	6.99	10.02
75	3.83	4.66	5.36	6.13	6.80	9.82	3.96	4.83	5.59	6.40	7.15	10.43
76	3.83	4.66	5.36	6.17	6.91	10.18	3.96	4.83	5.59	6.45	7.25	10.78
77	3.83	4.66	5.36	6.22	7.01	10.52	3.96	4.83	5.59	6.49	7.34	11.12
78	3.83	4.66	5.36	6.31	7.15	10.86	3.96	4.83	5.59	6.58	7.48	11.47
79	3.83	4.66	5.36	6.40	7.28	11.20	3.96	4.83	5.59	6.67	7.61	11.81
80	3.83	4.66	5.37	6.45	7.38	11.51	3.96	4.83	5.59	6.72	7.71	12.12
81	3.83	4.66	5.37	6.46	7.45	11.84	3.96	4.83	5.59	6.72	7.77	12.46
82	3.83	4.66	5.37	6.46	7.50	12.13	3.96	4.83	5.59	6.72	7.82	12.78
83	3.83	4.66	5.37	6.46	7.55	12.45	3.96	4.83	5.59	6.72	7.88	13.09
84	3.83	4.66	5.37	6.46	7.60	12.74	3.96	4.83	5.59	6.72	7.93	13.40
85	3.83	4.66	5.37	6.46	7.63	12.91	3.96	4.83	5.59	6.72	7.96	13.57
86	3.83	4.66	5.37	6.46	7.63	13.08	3.96	4.83	5.59	6.72	7.98	13.75
87	3.83	4.66	5.37	6.46	7.63	13.19	3.96	4.83	5.59	6.72	7.98	13.86
88	3.83	4.66	5.37	6.46	7.63	13.27	3.96	4.83	5.59	6.72	7.98	13.93
89	3.83	4.66	5.37	6.46	7.63	13.34	3.96	4.83	5.59	6.72	7.98	14.03
90	3.83	4.66	5.37	6.46	7.63	13.52	3.96	4.83	5.59	6.72	7.98	14.19
91	3.83	4.66	5.37	6.46	7.63	13.82	3.96	4.83	5.59	6.72	7.98	14.52
92	3.83	4.66	5.37	6.46	7.63	14.14	3.96	4.83	5.59	6.72	7.98	14.85
93	3.83	4.66	5.37	6.46	7.63	14.44	3.96	4.83	5.59	6.72	7.98	15.19
94	3.83	4.66	5.37	6.46	7.63	14.76	3.96	4.83	5.59	6.72	7.98	15.51
95	3.83	4.66	5.37	6.46	7.63	15.05	3.96	4.83	5.59	6.72	7.98	15.83
96	3.83	4.66	5.37	6.46	7.63	15.32	3.96	4.83	5.59	6.72	7.98	16.10
97	3.83	4.66	5.37	6.46	7.63	15.57	3.96	4.83	5.59	6.72	7.98	16.37
98	3.83	4.66	5.37	6.46	7.63	15.75	3.96	4.83	5.59	6.72	7.98	16.58
99	3.83	4.66	5.37	6.46	7.63	15.87	3.96	4.83	5.59	6.72	7.98	16.71
100	3.83	4.66	5.37	6.46	7.63	15.88	3.96	4.83	5.59	6.72	7.98	16.71

Table 84
 Coverage Professional Home Care
 Elim Period 100
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.20	1.31	1.34	1.34	1.33	1.47	1.55	1.68	1.73	1.73	1.72	1.93
26	1.20	1.31	1.34	1.34	1.33	1.47	1.55	1.68	1.73	1.73	1.73	1.93
27	1.21	1.32	1.35	1.35	1.34	1.49	1.55	1.69	1.73	1.74	1.73	1.94
28	1.22	1.33	1.36	1.36	1.36	1.50	1.56	1.71	1.74	1.76	1.76	1.95
29	1.24	1.35	1.40	1.40	1.38	1.53	1.58	1.72	1.77	1.78	1.77	1.97
30	1.28	1.38	1.42	1.43	1.42	1.56	1.61	1.74	1.79	1.80	1.79	2.01
31	1.30	1.41	1.45	1.45	1.44	1.60	1.64	1.78	1.83	1.84	1.83	2.05
32	1.32	1.44	1.47	1.49	1.47	1.64	1.66	1.80	1.86	1.88	1.86	2.08
33	1.35	1.47	1.52	1.53	1.52	1.67	1.69	1.84	1.90	1.91	1.90	2.13
34	1.40	1.52	1.55	1.56	1.55	1.72	1.73	1.88	1.94	1.95	1.94	2.18
35	1.43	1.55	1.60	1.61	1.60	1.77	1.77	1.93	1.97	1.98	1.98	2.22
36	1.46	1.60	1.65	1.65	1.65	1.83	1.80	1.96	2.02	2.04	2.04	2.28
37	1.52	1.65	1.69	1.69	1.69	1.88	1.84	2.01	2.07	2.08	2.08	2.33
38	1.55	1.69	1.74	1.76	1.74	1.94	1.89	2.06	2.12	2.15	2.13	2.40
39	1.60	1.74	1.79	1.80	1.80	2.01	1.94	2.10	2.18	2.19	2.19	2.46
40	1.65	1.80	1.85	1.86	1.86	2.07	2.02	2.20	2.27	2.29	2.29	2.57
41	1.71	1.86	1.91	1.93	1.93	2.15	2.07	2.27	2.32	2.34	2.34	2.66
42	1.76	1.93	1.98	2.00	1.98	2.22	2.12	2.32	2.40	2.42	2.41	2.74
43	1.82	1.98	2.05	2.07	2.06	2.31	2.18	2.39	2.45	2.49	2.49	2.82
44	1.89	2.06	2.12	2.15	2.13	2.40	2.24	2.44	2.53	2.55	2.55	2.90
45	1.95	2.13	2.20	2.21	2.21	2.49	2.30	2.52	2.61	2.63	2.63	3.00
46	2.01	2.20	2.28	2.30	2.29	2.57	2.37	2.59	2.67	2.71	2.71	3.10
47	2.08	2.29	2.37	2.39	2.38	2.67	2.43	2.66	2.75	2.78	2.79	3.19
48	2.16	2.37	2.43	2.46	2.45	2.78	2.50	2.74	2.83	2.87	2.88	3.29
49	2.21	2.43	2.52	2.55	2.55	2.89	2.55	2.81	2.90	2.95	2.95	3.40
50	2.29	2.52	2.61	2.64	2.64	3.00	2.65	2.92	3.03	3.07	3.09	3.55
51	2.37	2.59	2.68	2.73	2.73	3.11	2.71	2.98	3.10	3.15	3.17	3.66
52	2.42	2.67	2.77	2.81	2.82	3.22	2.77	3.05	3.17	3.23	3.26	3.77
53	2.50	2.75	2.86	2.89	2.90	3.34	2.82	3.12	3.25	3.31	3.34	3.89
54	2.55	2.82	2.93	2.99	3.00	3.47	2.88	3.18	3.31	3.39	3.42	4.00
55	2.62	2.89	3.01	3.07	3.10	3.59	2.93	3.25	3.39	3.48	3.51	4.13
56	2.73	3.01	3.15	3.22	3.25	3.77	3.04	3.37	3.52	3.61	3.65	4.32
57	2.83	3.14	3.28	3.37	3.40	3.98	3.14	3.49	3.64	3.75	3.80	4.52
58	2.93	3.26	3.41	3.50	3.54	4.19	3.22	3.60	3.77	3.88	3.96	4.73
59	3.03	3.38	3.54	3.64	3.71	4.39	3.31	3.71	3.89	4.02	4.10	4.95
60	3.11	3.49	3.66	3.78	3.86	4.62	3.41	3.83	4.04	4.19	4.28	5.23
61	3.19	3.59	3.78	3.92	4.00	4.85	3.48	3.91	4.14	4.32	4.43	5.46
62	3.26	3.66	3.88	4.06	4.16	5.08	3.52	3.98	4.24	4.43	4.58	5.69
63	3.29	3.73	3.98	4.16	4.30	5.32	3.55	4.03	4.32	4.54	4.71	5.92
64	3.33	3.78	4.07	4.27	4.43	5.57	3.58	4.08	4.38	4.63	4.83	6.16
65	3.37	3.85	4.16	4.40	4.61	5.91	3.60	4.14	4.48	4.76	5.01	6.50
66	3.38	3.89	4.24	4.51	4.74	6.18	3.61	4.16	4.54	4.86	5.13	6.78
67	3.41	3.96	4.33	4.64	4.93	6.50	3.62	4.21	4.63	4.99	5.30	7.10
68	3.47	4.06	4.47	4.83	5.15	6.85	3.65	4.30	4.74	5.16	5.51	7.45
69	3.54	4.19	4.63	5.05	5.41	7.27	3.73	4.40	4.92	5.37	5.78	7.87
70	3.64	4.33	4.83	5.29	5.70	7.73	3.80	4.54	5.09	5.60	6.06	8.34
71	3.74	4.48	5.04	5.54	6.01	8.21	3.89	4.69	5.29	5.84	6.36	8.81
72	3.84	4.62	5.24	5.80	6.30	8.70	3.97	4.82	5.48	6.09	6.66	9.31
73	3.84	4.68	5.32	5.94	6.51	9.08	3.97	4.84	5.56	6.25	6.85	9.68
74	3.84	4.68	5.39	6.06	6.68	9.44	3.97	4.84	5.60	6.34	7.02	10.04
75	3.84	4.68	5.40	6.15	6.82	9.83	3.97	4.84	5.63	6.44	7.18	10.45
76	3.84	4.68	5.40	6.20	6.93	10.19	3.97	4.84	5.63	6.49	7.28	10.80
77	3.84	4.68	5.40	6.26	7.04	10.54	3.97	4.84	5.63	6.53	7.38	11.15
78	3.84	4.68	5.40	6.36	7.18	10.88	3.97	4.84	5.63	6.63	7.52	11.50
79	3.84	4.68	5.40	6.45	7.34	11.22	3.97	4.84	5.63	6.72	7.66	11.84
80	3.84	4.68	5.41	6.51	7.45	11.54	3.97	4.84	5.63	6.79	7.78	12.18
81	3.84	4.68	5.43	6.53	7.52	11.88	3.97	4.84	5.65	6.80	7.85	12.51
82	3.84	4.68	5.43	6.56	7.60	12.22	3.97	4.84	5.65	6.82	7.94	12.86
83	3.84	4.68	5.43	6.58	7.69	12.56	3.97	4.84	5.65	6.85	8.02	13.21
84	3.84	4.68	5.43	6.61	7.77	12.90	3.97	4.84	5.65	6.89	8.11	13.56
85	3.84	4.68	5.43	6.64	7.83	13.10	3.97	4.84	5.65	6.91	8.18	13.78
86	3.84	4.68	5.46	6.64	7.85	13.29	3.97	4.84	5.68	6.91	8.21	13.96
87	3.84	4.68	5.46	6.64	7.85	13.41	3.97	4.84	5.68	6.91	8.21	14.08
88	3.84	4.68	5.46	6.64	7.85	13.50	3.97	4.84	5.68	6.91	8.21	14.17
89	3.84	4.68	5.46	6.64	7.85	13.59	3.97	4.84	5.68	6.91	8.21	14.28
90	3.84	4.68	5.46	6.64	7.85	13.76	3.97	4.84	5.68	6.91	8.21	14.47
91	3.84	4.68	5.46	6.64	7.85	14.08	3.97	4.84	5.68	6.91	8.21	14.80
92	3.84	4.68	5.46	6.64	7.85	14.41	3.97	4.84	5.68	6.91	8.21	15.14
93	3.84	4.68	5.46	6.64	7.85	14.74	3.97	4.84	5.68	6.91	8.21	15.49
94	3.84	4.68	5.46	6.64	7.85	15.05	3.97	4.84	5.68	6.91	8.21	15.83
95	3.84	4.68	5.46	6.64	7.85	15.37	3.97	4.84	5.68	6.91	8.21	16.16
96	3.84	4.68	5.46	6.64	7.85	15.63	3.97	4.84	5.68	6.91	8.21	16.45
97	3.84	4.68	5.46	6.64	7.85	15.88	3.97	4.84	5.68	6.91	8.21	16.71
98	3.84	4.68	5.46	6.64	7.85	16.08	3.97	4.84	5.68	6.91	8.21	16.92
99	3.84	4.68	5.46	6.64	7.85	16.20	3.97	4.84	5.68	6.91	8.21	17.05
100	3.84	4.68	5.46	6.64	7.85	16.20	3.97	4.84	5.68	6.91	8.21	17.06

Table 85
 Coverage Professional Home Care
 Elim Period 120
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.18	1.29	1.32	1.32	1.31	1.45	1.52	1.65	1.69	1.71	1.69	1.89
26	1.18	1.29	1.32	1.32	1.31	1.45	1.52	1.65	1.69	1.71	1.69	1.90
27	1.19	1.30	1.33	1.33	1.32	1.46	1.53	1.66	1.71	1.71	1.71	1.90
28	1.20	1.31	1.34	1.34	1.34	1.47	1.54	1.67	1.72	1.73	1.72	1.93
29	1.22	1.33	1.36	1.36	1.35	1.50	1.55	1.69	1.74	1.74	1.74	1.95
30	1.24	1.35	1.40	1.40	1.38	1.54	1.57	1.72	1.77	1.78	1.77	1.97
31	1.28	1.38	1.42	1.43	1.42	1.57	1.60	1.74	1.79	1.80	1.79	2.01
32	1.30	1.42	1.45	1.46	1.45	1.61	1.64	1.78	1.83	1.84	1.83	2.06
33	1.33	1.45	1.49	1.50	1.49	1.65	1.66	1.82	1.86	1.88	1.86	2.09
34	1.36	1.49	1.53	1.54	1.53	1.69	1.69	1.85	1.90	1.91	1.90	2.15
35	1.41	1.53	1.57	1.57	1.56	1.74	1.73	1.89	1.94	1.96	1.95	2.19
36	1.44	1.57	1.61	1.62	1.61	1.79	1.77	1.94	1.98	2.00	2.00	2.26
37	1.47	1.61	1.66	1.67	1.66	1.85	1.82	1.97	2.04	2.05	2.05	2.30
38	1.53	1.66	1.71	1.72	1.71	1.91	1.85	2.02	2.08	2.10	2.09	2.37
39	1.57	1.72	1.77	1.78	1.77	1.97	1.90	2.08	2.15	2.16	2.16	2.43
40	1.62	1.77	1.83	1.84	1.83	2.05	1.98	2.17	2.22	2.26	2.26	2.54
41	1.67	1.83	1.89	1.90	1.89	2.12	2.04	2.22	2.29	2.31	2.31	2.63
42	1.73	1.89	1.95	1.96	1.95	2.19	2.09	2.29	2.34	2.38	2.38	2.70
43	1.79	1.96	2.01	2.04	2.02	2.28	2.15	2.34	2.42	2.44	2.44	2.78
44	1.85	2.02	2.08	2.10	2.09	2.37	2.20	2.41	2.50	2.52	2.52	2.87
45	1.91	2.09	2.16	2.18	2.18	2.44	2.27	2.49	2.56	2.59	2.59	2.97
46	1.98	2.17	2.24	2.27	2.26	2.54	2.32	2.55	2.64	2.66	2.67	3.06
47	2.05	2.24	2.31	2.33	2.33	2.64	2.39	2.62	2.71	2.75	2.75	3.16
48	2.12	2.32	2.40	2.42	2.42	2.75	2.45	2.68	2.78	2.82	2.83	3.26
49	2.18	2.40	2.49	2.51	2.51	2.85	2.52	2.76	2.87	2.90	2.92	3.37
50	2.26	2.46	2.56	2.59	2.59	2.95	2.62	2.87	2.98	3.03	3.04	3.52
51	2.32	2.55	2.64	2.68	2.68	3.07	2.67	2.94	3.05	3.11	3.12	3.63
52	2.39	2.63	2.73	2.77	2.77	3.18	2.74	3.01	3.12	3.18	3.21	3.74
53	2.45	2.70	2.81	2.86	2.87	3.30	2.78	3.07	3.21	3.27	3.29	3.85
54	2.52	2.78	2.89	2.94	2.95	3.42	2.85	3.14	3.28	3.34	3.38	3.97
55	2.57	2.86	2.97	3.03	3.05	3.54	2.89	3.21	3.34	3.42	3.47	4.09
56	2.68	2.98	3.11	3.17	3.19	3.74	3.00	3.31	3.48	3.58	3.61	4.28
57	2.79	3.10	3.25	3.31	3.36	3.94	3.10	3.43	3.61	3.71	3.76	4.49
58	2.89	3.22	3.37	3.47	3.51	4.14	3.18	3.54	3.73	3.85	3.91	4.70
59	2.99	3.33	3.50	3.61	3.65	4.36	3.28	3.65	3.85	3.98	4.07	4.92
60	3.07	3.43	3.62	3.74	3.82	4.58	3.38	3.77	3.99	4.15	4.25	5.19
61	3.16	3.53	3.74	3.88	3.97	4.81	3.43	3.87	4.10	4.27	4.39	5.42
62	3.22	3.63	3.85	4.00	4.11	5.05	3.50	3.95	4.20	4.39	4.54	5.65
63	3.27	3.70	3.95	4.13	4.26	5.29	3.53	4.00	4.28	4.50	4.68	5.89
64	3.30	3.75	4.03	4.24	4.40	5.53	3.54	4.04	4.36	4.61	4.81	6.14
65	3.34	3.83	4.14	4.38	4.59	5.89	3.59	4.11	4.47	4.75	4.98	6.49
66	3.37	3.87	4.21	4.49	4.73	6.16	3.60	4.15	4.54	4.85	5.12	6.77
67	3.40	3.95	4.32	4.63	4.92	6.49	3.62	4.21	4.62	4.98	5.30	7.08
68	3.47	4.04	4.46	4.82	5.13	6.85	3.66	4.30	4.75	5.16	5.51	7.45
69	3.54	4.18	4.63	5.05	5.41	7.27	3.74	4.42	4.93	5.37	5.79	7.87
70	3.64	4.33	4.84	5.30	5.70	7.73	3.83	4.55	5.10	5.63	6.08	8.35
71	3.75	4.49	5.05	5.56	6.02	8.21	3.92	4.71	5.31	5.89	6.38	8.83
72	3.85	4.64	5.25	5.82	6.33	8.70	4.00	4.84	5.51	6.14	6.69	9.33
73	3.85	4.70	5.36	5.97	6.53	9.09	4.00	4.87	5.60	6.28	6.90	9.70
74	3.85	4.70	5.42	6.09	6.72	9.45	4.00	4.87	5.67	6.40	7.06	10.07
75	3.85	4.70	5.46	6.20	6.89	9.88	4.00	4.87	5.70	6.51	7.25	10.51
76	3.85	4.70	5.46	6.27	7.01	10.23	4.00	4.87	5.70	6.57	7.37	10.86
77	3.85	4.70	5.46	6.34	7.13	10.57	4.00	4.87	5.70	6.63	7.48	11.21
78	3.85	4.70	5.46	6.45	7.27	10.92	4.00	4.87	5.70	6.74	7.63	11.56
79	3.85	4.70	5.46	6.55	7.41	11.26	4.00	4.87	5.70	6.84	7.78	11.89
80	3.85	4.70	5.46	6.63	7.57	11.61	4.00	4.87	5.70	6.92	7.91	12.24
81	3.85	4.70	5.56	6.69	7.67	11.98	4.00	4.87	5.78	6.99	8.02	12.63
82	3.85	4.70	5.56	6.75	7.81	12.38	4.00	4.87	5.78	7.04	8.17	13.05
83	3.85	4.70	5.56	6.84	7.95	12.79	4.00	4.87	5.78	7.13	8.32	13.46
84	3.85	4.70	5.56	6.92	8.11	13.20	4.00	4.87	5.78	7.22	8.47	13.89
85	3.85	4.70	5.56	7.01	8.24	13.50	4.00	4.87	5.78	7.30	8.61	14.19
86	3.85	4.70	5.61	7.01	8.27	13.70	4.00	4.87	5.83	7.30	8.67	14.41
87	3.85	4.70	5.61	7.01	8.27	13.83	4.00	4.87	5.83	7.30	8.67	14.54
88	3.85	4.70	5.61	7.01	8.27	13.94	4.00	4.87	5.83	7.30	8.67	14.65
89	3.85	4.70	5.61	7.01	8.27	14.06	4.00	4.87	5.83	7.30	8.67	14.78
90	3.85	4.70	5.61	7.01	8.27	14.26	4.00	4.87	5.83	7.30	8.67	14.98
91	3.85	4.70	5.61	7.01	8.27	14.60	4.00	4.87	5.83	7.30	8.67	15.35
92	3.85	4.70	5.61	7.01	8.27	14.96	4.00	4.87	5.83	7.30	8.67	15.72
93	3.85	4.70	5.61	7.01	8.27	15.31	4.00	4.87	5.83	7.30	8.67	16.08
94	3.85	4.70	5.61	7.01	8.27	15.64	4.00	4.87	5.83	7.30	8.67	16.45
95	3.85	4.70	5.61	7.01	8.27	15.97	4.00	4.87	5.83	7.30	8.67	16.80
96	3.85	4.70	5.61	7.01	8.27	16.26	4.00	4.87	5.83	7.30	8.67	17.11
97	3.85	4.70	5.61	7.01	8.27	16.53	4.00	4.87	5.83	7.30	8.67	17.39
98	3.85	4.70	5.61	7.01	8.27	16.73	4.00	4.87	5.83	7.30	8.67	17.61
99	3.85	4.70	5.61	7.01	8.27	16.85	4.00	4.87	5.83	7.30	8.67	17.74
100	3.85	4.70	5.61	7.01	8.27	16.85	4.00	4.87	5.83	7.30	8.67	17.74

Table 86
 Coverage Professional Home Care
 Elim Period 180
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.13	1.24	1.29	1.29	1.28	1.41	1.47	1.61	1.65	1.66	1.65	1.84
26	1.16	1.24	1.29	1.29	1.28	1.42	1.47	1.61	1.65	1.66	1.65	1.84
27	1.16	1.25	1.30	1.30	1.29	1.42	1.49	1.61	1.66	1.67	1.66	1.85
28	1.17	1.28	1.31	1.31	1.30	1.44	1.50	1.64	1.67	1.68	1.67	1.88
29	1.19	1.30	1.33	1.33	1.32	1.46	1.52	1.65	1.69	1.71	1.69	1.90
30	1.21	1.32	1.35	1.35	1.34	1.49	1.54	1.67	1.72	1.73	1.72	1.93
31	1.23	1.34	1.38	1.38	1.38	1.53	1.56	1.69	1.74	1.76	1.74	1.96
32	1.25	1.38	1.42	1.42	1.41	1.56	1.58	1.73	1.78	1.79	1.78	2.00
33	1.30	1.41	1.45	1.45	1.44	1.60	1.62	1.77	1.82	1.83	1.82	2.05
34	1.32	1.44	1.49	1.49	1.47	1.65	1.65	1.80	1.85	1.86	1.85	2.08
35	1.35	1.49	1.53	1.54	1.53	1.69	1.68	1.84	1.89	1.90	1.90	2.15
36	1.41	1.53	1.57	1.57	1.56	1.74	1.73	1.88	1.94	1.95	1.95	2.19
37	1.44	1.57	1.61	1.62	1.61	1.80	1.77	1.93	1.98	2.00	1.98	2.26
38	1.47	1.62	1.66	1.67	1.66	1.86	1.80	1.97	2.04	2.05	2.05	2.31
39	1.53	1.67	1.72	1.73	1.72	1.93	1.85	2.02	2.08	2.10	2.09	2.38
40	1.57	1.72	1.77	1.78	1.78	1.98	1.94	2.10	2.18	2.19	2.19	2.49
41	1.64	1.78	1.83	1.84	1.84	2.06	1.98	2.17	2.24	2.26	2.26	2.55
42	1.68	1.84	1.90	1.91	1.90	2.13	2.04	2.22	2.30	2.32	2.31	2.64
43	1.74	1.90	1.96	1.97	1.97	2.21	2.09	2.29	2.37	2.39	2.39	2.71
44	1.80	1.97	2.04	2.05	2.05	2.30	2.16	2.34	2.43	2.45	2.45	2.79
45	1.86	2.04	2.10	2.12	2.12	2.39	2.20	2.42	2.50	2.53	2.53	2.89
46	1.93	2.10	2.18	2.20	2.19	2.49	2.28	2.50	2.57	2.61	2.61	2.99
47	2.00	2.18	2.26	2.28	2.28	2.57	2.33	2.55	2.65	2.67	2.68	3.09
48	2.06	2.27	2.33	2.37	2.37	2.67	2.40	2.63	2.73	2.76	2.77	3.18
49	2.12	2.33	2.41	2.44	2.44	2.77	2.45	2.70	2.79	2.83	2.85	3.28
50	2.19	2.41	2.50	2.53	2.53	2.88	2.55	2.81	2.90	2.95	2.98	3.45
51	2.27	2.49	2.57	2.62	2.62	2.99	2.62	2.87	2.99	3.04	3.05	3.54
52	2.32	2.55	2.66	2.70	2.70	3.11	2.66	2.94	3.06	3.12	3.14	3.65
53	2.39	2.64	2.74	2.78	2.79	3.22	2.73	3.00	3.14	3.19	3.22	3.77
54	2.45	2.71	2.82	2.87	2.88	3.34	2.77	3.07	3.21	3.28	3.30	3.88
55	2.52	2.78	2.89	2.95	2.98	3.47	2.83	3.14	3.28	3.36	3.39	4.00
56	2.62	2.90	3.03	3.10	3.12	3.64	2.93	3.25	3.40	3.49	3.53	4.20
57	2.73	3.01	3.16	3.23	3.27	3.85	3.03	3.37	3.53	3.63	3.70	4.39
58	2.82	3.14	3.29	3.38	3.42	4.04	3.12	3.48	3.65	3.76	3.84	4.60
59	2.90	3.25	3.41	3.51	3.58	4.26	3.21	3.59	3.77	3.91	3.98	4.82
60	3.00	3.36	3.53	3.65	3.73	4.48	3.30	3.71	3.92	4.07	4.18	5.09
61	3.07	3.45	3.65	3.78	3.88	4.71	3.38	3.78	4.03	4.20	4.32	5.32
62	3.14	3.53	3.76	3.92	4.03	4.94	3.42	3.87	4.13	4.32	4.47	5.56
63	3.18	3.61	3.86	4.04	4.18	5.18	3.47	3.94	4.21	4.43	4.60	5.80
64	3.23	3.66	3.95	4.15	4.31	5.43	3.49	3.98	4.30	4.54	4.73	6.04
65	3.28	3.75	4.07	4.31	4.51	5.79	3.53	4.07	4.42	4.70	4.94	6.40
66	3.31	3.83	4.16	4.44	4.68	6.07	3.58	4.11	4.50	4.82	5.09	6.70
67	3.38	3.91	4.30	4.61	4.87	6.41	3.61	4.20	4.62	4.97	5.29	7.03
68	3.45	4.03	4.46	4.81	5.12	6.79	3.66	4.30	4.76	5.17	5.52	7.40
69	3.55	4.19	4.64	5.05	5.41	7.23	3.76	4.44	4.95	5.41	5.81	7.84
70	3.66	4.35	4.86	5.31	5.72	7.69	3.86	4.60	5.17	5.68	6.14	8.34
71	3.78	4.51	5.08	5.58	6.04	8.17	3.97	4.75	5.37	5.93	6.44	8.82
72	3.88	4.69	5.30	5.85	6.37	8.68	4.07	4.92	5.59	6.19	6.77	9.32
73	3.91	4.74	5.42	6.03	6.58	9.06	4.08	4.97	5.70	6.37	6.99	9.71
74	3.91	4.76	5.51	6.16	6.79	9.45	4.08	4.98	5.78	6.50	7.17	10.09
75	3.91	4.76	5.57	6.29	6.99	9.89	4.08	4.98	5.84	6.64	7.38	10.54
76	3.91	4.76	5.60	6.39	7.13	10.26	4.08	4.98	5.89	6.73	7.52	10.91
77	3.91	4.76	5.64	6.49	7.28	10.64	4.08	4.98	5.91	6.81	7.67	11.29
78	3.91	4.76	5.71	6.61	7.47	11.00	4.08	4.98	5.96	6.94	7.85	11.66
79	3.91	4.76	5.78	6.74	7.65	11.37	4.08	4.98	6.04	7.06	8.03	12.05
80	3.91	4.76	5.83	6.86	7.82	11.74	4.08	4.98	6.08	7.18	8.21	12.42
81	3.91	4.76	5.85	6.94	7.96	12.14	4.08	4.98	6.12	7.27	8.35	12.83
82	3.91	4.76	5.90	7.06	8.13	12.57	4.08	4.98	6.15	7.39	8.54	13.27
83	3.91	4.76	5.94	7.18	8.32	13.01	4.08	4.98	6.19	7.51	8.71	13.71
84	3.91	4.76	6.00	7.33	8.49	13.44	4.08	4.98	6.26	7.66	8.91	14.17
85	3.91	4.76	6.06	7.45	8.67	13.76	4.08	4.98	6.33	7.79	9.08	14.49
86	3.91	4.76	6.06	7.48	8.72	13.98	4.08	4.98	6.33	7.82	9.15	14.73
87	3.91	4.76	6.06	7.48	8.75	14.14	4.08	4.98	6.33	7.82	9.17	14.88
88	3.91	4.76	6.06	7.48	8.75	14.27	4.08	4.98	6.33	7.82	9.17	15.02
89	3.91	4.76	6.06	7.48	8.78	14.40	4.08	4.98	6.33	7.82	9.20	15.15
90	3.91	4.76	6.06	7.48	8.84	14.62	4.08	4.98	6.33	7.82	9.27	15.37
91	3.91	4.76	6.06	7.48	9.02	14.97	4.08	4.98	6.33	7.82	9.45	15.74
92	3.91	4.76	6.06	7.48	9.19	15.35	4.08	4.98	6.33	7.82	9.64	16.13
93	3.91	4.76	6.06	7.48	9.36	15.71	4.08	4.98	6.33	7.82	9.82	16.52
94	3.91	4.76	6.06	7.48	9.54	16.06	4.08	4.98	6.33	7.82	10.01	16.90
95	3.91	4.76	6.06	7.48	9.71	16.40	4.08	4.98	6.33	7.82	10.20	17.25
96	3.91	4.76	6.06	7.48	9.88	16.70	4.08	4.98	6.33	7.82	10.37	17.56
97	3.91	4.76	6.06	7.48	10.04	16.96	4.08	4.98	6.33	7.82	10.55	17.85
98	3.91	4.76	6.06	7.48	10.20	17.17	4.08	4.98	6.33	7.82	10.74	18.06
99	3.91	4.76	6.06	7.48	10.40	17.29	4.08	4.98	6.33	7.82	10.93	18.19
100	3.91	4.76	6.06	7.48	10.64	17.29	4.08	4.98	6.33	7.82	11.21	18.19

Table 87
 Coverage Professional Home Care
 Elim Period 365
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.95	1.05	1.07	1.07	1.06	1.21	1.22	1.34	1.38	1.40	1.38	1.58
26	0.95	1.05	1.07	1.07	1.06	1.21	1.23	1.34	1.38	1.40	1.38	1.60
27	0.96	1.05	1.08	1.08	1.07	1.22	1.23	1.35	1.40	1.40	1.40	1.60
28	0.97	1.06	1.09	1.09	1.08	1.23	1.24	1.36	1.41	1.41	1.41	1.62
29	0.98	1.08	1.10	1.10	1.10	1.25	1.25	1.38	1.42	1.43	1.42	1.65
30	1.00	1.10	1.12	1.12	1.12	1.29	1.29	1.41	1.44	1.45	1.44	1.67
31	1.03	1.12	1.16	1.16	1.16	1.31	1.31	1.43	1.46	1.47	1.46	1.69
32	1.06	1.16	1.18	1.19	1.18	1.34	1.33	1.45	1.50	1.50	1.50	1.73
33	1.08	1.18	1.21	1.21	1.21	1.38	1.35	1.47	1.53	1.54	1.53	1.77
34	1.10	1.21	1.24	1.24	1.23	1.42	1.38	1.52	1.56	1.57	1.56	1.82
35	1.13	1.23	1.28	1.29	1.28	1.46	1.42	1.55	1.60	1.61	1.60	1.85
36	1.17	1.28	1.31	1.32	1.31	1.50	1.44	1.58	1.64	1.65	1.65	1.90
37	1.20	1.32	1.35	1.35	1.35	1.55	1.47	1.62	1.67	1.68	1.68	1.96
38	1.23	1.35	1.40	1.41	1.40	1.61	1.52	1.66	1.72	1.73	1.73	2.01
39	1.28	1.41	1.44	1.45	1.44	1.66	1.55	1.71	1.77	1.78	1.78	2.07
40	1.32	1.44	1.49	1.50	1.49	1.72	1.62	1.78	1.84	1.86	1.86	2.18
41	1.35	1.49	1.54	1.55	1.55	1.78	1.67	1.83	1.90	1.91	1.91	2.24
42	1.41	1.55	1.60	1.61	1.60	1.85	1.72	1.89	1.95	1.97	1.97	2.31
43	1.45	1.60	1.66	1.67	1.66	1.93	1.77	1.94	2.01	2.04	2.04	2.39
44	1.52	1.66	1.72	1.73	1.72	2.00	1.82	2.00	2.07	2.09	2.09	2.45
45	1.56	1.72	1.78	1.79	1.79	2.08	1.86	2.06	2.13	2.16	2.17	2.54
46	1.62	1.78	1.84	1.86	1.86	2.17	1.93	2.12	2.20	2.22	2.24	2.63
47	1.67	1.85	1.91	1.94	1.94	2.26	1.97	2.18	2.27	2.30	2.30	2.73
48	1.73	1.91	1.98	2.01	2.01	2.33	2.04	2.24	2.33	2.38	2.39	2.81
49	1.79	1.98	2.06	2.08	2.08	2.43	2.08	2.31	2.41	2.44	2.45	2.90
50	1.85	2.05	2.13	2.16	2.17	2.53	2.18	2.41	2.51	2.55	2.57	3.06
51	1.91	2.12	2.20	2.24	2.24	2.64	2.22	2.46	2.57	2.63	2.65	3.16
52	1.97	2.19	2.28	2.31	2.32	2.74	2.29	2.53	2.65	2.71	2.74	3.27
53	2.04	2.26	2.34	2.40	2.41	2.85	2.33	2.61	2.73	2.78	2.81	3.38
54	2.09	2.32	2.43	2.49	2.50	2.97	2.40	2.66	2.79	2.86	2.89	3.49
55	2.16	2.40	2.51	2.55	2.57	3.07	2.44	2.73	2.87	2.94	2.98	3.61
56	2.26	2.51	2.63	2.68	2.73	3.26	2.54	2.83	2.99	3.07	3.12	3.78
57	2.34	2.62	2.76	2.82	2.87	3.45	2.63	2.94	3.11	3.21	3.27	3.98
58	2.43	2.74	2.88	2.97	3.01	3.64	2.73	3.06	3.25	3.36	3.41	4.19
59	2.53	2.85	3.00	3.10	3.16	3.86	2.81	3.16	3.37	3.49	3.58	4.40
60	2.62	2.95	3.14	3.25	3.31	4.08	2.92	3.30	3.52	3.66	3.76	4.70
61	2.71	3.06	3.26	3.39	3.48	4.31	3.00	3.40	3.64	3.82	3.92	4.93
62	2.78	3.16	3.39	3.53	3.64	4.55	3.07	3.50	3.76	3.96	4.09	5.17
63	2.85	3.25	3.50	3.67	3.80	4.81	3.12	3.59	3.87	4.09	4.25	5.43
64	2.90	3.34	3.62	3.83	3.97	5.07	3.18	3.65	3.98	4.22	4.42	5.70
65	2.99	3.45	3.76	4.02	4.20	5.45	3.26	3.77	4.14	4.43	4.64	6.08
66	3.05	3.54	3.89	4.18	4.39	5.76	3.30	3.86	4.26	4.58	4.83	6.40
67	3.12	3.65	4.04	4.36	4.62	6.12	3.38	3.96	4.39	4.76	5.06	6.75
68	3.22	3.78	4.22	4.59	4.87	6.50	3.47	4.09	4.58	4.98	5.32	7.14
69	3.34	3.96	4.44	4.85	5.19	6.94	3.59	4.25	4.80	5.25	5.63	7.59
70	3.48	4.15	4.69	5.15	5.53	7.41	3.71	4.44	5.04	5.56	6.00	8.10
71	3.62	4.35	4.93	5.43	5.87	7.91	3.84	4.63	5.28	5.84	6.31	8.59
72	3.75	4.54	5.18	5.75	6.22	8.43	3.97	4.82	5.52	6.15	6.68	9.11
73	3.82	4.66	5.35	5.96	6.50	8.84	4.02	4.93	5.69	6.37	6.94	9.54
74	3.84	4.74	5.49	6.17	6.75	9.27	4.04	5.01	5.83	6.57	7.21	9.96
75	3.85	4.82	5.65	6.39	7.04	9.77	4.06	5.09	6.00	6.80	7.49	10.45
76	3.85	4.86	5.75	6.56	7.25	10.19	4.06	5.13	6.08	6.96	7.70	10.88
77	3.85	4.91	5.85	6.73	7.47	10.62	4.06	5.16	6.18	7.13	7.91	11.32
78	3.85	4.97	6.00	6.92	7.71	11.02	4.06	5.23	6.31	7.33	8.17	11.73
79	3.85	5.04	6.13	7.13	7.95	11.44	4.06	5.29	6.45	7.52	8.42	12.14
80	3.85	5.08	6.25	7.33	8.18	11.85	4.06	5.34	6.57	7.72	8.64	12.56
81	3.85	5.10	6.36	7.48	8.39	12.30	4.06	5.35	6.68	7.88	8.86	13.02
82	3.85	5.13	6.48	7.66	8.62	12.74	4.06	5.37	6.80	8.06	9.10	13.48
83	3.85	5.16	6.60	7.84	8.87	13.21	4.06	5.40	6.92	8.24	9.34	13.96
84	3.85	5.18	6.73	8.02	9.12	13.67	4.06	5.43	7.06	8.44	9.59	14.43
85	3.85	5.23	6.85	8.17	9.31	13.99	4.06	5.47	7.18	8.59	9.80	14.76
86	3.85	5.23	6.89	8.25	9.43	14.25	4.06	5.47	7.23	8.67	9.91	15.03
87	3.85	5.23	6.90	8.29	9.48	14.43	4.06	5.47	7.24	8.70	9.99	15.22
88	3.85	5.23	6.90	8.31	9.54	14.60	4.06	5.47	7.24	8.72	10.03	15.38
89	3.85	5.23	6.90	8.34	9.59	14.76	4.06	5.47	7.24	8.76	10.09	15.55
90	3.85	5.23	6.90	8.42	9.70	14.99	4.06	5.47	7.24	8.84	10.20	15.81
91	3.85	5.23	6.90	8.58	9.91	15.37	4.06	5.47	7.24	9.02	10.42	16.19
92	3.85	5.23	6.90	8.75	10.13	15.76	4.06	5.47	7.24	9.20	10.65	16.59
93	3.85	5.23	6.90	8.92	10.33	16.14	4.06	5.47	7.24	9.36	10.87	17.01
94	3.85	5.23	6.90	9.09	10.55	16.52	4.06	5.47	7.24	9.55	11.09	17.39
95	3.85	5.23	6.90	9.24	10.75	16.85	4.06	5.47	7.24	9.71	11.30	17.74
96	3.85	5.23	6.90	9.39	10.93	17.16	4.06	5.47	7.24	9.88	11.51	18.06
97	3.85	5.23	6.90	9.54	11.12	17.42	4.06	5.47	7.24	10.02	11.70	18.35
98	3.85	5.23	6.90	9.67	11.30	17.63	4.06	5.47	7.24	10.18	11.89	18.55
99	3.85	5.23	6.90	9.81	11.51	17.74	4.06	5.47	7.24	10.33	12.11	18.67
100	3.85	5.23	6.90	10.00	11.80	17.74	4.06	5.47	7.24	10.53	12.42	18.67

Table 88

Coverage Professional Home Care
 Elim Period 730
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.65	0.72	0.74	0.74	0.74	0.89	0.85	0.95	0.97	0.98	0.98	1.20
26	0.65	0.73	0.74	0.74	0.74	0.89	0.85	0.95	0.97	0.98	0.98	1.20
27	0.65	0.73	0.75	0.75	0.75	0.91	0.86	0.95	0.98	0.98	0.99	1.21
28	0.67	0.74	0.76	0.76	0.76	0.92	0.86	0.96	0.99	0.99	0.99	1.22
29	0.68	0.75	0.77	0.77	0.77	0.94	0.87	0.97	1.00	1.00	1.01	1.24
30	0.69	0.76	0.79	0.79	0.79	0.96	0.88	0.98	1.01	1.03	1.03	1.25
31	0.70	0.79	0.81	0.81	0.81	0.98	0.91	1.00	1.05	1.05	1.06	1.30
32	0.73	0.80	0.83	0.83	0.83	1.00	0.92	1.03	1.07	1.07	1.08	1.32
33	0.74	0.83	0.85	0.85	0.85	1.03	0.95	1.05	1.08	1.09	1.10	1.34
34	0.76	0.85	0.87	0.87	0.87	1.07	0.96	1.07	1.11	1.11	1.12	1.38
35	0.79	0.87	0.89	0.89	0.89	1.10	0.98	1.09	1.13	1.13	1.16	1.42
36	0.80	0.89	0.92	0.94	0.94	1.13	1.00	1.12	1.17	1.18	1.19	1.45
37	0.83	0.92	0.96	0.96	0.96	1.18	1.03	1.16	1.20	1.21	1.21	1.50
38	0.86	0.96	0.98	0.99	0.99	1.21	1.06	1.19	1.22	1.23	1.24	1.54
39	0.88	0.98	1.01	1.01	1.03	1.25	1.09	1.21	1.25	1.28	1.29	1.58
40	0.91	1.01	1.06	1.07	1.07	1.31	1.13	1.28	1.32	1.34	1.35	1.67
41	0.95	1.06	1.09	1.10	1.10	1.35	1.18	1.31	1.36	1.38	1.40	1.73
42	0.98	1.09	1.13	1.13	1.16	1.41	1.20	1.35	1.41	1.43	1.44	1.79
43	1.01	1.13	1.18	1.19	1.19	1.46	1.23	1.40	1.45	1.47	1.49	1.85
44	1.06	1.18	1.22	1.23	1.24	1.53	1.29	1.44	1.50	1.53	1.54	1.91
45	1.09	1.22	1.28	1.29	1.30	1.58	1.32	1.47	1.55	1.57	1.60	1.98
46	1.13	1.28	1.32	1.33	1.34	1.66	1.35	1.53	1.60	1.64	1.65	2.06
47	1.18	1.32	1.38	1.40	1.41	1.73	1.41	1.57	1.66	1.68	1.71	2.13
48	1.22	1.36	1.43	1.45	1.46	1.80	1.44	1.64	1.71	1.74	1.77	2.20
49	1.25	1.43	1.49	1.52	1.53	1.89	1.49	1.68	1.77	1.80	1.83	2.29
50	1.31	1.47	1.55	1.57	1.58	1.97	1.56	1.77	1.85	1.90	1.94	2.42
51	1.35	1.54	1.61	1.64	1.66	2.06	1.60	1.82	1.91	1.96	2.00	2.52
52	1.41	1.58	1.67	1.69	1.72	2.15	1.65	1.88	1.97	2.04	2.07	2.62
53	1.45	1.65	1.73	1.77	1.79	2.24	1.69	1.93	2.05	2.10	2.15	2.71
54	1.50	1.71	1.79	1.84	1.88	2.33	1.73	1.98	2.10	2.17	2.21	2.81
55	1.55	1.76	1.86	1.91	1.95	2.44	1.78	2.04	2.17	2.24	2.30	2.92
56	1.62	1.85	1.96	2.02	2.07	2.61	1.86	2.13	2.28	2.37	2.42	3.09
57	1.71	1.95	2.07	2.15	2.19	2.77	1.94	2.22	2.39	2.49	2.55	3.26
58	1.78	2.05	2.18	2.27	2.32	2.95	2.02	2.32	2.51	2.62	2.70	3.45
59	1.86	2.15	2.30	2.40	2.46	3.15	2.09	2.43	2.63	2.75	2.85	3.65
60	1.94	2.24	2.42	2.53	2.62	3.36	2.20	2.56	2.78	2.93	3.04	3.94
61	2.02	2.34	2.54	2.67	2.77	3.58	2.29	2.66	2.90	3.07	3.19	4.15
62	2.09	2.45	2.67	2.83	2.94	3.80	2.37	2.77	3.04	3.23	3.38	4.40
63	2.18	2.55	2.79	2.99	3.11	4.06	2.43	2.87	3.16	3.39	3.54	4.66
64	2.26	2.66	2.93	3.15	3.29	4.33	2.51	2.97	3.29	3.55	3.74	4.94
65	2.37	2.81	3.12	3.39	3.55	4.73	2.61	3.12	3.50	3.80	4.00	5.35
66	2.43	2.93	3.28	3.58	3.78	5.06	2.68	3.25	3.65	3.98	4.22	5.68
67	2.54	3.07	3.48	3.80	4.04	5.41	2.78	3.38	3.84	4.21	4.49	6.04
68	2.66	3.23	3.67	4.06	4.33	5.81	2.90	3.54	4.04	4.47	4.79	6.44
69	2.79	3.42	3.94	4.35	4.66	6.25	3.04	3.74	4.30	4.75	5.12	6.89
70	2.95	3.64	4.20	4.66	5.03	6.72	3.21	3.97	4.59	5.10	5.51	7.40
71	3.11	3.86	4.47	4.97	5.37	7.18	3.37	4.19	4.86	5.42	5.87	7.89
72	3.28	4.09	4.75	5.31	5.75	7.70	3.52	4.42	5.16	5.76	6.25	8.39
73	3.40	4.28	4.99	5.59	6.08	8.14	3.64	4.60	5.40	6.05	6.58	8.84
74	3.50	4.44	5.23	5.87	6.41	8.59	3.74	4.76	5.63	6.33	6.91	9.30
75	3.61	4.63	5.49	6.19	6.79	9.14	3.84	4.96	5.90	6.66	7.29	9.83
76	3.66	4.76	5.69	6.44	7.06	9.59	3.89	5.08	6.07	6.90	7.58	10.31
77	3.73	4.91	5.89	6.69	7.37	10.07	3.96	5.21	6.27	7.15	7.88	10.79
78	3.82	5.06	6.08	6.97	7.67	10.52	4.04	5.37	6.49	7.43	8.20	11.25
79	3.89	5.21	6.30	7.24	7.99	10.97	4.13	5.53	6.70	7.70	8.49	11.70
80	3.98	5.37	6.52	7.51	8.29	11.41	4.21	5.69	6.91	7.98	8.81	12.14
81	4.04	5.52	6.72	7.77	8.59	11.89	4.27	5.83	7.12	8.24	9.12	12.65
82	4.10	5.67	6.93	8.03	8.91	12.39	4.33	5.97	7.35	8.50	9.44	13.15
83	4.18	5.82	7.16	8.31	9.23	12.87	4.40	6.15	7.58	8.79	9.77	13.65
84	4.25	5.97	7.39	8.58	9.55	13.35	4.47	6.30	7.81	9.06	10.09	14.15
85	4.31	6.09	7.57	8.78	9.77	13.66	4.52	6.42	7.98	9.27	10.32	14.44
86	4.32	6.16	7.66	8.91	9.93	13.95	4.55	6.49	8.09	9.41	10.51	14.75
87	4.32	6.19	7.72	9.02	10.07	14.17	4.55	6.52	8.14	9.52	10.63	14.98
88	4.32	6.22	7.78	9.09	10.16	14.37	4.55	6.55	8.20	9.58	10.74	15.17
89	4.32	6.26	7.84	9.19	10.29	14.55	4.55	6.58	8.25	9.68	10.85	15.37
90	4.32	6.31	7.94	9.31	10.44	14.83	4.55	6.64	8.36	9.81	11.00	15.63
91	4.32	6.44	8.11	9.53	10.68	15.20	4.55	6.78	8.54	10.03	11.25	16.04
92	4.32	6.56	8.27	9.75	10.93	15.60	4.55	6.91	8.71	10.26	11.52	16.45
93	4.32	6.68	8.45	9.94	11.20	15.98	4.55	7.03	8.88	10.48	11.78	16.84
94	4.32	6.80	8.60	10.16	11.44	16.35	4.55	7.15	9.05	10.69	12.05	17.22
95	4.32	6.91	8.76	10.36	11.66	16.69	4.55	7.27	9.22	10.90	12.30	17.58
96	4.32	7.01	8.90	10.54	11.88	16.97	4.55	7.38	9.36	11.10	12.51	17.89
97	4.32	7.11	9.03	10.71	12.10	17.23	4.55	7.48	9.50	11.26	12.74	18.15
98	4.32	7.18	9.15	10.87	12.32	17.41	4.55	7.57	9.64	11.45	12.97	18.35
99	4.32	7.26	9.27	11.06	12.58	17.51	4.55	7.65	9.77	11.64	13.26	18.43
100	4.32	7.36	9.43	11.32	12.96	17.51	4.55	7.74	9.93	11.92	13.65	18.43

Table 89
 Coverage Professional Home Care
 Elim Period 30
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	1.32	1.44	1.49	1.49	1.47	1.61		1.69	1.86	1.91	1.93	1.91	2.10	
26	1.32	1.45	1.49	1.49	1.47	1.62		1.69	1.86	1.91	1.93	1.91	2.10	
27	1.33	1.46	1.50	1.50	1.49	1.64		1.71	1.88	1.93	1.93	1.93	2.12	
28	1.34	1.47	1.52	1.53	1.52	1.66		1.72	1.89	1.94	1.95	1.94	2.15	
29	1.36	1.50	1.54	1.55	1.54	1.68		1.74	1.91	1.96	1.97	1.96	2.17	
30	1.40	1.53	1.57	1.57	1.56	1.72		1.77	1.94	1.98	2.00	1.98	2.20	
31	1.42	1.56	1.60	1.61	1.60	1.76		1.79	1.96	2.02	2.04	2.02	2.24	
32	1.45	1.60	1.65	1.65	1.64	1.79		1.83	2.00	2.06	2.07	2.06	2.29	
33	1.49	1.64	1.68	1.69	1.68	1.84		1.85	2.05	2.09	2.10	2.10	2.33	
34	1.53	1.68	1.72	1.73	1.72	1.89		1.89	2.08	2.15	2.16	2.15	2.39	
35	1.56	1.72	1.77	1.78	1.77	1.95		1.94	2.13	2.19	2.20	2.19	2.44	
36	1.61	1.77	1.82	1.83	1.82	2.01		1.97	2.18	2.24	2.26	2.24	2.51	
37	1.66	1.83	1.88	1.89	1.88	2.07		2.02	2.22	2.29	2.31	2.30	2.56	
38	1.71	1.88	1.94	1.95	1.94	2.13		2.07	2.28	2.34	2.37	2.37	2.64	
39	1.76	1.94	2.00	2.01	2.00	2.20		2.12	2.33	2.41	2.43	2.42	2.71	
40	1.82	2.00	2.06	2.07	2.07	2.28		2.20	2.44	2.51	2.53	2.53	2.83	
41	1.88	2.07	2.13	2.15	2.13	2.37		2.27	2.51	2.57	2.61	2.61	2.92	
42	1.94	2.15	2.20	2.21	2.21	2.44		2.32	2.56	2.65	2.67	2.67	3.00	
43	2.00	2.21	2.28	2.30	2.29	2.54		2.39	2.64	2.73	2.75	2.75	3.10	
44	2.07	2.29	2.37	2.39	2.38	2.64		2.45	2.71	2.79	2.83	2.83	3.19	
45	2.15	2.38	2.44	2.46	2.45	2.74		2.52	2.79	2.88	2.92	2.92	3.29	
46	2.21	2.45	2.53	2.55	2.55	2.85		2.59	2.87	2.97	3.00	3.00	3.40	
47	2.29	2.54	2.63	2.65	2.64	2.95		2.66	2.95	3.05	3.09	3.10	3.51	
48	2.37	2.63	2.71	2.74	2.74	3.06		2.73	3.03	3.14	3.17	3.18	3.62	
49	2.44	2.71	2.81	2.83	2.83	3.18		2.79	3.11	3.22	3.27	3.28	3.73	
50	2.52	2.79	2.89	2.93	2.93	3.30		2.89	3.22	3.34	3.40	3.41	3.91	
51	2.59	2.88	2.99	3.03	3.04	3.42		2.97	3.30	3.42	3.49	3.50	4.02	
52	2.66	2.97	3.07	3.12	3.14	3.54		3.03	3.38	3.51	3.58	3.60	4.14	
53	2.74	3.05	3.17	3.22	3.23	3.66		3.07	3.43	3.59	3.65	3.67	4.26	
54	2.79	3.12	3.26	3.30	3.33	3.80		3.14	3.51	3.65	3.73	3.76	4.38	
55	2.86	3.19	3.33	3.40	3.42	3.94		3.18	3.58	3.73	3.82	3.85	4.50	
56	2.97	3.33	3.48	3.54	3.59	4.14		3.28	3.70	3.86	3.96	4.00	4.71	
57	3.07	3.45	3.61	3.70	3.74	4.35		3.38	3.80	3.98	4.10	4.16	4.93	
58	3.17	3.58	3.74	3.85	3.89	4.57		3.47	3.91	4.11	4.24	4.31	5.15	
59	3.27	3.67	3.87	3.98	4.06	4.80		3.54	4.00	4.22	4.37	4.47	5.36	
60	3.34	3.78	3.99	4.13	4.21	5.03		3.63	4.11	4.36	4.52	4.64	5.65	
61	3.41	3.87	4.10	4.26	4.36	5.25		3.67	4.19	4.46	4.64	4.79	5.89	
62	3.47	3.95	4.19	4.37	4.50	5.49		3.72	4.24	4.52	4.74	4.91	6.09	
63	3.49	3.99	4.26	4.47	4.62	5.72		3.72	4.27	4.59	4.83	5.03	6.33	
64	3.50	4.02	4.32	4.55	4.74	5.96		3.72	4.28	4.62	4.91	5.12	6.56	
65	3.50	4.06	4.39	4.68	4.88	6.30		3.72	4.31	4.69	5.01	5.28	6.91	
66	3.50	4.07	4.43	4.75	5.01	6.58		3.72	4.31	4.72	5.08	5.39	7.17	
67	3.50	4.10	4.50	4.86	5.16	6.89		3.72	4.32	4.76	5.17	5.52	7.48	
68	3.50	4.16	4.61	5.01	5.35	7.24		3.72	4.37	4.85	5.30	5.69	7.82	
69	3.50	4.26	4.74	5.19	5.58	7.65		3.72	4.44	4.97	5.47	5.91	8.22	
70	3.50	4.36	4.88	5.40	5.83	8.09		3.72	4.51	5.09	5.67	6.15	8.68	
71	3.50	4.47	5.05	5.60	6.08	8.55		3.72	4.61	5.24	5.85	6.39	9.12	
72	3.50	4.57	5.20	5.81	6.34	9.02		3.72	4.69	5.37	6.05	6.63	9.58	
73	3.50	4.57	5.24	5.91	6.49	9.35		3.72	4.69	5.40	6.13	6.77	9.92	
74	3.50	4.57	5.24	5.95	6.58	9.67		3.72	4.69	5.40	6.16	6.86	10.24	
75	3.50	4.57	5.24	5.95	6.66	10.03		3.72	4.69	5.40	6.18	6.94	10.62	
76	3.50	4.57	5.24	5.95	6.69	10.32		3.72	4.69	5.40	6.18	6.97	10.90	
77	3.50	4.57	5.24	5.95	6.72	10.62		3.72	4.69	5.40	6.18	6.99	11.20	
78	3.50	4.57	5.24	5.95	6.79	10.91		3.72	4.69	5.40	6.18	7.05	11.48	
79	3.50	4.57	5.24	5.95	6.85	11.20		3.72	4.69	5.40	6.18	7.11	11.76	
80	3.50	4.57	5.24	5.95	6.88	11.45		3.72	4.69	5.40	6.18	7.13	12.02	
81	3.50	4.57	5.24	5.95	6.88	11.70		3.72	4.69	5.40	6.18	7.13	12.27	
82	3.50	4.57	5.24	5.95	6.88	11.92		3.72	4.69	5.40	6.18	7.13	12.50	
83	3.50	4.57	5.24	5.95	6.88	12.13		3.72	4.69	5.40	6.18	7.13	12.73	
84	3.50	4.57	5.24	5.95	6.88	12.34		3.72	4.69	5.40	6.18	7.13	12.94	
85	3.50	4.57	5.24	5.95	6.88	12.43		3.72	4.69	5.40	6.18	7.13	13.04	
86	3.50	4.57	5.24	5.95	6.88	12.56		3.72	4.69	5.40	6.18	7.13	13.17	
87	3.50	4.57	5.24	5.95	6.88	12.62		3.72	4.69	5.40	6.18	7.13	13.22	
88	3.50	4.57	5.24	5.95	6.88	12.66		3.72	4.69	5.40	6.18	7.13	13.27	
89	3.50	4.57	5.24	5.95	6.88	12.71		3.72	4.69	5.40	6.18	7.13	13.32	
90	3.50	4.57	5.24	5.95	6.88	12.83		3.72	4.69	5.40	6.18	7.13	13.44	
91	3.50	4.57	5.24	5.95	6.88	13.09		3.72	4.69	5.40	6.18	7.13	13.74	
92	3.50	4.57	5.24	5.95	6.88	13.38		3.72	4.69	5.40	6.18	7.13	14.03	
93	3.50	4.57	5.24	5.95	6.88	13.65		3.72	4.69	5.40	6.18	7.13	14.32	
94	3.50	4.57	5.24	5.95	6.88	13.92		3.72	4.69	5.40	6.18	7.13	14.62	
95	3.50	4.57	5.24	5.95	6.88	14.19		3.72	4.69	5.40	6.18	7.13	14.91	
96	3.50	4.57	5.24	5.95	6.88	14.43		3.72	4.69	5.40	6.18	7.13	15.17	
97	3.50	4.57	5.24	5.95	6.88	14.66		3.72	4.69	5.40	6.18	7.13	15.41	
98	3.50	4.57	5.24	5.95	6.88	14.86		3.72	4.69	5.40	6.18	7.13	15.62	
99	3.50	4.57	5.24	5.95	6.88	14.98		3.72	4.69	5.40	6.18	7.13	15.75	
100	3.50	4.57	5.24	5.95	6.88	14.98		3.72	4.69	5.40	6.18	7.13	15.76	

Table 90
 Coverage Professional Home Care
 Elim Period 60
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.30	1.41	1.44	1.45	1.44	1.58	1.67	1.82	1.86	1.88	1.86	2.07
26	1.30	1.42	1.45	1.45	1.44	1.58	1.67	1.82	1.86	1.88	1.86	2.07
27	1.31	1.43	1.46	1.46	1.45	1.60	1.68	1.83	1.88	1.89	1.88	2.08
28	1.32	1.44	1.47	1.49	1.47	1.62	1.69	1.84	1.89	1.90	1.89	2.09
29	1.34	1.46	1.50	1.52	1.50	1.65	1.71	1.86	1.91	1.93	1.91	2.13
30	1.36	1.49	1.53	1.54	1.53	1.67	1.73	1.89	1.94	1.95	1.94	2.16
31	1.40	1.53	1.56	1.57	1.56	1.72	1.77	1.93	1.97	1.98	1.97	2.19
32	1.43	1.56	1.60	1.61	1.60	1.76	1.79	1.96	2.01	2.02	2.01	2.24
33	1.46	1.60	1.64	1.65	1.64	1.80	1.83	2.00	2.05	2.06	2.06	2.29
34	1.50	1.64	1.68	1.69	1.68	1.85	1.86	2.04	2.09	2.10	2.09	2.33
35	1.54	1.68	1.73	1.73	1.73	1.90	1.91	2.08	2.15	2.16	2.15	2.40
36	1.58	1.73	1.78	1.79	1.78	1.96	1.95	2.13	2.19	2.20	2.19	2.45
37	1.64	1.78	1.83	1.84	1.83	2.02	2.00	2.18	2.24	2.26	2.26	2.52
38	1.68	1.84	1.89	1.90	1.89	2.09	2.05	2.22	2.30	2.31	2.31	2.57
39	1.73	1.89	1.95	1.96	1.95	2.16	2.09	2.29	2.37	2.38	2.38	2.65
40	1.79	1.96	2.01	2.02	2.01	2.24	2.19	2.39	2.45	2.49	2.46	2.78
41	1.85	2.02	2.08	2.09	2.08	2.31	2.24	2.45	2.53	2.55	2.54	2.87
42	1.91	2.09	2.16	2.17	2.16	2.40	2.30	2.52	2.59	2.63	2.62	2.95
43	1.97	2.17	2.22	2.24	2.24	2.50	2.38	2.59	2.67	2.70	2.68	3.04
44	2.05	2.24	2.31	2.32	2.31	2.59	2.43	2.66	2.75	2.77	2.77	3.14
45	2.12	2.32	2.40	2.41	2.41	2.68	2.51	2.74	2.83	2.86	2.86	3.23
46	2.19	2.40	2.49	2.51	2.50	2.78	2.56	2.82	2.90	2.94	2.94	3.34
47	2.27	2.49	2.56	2.59	2.59	2.89	2.64	2.89	2.99	3.03	3.04	3.45
48	2.33	2.56	2.65	2.68	2.67	3.01	2.71	2.98	3.07	3.12	3.12	3.55
49	2.42	2.66	2.75	2.77	2.77	3.12	2.78	3.06	3.16	3.21	3.22	3.66
50	2.50	2.75	2.83	2.87	2.87	3.25	2.88	3.17	3.29	3.34	3.36	3.85
51	2.56	2.83	2.93	2.97	2.97	3.37	2.95	3.25	3.37	3.42	3.43	3.97
52	2.64	2.92	3.03	3.06	3.07	3.49	3.01	3.31	3.45	3.51	3.53	4.08
53	2.71	2.99	3.11	3.16	3.17	3.62	3.06	3.39	3.52	3.60	3.62	4.20
54	2.77	3.07	3.19	3.26	3.27	3.74	3.12	3.47	3.61	3.67	3.72	4.32
55	2.85	3.15	3.28	3.34	3.37	3.87	3.17	3.52	3.67	3.76	3.80	4.44
56	2.95	3.28	3.42	3.50	3.52	4.08	3.28	3.64	3.82	3.91	3.96	4.66
57	3.06	3.40	3.55	3.64	3.67	4.28	3.38	3.76	3.95	4.06	4.10	4.86
58	3.16	3.52	3.70	3.78	3.84	4.50	3.47	3.87	4.07	4.20	4.26	5.08
59	3.26	3.64	3.83	3.94	3.99	4.73	3.54	3.98	4.19	4.33	4.42	5.31
60	3.33	3.75	3.95	4.08	4.16	4.96	3.64	4.09	4.33	4.50	4.60	5.60
61	3.40	3.84	4.07	4.21	4.31	5.20	3.70	4.18	4.43	4.62	4.74	5.83
62	3.47	3.92	4.16	4.35	4.46	5.45	3.73	4.24	4.51	4.73	4.87	6.07
63	3.49	3.97	4.25	4.46	4.60	5.69	3.74	4.27	4.59	4.83	5.01	6.30
64	3.50	4.02	4.31	4.55	4.72	5.94	3.75	4.30	4.63	4.91	5.12	6.55
65	3.52	4.07	4.40	4.68	4.88	6.28	3.76	4.35	4.72	5.04	5.29	6.91
66	3.52	4.10	4.47	4.76	5.03	6.57	3.77	4.37	4.76	5.12	5.42	7.18
67	3.53	4.15	4.55	4.91	5.19	6.89	3.80	4.39	4.84	5.23	5.57	7.49
68	3.58	4.22	4.66	5.06	5.40	7.25	3.83	4.46	4.94	5.37	5.76	7.85
69	3.63	4.33	4.82	5.27	5.65	7.66	3.85	4.54	5.07	5.57	6.01	8.25
70	3.71	4.44	4.97	5.47	5.92	8.11	3.87	4.63	5.21	5.76	6.26	8.72
71	3.76	4.57	5.15	5.69	6.17	8.57	3.91	4.73	5.36	5.96	6.51	9.17
72	3.82	4.68	5.30	5.90	6.44	9.04	3.92	4.83	5.51	6.17	6.77	9.65
73	3.82	4.68	5.34	6.00	6.60	9.39	3.92	4.83	5.53	6.25	6.91	9.99
74	3.82	4.68	5.34	6.04	6.70	9.70	3.92	4.83	5.53	6.29	7.01	10.30
75	3.82	4.68	5.34	6.06	6.79	10.08	3.92	4.83	5.53	6.33	7.12	10.68
76	3.82	4.68	5.34	6.06	6.84	10.38	3.92	4.83	5.53	6.33	7.15	10.99
77	3.82	4.68	5.34	6.06	6.89	10.69	3.92	4.83	5.53	6.33	7.18	11.30
78	3.82	4.68	5.34	6.06	6.99	11.01	3.92	4.83	5.53	6.33	7.28	11.63
79	3.82	4.68	5.34	6.06	7.08	11.34	3.92	4.83	5.53	6.33	7.38	11.95
80	3.82	4.68	5.34	6.06	7.16	11.65	3.92	4.83	5.53	6.33	7.47	12.25
81	3.82	4.68	5.34	6.19	7.22	11.98	3.92	4.83	5.53	6.42	7.51	12.60
82	3.82	4.68	5.34	6.19	7.28	12.33	3.92	4.83	5.53	6.42	7.58	12.96
83	3.82	4.68	5.34	6.19	7.36	12.69	3.92	4.83	5.53	6.42	7.66	13.33
84	3.82	4.68	5.34	6.19	7.46	13.06	3.92	4.83	5.53	6.42	7.77	13.71
85	3.82	4.68	5.34	6.19	7.55	13.30	3.92	4.83	5.53	6.42	7.87	13.98
86	3.82	4.68	5.34	6.26	7.55	13.48	3.92	4.83	5.53	6.50	7.87	14.16
87	3.82	4.68	5.34	6.26	7.55	13.59	3.92	4.83	5.53	6.50	7.87	14.27
88	3.82	4.68	5.34	6.26	7.55	13.66	3.92	4.83	5.53	6.50	7.87	14.36
89	3.82	4.68	5.34	6.26	7.55	13.75	3.92	4.83	5.53	6.50	7.87	14.43
90	3.82	4.68	5.34	6.26	7.55	13.92	3.92	4.83	5.53	6.50	7.87	14.62
91	3.82	4.68	5.34	6.26	7.55	14.23	3.92	4.83	5.53	6.50	7.87	14.95
92	3.82	4.68	5.34	6.26	7.55	14.56	3.92	4.83	5.53	6.50	7.87	15.29
93	3.82	4.68	5.34	6.26	7.55	14.89	3.92	4.83	5.53	6.50	7.87	15.64
94	3.82	4.68	5.34	6.26	7.55	15.21	3.92	4.83	5.53	6.50	7.87	15.98
95	3.82	4.68	5.34	6.26	7.55	15.52	3.92	4.83	5.53	6.50	7.87	16.32
96	3.82	4.68	5.34	6.26	7.55	15.82	3.92	4.83	5.53	6.50	7.87	16.62
97	3.82	4.68	5.34	6.26	7.55	16.07	3.92	4.83	5.53	6.50	7.87	16.90
98	3.82	4.68	5.34	6.26	7.55	16.28	3.92	4.83	5.53	6.50	7.87	17.11
99	3.82	4.68	5.34	6.26	7.55	16.40	3.92	4.83	5.53	6.50	7.87	17.26
100	3.82	4.68	5.34	6.26	7.55	16.40	3.92	4.83	5.53	6.50	7.87	17.26

Table 91
 Coverage Professional Home Care
 Elim Period 90
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.25	1.36	1.41	1.42	1.41	1.55	1.62	1.77	1.82	1.83	1.82	2.02
26	1.25	1.38	1.42	1.42	1.41	1.55	1.64	1.78	1.82	1.83	1.82	2.02
27	1.28	1.40	1.43	1.43	1.42	1.56	1.64	1.78	1.83	1.84	1.83	2.04
28	1.29	1.41	1.44	1.44	1.43	1.58	1.65	1.80	1.84	1.85	1.84	2.06
29	1.31	1.43	1.46	1.46	1.45	1.61	1.67	1.82	1.86	1.88	1.86	2.08
30	1.33	1.45	1.49	1.50	1.49	1.64	1.69	1.84	1.90	1.91	1.90	2.12
31	1.36	1.49	1.53	1.53	1.53	1.67	1.72	1.88	1.93	1.94	1.93	2.16
32	1.40	1.53	1.56	1.56	1.56	1.72	1.76	1.91	1.96	1.97	1.96	2.19
33	1.43	1.56	1.60	1.61	1.60	1.77	1.79	1.95	2.00	2.01	2.01	2.24
34	1.46	1.60	1.64	1.65	1.64	1.82	1.83	1.98	2.05	2.06	2.05	2.29
35	1.50	1.65	1.68	1.69	1.68	1.86	1.86	2.04	2.09	2.10	2.09	2.34
36	1.55	1.68	1.73	1.74	1.73	1.93	1.91	2.08	2.15	2.16	2.15	2.41
37	1.60	1.74	1.79	1.79	1.79	1.98	1.95	2.13	2.19	2.20	2.20	2.46
38	1.65	1.79	1.84	1.85	1.84	2.05	2.00	2.18	2.26	2.27	2.26	2.54
39	1.69	1.85	1.90	1.91	1.90	2.12	2.06	2.24	2.31	2.32	2.32	2.61
40	1.74	1.91	1.96	1.97	1.97	2.19	2.15	2.33	2.41	2.43	2.42	2.74
41	1.80	1.97	2.04	2.05	2.04	2.27	2.20	2.40	2.46	2.50	2.50	2.82
42	1.86	2.05	2.10	2.12	2.10	2.34	2.27	2.46	2.54	2.56	2.56	2.90
43	1.94	2.12	2.18	2.19	2.19	2.44	2.32	2.54	2.62	2.64	2.64	2.99
44	2.00	2.19	2.26	2.28	2.27	2.54	2.39	2.62	2.70	2.73	2.73	3.09
45	2.07	2.28	2.33	2.37	2.34	2.64	2.45	2.68	2.77	2.81	2.81	3.18
46	2.15	2.34	2.42	2.44	2.44	2.74	2.53	2.76	2.86	2.89	2.89	3.29
47	2.21	2.43	2.52	2.54	2.53	2.85	2.59	2.85	2.94	2.98	2.98	3.40
48	2.30	2.52	2.61	2.63	2.63	2.95	2.66	2.93	3.03	3.06	3.07	3.51
49	2.38	2.61	2.70	2.73	2.73	3.07	2.74	3.00	3.11	3.16	3.16	3.62
50	2.44	2.68	2.78	2.82	2.82	3.19	2.85	3.12	3.23	3.29	3.30	3.80
51	2.53	2.78	2.88	2.92	2.92	3.31	2.90	3.19	3.31	3.38	3.39	3.92
52	2.61	2.87	2.97	3.01	3.01	3.43	2.97	3.28	3.40	3.47	3.49	4.03
53	2.67	2.94	3.06	3.11	3.12	3.55	3.03	3.36	3.49	3.54	3.59	4.16
54	2.74	3.03	3.15	3.21	3.22	3.70	3.09	3.41	3.55	3.64	3.66	4.28
55	2.81	3.10	3.23	3.29	3.31	3.83	3.14	3.49	3.63	3.72	3.76	4.40
56	2.92	3.23	3.38	3.45	3.48	4.03	3.25	3.61	3.77	3.87	3.92	4.62
57	3.03	3.37	3.52	3.61	3.64	4.25	3.36	3.73	3.91	4.02	4.08	4.84
58	3.12	3.49	3.65	3.75	3.80	4.47	3.45	3.85	4.04	4.16	4.24	5.06
59	3.23	3.61	3.80	3.91	3.97	4.70	3.53	3.96	4.18	4.31	4.39	5.29
60	3.31	3.72	3.92	4.06	4.14	4.94	3.63	4.08	4.32	4.49	4.60	5.59
61	3.40	3.83	4.06	4.20	4.30	5.18	3.71	4.18	4.43	4.62	4.74	5.83
62	3.47	3.91	4.16	4.33	4.46	5.43	3.74	4.25	4.52	4.74	4.91	6.07
63	3.50	3.98	4.25	4.46	4.60	5.69	3.76	4.30	4.61	4.85	5.04	6.31
64	3.52	4.03	4.33	4.57	4.74	5.94	3.77	4.33	4.68	4.94	5.16	6.57
65	3.54	4.09	4.43	4.71	4.93	6.30	3.80	4.39	4.76	5.08	5.35	6.94
66	3.55	4.13	4.49	4.81	5.06	6.60	3.83	4.40	4.82	5.17	5.47	7.23
67	3.58	4.18	4.58	4.93	5.23	6.91	3.85	4.44	4.88	5.29	5.63	7.54
68	3.62	4.25	4.70	5.09	5.43	7.27	3.87	4.49	4.98	5.43	5.82	7.89
69	3.67	4.36	4.85	5.30	5.69	7.70	3.91	4.59	5.12	5.63	6.06	8.32
70	3.75	4.48	5.03	5.52	5.95	8.14	3.95	4.69	5.28	5.83	6.33	8.79
71	3.83	4.61	5.19	5.75	6.24	8.61	3.97	4.81	5.45	6.05	6.60	9.24
72	3.89	4.72	5.36	5.96	6.51	9.10	4.02	4.91	5.60	6.27	6.86	9.72
73	3.89	4.73	5.42	6.08	6.68	9.46	4.02	4.91	5.64	6.37	7.02	10.08
74	3.89	4.73	5.45	6.16	6.81	9.80	4.02	4.91	5.65	6.42	7.14	10.42
75	3.89	4.73	5.45	6.20	6.93	10.20	4.02	4.91	5.65	6.50	7.27	10.84
76	3.89	4.73	5.45	6.22	7.00	10.53	4.02	4.91	5.65	6.50	7.34	11.15
77	3.89	4.73	5.45	6.25	7.06	10.86	4.02	4.91	5.65	6.51	7.39	11.47
78	3.89	4.73	5.45	6.30	7.17	11.18	4.02	4.91	5.65	6.57	7.50	11.81
79	3.89	4.73	5.45	6.37	7.28	11.50	4.02	4.91	5.65	6.62	7.60	12.12
80	3.89	4.73	5.45	6.40	7.37	11.80	4.02	4.91	5.65	6.66	7.69	12.43
81	3.89	4.73	5.45	6.40	7.39	12.10	4.02	4.91	5.65	6.66	7.72	12.74
82	3.89	4.73	5.45	6.40	7.43	12.41	4.02	4.91	5.65	6.66	7.74	13.05
83	3.89	4.73	5.45	6.40	7.47	12.69	4.02	4.91	5.65	6.66	7.78	13.34
84	3.89	4.73	5.45	6.40	7.50	12.98	4.02	4.91	5.65	6.66	7.82	13.64
85	3.89	4.73	5.45	6.40	7.51	13.15	4.02	4.91	5.65	6.66	7.84	13.81
86	3.89	4.73	5.45	6.40	7.51	13.30	4.02	4.91	5.65	6.66	7.84	13.98
87	3.89	4.73	5.45	6.40	7.51	13.40	4.02	4.91	5.65	6.66	7.84	14.07
88	3.89	4.73	5.45	6.40	7.51	13.46	4.02	4.91	5.65	6.66	7.84	14.15
89	3.89	4.73	5.45	6.40	7.51	13.54	4.02	4.91	5.65	6.66	7.84	14.23
90	3.89	4.73	5.45	6.40	7.51	13.70	4.02	4.91	5.65	6.66	7.84	14.39
91	3.89	4.73	5.45	6.40	7.51	14.00	4.02	4.91	5.65	6.66	7.84	14.72
92	3.89	4.73	5.45	6.40	7.51	14.31	4.02	4.91	5.65	6.66	7.84	15.04
93	3.89	4.73	5.45	6.40	7.51	14.63	4.02	4.91	5.65	6.66	7.84	15.37
94	3.89	4.73	5.45	6.40	7.51	14.93	4.02	4.91	5.65	6.66	7.84	15.70
95	3.89	4.73	5.45	6.40	7.51	15.24	4.02	4.91	5.65	6.66	7.84	16.01
96	3.89	4.73	5.45	6.40	7.51	15.50	4.02	4.91	5.65	6.66	7.84	16.30
97	3.89	4.73	5.45	6.40	7.51	15.74	4.02	4.91	5.65	6.66	7.84	16.56
98	3.89	4.73	5.45	6.40	7.51	15.94	4.02	4.91	5.65	6.66	7.84	16.76
99	3.89	4.73	5.45	6.40	7.51	16.06	4.02	4.91	5.65	6.66	7.84	16.90
100	3.89	4.73	5.45	6.40	7.51	16.06	4.02	4.91	5.65	6.66	7.84	16.90

Table 92
 Coverage Professional Home Care
 Elim Period 100
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.24	1.35	1.40	1.41	1.40	1.54	1.61	1.76	1.80	1.82	1.80	2.01
26	1.24	1.36	1.41	1.41	1.40	1.54	1.61	1.76	1.80	1.82	1.80	2.01
27	1.25	1.38	1.41	1.42	1.41	1.55	1.62	1.77	1.82	1.83	1.82	2.02
28	1.28	1.40	1.43	1.43	1.42	1.57	1.64	1.78	1.83	1.84	1.83	2.05
29	1.30	1.42	1.45	1.45	1.44	1.60	1.66	1.80	1.85	1.86	1.85	2.07
30	1.32	1.44	1.47	1.49	1.47	1.62	1.68	1.83	1.88	1.89	1.88	2.09
31	1.34	1.47	1.52	1.52	1.50	1.66	1.71	1.86	1.91	1.93	1.91	2.15
32	1.38	1.50	1.55	1.55	1.54	1.71	1.74	1.90	1.95	1.96	1.95	2.18
33	1.42	1.54	1.58	1.58	1.58	1.74	1.77	1.94	1.98	2.00	1.98	2.22
34	1.45	1.58	1.62	1.64	1.62	1.79	1.80	1.97	2.02	2.05	2.04	2.28
35	1.49	1.62	1.67	1.68	1.67	1.85	1.85	2.02	2.07	2.08	2.08	2.33
36	1.54	1.67	1.72	1.73	1.72	1.90	1.89	2.06	2.12	2.13	2.13	2.39
37	1.57	1.72	1.77	1.78	1.77	1.96	1.94	2.10	2.17	2.19	2.18	2.45
38	1.62	1.78	1.83	1.84	1.83	2.04	1.98	2.17	2.22	2.26	2.24	2.52
39	1.68	1.83	1.89	1.90	1.89	2.09	2.04	2.22	2.29	2.30	2.30	2.59
40	1.73	1.89	1.95	1.96	1.95	2.18	2.12	2.32	2.39	2.41	2.41	2.71
41	1.79	1.96	2.01	2.04	2.02	2.26	2.18	2.39	2.45	2.49	2.46	2.79
42	1.85	2.02	2.08	2.09	2.09	2.33	2.24	2.44	2.52	2.54	2.54	2.88
43	1.91	2.09	2.16	2.18	2.17	2.42	2.30	2.52	2.59	2.63	2.62	2.97
44	1.98	2.17	2.24	2.26	2.26	2.52	2.38	2.59	2.67	2.70	2.70	3.06
45	2.06	2.26	2.32	2.33	2.33	2.62	2.43	2.66	2.75	2.78	2.78	3.17
46	2.13	2.33	2.41	2.43	2.42	2.73	2.51	2.75	2.83	2.87	2.87	3.27
47	2.20	2.41	2.50	2.52	2.51	2.83	2.57	2.82	2.92	2.95	2.95	3.38
48	2.28	2.50	2.57	2.61	2.61	2.94	2.64	2.90	3.00	3.04	3.05	3.49
49	2.34	2.59	2.67	2.70	2.70	3.05	2.71	2.98	3.09	3.14	3.14	3.60
50	2.43	2.67	2.76	2.79	2.79	3.17	2.82	3.10	3.22	3.27	3.28	3.77
51	2.51	2.76	2.86	2.89	2.89	3.29	2.88	3.18	3.30	3.36	3.37	3.89
52	2.57	2.85	2.94	2.99	3.00	3.41	2.95	3.26	3.38	3.43	3.47	4.02
53	2.65	2.93	3.04	3.09	3.10	3.54	3.01	3.33	3.47	3.52	3.55	4.14
54	2.71	3.00	3.12	3.18	3.19	3.66	3.06	3.39	3.53	3.62	3.64	4.26
55	2.78	3.09	3.21	3.27	3.29	3.80	3.12	3.47	3.62	3.70	3.74	4.38
56	2.89	3.21	3.36	3.42	3.45	4.00	3.23	3.59	3.75	3.85	3.89	4.60
57	3.00	3.34	3.50	3.59	3.62	4.22	3.33	3.71	3.88	3.99	4.06	4.82
58	3.11	3.47	3.63	3.73	3.77	4.44	3.42	3.83	4.02	4.14	4.21	5.04
59	3.21	3.59	3.77	3.88	3.95	4.68	3.51	3.94	4.15	4.30	4.38	5.27
60	3.29	3.71	3.91	4.03	4.11	4.92	3.62	4.07	4.31	4.47	4.58	5.57
61	3.38	3.80	4.03	4.18	4.27	5.17	3.67	4.15	4.42	4.60	4.73	5.81
62	3.43	3.89	4.14	4.32	4.43	5.41	3.73	4.22	4.51	4.72	4.87	6.06
63	3.49	3.96	4.24	4.44	4.59	5.67	3.75	4.28	4.59	4.83	5.01	6.30
64	3.51	4.02	4.32	4.55	4.72	5.93	3.76	4.32	4.66	4.93	5.15	6.56
65	3.54	4.08	4.42	4.70	4.92	6.29	3.78	4.38	4.75	5.08	5.34	6.93
66	3.54	4.11	4.49	4.80	5.05	6.58	3.82	4.39	4.82	5.17	5.46	7.23
67	3.58	4.18	4.58	4.93	5.21	6.91	3.83	4.44	4.88	5.28	5.63	7.54
68	3.61	4.25	4.70	5.08	5.43	7.27	3.86	4.50	4.98	5.43	5.82	7.89
69	3.67	4.36	4.85	5.30	5.69	7.70	3.89	4.60	5.13	5.63	6.06	8.32
70	3.75	4.48	5.03	5.52	5.96	8.14	3.95	4.70	5.29	5.84	6.34	8.79
71	3.84	4.61	5.20	5.75	6.25	8.61	3.98	4.82	5.46	6.06	6.61	9.26
72	3.91	4.73	5.37	5.97	6.52	9.10	4.04	4.93	5.61	6.28	6.89	9.75
73	3.91	4.74	5.45	6.09	6.69	9.47	4.04	4.93	5.68	6.39	7.04	10.11
74	3.91	4.74	5.46	6.17	6.84	9.81	4.04	4.93	5.68	6.45	7.17	10.44
75	3.91	4.74	5.47	6.24	6.96	10.21	4.04	4.93	5.69	6.52	7.33	10.86
76	3.91	4.74	5.47	6.26	7.04	10.55	4.04	4.93	5.69	6.53	7.38	11.18
77	3.91	4.74	5.47	6.28	7.12	10.88	4.04	4.93	5.69	6.55	7.46	11.51
78	3.91	4.74	5.47	6.34	7.23	11.21	4.04	4.93	5.69	6.62	7.57	11.85
79	3.91	4.74	5.47	6.41	7.34	11.52	4.04	4.93	5.69	6.68	7.67	12.17
80	3.91	4.74	5.47	6.45	7.43	11.84	4.04	4.93	5.69	6.72	7.76	12.47
81	3.91	4.74	5.47	6.46	7.48	12.17	4.04	4.93	5.69	6.73	7.81	12.80
82	3.91	4.74	5.47	6.48	7.54	12.49	4.04	4.93	5.69	6.74	7.87	13.15
83	3.91	4.74	5.47	6.50	7.60	12.82	4.04	4.93	5.69	6.77	7.93	13.48
84	3.91	4.74	5.47	6.53	7.67	13.15	4.04	4.93	5.69	6.79	8.00	13.81
85	3.91	4.74	5.47	6.56	7.72	13.33	4.04	4.93	5.69	6.82	8.06	14.03
86	3.91	4.74	5.47	6.56	7.73	13.51	4.04	4.93	5.69	6.82	8.07	14.19
87	3.91	4.74	5.47	6.56	7.73	13.62	4.04	4.93	5.69	6.82	8.07	14.31
88	3.91	4.74	5.47	6.56	7.73	13.70	4.04	4.93	5.69	6.82	8.07	14.39
89	3.91	4.74	5.47	6.56	7.73	13.78	4.04	4.93	5.69	6.82	8.07	14.49
90	3.91	4.74	5.47	6.56	7.73	13.95	4.04	4.93	5.69	6.82	8.07	14.65
91	3.91	4.74	5.47	6.56	7.73	14.27	4.04	4.93	5.69	6.82	8.07	14.99
92	3.91	4.74	5.47	6.56	7.73	14.60	4.04	4.93	5.69	6.82	8.07	15.33
93	3.91	4.74	5.47	6.56	7.73	14.92	4.04	4.93	5.69	6.82	8.07	15.68
94	3.91	4.74	5.47	6.56	7.73	15.24	4.04	4.93	5.69	6.82	8.07	16.01
95	3.91	4.74	5.47	6.56	7.73	15.53	4.04	4.93	5.69	6.82	8.07	16.34
96	3.91	4.74	5.47	6.56	7.73	15.82	4.04	4.93	5.69	6.82	8.07	16.64
97	3.91	4.74	5.47	6.56	7.73	16.07	4.04	4.93	5.69	6.82	8.07	16.90
98	3.91	4.74	5.47	6.56	7.73	16.26	4.04	4.93	5.69	6.82	8.07	17.11
99	3.91	4.74	5.47	6.56	7.73	16.38	4.04	4.93	5.69	6.82	8.07	17.25
100	3.91	4.74	5.47	6.56	7.73	16.38	4.04	4.93	5.69	6.82	8.07	17.25

Table 93
 Coverage Professional Home Care
 Elim Period 120
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	1.22	1.33	1.36	1.36	1.36	1.50		1.58	1.73	1.77	1.78	1.77	1.97	
26	1.22	1.34	1.36	1.38	1.36	1.52		1.58	1.73	1.77	1.78	1.77	1.98	
27	1.23	1.34	1.38	1.40	1.38	1.53		1.60	1.73	1.78	1.79	1.78	2.00	
28	1.24	1.36	1.41	1.41	1.40	1.54		1.61	1.76	1.79	1.80	1.79	2.01	
29	1.28	1.40	1.43	1.43	1.42	1.57		1.62	1.77	1.82	1.83	1.82	2.04	
30	1.30	1.42	1.45	1.45	1.44	1.60		1.65	1.79	1.85	1.85	1.85	2.07	
31	1.32	1.44	1.47	1.49	1.47	1.64		1.68	1.83	1.88	1.89	1.88	2.10	
32	1.35	1.47	1.52	1.53	1.52	1.68		1.71	1.86	1.91	1.93	1.91	2.16	
33	1.40	1.52	1.55	1.56	1.55	1.72		1.74	1.90	1.95	1.96	1.95	2.19	
34	1.43	1.55	1.60	1.60	1.60	1.77		1.78	1.94	2.00	2.01	2.00	2.24	
35	1.46	1.60	1.64	1.65	1.64	1.82		1.82	1.98	2.04	2.05	2.05	2.30	
36	1.50	1.65	1.68	1.69	1.68	1.88		1.86	2.02	2.08	2.09	2.09	2.37	
37	1.55	1.69	1.74	1.74	1.74	1.94		1.90	2.07	2.13	2.16	2.15	2.42	
38	1.60	1.74	1.79	1.80	1.79	2.00		1.95	2.13	2.19	2.20	2.20	2.49	
39	1.65	1.80	1.85	1.86	1.85	2.07		2.00	2.18	2.26	2.27	2.27	2.55	
40	1.71	1.86	1.91	1.93	1.91	2.15		2.09	2.28	2.34	2.38	2.37	2.67	
41	1.76	1.93	1.98	2.00	1.98	2.21		2.15	2.34	2.41	2.43	2.43	2.76	
42	1.82	1.98	2.05	2.06	2.06	2.30		2.20	2.41	2.49	2.51	2.51	2.85	
43	1.89	2.06	2.12	2.15	2.13	2.39		2.27	2.49	2.55	2.57	2.57	2.93	
44	1.95	2.13	2.20	2.21	2.20	2.49		2.32	2.55	2.63	2.66	2.66	3.03	
45	2.02	2.21	2.28	2.30	2.29	2.57		2.40	2.63	2.71	2.74	2.74	3.12	
46	2.09	2.29	2.37	2.39	2.39	2.68		2.46	2.70	2.79	2.82	2.82	3.23	
47	2.17	2.38	2.44	2.46	2.46	2.78		2.53	2.77	2.87	2.90	2.92	3.34	
48	2.24	2.45	2.54	2.56	2.56	2.89		2.61	2.86	2.95	2.99	3.00	3.45	
49	2.31	2.54	2.63	2.66	2.65	3.01		2.67	2.94	3.04	3.09	3.10	3.55	
50	2.39	2.63	2.73	2.75	2.75	3.14		2.77	3.05	3.17	3.22	3.23	3.73	
51	2.46	2.71	2.81	2.85	2.86	3.26		2.85	3.14	3.26	3.30	3.33	3.85	
52	2.54	2.79	2.90	2.94	2.95	3.38		2.90	3.21	3.33	3.39	3.41	3.97	
53	2.61	2.88	2.99	3.04	3.05	3.50		2.97	3.28	3.41	3.49	3.51	4.09	
54	2.67	2.95	3.07	3.14	3.15	3.63		3.03	3.36	3.50	3.58	3.60	4.21	
55	2.74	3.04	3.16	3.22	3.25	3.76		3.07	3.41	3.58	3.65	3.70	4.35	
56	2.86	3.17	3.30	3.38	3.40	3.97		3.18	3.53	3.71	3.80	3.85	4.55	
57	2.97	3.29	3.45	3.53	3.58	4.18		3.29	3.65	3.85	3.95	4.00	4.76	
58	3.06	3.42	3.60	3.67	3.73	4.40		3.39	3.77	3.98	4.10	4.18	4.99	
59	3.17	3.54	3.73	3.84	3.89	4.63		3.48	3.88	4.10	4.25	4.33	5.23	
60	3.26	3.65	3.86	3.98	4.07	4.87		3.59	4.02	4.26	4.43	4.54	5.53	
61	3.34	3.76	3.98	4.14	4.24	5.12		3.64	4.11	4.38	4.57	4.70	5.78	
62	3.40	3.85	4.10	4.27	4.39	5.37		3.71	4.19	4.48	4.69	4.84	6.03	
63	3.45	3.92	4.20	4.39	4.55	5.64		3.73	4.25	4.57	4.81	4.98	6.28	
64	3.49	3.98	4.28	4.51	4.70	5.90		3.74	4.28	4.63	4.91	5.12	6.53	
65	3.52	4.06	4.39	4.66	4.88	6.27		3.77	4.36	4.74	5.06	5.31	6.91	
66	3.53	4.09	4.47	4.76	5.04	6.56		3.77	4.39	4.81	5.16	5.46	7.22	
67	3.55	4.15	4.57	4.92	5.20	6.90		3.78	4.43	4.88	5.28	5.61	7.52	
68	3.61	4.24	4.69	5.08	5.42	7.26		3.83	4.50	4.99	5.43	5.82	7.90	
69	3.67	4.36	4.85	5.29	5.69	7.70		3.87	4.60	5.15	5.63	6.07	8.33	
70	3.76	4.49	5.04	5.52	5.96	8.15		3.94	4.72	5.31	5.85	6.37	8.80	
71	3.85	4.62	5.21	5.76	6.26	8.62		4.02	4.84	5.48	6.08	6.63	9.28	
72	3.92	4.75	5.40	6.00	6.55	9.11		4.08	4.95	5.67	6.30	6.92	9.77	
73	3.92	4.79	5.47	6.13	6.73	9.48		4.08	4.96	5.72	6.42	7.10	10.13	
74	3.92	4.79	5.51	6.20	6.89	9.83		4.08	4.96	5.75	6.51	7.24	10.48	
75	3.92	4.79	5.52	6.28	7.03	10.25		4.08	4.96	5.76	6.60	7.39	10.90	
76	3.92	4.79	5.52	6.31	7.12	10.59		4.08	4.96	5.76	6.62	7.48	11.24	
77	3.92	4.79	5.52	6.34	7.21	10.92		4.08	4.96	5.76	6.63	7.55	11.58	
78	3.92	4.79	5.52	6.41	7.33	11.25		4.08	4.96	5.76	6.70	7.67	11.90	
79	3.92	4.79	5.52	6.49	7.45	11.58		4.08	4.96	5.76	6.78	7.79	12.23	
80	3.92	4.79	5.52	6.55	7.55	11.90		4.08	4.96	5.76	6.82	7.90	12.56	
81	3.92	4.79	5.52	6.58	7.63	12.27		4.08	4.96	5.76	6.86	7.99	12.94	
82	3.92	4.79	5.52	6.63	7.76	12.66		4.08	4.96	5.76	6.92	8.11	13.32	
83	3.92	4.79	5.52	6.70	7.88	13.05		4.08	4.96	5.76	6.99	8.23	13.74	
84	3.92	4.79	5.52	6.79	8.01	13.44		4.08	4.96	5.76	7.08	8.37	14.15	
85	3.92	4.79	5.52	6.88	8.13	13.74		4.08	4.96	5.76	7.17	8.50	14.43	
86	3.92	4.79	5.52	6.88	8.17	13.93		4.08	4.96	5.76	7.17	8.55	14.64	
87	3.92	4.79	5.52	6.88	8.17	14.06		4.08	4.96	5.76	7.17	8.55	14.78	
88	3.92	4.79	5.52	6.88	8.17	14.16		4.08	4.96	5.76	7.17	8.55	14.88	
89	3.92	4.79	5.52	6.88	8.17	14.27		4.08	4.96	5.76	7.17	8.55	14.99	
90	3.92	4.79	5.52	6.88	8.17	14.47		4.08	4.96	5.76	7.17	8.55	15.20	
91	3.92	4.79	5.52	6.88	8.17	14.78		4.08	4.96	5.76	7.17	8.55	15.55	
92	3.92	4.79	5.52	6.88	8.17	15.14		4.08	4.96	5.76	7.17	8.55	15.92	
93	3.92	4.79	5.52	6.88	8.17	15.49		4.08	4.96	5.76	7.17	8.55	16.29	
94	3.92	4.79	5.52	6.88	8.17	15.83		4.08	4.96	5.76	7.17	8.55	16.64	
95	3.92	4.79	5.52	6.88	8.17	16.16		4.08	4.96	5.76	7.17	8.55	16.98	
96	3.92	4.79	5.52	6.88	8.17	16.46		4.08	4.96	5.76	7.17	8.55	17.30	
97	3.92	4.79	5.52	6.88	8.17	16.71		4.08	4.96	5.76	7.17	8.55	17.58	
98	3.92	4.79	5.52	6.88	8.17	16.92		4.08	4.96	5.76	7.17	8.55	17.80	
99	3.92	4.79	5.52	6.88	8.17	17.04		4.08	4.96	5.76	7.17	8.55	17.93	
100	3.92	4.79	5.52	6.88	8.17	17.04		4.08	4.96	5.76	7.17	8.55	17.93	

Table 94
 Coverage Professional Home Care
 Elim Period 180
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	1.19	1.30	1.33	1.33	1.32	1.46	1.54	1.68	1.72	1.73	1.72	1.93
26	1.20	1.30	1.33	1.34	1.32	1.46	1.54	1.68	1.73	1.73	1.72	1.93
27	1.20	1.31	1.34	1.34	1.33	1.47	1.55	1.69	1.73	1.74	1.73	1.94
28	1.22	1.33	1.35	1.36	1.35	1.50	1.56	1.71	1.76	1.76	1.74	1.96
29	1.23	1.34	1.38	1.40	1.38	1.53	1.58	1.72	1.77	1.78	1.77	1.98
30	1.25	1.36	1.41	1.42	1.41	1.55	1.61	1.76	1.80	1.80	1.79	2.01
31	1.29	1.41	1.44	1.44	1.43	1.58	1.64	1.78	1.83	1.84	1.83	2.06
32	1.32	1.44	1.47	1.47	1.46	1.64	1.66	1.82	1.86	1.88	1.86	2.09
33	1.34	1.47	1.52	1.52	1.50	1.67	1.69	1.85	1.90	1.91	1.90	2.15
34	1.38	1.52	1.55	1.56	1.55	1.72	1.73	1.89	1.94	1.95	1.95	2.19
35	1.43	1.55	1.60	1.60	1.58	1.77	1.77	1.93	1.98	2.00	1.98	2.24
36	1.46	1.60	1.65	1.65	1.64	1.83	1.82	1.97	2.04	2.05	2.04	2.30
37	1.50	1.65	1.69	1.69	1.69	1.89	1.85	2.02	2.08	2.09	2.09	2.37
38	1.55	1.69	1.74	1.76	1.74	1.95	1.90	2.07	2.13	2.16	2.15	2.42
39	1.60	1.76	1.80	1.82	1.80	2.01	1.95	2.13	2.19	2.21	2.20	2.50
40	1.66	1.80	1.86	1.88	1.86	2.08	2.04	2.22	2.29	2.31	2.31	2.62
41	1.71	1.88	1.93	1.94	1.93	2.16	2.09	2.29	2.37	2.38	2.38	2.68
42	1.77	1.94	2.00	2.01	2.00	2.24	2.15	2.34	2.42	2.44	2.44	2.77
43	1.83	2.01	2.07	2.08	2.07	2.32	2.20	2.42	2.50	2.52	2.52	2.86
44	1.90	2.08	2.15	2.16	2.16	2.42	2.28	2.49	2.56	2.59	2.59	2.95
45	1.96	2.16	2.21	2.24	2.22	2.52	2.33	2.55	2.64	2.67	2.67	3.05
46	2.04	2.22	2.30	2.32	2.31	2.62	2.41	2.64	2.73	2.76	2.76	3.16
47	2.10	2.31	2.39	2.41	2.41	2.71	2.46	2.71	2.81	2.85	2.85	3.26
48	2.18	2.40	2.46	2.50	2.50	2.82	2.54	2.78	2.88	2.93	2.93	3.37
49	2.26	2.46	2.55	2.59	2.59	2.93	2.61	2.87	2.97	3.01	3.03	3.48
50	2.32	2.55	2.65	2.67	2.67	3.05	2.71	2.98	3.10	3.15	3.16	3.65
51	2.40	2.64	2.74	2.77	2.77	3.17	2.77	3.06	3.18	3.23	3.25	3.76
52	2.46	2.73	2.82	2.87	2.87	3.29	2.85	3.14	3.26	3.31	3.34	3.88
53	2.54	2.81	2.92	2.95	2.97	3.41	2.89	3.21	3.34	3.40	3.42	4.00
54	2.61	2.88	3.00	3.05	3.06	3.53	2.95	3.27	3.41	3.49	3.52	4.13
55	2.67	2.95	3.09	3.15	3.16	3.66	3.01	3.34	3.49	3.58	3.61	4.26
56	2.78	3.09	3.22	3.29	3.31	3.87	3.11	3.47	3.63	3.72	3.76	4.47
57	2.89	3.21	3.37	3.45	3.49	4.08	3.22	3.59	3.76	3.87	3.94	4.69
58	2.99	3.33	3.50	3.60	3.64	4.31	3.31	3.71	3.89	4.02	4.09	4.91
59	3.09	3.45	3.64	3.75	3.82	4.52	3.40	3.82	4.03	4.16	4.25	5.13
60	3.18	3.58	3.77	3.89	3.97	4.76	3.51	3.95	4.19	4.35	4.46	5.43
61	3.26	3.66	3.89	4.04	4.14	5.01	3.59	4.04	4.31	4.49	4.61	5.68
62	3.33	3.76	4.00	4.18	4.30	5.27	3.63	4.11	4.40	4.61	4.76	5.93
63	3.38	3.84	4.11	4.31	4.46	5.53	3.66	4.18	4.49	4.73	4.92	6.18
64	3.41	3.89	4.20	4.43	4.60	5.80	3.70	4.22	4.58	4.84	5.05	6.45
65	3.47	3.98	4.33	4.60	4.82	6.17	3.74	4.31	4.70	5.01	5.27	6.84
66	3.50	4.04	4.42	4.73	4.97	6.49	3.75	4.36	4.79	5.13	5.42	7.14
67	3.54	4.13	4.54	4.88	5.18	6.82	3.78	4.43	4.88	5.28	5.61	7.48
68	3.61	4.24	4.69	5.07	5.42	7.22	3.84	4.51	5.03	5.46	5.84	7.87
69	3.70	4.37	4.86	5.31	5.70	7.65	3.91	4.63	5.19	5.68	6.12	8.31
70	3.78	4.51	5.07	5.56	6.01	8.12	3.99	4.76	5.39	5.93	6.42	8.80
71	3.89	4.68	5.27	5.81	6.29	8.60	4.08	4.92	5.57	6.16	6.70	9.27
72	3.98	4.81	5.46	6.05	6.60	9.09	4.15	5.04	5.75	6.40	7.01	9.77
73	3.98	4.84	5.56	6.19	6.80	9.47	4.15	5.07	5.83	6.53	7.21	10.15
74	3.98	4.84	5.60	6.30	6.97	9.85	4.15	5.07	5.89	6.64	7.36	10.52
75	3.98	4.84	5.65	6.41	7.14	10.29	4.15	5.07	5.93	6.75	7.55	10.97
76	3.98	4.84	5.65	6.48	7.26	10.64	4.15	5.07	5.93	6.81	7.66	11.32
77	3.98	4.84	5.67	6.53	7.38	11.00	4.15	5.07	5.93	6.86	7.77	11.68
78	3.98	4.84	5.71	6.64	7.52	11.35	4.15	5.07	5.93	6.97	7.93	12.05
79	3.98	4.84	5.75	6.75	7.69	11.70	4.15	5.07	5.93	7.06	8.07	12.39
80	3.98	4.84	5.79	6.84	7.83	12.06	4.15	5.07	5.93	7.16	8.22	12.74
81	3.98	4.84	5.79	6.91	7.95	12.45	4.15	5.07	5.93	7.23	8.34	13.15
82	3.98	4.84	5.81	7.00	8.10	12.86	4.15	5.07	5.93	7.33	8.48	13.56
83	3.98	4.84	5.84	7.11	8.25	13.29	4.15	5.07	5.93	7.43	8.66	14.00
84	3.98	4.84	5.89	7.23	8.43	13.71	4.15	5.07	5.93	7.55	8.82	14.44
85	3.98	4.84	5.95	7.35	8.57	14.01	4.15	5.07	5.93	7.67	8.98	14.75
86	3.98	4.84	5.95	7.36	8.62	14.23	4.15	5.07	6.20	7.70	9.04	14.98
87	3.98	4.84	5.95	7.36	8.64	14.38	4.15	5.07	6.20	7.70	9.05	15.13
88	3.98	4.84	5.95	7.36	8.64	14.50	4.15	5.07	6.20	7.70	9.05	15.25
89	3.98	4.84	5.95	7.36	8.64	14.62	4.15	5.07	6.20	7.70	9.05	15.38
90	3.98	4.84	5.95	7.36	8.64	14.83	4.15	5.07	6.20	7.70	9.05	15.60
91	3.98	4.84	5.95	7.36	8.64	15.17	4.15	5.07	6.20	7.70	9.05	15.96
92	3.98	4.84	5.95	7.36	8.64	15.53	4.15	5.07	6.20	7.70	9.05	16.35
93	3.98	4.84	5.95	7.36	8.64	15.90	4.15	5.07	6.20	7.70	9.05	16.72
94	3.98	4.84	5.95	7.36	8.64	16.25	4.15	5.07	6.20	7.70	9.05	17.09
95	3.98	4.84	5.95	7.36	8.64	16.59	4.15	5.07	6.20	7.70	9.05	17.45
96	3.98	4.84	5.95	7.36	8.64	16.90	4.15	5.07	6.20	7.70	9.05	17.77
97	3.98	4.84	5.95	7.36	8.64	17.16	4.15	5.07	6.20	7.70	9.05	18.04
98	3.98	4.84	5.95	7.36	8.64	17.35	4.15	5.07	6.20	7.70	9.05	18.26
99	3.98	4.84	5.95	7.36	8.64	17.47	4.15	5.07	6.20	7.70	9.05	18.39
100	3.98	4.84	5.95	7.36	8.64	17.47	4.15	5.07	6.20	7.70	9.05	18.39

Table 95
 Coverage Professional Home Care
 Elim Period 365
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.98	1.08	1.11	1.11	1.10	1.25		1.29	1.41	1.44	1.45	1.44	1.66
26	0.99	1.08	1.11	1.11	1.10	1.25		1.29	1.41	1.44	1.45	1.44	1.67
27	0.99	1.09	1.12	1.12	1.11	1.28		1.30	1.42	1.45	1.46	1.45	1.67
28	1.00	1.10	1.13	1.13	1.12	1.29		1.31	1.43	1.46	1.47	1.46	1.69
29	1.03	1.12	1.16	1.16	1.16	1.31		1.32	1.44	1.49	1.49	1.49	1.72
30	1.05	1.16	1.18	1.18	1.18	1.33		1.34	1.46	1.52	1.52	1.52	1.74
31	1.07	1.18	1.20	1.21	1.20	1.36		1.36	1.49	1.54	1.55	1.54	1.78
32	1.09	1.20	1.23	1.23	1.22	1.41		1.40	1.53	1.56	1.57	1.57	1.82
33	1.12	1.22	1.25	1.28	1.25	1.44		1.42	1.55	1.60	1.61	1.60	1.85
34	1.16	1.25	1.30	1.30	1.30	1.47		1.44	1.58	1.64	1.65	1.64	1.90
35	1.19	1.30	1.33	1.34	1.33	1.53		1.47	1.62	1.67	1.68	1.68	1.95
36	1.22	1.33	1.38	1.38	1.36	1.57		1.52	1.66	1.72	1.72	1.72	2.00
37	1.25	1.38	1.42	1.42	1.42	1.62		1.55	1.71	1.76	1.77	1.77	2.05
38	1.30	1.42	1.46	1.46	1.46	1.68		1.60	1.74	1.80	1.82	1.82	2.10
39	1.33	1.46	1.52	1.52	1.52	1.74		1.64	1.79	1.85	1.86	1.86	2.17
40	1.38	1.52	1.56	1.57	1.56	1.80		1.71	1.88	1.94	1.96	1.96	2.29
41	1.43	1.57	1.62	1.64	1.62	1.86		1.76	1.94	2.00	2.02	2.02	2.34
42	1.47	1.62	1.68	1.68	1.68	1.94		1.80	1.98	2.06	2.08	2.08	2.43
43	1.54	1.68	1.74	1.76	1.74	2.02		1.86	2.05	2.12	2.15	2.15	2.51
44	1.58	1.74	1.80	1.82	1.82	2.09		1.91	2.10	2.18	2.20	2.21	2.59
45	1.65	1.82	1.88	1.89	1.89	2.19		1.97	2.18	2.26	2.28	2.29	2.68
46	1.71	1.89	1.95	1.96	1.96	2.28		2.04	2.24	2.32	2.37	2.37	2.77
47	1.77	1.95	2.02	2.05	2.04	2.38		2.09	2.31	2.40	2.43	2.43	2.87
48	1.84	2.02	2.09	2.12	2.12	2.46		2.16	2.39	2.46	2.51	2.52	2.98
49	1.90	2.09	2.18	2.20	2.20	2.56		2.21	2.44	2.55	2.59	2.61	3.07
50	1.97	2.18	2.27	2.29	2.29	2.67		2.31	2.55	2.66	2.71	2.74	3.25
51	2.04	2.26	2.33	2.38	2.38	2.78		2.38	2.63	2.75	2.79	2.82	3.36
52	2.09	2.32	2.42	2.45	2.46	2.90		2.43	2.70	2.82	2.88	2.90	3.47
53	2.17	2.40	2.51	2.54	2.55	3.01		2.50	2.77	2.90	2.97	2.99	3.59
54	2.22	2.49	2.59	2.64	2.65	3.15		2.55	2.85	2.98	3.05	3.09	3.71
55	2.29	2.55	2.67	2.73	2.75	3.27		2.61	2.90	3.06	3.14	3.17	3.84
56	2.40	2.67	2.81	2.87	2.89	3.47		2.71	3.03	3.19	3.28	3.33	4.03
57	2.50	2.79	2.94	3.01	3.05	3.66		2.81	3.15	3.33	3.42	3.49	4.25
58	2.59	2.92	3.07	3.16	3.21	3.88		2.90	3.27	3.47	3.58	3.64	4.47
59	2.70	3.03	3.21	3.31	3.38	4.10		2.99	3.38	3.60	3.73	3.82	4.70
60	2.78	3.15	3.36	3.48	3.54	4.35		3.11	3.52	3.76	3.92	4.03	5.01
61	2.88	3.27	3.49	3.63	3.72	4.60		3.19	3.63	3.89	4.08	4.20	5.27
62	2.95	3.37	3.62	3.78	3.89	4.85		3.27	3.73	4.02	4.24	4.37	5.53
63	3.03	3.47	3.74	3.94	4.07	5.13		3.33	3.82	4.14	4.38	4.55	5.81
64	3.09	3.55	3.86	4.09	4.25	5.42		3.38	3.89	4.25	4.52	4.72	6.08
65	3.17	3.67	4.03	4.30	4.50	5.83		3.47	4.02	4.42	4.73	4.97	6.51
66	3.23	3.76	4.15	4.46	4.70	6.16		3.50	4.09	4.54	4.88	5.17	6.84
67	3.29	3.87	4.30	4.64	4.93	6.52		3.55	4.19	4.68	5.07	5.39	7.21
68	3.39	4.00	4.47	4.86	5.19	6.92		3.64	4.31	4.84	5.29	5.65	7.60
69	3.50	4.16	4.69	5.13	5.49	7.37		3.74	4.47	5.05	5.54	5.95	8.06
70	3.62	4.33	4.91	5.41	5.82	7.85		3.86	4.63	5.28	5.83	6.30	8.58
71	3.74	4.51	5.13	5.69	6.15	8.35		3.97	4.81	5.49	6.09	6.62	9.06
72	3.85	4.69	5.36	5.96	6.49	8.86		4.08	4.97	5.72	6.39	6.96	9.58
73	3.89	4.79	5.52	6.17	6.74	9.28		4.10	5.06	5.85	6.58	7.21	10.00
74	3.89	4.84	5.64	6.36	6.97	9.69		4.10	5.10	5.97	6.75	7.43	10.41
75	3.89	4.91	5.76	6.55	7.24	10.19		4.10	5.17	6.12	6.96	7.71	10.91
76	3.89	4.92	5.83	6.68	7.41	10.60		4.10	5.18	6.17	7.10	7.88	11.33
77	3.89	4.94	5.92	6.82	7.60	11.00		4.10	5.19	6.25	7.23	8.07	11.74
78	3.89	4.98	6.03	7.00	7.82	11.40		4.10	5.23	6.36	7.39	8.27	12.13
79	3.89	5.03	6.14	7.17	8.03	11.80		4.10	5.28	6.46	7.58	8.49	12.54
80	3.89	5.06	6.25	7.35	8.24	12.20		4.10	5.30	6.57	7.74	8.70	12.94
81	3.89	5.06	6.33	7.48	8.44	12.63		4.10	5.30	6.64	7.88	8.90	13.38
82	3.89	5.07	6.42	7.63	8.64	13.07		4.10	5.30	6.74	8.03	9.10	13.83
83	3.89	5.08	6.53	7.79	8.86	13.53		4.10	5.30	6.86	8.21	9.33	14.29
84	3.89	5.09	6.64	7.96	9.09	13.98		4.10	5.30	6.99	8.37	9.56	14.75
85	3.89	5.13	6.75	8.10	9.26	14.27		4.10	5.30	7.10	8.51	9.75	15.07
86	3.89	5.13	6.79	8.17	9.36	14.52		4.10	5.36	7.12	8.58	9.85	15.32
87	3.89	5.13	6.79	8.20	9.42	14.71		4.10	5.36	7.13	8.60	9.91	15.50
88	3.89	5.13	6.79	8.21	9.45	14.85		4.10	5.36	7.13	8.61	9.94	15.64
89	3.89	5.13	6.79	8.23	9.52	15.00		4.10	5.36	7.13	8.64	10.00	15.82
90	3.89	5.13	6.79	8.31	9.60	15.24		4.10	5.36	7.13	8.72	10.11	16.05
91	3.89	5.13	6.79	8.46	9.80	15.61		4.10	5.36	7.13	8.88	10.31	16.43
92	3.89	5.13	6.79	8.62	10.02	15.98		4.10	5.36	7.13	9.06	10.53	16.83
93	3.89	5.13	6.79	8.79	10.23	16.36		4.10	5.36	7.13	9.23	10.75	17.23
94	3.89	5.13	6.79	8.95	10.42	16.72		4.10	5.36	7.13	9.41	10.97	17.61
95	3.89	5.13	6.79	9.11	10.63	17.07		4.10	5.36	7.13	9.57	11.17	17.97
96	3.89	5.13	6.79	9.26	10.81	17.38		4.10	5.36	7.13	9.75	11.37	18.28
97	3.89	5.13	6.79	9.41	11.00	17.63		4.10	5.36	7.13	9.89	11.57	18.56
98	3.89	5.13	6.79	9.55	11.20	17.83		4.10	5.36	7.13	10.04	11.77	18.77
99	3.89	5.13	6.79	9.70	11.41	17.93		4.10	5.36	7.13	10.21	12.01	18.88
100	3.89	5.13	6.79	9.90	11.73	17.93		4.10	5.36	7.13	10.42	12.34	18.88

Table 96
 Coverage Professional Home Care
 Elim Period 730
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.68	0.75	0.77	0.77	0.76	0.94	0.88	0.98	1.01	1.01	1.01	1.25
26	0.68	0.75	0.77	0.77	0.77	0.94	0.89	0.99	1.01	1.01	1.03	1.25
27	0.69	0.76	0.79	0.77	0.77	0.95	0.89	0.99	1.03	1.03	1.03	1.28
28	0.69	0.77	0.79	0.79	0.79	0.96	0.91	1.00	1.05	1.05	1.05	1.29
29	0.70	0.79	0.81	0.80	0.80	0.98	0.92	1.01	1.06	1.06	1.06	1.30
30	0.73	0.80	0.83	0.83	0.83	0.99	0.94	1.03	1.07	1.08	1.08	1.32
31	0.74	0.81	0.84	0.84	0.84	1.01	0.95	1.06	1.09	1.09	1.10	1.34
32	0.75	0.84	0.86	0.86	0.86	1.06	0.97	1.08	1.11	1.11	1.12	1.38
33	0.77	0.86	0.88	0.88	0.88	1.08	0.99	1.10	1.13	1.13	1.16	1.42
34	0.80	0.88	0.91	0.91	0.91	1.11	1.00	1.12	1.17	1.18	1.18	1.44
35	0.83	0.91	0.94	0.95	0.95	1.16	1.03	1.16	1.19	1.20	1.21	1.49
36	0.85	0.94	0.97	0.97	0.97	1.19	1.06	1.18	1.22	1.23	1.23	1.53
37	0.87	0.97	0.99	1.00	1.00	1.22	1.09	1.21	1.25	1.25	1.28	1.57
38	0.89	0.99	1.03	1.03	1.05	1.28	1.11	1.24	1.29	1.30	1.31	1.61
39	0.94	1.03	1.07	1.07	1.08	1.31	1.16	1.29	1.33	1.34	1.34	1.67
40	0.96	1.07	1.10	1.11	1.11	1.36	1.20	1.34	1.40	1.41	1.42	1.76
41	0.99	1.11	1.16	1.16	1.17	1.42	1.23	1.38	1.44	1.45	1.46	1.82
42	1.03	1.16	1.19	1.20	1.20	1.47	1.28	1.43	1.47	1.50	1.52	1.88
43	1.08	1.20	1.23	1.24	1.24	1.54	1.31	1.46	1.53	1.55	1.56	1.95
44	1.11	1.23	1.29	1.30	1.31	1.60	1.35	1.52	1.58	1.61	1.62	2.01
45	1.17	1.30	1.34	1.35	1.35	1.67	1.40	1.56	1.64	1.66	1.68	2.08
46	1.20	1.34	1.40	1.41	1.42	1.74	1.44	1.62	1.69	1.72	1.74	2.17
47	1.24	1.40	1.45	1.46	1.47	1.82	1.49	1.67	1.76	1.78	1.80	2.24
48	1.30	1.45	1.52	1.53	1.54	1.90	1.54	1.73	1.82	1.84	1.86	2.32
49	1.34	1.50	1.57	1.60	1.61	1.98	1.58	1.78	1.88	1.91	1.94	2.42
50	1.40	1.56	1.64	1.66	1.68	2.07	1.66	1.88	1.97	2.02	2.05	2.56
51	1.44	1.62	1.71	1.73	1.76	2.17	1.71	1.94	2.04	2.08	2.12	2.66
52	1.50	1.68	1.77	1.80	1.83	2.27	1.76	2.00	2.10	2.16	2.20	2.76
53	1.55	1.76	1.84	1.88	1.90	2.38	1.80	2.06	2.18	2.24	2.28	2.87
54	1.60	1.82	1.91	1.96	1.98	2.49	1.85	2.12	2.24	2.31	2.37	2.98
55	1.66	1.88	1.98	2.04	2.07	2.59	1.90	2.18	2.31	2.40	2.44	3.10
56	1.73	1.97	2.09	2.16	2.20	2.76	1.98	2.28	2.43	2.52	2.59	3.28
57	1.82	2.08	2.21	2.29	2.33	2.94	2.07	2.39	2.55	2.66	2.74	3.48
58	1.90	2.19	2.33	2.42	2.49	3.14	2.16	2.50	2.67	2.79	2.88	3.67
59	1.98	2.30	2.45	2.56	2.64	3.36	2.26	2.61	2.81	2.94	3.04	3.89
60	2.08	2.41	2.59	2.71	2.79	3.58	2.37	2.75	2.98	3.15	3.26	4.20
61	2.17	2.52	2.73	2.87	2.97	3.82	2.44	2.86	3.12	3.30	3.43	4.46
62	2.26	2.63	2.87	3.04	3.15	4.08	2.53	2.97	3.26	3.48	3.62	4.71
63	2.32	2.74	3.01	3.21	3.34	4.35	2.61	3.07	3.40	3.64	3.82	4.99
64	2.41	2.86	3.16	3.39	3.54	4.64	2.67	3.18	3.54	3.83	4.02	5.30
65	2.52	3.01	3.37	3.64	3.83	5.07	2.79	3.36	3.75	4.08	4.31	5.73
66	2.61	3.14	3.52	3.84	4.07	5.42	2.87	3.48	3.92	4.28	4.54	6.08
67	2.70	3.28	3.72	4.07	4.33	5.80	2.97	3.61	4.10	4.51	4.82	6.48
68	2.82	3.43	3.92	4.33	4.62	6.20	3.07	3.77	4.32	4.76	5.10	6.89
69	2.95	3.63	4.18	4.62	4.96	6.67	3.21	3.96	4.57	5.06	5.45	7.35
70	3.11	3.84	4.44	4.94	5.32	7.14	3.37	4.19	4.85	5.41	5.84	7.88
71	3.26	4.06	4.70	5.24	5.68	7.63	3.51	4.39	5.10	5.71	6.19	8.36
72	3.41	4.27	4.97	5.57	6.04	8.14	3.66	4.61	5.39	6.04	6.57	8.88
73	3.51	4.44	5.20	5.84	6.37	8.59	3.76	4.76	5.61	6.30	6.89	9.33
74	3.60	4.59	5.42	6.09	6.67	9.03	3.84	4.92	5.82	6.57	7.18	9.78
75	3.67	4.75	5.67	6.41	7.04	9.58	3.94	5.09	6.07	6.89	7.57	10.33
76	3.73	4.86	5.83	6.63	7.30	10.04	3.97	5.19	6.24	7.11	7.83	10.79
77	3.77	4.98	6.01	6.86	7.58	10.51	4.00	5.30	6.40	7.34	8.10	11.26
78	3.85	5.12	6.19	7.11	7.85	10.93	4.08	5.45	6.60	7.58	8.38	11.70
79	3.92	5.27	6.38	7.36	8.14	11.37	4.15	5.58	6.78	7.83	8.67	12.13
80	3.98	5.40	6.57	7.60	8.43	11.81	4.21	5.72	6.97	8.07	8.95	12.58
81	4.03	5.52	6.75	7.84	8.70	12.30	4.25	5.84	7.16	8.32	9.23	13.07
82	4.08	5.65	6.96	8.09	8.99	12.77	4.31	5.97	7.36	8.56	9.53	13.55
83	4.14	5.80	7.16	8.34	9.30	13.23	4.36	6.12	7.58	8.82	9.83	14.04
84	4.20	5.94	7.37	8.59	9.59	13.71	4.42	6.27	7.78	9.08	10.14	14.52
85	4.25	6.05	7.52	8.76	9.80	14.00	4.48	6.38	7.95	9.26	10.36	14.81
86	4.26	6.09	7.61	8.90	9.96	14.28	4.49	6.42	8.03	9.39	10.52	15.10
87	4.26	6.14	7.67	8.98	10.07	14.49	4.49	6.46	8.10	9.47	10.63	15.32
88	4.26	6.15	7.72	9.05	10.15	14.66	4.49	6.48	8.13	9.55	10.73	15.50
89	4.26	6.17	7.77	9.12	10.26	14.86	4.49	6.50	8.18	9.63	10.81	15.69
90	4.26	6.24	7.85	9.24	10.41	15.11	4.49	6.56	8.27	9.76	10.97	15.94
91	4.26	6.36	8.02	9.45	10.64	15.48	4.49	6.68	8.45	9.96	11.22	16.32
92	4.26	6.48	8.18	9.66	10.89	15.86	4.49	6.81	8.61	10.18	11.47	16.72
93	4.26	6.58	8.35	9.88	11.13	16.24	4.49	6.93	8.79	10.40	11.73	17.13
94	4.26	6.70	8.50	10.07	11.36	16.60	4.49	7.05	8.95	10.60	11.97	17.50
95	4.26	6.81	8.67	10.26	11.59	16.94	4.49	7.16	9.11	10.80	12.21	17.85
96	4.26	6.91	8.80	10.44	11.81	17.23	4.49	7.27	9.26	11.00	12.44	18.15
97	4.26	7.01	8.93	10.62	12.02	17.47	4.49	7.37	9.41	11.18	12.67	18.40
98	4.26	7.10	9.05	10.78	12.25	17.66	4.49	7.47	9.54	11.36	12.91	18.60
99	4.26	7.17	9.19	10.99	12.55	17.74	4.49	7.55	9.67	11.57	13.21	18.68
100	4.26	7.27	9.35	11.26	12.95	17.74	4.49	7.66	9.85	11.86	13.64	18.68

Table 97
 Coverage Informal Home Care
 Elim Period 30
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.43	0.52	0.58	0.62	0.64	0.76		0.55	0.67	0.74	0.79	0.81	0.99
26	0.43	0.52	0.58	0.62	0.64	0.76		0.55	0.67	0.74	0.79	0.81	0.99
27	0.44	0.52	0.58	0.62	0.64	0.76		0.55	0.67	0.75	0.79	0.83	0.99
28	0.44	0.53	0.59	0.63	0.64	0.77		0.56	0.68	0.75	0.80	0.83	0.99
29	0.44	0.53	0.61	0.64	0.65	0.79		0.56	0.68	0.76	0.81	0.84	1.00
30	0.45	0.55	0.62	0.65	0.67	0.80		0.57	0.69	0.77	0.83	0.85	1.03
31	0.46	0.56	0.63	0.67	0.68	0.83		0.57	0.70	0.79	0.84	0.86	1.05
32	0.47	0.57	0.64	0.68	0.70	0.84		0.58	0.72	0.80	0.85	0.87	1.07
33	0.48	0.59	0.65	0.69	0.72	0.86		0.59	0.73	0.81	0.87	0.89	1.09
34	0.50	0.61	0.68	0.72	0.74	0.88		0.61	0.74	0.84	0.88	0.92	1.11
35	0.51	0.62	0.69	0.74	0.76	0.91		0.62	0.76	0.85	0.91	0.94	1.13
36	0.52	0.64	0.72	0.75	0.77	0.95		0.64	0.77	0.87	0.94	0.96	1.17
37	0.53	0.65	0.74	0.77	0.80	0.97		0.65	0.80	0.89	0.96	0.98	1.20
38	0.56	0.68	0.75	0.80	0.84	1.00		0.67	0.83	0.92	0.98	1.00	1.23
39	0.57	0.70	0.79	0.84	0.86	1.05		0.69	0.85	0.95	1.00	1.05	1.28
40	0.59	0.73	0.81	0.86	0.88	1.08		0.73	0.88	0.98	1.06	1.09	1.33
41	0.62	0.75	0.84	0.89	0.92	1.11		0.74	0.91	1.01	1.08	1.12	1.36
42	0.64	0.77	0.87	0.92	0.96	1.17		0.76	0.94	1.05	1.11	1.16	1.42
43	0.67	0.81	0.91	0.96	0.99	1.20		0.79	0.97	1.08	1.16	1.20	1.46
44	0.69	0.84	0.95	1.00	1.03	1.25		0.81	0.99	1.11	1.19	1.23	1.52
45	0.72	0.87	0.98	1.05	1.08	1.31		0.84	1.03	1.16	1.23	1.28	1.57
46	0.74	0.91	1.01	1.08	1.12	1.36		0.87	1.07	1.19	1.28	1.32	1.62
47	0.77	0.95	1.06	1.12	1.17	1.42		0.89	1.10	1.23	1.32	1.36	1.68
48	0.80	0.98	1.10	1.18	1.21	1.49		0.92	1.13	1.28	1.35	1.42	1.74
49	0.84	1.01	1.16	1.22	1.25	1.55		0.96	1.18	1.32	1.41	1.46	1.82
50	0.87	1.07	1.19	1.28	1.32	1.61		0.99	1.22	1.36	1.47	1.53	1.90
51	0.89	1.10	1.23	1.32	1.36	1.68		1.03	1.25	1.42	1.53	1.58	1.97
52	0.94	1.13	1.29	1.36	1.43	1.76		1.06	1.30	1.46	1.57	1.64	2.05
53	0.97	1.19	1.33	1.43	1.47	1.83		1.09	1.33	1.50	1.62	1.68	2.12
54	0.99	1.22	1.38	1.47	1.54	1.90		1.11	1.38	1.55	1.67	1.74	2.19
55	1.03	1.28	1.43	1.53	1.60	1.98		1.16	1.42	1.60	1.72	1.79	2.27
56	1.08	1.33	1.50	1.61	1.68	2.09		1.20	1.47	1.67	1.80	1.89	2.39
57	1.13	1.40	1.57	1.69	1.77	2.21		1.24	1.54	1.74	1.88	1.97	2.52
58	1.19	1.45	1.65	1.78	1.86	2.34		1.30	1.60	1.82	1.96	2.06	2.64
59	1.23	1.53	1.72	1.86	1.96	2.49		1.34	1.66	1.89	2.05	2.16	2.77
60	1.28	1.58	1.79	1.95	2.05	2.62		1.40	1.72	1.96	2.15	2.27	2.94
61	1.32	1.64	1.86	2.04	2.15	2.76		1.43	1.78	2.04	2.22	2.37	3.09
62	1.35	1.68	1.93	2.10	2.24	2.90		1.45	1.82	2.09	2.30	2.44	3.23
63	1.38	1.72	1.98	2.18	2.32	3.05		1.47	1.85	2.15	2.37	2.53	3.38
64	1.40	1.76	2.04	2.26	2.41	3.21		1.49	1.88	2.18	2.42	2.61	3.53
65	1.41	1.79	2.08	2.32	2.51	3.40		1.50	1.91	2.24	2.51	2.71	3.73
66	1.43	1.83	2.15	2.40	2.59	3.59		1.52	1.94	2.29	2.56	2.79	3.92
67	1.45	1.86	2.20	2.50	2.71	3.78		1.53	1.98	2.34	2.66	2.90	4.13
68	1.47	1.93	2.30	2.61	2.86	4.03		1.56	2.04	2.43	2.77	3.05	4.37
69	1.53	2.01	2.41	2.76	3.04	4.32		1.60	2.12	2.54	2.92	3.23	4.66
70	1.58	2.10	2.54	2.92	3.25	4.63		1.65	2.20	2.67	3.09	3.42	4.98
71	1.65	2.21	2.68	3.10	3.45	4.97		1.71	2.30	2.81	3.26	3.64	5.32
72	1.71	2.31	2.83	3.29	3.67	5.34		1.77	2.40	2.95	3.45	3.86	5.69
73	1.72	2.34	2.92	3.40	3.83	5.60		1.77	2.43	3.04	3.55	4.02	5.95
74	1.72	2.38	2.98	3.50	3.96	5.85		1.77	2.44	3.09	3.65	4.15	6.22
75	1.72	2.38	3.00	3.59	4.08	6.14		1.77	2.44	3.12	3.74	4.28	6.50
76	1.72	2.38	3.03	3.63	4.18	6.38		1.77	2.44	3.14	3.78	4.37	6.75
77	1.72	2.38	3.04	3.67	4.26	6.63		1.77	2.44	3.15	3.84	4.46	7.00
78	1.72	2.38	3.06	3.75	4.38	6.88		1.77	2.44	3.17	3.91	4.57	7.25
79	1.72	2.38	3.09	3.83	4.49	7.12		1.77	2.44	3.19	3.97	4.68	7.49
80	1.72	2.38	3.09	3.86	4.58	7.34		1.77	2.44	3.19	4.02	4.76	7.71
81	1.72	2.38	3.09	3.87	4.62	7.55		1.77	2.44	3.19	4.02	4.81	7.93
82	1.72	2.38	3.09	3.87	4.64	7.74		1.77	2.44	3.19	4.02	4.84	8.13
83	1.72	2.38	3.09	3.87	4.66	7.93		1.77	2.44	3.19	4.02	4.85	8.33
84	1.72	2.38	3.09	3.87	4.68	8.11		1.77	2.44	3.19	4.02	4.86	8.50
85	1.72	2.38	3.09	3.87	4.68	8.20		1.77	2.44	3.19	4.02	4.86	8.60
86	1.72	2.38	3.09	3.87	4.68	8.32		1.77	2.44	3.19	4.02	4.86	8.72
87	1.72	2.38	3.09	3.87	4.68	8.38		1.77	2.44	3.19	4.02	4.86	8.80
88	1.72	2.38	3.09	3.87	4.68	8.44		1.77	2.44	3.19	4.02	4.86	8.84
89	1.72	2.38	3.09	3.87	4.68	8.48		1.77	2.44	3.19	4.02	4.86	8.91
90	1.72	2.38	3.09	3.87	4.68	8.59		1.77	2.44	3.19	4.02	4.86	9.02
91	1.72	2.38	3.09	3.87	4.68	8.81		1.77	2.44	3.19	4.02	4.86	9.24
92	1.72	2.38	3.09	3.87	4.68	9.03		1.77	2.44	3.19	4.02	4.86	9.47
93	1.72	2.38	3.09	3.87	4.68	9.23		1.77	2.44	3.19	4.02	4.86	9.70
94	1.72	2.38	3.09	3.87	4.68	9.45		1.77	2.44	3.19	4.02	4.86	9.92
95	1.72	2.38	3.09	3.87	4.68	9.66		1.77	2.44	3.19	4.02	4.86	10.15
96	1.72	2.38	3.09	3.87	4.68	9.83		1.77	2.44	3.19	4.02	4.86	10.35
97	1.72	2.38	3.09	3.87	4.68	10.02		1.77	2.44	3.19	4.02	4.86	10.53
98	1.72	2.38	3.09	3.87	4.68	10.16		1.77	2.44	3.19	4.02	4.86	10.68
99	1.72	2.38	3.09	3.87	4.68	10.26		1.77	2.44	3.19	4.02	4.86	10.79
100	1.72	2.38	3.09	3.87	4.68	10.31		1.77	2.44	3.19	4.02	4.86	10.85

Table 98

Coverage Informal Home Care
 Elim Period 60
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.43	0.51	0.57	0.61	0.62	0.75	0.53	0.65	0.73	0.77	0.80	0.97
26	0.43	0.51	0.57	0.61	0.62	0.75	0.53	0.65	0.73	0.77	0.80	0.97
27	0.43	0.51	0.57	0.61	0.62	0.75	0.53	0.65	0.73	0.77	0.80	0.97
28	0.43	0.52	0.58	0.61	0.63	0.76	0.55	0.65	0.73	0.77	0.80	0.98
29	0.44	0.52	0.58	0.62	0.64	0.76	0.55	0.67	0.74	0.79	0.81	0.99
30	0.44	0.53	0.59	0.63	0.65	0.79	0.56	0.68	0.75	0.80	0.83	1.00
31	0.45	0.55	0.61	0.64	0.67	0.80	0.56	0.69	0.76	0.81	0.84	1.01
32	0.46	0.56	0.62	0.67	0.68	0.83	0.57	0.70	0.77	0.83	0.86	1.05
33	0.47	0.57	0.64	0.68	0.70	0.85	0.58	0.72	0.80	0.85	0.87	1.07
34	0.48	0.58	0.65	0.69	0.72	0.86	0.59	0.73	0.81	0.86	0.89	1.09
35	0.50	0.61	0.68	0.72	0.74	0.88	0.61	0.74	0.84	0.88	0.91	1.11
36	0.51	0.62	0.69	0.74	0.76	0.92	0.63	0.76	0.85	0.91	0.94	1.13
37	0.52	0.64	0.72	0.76	0.79	0.95	0.64	0.77	0.87	0.94	0.96	1.18
38	0.55	0.67	0.74	0.79	0.81	0.98	0.65	0.80	0.89	0.96	0.98	1.21
39	0.56	0.68	0.76	0.81	0.84	1.01	0.68	0.83	0.92	0.98	1.01	1.24
40	0.58	0.70	0.79	0.84	0.86	1.06	0.70	0.86	0.96	1.03	1.07	1.31
41	0.59	0.73	0.81	0.87	0.89	1.09	0.73	0.88	0.99	1.06	1.09	1.34
42	0.62	0.76	0.85	0.89	0.94	1.12	0.75	0.91	1.01	1.09	1.12	1.40
43	0.64	0.79	0.88	0.94	0.97	1.18	0.77	0.95	1.06	1.12	1.17	1.44
44	0.67	0.83	0.92	0.97	1.00	1.22	0.80	0.97	1.09	1.17	1.21	1.49
45	0.70	0.85	0.96	1.01	1.06	1.29	0.83	1.00	1.12	1.20	1.24	1.54
46	0.73	0.88	0.99	1.06	1.09	1.33	0.85	1.05	1.17	1.24	1.30	1.60
47	0.75	0.92	1.03	1.10	1.13	1.40	0.88	1.08	1.20	1.29	1.33	1.66
48	0.79	0.96	1.08	1.16	1.19	1.45	0.91	1.11	1.24	1.33	1.38	1.72
49	0.81	0.99	1.11	1.19	1.23	1.52	0.94	1.16	1.29	1.38	1.43	1.78
50	0.85	1.05	1.17	1.23	1.29	1.58	0.98	1.20	1.34	1.44	1.50	1.88
51	0.88	1.08	1.21	1.30	1.34	1.65	1.00	1.23	1.40	1.49	1.55	1.94
52	0.91	1.11	1.25	1.34	1.40	1.72	1.05	1.28	1.43	1.54	1.60	2.01
53	0.95	1.17	1.30	1.40	1.44	1.79	1.07	1.31	1.47	1.58	1.66	2.08
54	0.98	1.20	1.34	1.44	1.50	1.86	1.10	1.34	1.53	1.64	1.71	2.16
55	1.00	1.23	1.40	1.50	1.56	1.94	1.12	1.40	1.56	1.68	1.77	2.22
56	1.07	1.31	1.46	1.57	1.65	2.06	1.18	1.45	1.64	1.77	1.85	2.34
57	1.11	1.36	1.54	1.66	1.73	2.18	1.22	1.52	1.71	1.85	1.94	2.46
58	1.17	1.43	1.62	1.74	1.83	2.31	1.28	1.57	1.78	1.94	2.04	2.61
59	1.21	1.49	1.69	1.83	1.93	2.44	1.32	1.64	1.85	2.01	2.13	2.74
60	1.25	1.55	1.77	1.91	2.02	2.57	1.36	1.71	1.94	2.12	2.24	2.90
61	1.30	1.61	1.84	2.00	2.12	2.73	1.42	1.76	2.01	2.19	2.32	3.05
62	1.33	1.66	1.90	2.08	2.20	2.87	1.44	1.80	2.07	2.28	2.42	3.19
63	1.36	1.71	1.96	2.16	2.30	3.01	1.46	1.84	2.13	2.34	2.51	3.36
64	1.40	1.74	2.02	2.22	2.39	3.17	1.49	1.88	2.18	2.41	2.59	3.51
65	1.41	1.78	2.08	2.31	2.50	3.38	1.50	1.91	2.24	2.50	2.70	3.72
66	1.43	1.83	2.13	2.39	2.59	3.58	1.53	1.95	2.29	2.57	2.79	3.91
67	1.45	1.88	2.21	2.50	2.71	3.77	1.55	2.00	2.37	2.67	2.92	4.11
68	1.50	1.95	2.31	2.62	2.87	4.03	1.57	2.06	2.45	2.79	3.07	4.37
69	1.55	2.04	2.43	2.77	3.05	4.32	1.64	2.15	2.57	2.95	3.26	4.66
70	1.61	2.13	2.56	2.95	3.27	4.63	1.68	2.24	2.71	3.12	3.48	4.99
71	1.67	2.24	2.71	3.14	3.48	4.97	1.74	2.34	2.86	3.30	3.67	5.34
72	1.73	2.34	2.86	3.33	3.71	5.32	1.80	2.44	2.99	3.50	3.91	5.69
73	1.74	2.39	2.94	3.43	3.86	5.59	1.80	2.49	3.07	3.61	4.06	5.96
74	1.74	2.41	3.00	3.54	3.99	5.85	1.80	2.50	3.12	3.71	4.19	6.22
75	1.74	2.41	3.04	3.63	4.11	6.13	1.80	2.50	3.17	3.80	4.33	6.51
76	1.74	2.41	3.06	3.67	4.21	6.38	1.80	2.50	3.19	3.86	4.42	6.77
77	1.74	2.41	3.07	3.74	4.31	6.63	1.80	2.50	3.21	3.91	4.51	7.02
78	1.74	2.41	3.14	3.83	4.43	6.90	1.80	2.50	3.26	3.99	4.63	7.28
79	1.74	2.41	3.18	3.92	4.55	7.15	1.80	2.50	3.30	4.09	4.76	7.55
80	1.74	2.41	3.22	3.99	4.68	7.41	1.80	2.50	3.34	4.16	4.88	7.82
81	1.74	2.41	3.22	4.06	4.76	7.69	1.80	2.50	3.36	4.22	4.98	8.10
82	1.74	2.41	3.23	4.11	4.86	7.96	1.80	2.50	3.36	4.28	5.08	8.37
83	1.74	2.41	3.25	4.18	4.98	8.25	1.80	2.50	3.37	4.36	5.20	8.68
84	1.74	2.41	3.26	4.26	5.09	8.55	1.80	2.50	3.38	4.43	5.32	8.99
85	1.74	2.41	3.28	4.33	5.20	8.76	1.80	2.50	3.41	4.51	5.45	9.21
86	1.74	2.41	3.28	4.35	5.25	8.92	1.80	2.50	3.41	4.54	5.49	9.38
87	1.74	2.41	3.28	4.35	5.27	9.03	1.80	2.50	3.41	4.54	5.51	9.48
88	1.74	2.41	3.28	4.35	5.27	9.11	1.80	2.50	3.41	4.54	5.51	9.57
89	1.74	2.41	3.28	4.35	5.27	9.20	1.80	2.50	3.41	4.54	5.51	9.66
90	1.74	2.41	3.28	4.35	5.27	9.34	1.80	2.50	3.41	4.54	5.51	9.81
91	1.74	2.41	3.28	4.35	5.27	9.58	1.80	2.50	3.41	4.54	5.51	10.07
92	1.74	2.41	3.28	4.35	5.27	9.85	1.80	2.50	3.41	4.54	5.51	10.35
93	1.74	2.41	3.28	4.35	5.27	10.11	1.80	2.50	3.41	4.54	5.51	10.62
94	1.74	2.41	3.28	4.35	5.27	10.36	1.80	2.50	3.41	4.54	5.51	10.88
95	1.74	2.41	3.28	4.35	5.27	10.60	1.80	2.50	3.41	4.54	5.51	11.14
96	1.74	2.41	3.28	4.35	5.27	10.81	1.80	2.50	3.41	4.54	5.51	11.37
97	1.74	2.41	3.28	4.35	5.27	11.01	1.80	2.50	3.41	4.54	5.51	11.58
98	1.74	2.41	3.28	4.35	5.27	11.18	1.80	2.50	3.41	4.54	5.51	11.75
99	1.74	2.41	3.28	4.35	5.27	11.29	1.80	2.50	3.41	4.54	5.51	11.88
100	1.74	2.41	3.28	4.35	5.27	11.34	1.80	2.50	3.41	4.54	5.51	11.94

Table 99
 Coverage Informal Home Care
 Elim Period 90
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.41	0.50	0.56	0.58	0.61	0.73	0.52	0.63	0.70	0.75	0.77	0.95
26	0.41	0.50	0.56	0.58	0.61	0.73	0.52	0.63	0.70	0.75	0.77	0.95
27	0.41	0.50	0.56	0.59	0.61	0.73	0.52	0.63	0.72	0.75	0.77	0.95
28	0.41	0.50	0.56	0.59	0.62	0.74	0.53	0.64	0.72	0.76	0.79	0.96
29	0.43	0.51	0.57	0.61	0.62	0.75	0.53	0.64	0.73	0.76	0.79	0.97
30	0.43	0.52	0.58	0.62	0.63	0.76	0.55	0.65	0.73	0.77	0.80	0.98
31	0.44	0.53	0.59	0.63	0.64	0.79	0.56	0.67	0.75	0.79	0.83	1.00
32	0.45	0.55	0.61	0.64	0.67	0.80	0.56	0.68	0.76	0.81	0.84	1.01
33	0.46	0.56	0.62	0.65	0.68	0.83	0.57	0.69	0.77	0.83	0.85	1.05
34	0.47	0.57	0.64	0.68	0.70	0.85	0.58	0.70	0.79	0.85	0.87	1.07
35	0.48	0.58	0.65	0.69	0.72	0.87	0.59	0.73	0.81	0.86	0.89	1.09
36	0.50	0.61	0.68	0.72	0.74	0.89	0.62	0.74	0.84	0.88	0.91	1.12
37	0.51	0.62	0.69	0.74	0.76	0.92	0.63	0.76	0.85	0.91	0.94	1.16
38	0.53	0.64	0.72	0.76	0.79	0.96	0.64	0.79	0.87	0.94	0.97	1.19
39	0.55	0.67	0.74	0.79	0.81	0.99	0.67	0.80	0.89	0.96	0.99	1.22
40	0.57	0.69	0.76	0.81	0.85	1.03	0.69	0.84	0.95	1.00	1.05	1.29
41	0.59	0.72	0.80	0.85	0.87	1.07	0.72	0.86	0.97	1.03	1.07	1.32
42	0.61	0.74	0.83	0.88	0.91	1.10	0.74	0.89	0.99	1.07	1.10	1.36
43	0.63	0.76	0.86	0.91	0.95	1.16	0.76	0.92	1.03	1.10	1.13	1.41
44	0.65	0.80	0.89	0.95	0.98	1.20	0.79	0.96	1.07	1.13	1.18	1.46
45	0.68	0.84	0.94	0.99	1.03	1.24	0.81	0.98	1.10	1.18	1.22	1.52
46	0.72	0.86	0.97	1.03	1.07	1.31	0.84	1.01	1.13	1.22	1.25	1.57
47	0.74	0.89	1.00	1.08	1.11	1.36	0.86	1.06	1.18	1.25	1.31	1.62
48	0.76	0.94	1.06	1.11	1.17	1.43	0.89	1.09	1.22	1.31	1.35	1.68
49	0.80	0.97	1.09	1.17	1.21	1.49	0.92	1.12	1.25	1.34	1.41	1.74
50	0.83	1.01	1.13	1.21	1.25	1.55	0.96	1.18	1.32	1.42	1.47	1.84
51	0.86	1.06	1.19	1.25	1.31	1.62	0.99	1.21	1.36	1.46	1.53	1.91
52	0.89	1.09	1.22	1.31	1.36	1.68	1.01	1.24	1.41	1.52	1.57	1.97
53	0.92	1.13	1.28	1.36	1.42	1.76	1.06	1.29	1.45	1.56	1.62	2.05
54	0.96	1.18	1.32	1.42	1.47	1.83	1.08	1.33	1.50	1.61	1.68	2.12
55	0.99	1.21	1.36	1.46	1.53	1.91	1.11	1.36	1.54	1.66	1.73	2.20
56	1.05	1.29	1.44	1.55	1.62	2.04	1.17	1.43	1.61	1.74	1.83	2.32
57	1.09	1.34	1.52	1.64	1.71	2.16	1.21	1.49	1.69	1.83	1.91	2.44
58	1.16	1.41	1.60	1.72	1.80	2.28	1.25	1.55	1.77	1.91	2.01	2.57
59	1.20	1.47	1.67	1.80	1.90	2.41	1.31	1.62	1.84	2.00	2.10	2.71
60	1.24	1.54	1.74	1.89	2.00	2.55	1.36	1.68	1.93	2.09	2.21	2.89
61	1.30	1.60	1.83	1.98	2.09	2.70	1.41	1.74	2.00	2.18	2.32	3.04
62	1.33	1.66	1.89	2.07	2.19	2.86	1.44	1.80	2.07	2.27	2.42	3.19
63	1.36	1.71	1.96	2.16	2.29	3.01	1.47	1.84	2.13	2.34	2.51	3.36
64	1.40	1.74	2.02	2.22	2.39	3.17	1.50	1.88	2.18	2.42	2.61	3.51
65	1.42	1.79	2.08	2.31	2.50	3.38	1.53	1.93	2.26	2.51	2.73	3.73
66	1.44	1.83	2.15	2.40	2.61	3.58	1.54	1.96	2.30	2.59	2.81	3.91
67	1.46	1.88	2.21	2.50	2.73	3.77	1.56	2.01	2.38	2.68	2.93	4.13
68	1.50	1.95	2.31	2.63	2.87	4.03	1.60	2.07	2.46	2.81	3.09	4.37
69	1.56	2.04	2.43	2.78	3.06	4.32	1.65	2.16	2.59	2.97	3.27	4.68
70	1.62	2.13	2.57	2.97	3.27	4.63	1.71	2.26	2.73	3.15	3.49	5.01
71	1.69	2.26	2.73	3.15	3.49	4.98	1.78	2.37	2.87	3.33	3.71	5.36
72	1.77	2.37	2.88	3.34	3.72	5.35	1.84	2.46	3.03	3.52	3.94	5.72
73	1.79	2.41	2.97	3.48	3.88	5.63	1.86	2.52	3.11	3.65	4.10	6.01
74	1.79	2.44	3.04	3.59	4.03	5.90	1.86	2.54	3.18	3.76	4.25	6.27
75	1.79	2.45	3.10	3.70	4.18	6.18	1.86	2.55	3.25	3.87	4.40	6.58
76	1.79	2.45	3.14	3.76	4.28	6.45	1.86	2.55	3.27	3.95	4.50	6.85
77	1.79	2.45	3.16	3.84	4.39	6.72	1.86	2.55	3.30	4.02	4.61	7.12
78	1.79	2.45	3.22	3.94	4.52	7.00	1.86	2.55	3.37	4.11	4.75	7.39
79	1.79	2.45	3.28	4.03	4.66	7.25	1.86	2.55	3.41	4.20	4.88	7.66
80	1.79	2.49	3.31	4.10	4.79	7.50	1.86	2.56	3.45	4.28	4.99	7.91
81	1.79	2.49	3.33	4.15	4.86	7.76	1.86	2.56	3.47	4.33	5.09	8.18
82	1.79	2.49	3.33	4.20	4.95	8.01	1.86	2.56	3.47	4.38	5.18	8.44
83	1.79	2.49	3.33	4.24	5.04	8.25	1.86	2.56	3.47	4.42	5.27	8.69
84	1.79	2.49	3.33	4.27	5.10	8.49	1.86	2.56	3.47	4.47	5.34	8.93
85	1.79	2.49	3.33	4.31	5.17	8.62	1.86	2.56	3.47	4.49	5.40	9.08
86	1.79	2.49	3.33	4.32	5.20	8.79	1.86	2.56	3.47	4.51	5.43	9.23
87	1.79	2.49	3.33	4.32	5.20	8.88	1.86	2.56	3.47	4.51	5.45	9.33
88	1.79	2.49	3.33	4.32	5.20	8.95	1.86	2.56	3.47	4.51	5.45	9.42
89	1.79	2.49	3.33	4.32	5.20	9.04	1.86	2.56	3.47	4.51	5.45	9.50
90	1.79	2.49	3.33	4.32	5.20	9.17	1.86	2.56	3.47	4.51	5.45	9.64
91	1.79	2.49	3.33	4.32	5.20	9.42	1.86	2.56	3.47	4.51	5.45	9.89
92	1.79	2.49	3.33	4.32	5.20	9.66	1.86	2.56	3.47	4.51	5.45	10.15
93	1.79	2.49	3.33	4.32	5.20	9.90	1.86	2.56	3.47	4.51	5.45	10.41
94	1.79	2.49	3.33	4.32	5.20	10.14	1.86	2.56	3.47	4.51	5.45	10.66
95	1.79	2.49	3.33	4.32	5.20	10.37	1.86	2.56	3.47	4.51	5.45	10.90
96	1.79	2.49	3.33	4.32	5.20	10.57	1.86	2.56	3.47	4.51	5.45	11.12
97	1.79	2.49	3.33	4.32	5.20	10.77	1.86	2.56	3.47	4.51	5.45	11.33
98	1.79	2.49	3.33	4.32	5.20	10.92	1.86	2.56	3.47	4.51	5.45	11.48
99	1.79	2.49	3.33	4.32	5.20	11.03	1.86	2.56	3.47	4.51	5.45	11.61
100	1.79	2.49	3.33	4.32	5.20	11.08	1.86	2.56	3.47	4.51	5.45	11.64

Table 100
 Coverage Informal Home Care
 Elim Period 100
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.41	0.50	0.55	0.58	0.59	0.73	0.52	0.63	0.70	0.75	0.76	0.95
26	0.41	0.48	0.55	0.58	0.59	0.73	0.52	0.63	0.70	0.74	0.76	0.94
27	0.41	0.50	0.55	0.58	0.61	0.73	0.52	0.63	0.70	0.75	0.77	0.95
28	0.41	0.50	0.56	0.59	0.61	0.74	0.52	0.63	0.70	0.75	0.77	0.95
29	0.41	0.51	0.56	0.59	0.62	0.74	0.53	0.64	0.72	0.76	0.79	0.96
30	0.43	0.51	0.57	0.61	0.63	0.76	0.53	0.65	0.73	0.77	0.80	0.97
31	0.44	0.52	0.58	0.62	0.64	0.77	0.55	0.67	0.74	0.79	0.81	0.99
32	0.45	0.53	0.61	0.64	0.65	0.80	0.56	0.68	0.75	0.80	0.83	1.01
33	0.46	0.55	0.62	0.65	0.68	0.81	0.57	0.69	0.76	0.81	0.85	1.03
34	0.47	0.57	0.63	0.67	0.69	0.84	0.58	0.70	0.79	0.84	0.86	1.06
35	0.48	0.58	0.65	0.69	0.72	0.86	0.59	0.72	0.80	0.86	0.88	1.08
36	0.50	0.59	0.67	0.72	0.73	0.88	0.61	0.74	0.83	0.87	0.91	1.11
37	0.51	0.62	0.69	0.73	0.75	0.92	0.62	0.75	0.85	0.89	0.94	1.13
38	0.52	0.64	0.72	0.75	0.77	0.95	0.64	0.77	0.87	0.92	0.96	1.18
39	0.55	0.65	0.74	0.77	0.81	0.98	0.65	0.80	0.89	0.95	0.98	1.21
40	0.56	0.68	0.76	0.81	0.84	1.01	0.69	0.84	0.94	0.99	1.03	1.28
41	0.58	0.70	0.79	0.84	0.87	1.06	0.70	0.86	0.96	1.03	1.07	1.31
42	0.61	0.73	0.83	0.87	0.89	1.10	0.73	0.88	0.99	1.06	1.09	1.35
43	0.63	0.76	0.85	0.91	0.94	1.13	0.75	0.91	1.01	1.09	1.12	1.41
44	0.65	0.79	0.88	0.95	0.97	1.19	0.77	0.95	1.06	1.12	1.18	1.45
45	0.68	0.83	0.92	0.98	1.01	1.24	0.80	0.97	1.09	1.17	1.21	1.50
46	0.70	0.86	0.96	1.01	1.06	1.30	0.83	1.00	1.12	1.21	1.24	1.56
47	0.74	0.89	0.99	1.07	1.10	1.35	0.86	1.05	1.18	1.24	1.30	1.61
48	0.76	0.94	1.05	1.10	1.16	1.42	0.88	1.08	1.21	1.30	1.34	1.67
49	0.79	0.97	1.08	1.16	1.20	1.47	0.91	1.11	1.24	1.33	1.40	1.73
50	0.83	1.00	1.12	1.20	1.24	1.54	0.96	1.17	1.31	1.41	1.46	1.83
51	0.86	1.05	1.18	1.24	1.30	1.61	0.98	1.20	1.35	1.45	1.52	1.90
52	0.88	1.08	1.21	1.30	1.35	1.67	1.01	1.23	1.40	1.50	1.56	1.96
53	0.92	1.12	1.25	1.35	1.41	1.74	1.05	1.28	1.44	1.55	1.61	2.04
54	0.96	1.17	1.31	1.41	1.46	1.82	1.08	1.32	1.49	1.60	1.67	2.10
55	0.98	1.21	1.35	1.45	1.52	1.90	1.10	1.35	1.53	1.65	1.72	2.19
56	1.05	1.28	1.43	1.54	1.61	2.01	1.16	1.42	1.60	1.73	1.82	2.31
57	1.09	1.33	1.50	1.62	1.69	2.15	1.20	1.47	1.68	1.82	1.90	2.43
58	1.13	1.40	1.58	1.71	1.79	2.27	1.24	1.54	1.76	1.90	2.00	2.56
59	1.19	1.46	1.66	1.79	1.89	2.40	1.30	1.61	1.83	1.98	2.09	2.70
60	1.23	1.53	1.73	1.88	1.98	2.54	1.35	1.68	1.91	2.08	2.20	2.88
61	1.29	1.58	1.82	1.97	2.08	2.68	1.40	1.73	1.98	2.17	2.30	3.03
62	1.32	1.65	1.88	2.06	2.18	2.83	1.44	1.79	2.06	2.26	2.40	3.18
63	1.35	1.69	1.95	2.13	2.28	2.99	1.46	1.83	2.12	2.33	2.50	3.34
64	1.38	1.73	2.01	2.21	2.38	3.16	1.49	1.88	2.18	2.41	2.59	3.50
65	1.41	1.78	2.07	2.30	2.49	3.37	1.52	1.91	2.24	2.51	2.71	3.72
66	1.43	1.82	2.13	2.39	2.59	3.55	1.54	1.95	2.30	2.57	2.81	3.91
67	1.46	1.88	2.21	2.50	2.71	3.77	1.56	2.00	2.38	2.67	2.93	4.11
68	1.50	1.94	2.31	2.62	2.87	4.02	1.60	2.06	2.45	2.79	3.07	4.37
69	1.56	2.04	2.43	2.77	3.05	4.31	1.65	2.16	2.57	2.95	3.27	4.66
70	1.62	2.13	2.57	2.95	3.27	4.63	1.71	2.26	2.73	3.14	3.49	5.01
71	1.69	2.24	2.73	3.15	3.49	4.98	1.78	2.37	2.87	3.33	3.71	5.35
72	1.77	2.37	2.88	3.34	3.72	5.34	1.84	2.46	3.03	3.52	3.95	5.72
73	1.79	2.41	2.98	3.48	3.88	5.63	1.86	2.52	3.11	3.65	4.10	6.01
74	1.79	2.44	3.05	3.59	4.04	5.90	1.86	2.55	3.18	3.76	4.26	6.28
75	1.79	2.45	3.10	3.70	4.19	6.19	1.86	2.56	3.26	3.87	4.42	6.58
76	1.79	2.46	3.15	3.76	4.30	6.46	1.86	2.57	3.29	3.96	4.52	6.86
77	1.79	2.46	3.18	3.85	4.42	6.73	1.86	2.57	3.31	4.03	4.63	7.13
78	1.79	2.49	3.25	3.95	4.55	7.00	1.86	2.57	3.38	4.13	4.76	7.40
79	1.79	2.49	3.30	4.04	4.69	7.26	1.86	2.57	3.43	4.22	4.92	7.67
80	1.79	2.51	3.34	4.13	4.81	7.51	1.86	2.57	3.49	4.31	5.04	7.93
81	1.79	2.51	3.37	4.19	4.91	7.78	1.86	2.59	3.50	4.37	5.13	8.21
82	1.79	2.51	3.38	4.25	4.99	8.05	1.86	2.59	3.51	4.43	5.24	8.48
83	1.79	2.51	3.39	4.31	5.10	8.32	1.86	2.59	3.52	4.49	5.34	8.76
84	1.79	2.51	3.40	4.36	5.20	8.58	1.86	2.59	3.54	4.55	5.45	9.03
85	1.79	2.51	3.41	4.42	5.29	8.76	1.86	2.59	3.55	4.61	5.53	9.21
86	1.79	2.51	3.42	4.43	5.34	8.92	1.86	2.59	3.55	4.63	5.58	9.38
87	1.79	2.51	3.42	4.44	5.35	9.03	1.86	2.59	3.55	4.63	5.59	9.48
88	1.79	2.51	3.42	4.44	5.35	9.11	1.86	2.59	3.55	4.63	5.60	9.57
89	1.79	2.51	3.42	4.44	5.36	9.20	1.86	2.59	3.55	4.63	5.61	9.67
90	1.79	2.51	3.42	4.44	5.39	9.34	1.86	2.59	3.55	4.63	5.63	9.81
91	1.79	2.51	3.42	4.44	5.42	9.58	1.86	2.59	3.55	4.63	5.68	10.08
92	1.79	2.51	3.42	4.44	5.47	9.85	1.86	2.59	3.55	4.63	5.72	10.35
93	1.79	2.51	3.42	4.44	5.51	10.11	1.86	2.59	3.55	4.63	5.78	10.62
94	1.79	2.51	3.42	4.44	5.56	10.35	1.86	2.59	3.55	4.63	5.82	10.88
95	1.79	2.51	3.42	4.44	5.60	10.59	1.86	2.59	3.55	4.63	5.87	11.13
96	1.79	2.51	3.42	4.44	5.64	10.80	1.86	2.59	3.55	4.63	5.91	11.36
97	1.79	2.51	3.42	4.44	5.68	11.00	1.86	2.59	3.55	4.63	5.95	11.57
98	1.79	2.51	3.42	4.44	5.71	11.15	1.86	2.59	3.55	4.63	6.00	11.74
99	1.79	2.51	3.42	4.44	5.75	11.26	1.86	2.59	3.55	4.63	6.03	11.86
100	1.79	2.51	3.42	4.44	5.80	11.30	1.86	2.59	3.55	4.63	6.08	11.89

Table 101
 Coverage Informal Home Care
 Elim Period 120
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.40	0.48	0.53	0.57	0.58	0.72	0.51	0.62	0.69	0.73	0.75	0.92
26	0.40	0.48	0.53	0.57	0.58	0.72	0.51	0.62	0.69	0.73	0.75	0.92
27	0.40	0.48	0.53	0.57	0.59	0.72	0.51	0.62	0.69	0.73	0.75	0.92
28	0.40	0.48	0.55	0.58	0.59	0.73	0.51	0.62	0.69	0.74	0.76	0.94
29	0.41	0.50	0.56	0.58	0.61	0.73	0.52	0.63	0.70	0.75	0.77	0.95
30	0.41	0.51	0.56	0.59	0.62	0.75	0.53	0.64	0.72	0.75	0.79	0.96
31	0.43	0.52	0.57	0.61	0.63	0.76	0.53	0.65	0.73	0.77	0.80	0.98
32	0.44	0.53	0.59	0.63	0.64	0.79	0.55	0.67	0.74	0.79	0.81	0.99
33	0.45	0.55	0.61	0.64	0.65	0.80	0.56	0.68	0.75	0.80	0.83	1.01
34	0.46	0.56	0.62	0.65	0.68	0.83	0.57	0.69	0.77	0.83	0.85	1.05
35	0.47	0.57	0.64	0.68	0.70	0.85	0.58	0.70	0.79	0.84	0.87	1.07
36	0.48	0.58	0.65	0.69	0.72	0.87	0.59	0.73	0.81	0.86	0.88	1.09
37	0.50	0.61	0.68	0.72	0.74	0.91	0.62	0.74	0.83	0.88	0.91	1.12
38	0.52	0.63	0.70	0.74	0.76	0.94	0.63	0.76	0.85	0.91	0.94	1.17
39	0.53	0.64	0.73	0.76	0.79	0.97	0.64	0.79	0.87	0.94	0.97	1.19
40	0.56	0.67	0.75	0.79	0.83	1.00	0.68	0.83	0.92	0.98	1.00	1.24
41	0.57	0.69	0.77	0.83	0.85	1.05	0.69	0.85	0.95	1.00	1.05	1.30
42	0.59	0.72	0.80	0.86	0.88	1.08	0.72	0.87	0.97	1.05	1.08	1.33
43	0.62	0.75	0.84	0.88	0.92	1.12	0.74	0.89	1.00	1.07	1.11	1.38
44	0.64	0.77	0.87	0.92	0.96	1.18	0.76	0.92	1.05	1.10	1.16	1.43
45	0.67	0.81	0.91	0.96	0.99	1.22	0.79	0.96	1.08	1.16	1.19	1.47
46	0.69	0.84	0.95	1.00	1.05	1.28	0.81	0.99	1.11	1.19	1.23	1.54
47	0.73	0.87	0.98	1.05	1.08	1.33	0.85	1.03	1.16	1.22	1.28	1.60
48	0.75	0.91	1.01	1.09	1.12	1.40	0.87	1.06	1.19	1.28	1.32	1.65
49	0.77	0.95	1.07	1.13	1.18	1.45	0.89	1.09	1.23	1.32	1.36	1.72
50	0.81	0.98	1.10	1.18	1.22	1.52	0.95	1.16	1.29	1.38	1.44	1.80
51	0.85	1.03	1.16	1.22	1.28	1.58	0.97	1.19	1.33	1.43	1.49	1.88
52	0.87	1.07	1.20	1.28	1.33	1.65	1.00	1.22	1.36	1.47	1.54	1.94
53	0.91	1.10	1.23	1.33	1.38	1.72	1.03	1.25	1.42	1.53	1.58	2.01
54	0.94	1.13	1.29	1.38	1.44	1.79	1.06	1.30	1.46	1.57	1.64	2.08
55	0.97	1.19	1.33	1.43	1.49	1.88	1.09	1.33	1.50	1.62	1.69	2.16
56	1.01	1.24	1.41	1.52	1.57	1.98	1.13	1.40	1.57	1.71	1.78	2.28
57	1.07	1.31	1.47	1.60	1.67	2.10	1.19	1.45	1.65	1.78	1.88	2.41
58	1.11	1.38	1.56	1.68	1.76	2.24	1.23	1.53	1.73	1.86	1.96	2.53
59	1.17	1.44	1.64	1.77	1.85	2.38	1.29	1.58	1.80	1.95	2.06	2.67
60	1.21	1.50	1.71	1.85	1.95	2.51	1.33	1.66	1.89	2.06	2.18	2.85
61	1.25	1.56	1.78	1.94	2.05	2.66	1.38	1.71	1.96	2.15	2.28	3.00
62	1.31	1.62	1.85	2.02	2.15	2.81	1.42	1.77	2.04	2.22	2.38	3.15
63	1.34	1.67	1.93	2.10	2.24	2.97	1.45	1.82	2.09	2.31	2.46	3.30
64	1.36	1.72	1.98	2.19	2.33	3.14	1.47	1.85	2.16	2.39	2.56	3.48
65	1.40	1.76	2.06	2.29	2.45	3.34	1.50	1.90	2.22	2.49	2.68	3.70
66	1.42	1.80	2.12	2.37	2.56	3.53	1.53	1.94	2.29	2.56	2.78	3.88
67	1.45	1.85	2.19	2.46	2.68	3.75	1.55	1.98	2.37	2.66	2.90	4.10
68	1.50	1.93	2.30	2.61	2.85	4.00	1.58	2.06	2.45	2.78	3.06	4.36
69	1.55	2.02	2.42	2.76	3.04	4.30	1.65	2.15	2.57	2.95	3.26	4.66
70	1.62	2.13	2.56	2.94	3.26	4.62	1.71	2.26	2.73	3.14	3.49	4.99
71	1.69	2.24	2.73	3.14	3.49	4.97	1.78	2.37	2.87	3.31	3.71	5.35
72	1.77	2.37	2.88	3.33	3.72	5.34	1.85	2.46	3.03	3.52	3.95	5.72
73	1.79	2.42	2.98	3.47	3.89	5.63	1.88	2.53	3.12	3.65	4.11	6.02
74	1.80	2.45	3.06	3.59	4.06	5.91	1.88	2.56	3.21	3.77	4.27	6.29
75	1.80	2.49	3.12	3.70	4.21	6.20	1.88	2.59	3.28	3.88	4.44	6.61
76	1.80	2.50	3.17	3.77	4.32	6.48	1.88	2.61	3.31	3.97	4.57	6.88
77	1.80	2.50	3.21	3.86	4.44	6.74	1.88	2.61	3.37	4.06	4.68	7.15
78	1.80	2.52	3.28	3.97	4.59	7.01	1.88	2.61	3.42	4.16	4.82	7.41
79	1.80	2.54	3.34	4.08	4.72	7.27	1.88	2.61	3.49	4.27	4.96	7.69
80	1.80	2.54	3.40	4.18	4.85	7.54	1.88	2.61	3.54	4.37	5.09	7.95
81	1.80	2.54	3.43	4.26	4.97	7.83	1.88	2.65	3.59	4.46	5.21	8.25
82	1.80	2.54	3.48	4.35	5.10	8.13	1.88	2.65	3.62	4.54	5.35	8.57
83	1.80	2.54	3.51	4.44	5.25	8.45	1.88	2.65	3.65	4.63	5.51	8.91
84	1.80	2.54	3.55	4.54	5.40	8.78	1.88	2.65	3.71	4.74	5.65	9.23
85	1.80	2.54	3.61	4.63	5.53	9.02	1.88	2.65	3.76	4.84	5.80	9.48
86	1.80	2.54	3.61	4.66	5.59	9.19	1.88	2.65	3.76	4.87	5.85	9.67
87	1.80	2.54	3.61	4.68	5.63	9.32	1.88	2.65	3.76	4.88	5.90	9.80
88	1.80	2.54	3.61	4.68	5.64	9.42	1.88	2.65	3.76	4.88	5.91	9.90
89	1.80	2.54	3.61	4.68	5.67	9.53	1.88	2.65	3.76	4.88	5.93	10.01
90	1.80	2.54	3.61	4.68	5.72	9.68	1.88	2.65	3.76	4.88	6.01	10.18
91	1.80	2.54	3.61	4.68	5.85	9.94	1.88	2.65	3.76	4.88	6.14	10.45
92	1.80	2.54	3.61	4.68	6.00	10.23	1.88	2.65	3.76	4.88	6.28	10.75
93	1.80	2.54	3.61	4.68	6.13	10.49	1.88	2.65	3.76	4.88	6.41	11.03
94	1.80	2.54	3.61	4.68	6.25	10.76	1.88	2.65	3.76	4.88	6.56	11.32
95	1.80	2.54	3.61	4.68	6.38	11.01	1.88	2.65	3.76	4.88	6.70	11.58
96	1.80	2.54	3.61	4.68	6.50	11.24	1.88	2.65	3.76	4.88	6.82	11.83
97	1.80	2.54	3.61	4.68	6.62	11.45	1.88	2.65	3.76	4.88	6.96	12.05
98	1.80	2.54	3.61	4.68	6.73	11.62	1.88	2.65	3.76	4.88	7.08	12.22
99	1.80	2.54	3.61	4.68	6.85	11.74	1.88	2.65	3.76	4.88	7.21	12.34
100	1.80	2.54	3.61	4.68	6.99	11.77	1.88	2.65	3.76	4.88	7.35	12.39

Table 102

Coverage Informal Home Care
 Elim Period 180
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.39	0.46	0.52	0.56	0.57	0.69	0.50	0.59	0.67	0.72	0.73	0.89
26	0.39	0.46	0.52	0.56	0.57	0.69	0.50	0.59	0.67	0.72	0.73	0.89
27	0.39	0.47	0.52	0.56	0.57	0.69	0.50	0.59	0.67	0.72	0.74	0.89
28	0.39	0.47	0.53	0.56	0.58	0.70	0.50	0.61	0.68	0.72	0.74	0.91
29	0.40	0.48	0.53	0.57	0.58	0.72	0.51	0.61	0.68	0.73	0.75	0.92
30	0.40	0.48	0.55	0.58	0.59	0.73	0.51	0.62	0.69	0.74	0.76	0.94
31	0.41	0.50	0.56	0.59	0.61	0.74	0.52	0.63	0.70	0.75	0.77	0.95
32	0.43	0.51	0.57	0.61	0.63	0.76	0.53	0.64	0.72	0.76	0.79	0.97
33	0.44	0.52	0.58	0.62	0.64	0.77	0.55	0.65	0.73	0.77	0.80	0.99
34	0.45	0.53	0.61	0.64	0.65	0.80	0.56	0.67	0.75	0.80	0.83	1.01
35	0.46	0.56	0.62	0.65	0.68	0.83	0.57	0.69	0.76	0.81	0.85	1.05
36	0.47	0.57	0.63	0.68	0.69	0.85	0.58	0.70	0.79	0.84	0.86	1.07
37	0.48	0.58	0.65	0.69	0.72	0.87	0.59	0.72	0.81	0.86	0.88	1.09
38	0.50	0.61	0.68	0.72	0.74	0.91	0.62	0.74	0.83	0.88	0.91	1.12
39	0.52	0.63	0.70	0.74	0.76	0.94	0.63	0.76	0.85	0.91	0.94	1.17
40	0.53	0.65	0.73	0.77	0.80	0.97	0.65	0.80	0.89	0.95	0.98	1.22
41	0.56	0.67	0.75	0.80	0.83	1.00	0.68	0.83	0.92	0.98	1.01	1.25
42	0.58	0.70	0.77	0.83	0.86	1.06	0.70	0.85	0.95	1.00	1.05	1.30
43	0.59	0.73	0.81	0.86	0.89	1.09	0.72	0.87	0.98	1.05	1.08	1.34
44	0.62	0.75	0.85	0.89	0.94	1.13	0.74	0.89	1.00	1.08	1.11	1.40
45	0.65	0.79	0.87	0.94	0.97	1.19	0.76	0.94	1.05	1.11	1.17	1.44
46	0.68	0.81	0.91	0.97	1.00	1.23	0.80	0.97	1.08	1.16	1.20	1.50
47	0.70	0.85	0.96	1.01	1.06	1.30	0.83	0.99	1.11	1.20	1.24	1.55
48	0.73	0.88	0.99	1.06	1.09	1.35	0.85	1.03	1.17	1.23	1.29	1.61
49	0.76	0.92	1.03	1.10	1.13	1.42	0.87	1.07	1.20	1.29	1.33	1.67
50	0.79	0.96	1.08	1.16	1.19	1.47	0.92	1.11	1.25	1.34	1.40	1.76
51	0.83	0.99	1.11	1.19	1.23	1.54	0.95	1.16	1.30	1.40	1.45	1.83
52	0.85	1.03	1.17	1.23	1.29	1.61	0.98	1.19	1.33	1.44	1.50	1.89
53	0.88	1.07	1.20	1.29	1.34	1.67	1.00	1.22	1.38	1.47	1.55	1.96
54	0.91	1.11	1.24	1.34	1.40	1.74	1.03	1.25	1.42	1.53	1.60	2.04
55	0.95	1.16	1.30	1.40	1.45	1.82	1.07	1.30	1.46	1.57	1.65	2.10
56	0.99	1.21	1.36	1.46	1.54	1.94	1.11	1.35	1.54	1.66	1.74	2.22
57	1.05	1.28	1.44	1.55	1.62	2.05	1.17	1.42	1.61	1.74	1.83	2.34
58	1.09	1.33	1.52	1.64	1.71	2.18	1.21	1.47	1.68	1.82	1.91	2.46
59	1.13	1.40	1.58	1.71	1.80	2.30	1.24	1.54	1.76	1.90	2.01	2.61
60	1.19	1.45	1.66	1.80	1.89	2.44	1.31	1.61	1.84	2.01	2.12	2.78
61	1.22	1.52	1.73	1.89	1.98	2.59	1.34	1.67	1.91	2.09	2.21	2.93
62	1.25	1.56	1.80	1.96	2.08	2.74	1.38	1.72	1.97	2.17	2.31	3.07
63	1.30	1.61	1.86	2.05	2.18	2.89	1.42	1.77	2.05	2.26	2.41	3.23
64	1.32	1.66	1.93	2.13	2.28	3.05	1.44	1.80	2.09	2.32	2.51	3.40
65	1.35	1.71	2.00	2.22	2.40	3.27	1.46	1.85	2.18	2.43	2.63	3.62
66	1.40	1.77	2.07	2.32	2.51	3.47	1.49	1.90	2.24	2.52	2.74	3.83
67	1.43	1.83	2.17	2.43	2.65	3.70	1.53	1.96	2.33	2.64	2.88	4.06
68	1.47	1.90	2.28	2.57	2.82	3.95	1.57	2.04	2.43	2.77	3.05	4.31
69	1.55	2.01	2.41	2.75	3.03	4.25	1.64	2.15	2.56	2.94	3.25	4.61
70	1.62	2.12	2.55	2.93	3.25	4.58	1.71	2.26	2.73	3.14	3.49	4.96
71	1.69	2.24	2.71	3.12	3.48	4.93	1.79	2.37	2.88	3.33	3.72	5.31
72	1.77	2.37	2.88	3.33	3.72	5.29	1.86	2.49	3.04	3.53	3.96	5.69
73	1.80	2.42	2.98	3.48	3.89	5.58	1.89	2.54	3.15	3.67	4.14	5.97
74	1.82	2.46	3.06	3.61	4.07	5.87	1.90	2.59	3.23	3.80	4.30	6.27
75	1.82	2.51	3.15	3.73	4.24	6.18	1.90	2.64	3.31	3.94	4.48	6.60
76	1.82	2.53	3.21	3.83	4.37	6.46	1.90	2.65	3.37	4.04	4.61	6.88
77	1.82	2.55	3.27	3.94	4.50	6.74	1.90	2.67	3.42	4.14	4.75	7.16
78	1.82	2.59	3.34	4.06	4.66	7.03	1.90	2.71	3.51	4.26	4.92	7.46
79	1.82	2.64	3.42	4.19	4.82	7.30	1.90	2.75	3.59	4.39	5.07	7.74
80	1.82	2.66	3.50	4.31	4.97	7.59	1.90	2.77	3.65	4.51	5.23	8.02
81	1.82	2.67	3.54	4.40	5.12	7.90	1.90	2.78	3.72	4.62	5.37	8.35
82	1.82	2.68	3.62	4.51	5.28	8.23	1.90	2.79	3.77	4.73	5.53	8.69
83	1.82	2.68	3.67	4.63	5.43	8.57	1.90	2.81	3.85	4.85	5.71	9.04
84	1.82	2.70	3.76	4.75	5.61	8.91	1.90	2.82	3.94	4.98	5.89	9.39
85	1.82	2.73	3.84	4.86	5.76	9.16	1.90	2.85	4.02	5.10	6.04	9.66
86	1.82	2.73	3.86	4.92	5.83	9.35	1.90	2.85	4.04	5.16	6.13	9.85
87	1.82	2.73	3.86	4.94	5.89	9.48	1.90	2.85	4.04	5.18	6.17	10.00
88	1.82	2.73	3.86	4.95	5.92	9.60	1.90	2.85	4.04	5.19	6.20	10.12
89	1.82	2.73	3.86	4.97	5.95	9.72	1.90	2.85	4.04	5.20	6.25	10.24
90	1.82	2.73	3.86	5.03	6.03	9.90	1.90	2.85	4.04	5.27	6.33	10.41
91	1.82	2.73	3.86	5.13	6.17	10.18	1.90	2.85	4.04	5.37	6.48	10.71
92	1.82	2.73	3.86	5.24	6.31	10.47	1.90	2.85	4.04	5.49	6.63	11.01
93	1.82	2.73	3.86	5.35	6.48	10.75	1.90	2.85	4.04	5.61	6.79	11.30
94	1.82	2.73	3.86	5.46	6.62	11.02	1.90	2.85	4.04	5.73	6.94	11.61
95	1.82	2.73	3.86	5.57	6.75	11.29	1.90	2.85	4.04	5.84	7.11	11.88
96	1.82	2.73	3.86	5.68	6.89	11.53	1.90	2.85	4.04	5.95	7.24	12.12
97	1.82	2.73	3.86	5.76	7.01	11.74	1.90	2.85	4.04	6.06	7.37	12.35
98	1.82	2.73	3.86	5.85	7.13	11.90	1.90	2.85	4.04	6.16	7.50	12.53
99	1.82	2.73	3.86	5.94	7.25	12.02	1.90	2.85	4.04	6.26	7.63	12.66
100	1.82	2.73	3.86	6.04	7.39	12.06	1.90	2.85	4.04	6.36	7.78	12.69

Table 103

Coverage Informal Home Care
 Elim Period 365
 Inflation Type None
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.32	0.39	0.43	0.45	0.47	0.58	0.41	0.50	0.56	0.59	0.61	0.76
26	0.32	0.39	0.43	0.45	0.47	0.58	0.41	0.50	0.56	0.59	0.61	0.76
27	0.32	0.39	0.44	0.46	0.47	0.59	0.41	0.50	0.56	0.59	0.61	0.77
28	0.33	0.39	0.44	0.46	0.47	0.59	0.41	0.50	0.56	0.59	0.62	0.77
29	0.33	0.40	0.44	0.47	0.48	0.61	0.41	0.51	0.57	0.61	0.62	0.79
30	0.33	0.40	0.45	0.47	0.50	0.62	0.43	0.51	0.58	0.62	0.63	0.80
31	0.34	0.41	0.46	0.48	0.51	0.63	0.44	0.52	0.58	0.62	0.64	0.81
32	0.35	0.43	0.47	0.50	0.52	0.64	0.44	0.53	0.59	0.63	0.65	0.84
33	0.35	0.44	0.48	0.51	0.53	0.67	0.45	0.55	0.61	0.65	0.67	0.85
34	0.36	0.45	0.50	0.52	0.55	0.68	0.46	0.56	0.63	0.67	0.69	0.87
35	0.37	0.46	0.51	0.55	0.56	0.70	0.47	0.57	0.64	0.68	0.70	0.89
36	0.39	0.47	0.52	0.56	0.58	0.73	0.48	0.58	0.65	0.70	0.73	0.92
37	0.40	0.48	0.55	0.58	0.59	0.75	0.50	0.59	0.68	0.72	0.74	0.95
38	0.41	0.50	0.56	0.59	0.62	0.77	0.51	0.62	0.69	0.74	0.76	0.97
39	0.43	0.52	0.58	0.62	0.64	0.80	0.52	0.63	0.72	0.76	0.79	1.00
40	0.44	0.53	0.61	0.64	0.67	0.84	0.55	0.67	0.75	0.80	0.83	1.06
41	0.46	0.56	0.62	0.67	0.69	0.86	0.56	0.69	0.77	0.83	0.85	1.09
42	0.47	0.58	0.64	0.69	0.72	0.89	0.58	0.70	0.80	0.85	0.88	1.12
43	0.50	0.61	0.68	0.72	0.74	0.94	0.59	0.73	0.83	0.87	0.91	1.17
44	0.51	0.63	0.70	0.75	0.77	0.98	0.62	0.75	0.85	0.91	0.95	1.21
45	0.53	0.65	0.73	0.77	0.81	1.01	0.64	0.77	0.88	0.94	0.98	1.24
46	0.56	0.68	0.76	0.81	0.84	1.07	0.67	0.81	0.91	0.97	1.01	1.30
47	0.58	0.70	0.80	0.85	0.87	1.11	0.69	0.84	0.95	1.00	1.06	1.35
48	0.61	0.74	0.83	0.88	0.92	1.17	0.72	0.86	0.98	1.05	1.09	1.41
49	0.63	0.76	0.86	0.92	0.96	1.22	0.74	0.89	1.00	1.08	1.12	1.45
50	0.65	0.80	0.89	0.96	0.99	1.28	0.76	0.95	1.07	1.13	1.19	1.54
51	0.68	0.84	0.94	1.00	1.05	1.33	0.80	0.97	1.10	1.19	1.23	1.60
52	0.70	0.86	0.97	1.05	1.09	1.40	0.83	1.00	1.13	1.22	1.29	1.66
53	0.74	0.89	1.01	1.09	1.12	1.45	0.85	1.05	1.18	1.25	1.32	1.73
54	0.76	0.94	1.06	1.12	1.18	1.53	0.87	1.07	1.21	1.31	1.36	1.79
55	0.79	0.97	1.10	1.18	1.23	1.58	0.89	1.10	1.25	1.35	1.42	1.86
56	0.84	1.01	1.17	1.24	1.31	1.69	0.95	1.17	1.32	1.43	1.50	1.97
57	0.87	1.08	1.22	1.32	1.38	1.80	0.98	1.21	1.40	1.50	1.58	2.08
58	0.92	1.13	1.30	1.40	1.46	1.93	1.03	1.28	1.45	1.58	1.67	2.20
59	0.97	1.19	1.36	1.47	1.55	2.05	1.08	1.33	1.53	1.66	1.76	2.33
60	1.00	1.24	1.43	1.56	1.65	2.18	1.12	1.41	1.61	1.77	1.88	2.51
61	1.06	1.31	1.52	1.65	1.74	2.32	1.17	1.45	1.68	1.85	1.97	2.65
62	1.09	1.36	1.58	1.73	1.84	2.46	1.21	1.52	1.76	1.94	2.07	2.81
63	1.12	1.42	1.66	1.83	1.95	2.63	1.24	1.56	1.83	2.04	2.18	2.98
64	1.17	1.47	1.73	1.91	2.06	2.79	1.28	1.62	1.90	2.12	2.28	3.15
65	1.21	1.54	1.82	2.04	2.19	3.03	1.32	1.68	2.00	2.24	2.42	3.39
66	1.24	1.60	1.90	2.13	2.31	3.23	1.35	1.74	2.07	2.33	2.54	3.60
67	1.30	1.67	2.00	2.26	2.45	3.47	1.41	1.82	2.17	2.46	2.70	3.83
68	1.34	1.76	2.12	2.41	2.64	3.73	1.45	1.90	2.29	2.62	2.88	4.09
69	1.42	1.86	2.26	2.57	2.85	4.03	1.53	2.00	2.43	2.79	3.09	4.39
70	1.50	1.98	2.42	2.78	3.07	4.36	1.61	2.13	2.61	3.00	3.34	4.75
71	1.58	2.10	2.57	2.98	3.31	4.70	1.68	2.26	2.77	3.21	3.58	5.10
72	1.67	2.24	2.76	3.19	3.58	5.06	1.77	2.39	2.94	3.42	3.83	5.48
73	1.72	2.32	2.89	3.37	3.77	5.37	1.82	2.46	3.07	3.60	4.03	5.79
74	1.76	2.41	3.01	3.52	3.97	5.68	1.85	2.55	3.19	3.75	4.24	6.09
75	1.79	2.49	3.14	3.70	4.19	6.02	1.89	2.63	3.33	3.94	4.46	6.45
76	1.80	2.54	3.23	3.84	4.36	6.33	1.90	2.68	3.42	4.07	4.62	6.77
77	1.83	2.61	3.33	3.97	4.52	6.64	1.91	2.74	3.52	4.21	4.81	7.10
78	1.85	2.67	3.45	4.14	4.72	6.96	1.95	2.81	3.64	4.37	4.99	7.40
79	1.88	2.75	3.58	4.30	4.92	7.26	1.97	2.88	3.76	4.54	5.20	7.72
80	1.90	2.81	3.70	4.47	5.10	7.58	1.98	2.95	3.88	4.71	5.40	8.03
81	1.91	2.86	3.78	4.60	5.29	7.91	2.00	3.00	3.98	4.85	5.58	8.38
82	1.91	2.90	3.88	4.75	5.48	8.26	2.00	3.05	4.09	5.01	5.79	8.73
83	1.91	2.97	3.99	4.92	5.69	8.61	2.00	3.11	4.20	5.18	6.00	9.11
84	1.91	3.01	4.11	5.08	5.90	8.98	2.00	3.16	4.32	5.35	6.20	9.47
85	1.93	3.06	4.21	5.21	6.06	9.22	2.01	3.22	4.42	5.48	6.38	9.75
86	1.93	3.09	4.26	5.29	6.17	9.44	2.01	3.25	4.48	5.57	6.49	9.96
87	1.93	3.10	4.28	5.35	6.25	9.59	2.01	3.25	4.50	5.61	6.57	10.13
88	1.93	3.10	4.31	5.39	6.30	9.75	2.01	3.26	4.52	5.67	6.63	10.26
89	1.93	3.11	4.33	5.43	6.37	9.88	2.01	3.26	4.55	5.71	6.70	10.41
90	1.93	3.14	4.39	5.51	6.48	10.07	2.01	3.28	4.61	5.79	6.80	10.62
91	1.93	3.19	4.49	5.64	6.64	10.36	2.01	3.36	4.72	5.93	6.99	10.91
92	1.93	3.26	4.59	5.79	6.81	10.66	2.01	3.41	4.83	6.07	7.16	11.23
93	1.93	3.31	4.70	5.92	6.99	10.97	2.01	3.49	4.93	6.22	7.35	11.54
94	1.93	3.38	4.80	6.05	7.15	11.25	2.01	3.54	5.04	6.37	7.52	11.85
95	1.93	3.43	4.88	6.18	7.33	11.53	2.01	3.62	5.13	6.50	7.70	12.13
96	1.93	3.50	4.97	6.30	7.47	11.76	2.01	3.66	5.23	6.63	7.85	12.39
97	1.93	3.54	5.06	6.41	7.60	11.98	2.01	3.73	5.31	6.74	8.00	12.61
98	1.93	3.60	5.13	6.51	7.73	12.14	2.01	3.77	5.40	6.85	8.14	12.79
99	1.93	3.64	5.19	6.61	7.87	12.25	2.01	3.83	5.47	6.96	8.27	12.91
100	1.93	3.67	5.27	6.72	8.03	12.29	2.01	3.87	5.54	7.06	8.46	12.94

Coverage
Elim Period
Inflation Type
Ben Trigger
Paid Up Benefit

Table 104
Informal Home Care
730
None
w/ Cognitive Impairment
None

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.22	0.26	0.29	0.32	0.33	0.44	0.28	0.34	0.39	0.41	0.43	0.57
26	0.22	0.26	0.29	0.32	0.33	0.44	0.28	0.34	0.39	0.41	0.43	0.57
27	0.22	0.26	0.29	0.32	0.33	0.44	0.28	0.34	0.39	0.41	0.43	0.58
28	0.22	0.26	0.31	0.32	0.33	0.44	0.28	0.35	0.39	0.41	0.44	0.58
29	0.22	0.26	0.31	0.32	0.33	0.45	0.28	0.35	0.40	0.43	0.44	0.59
30	0.23	0.28	0.32	0.33	0.34	0.45	0.29	0.35	0.40	0.43	0.45	0.59
31	0.23	0.28	0.32	0.34	0.35	0.46	0.29	0.36	0.41	0.44	0.45	0.61
32	0.23	0.29	0.33	0.34	0.35	0.47	0.31	0.37	0.41	0.45	0.46	0.63
33	0.24	0.29	0.33	0.35	0.36	0.48	0.31	0.37	0.43	0.45	0.47	0.64
34	0.24	0.31	0.34	0.36	0.37	0.51	0.32	0.39	0.44	0.46	0.48	0.65
35	0.25	0.32	0.35	0.37	0.39	0.52	0.32	0.40	0.45	0.47	0.50	0.68
36	0.26	0.33	0.36	0.39	0.40	0.53	0.33	0.41	0.46	0.48	0.51	0.69
37	0.26	0.34	0.37	0.40	0.41	0.56	0.34	0.43	0.47	0.51	0.52	0.72
38	0.28	0.34	0.39	0.41	0.43	0.57	0.35	0.43	0.48	0.52	0.55	0.74
39	0.29	0.35	0.40	0.43	0.45	0.59	0.35	0.45	0.50	0.53	0.56	0.76
40	0.31	0.37	0.41	0.45	0.46	0.62	0.37	0.46	0.52	0.56	0.59	0.80
41	0.32	0.39	0.44	0.46	0.48	0.64	0.39	0.48	0.55	0.58	0.61	0.83
42	0.33	0.40	0.45	0.48	0.50	0.67	0.40	0.50	0.56	0.61	0.63	0.86
43	0.34	0.41	0.47	0.50	0.52	0.70	0.41	0.51	0.58	0.62	0.65	0.88
44	0.35	0.44	0.48	0.52	0.55	0.73	0.43	0.53	0.61	0.64	0.68	0.92
45	0.36	0.45	0.51	0.55	0.57	0.76	0.44	0.55	0.63	0.67	0.70	0.96
46	0.37	0.47	0.53	0.57	0.59	0.80	0.46	0.57	0.64	0.69	0.73	0.99
47	0.40	0.50	0.56	0.59	0.62	0.84	0.47	0.59	0.67	0.73	0.76	1.03
48	0.41	0.51	0.58	0.62	0.65	0.88	0.50	0.62	0.70	0.75	0.79	1.08
49	0.44	0.53	0.61	0.65	0.68	0.92	0.51	0.63	0.73	0.77	0.83	1.12
50	0.45	0.56	0.63	0.68	0.72	0.97	0.53	0.67	0.76	0.83	0.87	1.19
51	0.47	0.58	0.67	0.72	0.75	1.00	0.56	0.69	0.80	0.86	0.91	1.24
52	0.48	0.61	0.69	0.74	0.77	1.07	0.57	0.72	0.83	0.89	0.95	1.30
53	0.51	0.63	0.73	0.77	0.81	1.11	0.59	0.74	0.86	0.92	0.98	1.34
54	0.53	0.65	0.75	0.81	0.86	1.17	0.62	0.77	0.88	0.96	1.01	1.41
55	0.55	0.69	0.79	0.85	0.89	1.22	0.63	0.80	0.92	1.00	1.07	1.46
56	0.58	0.73	0.84	0.91	0.96	1.31	0.67	0.84	0.97	1.06	1.12	1.56
57	0.62	0.77	0.88	0.97	1.01	1.41	0.70	0.88	1.03	1.12	1.20	1.66
58	0.64	0.81	0.95	1.03	1.09	1.50	0.74	0.94	1.09	1.19	1.28	1.77
59	0.68	0.86	1.00	1.10	1.17	1.61	0.77	0.98	1.16	1.25	1.34	1.88
60	0.72	0.92	1.07	1.18	1.24	1.73	0.81	1.05	1.22	1.35	1.45	2.04
61	0.75	0.97	1.12	1.24	1.33	1.85	0.86	1.10	1.30	1.44	1.55	2.17
62	0.79	1.01	1.20	1.33	1.43	2.00	0.89	1.16	1.36	1.53	1.65	2.31
63	0.84	1.08	1.28	1.42	1.54	2.16	0.94	1.21	1.44	1.62	1.74	2.46
64	0.87	1.12	1.35	1.52	1.65	2.32	0.97	1.25	1.52	1.72	1.86	2.65
65	0.92	1.21	1.45	1.65	1.79	2.54	1.01	1.34	1.62	1.85	2.01	2.88
66	0.96	1.28	1.55	1.76	1.93	2.76	1.06	1.41	1.72	1.96	2.16	3.10
67	1.01	1.35	1.66	1.90	2.08	2.98	1.11	1.49	1.83	2.10	2.31	3.33
68	1.08	1.45	1.78	2.06	2.27	3.23	1.18	1.58	1.96	2.27	2.51	3.60
69	1.16	1.56	1.94	2.24	2.49	3.52	1.24	1.71	2.12	2.44	2.73	3.88
70	1.23	1.68	2.10	2.43	2.71	3.84	1.34	1.84	2.30	2.67	2.98	4.24
71	1.32	1.82	2.28	2.64	2.94	4.16	1.43	1.96	2.46	2.88	3.21	4.57
72	1.42	1.95	2.45	2.86	3.19	4.51	1.53	2.10	2.65	3.10	3.47	4.92
73	1.49	2.07	2.62	3.05	3.42	4.82	1.60	2.21	2.81	3.29	3.70	5.23
74	1.56	2.18	2.76	3.25	3.64	5.13	1.66	2.32	2.97	3.50	3.92	5.54
75	1.62	2.29	2.93	3.47	3.89	5.49	1.73	2.44	3.15	3.72	4.19	5.92
76	1.67	2.39	3.07	3.64	4.11	5.82	1.78	2.54	3.28	3.89	4.40	6.26
77	1.72	2.49	3.21	3.83	4.33	6.16	1.83	2.64	3.42	4.08	4.62	6.61
78	1.78	2.59	3.37	4.02	4.55	6.49	1.89	2.75	3.59	4.28	4.85	6.93
79	1.84	2.70	3.51	4.21	4.79	6.80	1.95	2.86	3.74	4.48	5.08	7.26
80	1.90	2.81	3.66	4.42	5.01	7.14	2.01	2.98	3.89	4.69	5.31	7.60
81	1.95	2.92	3.83	4.61	5.23	7.49	2.06	3.07	4.06	4.88	5.54	7.96
82	2.01	3.03	3.99	4.81	5.47	7.85	2.12	3.19	4.22	5.09	5.79	8.34
83	2.06	3.14	4.16	5.01	5.71	8.22	2.17	3.31	4.39	5.30	6.04	8.71
84	2.12	3.26	4.33	5.23	5.95	8.58	2.22	3.42	4.58	5.52	6.29	9.09
85	2.17	3.34	4.47	5.37	6.14	8.82	2.29	3.52	4.72	5.68	6.48	9.33
86	2.19	3.40	4.57	5.49	6.27	9.05	2.31	3.59	4.82	5.80	6.62	9.56
87	2.20	3.43	4.63	5.58	6.38	9.23	2.32	3.62	4.87	5.89	6.74	9.76
88	2.21	3.48	4.69	5.65	6.48	9.39	2.33	3.65	4.94	5.96	6.84	9.91
89	2.22	3.51	4.74	5.73	6.57	9.55	2.34	3.70	4.99	6.04	6.93	10.08
90	2.27	3.55	4.83	5.83	6.70	9.76	2.38	3.75	5.08	6.15	7.05	10.29
91	2.31	3.64	4.96	6.01	6.89	10.04	2.43	3.84	5.23	6.31	7.26	10.59
92	2.37	3.74	5.09	6.17	7.10	10.35	2.49	3.94	5.36	6.50	7.47	10.90
93	2.41	3.83	5.23	6.33	7.28	10.64	2.53	4.03	5.49	6.67	7.67	11.22
94	2.45	3.91	5.35	6.49	7.47	10.92	2.57	4.11	5.63	6.84	7.87	11.51
95	2.50	3.99	5.47	6.64	7.65	11.20	2.63	4.20	5.76	6.99	8.05	11.78
96	2.54	4.07	5.58	6.78	7.81	11.42	2.66	4.27	5.87	7.13	8.23	12.02
97	2.57	4.13	5.68	6.90	7.96	11.63	2.71	4.35	5.97	7.26	8.38	12.24
98	2.61	4.19	5.76	7.02	8.11	11.78	2.74	4.40	6.06	7.38	8.55	12.42
99	2.64	4.24	5.84	7.13	8.27	11.88	2.77	4.47	6.15	7.51	8.71	12.51
100	2.66	4.28	5.93	7.27	8.48	11.90	2.79	4.51	6.25	7.66	8.94	12.54

Table 105

Coverage Informal Home Care
 Elim Period 30
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.69	0.84	0.94	0.99	1.03	1.23	0.88	1.08	1.20	1.29	1.32	1.61
26	0.69	0.84	0.95	1.00	1.03	1.23	0.88	1.08	1.20	1.29	1.32	1.61
27	0.69	0.85	0.95	1.00	1.05	1.24	0.88	1.08	1.21	1.29	1.33	1.61
28	0.70	0.86	0.96	1.01	1.06	1.25	0.89	1.09	1.22	1.30	1.34	1.64
29	0.72	0.87	0.97	1.03	1.07	1.29	0.89	1.10	1.23	1.31	1.35	1.65
30	0.73	0.88	0.99	1.06	1.09	1.31	0.91	1.11	1.24	1.33	1.38	1.67
31	0.74	0.91	1.01	1.08	1.11	1.33	0.92	1.13	1.28	1.35	1.41	1.71
32	0.75	0.92	1.03	1.10	1.13	1.36	0.95	1.16	1.30	1.38	1.43	1.73
33	0.77	0.95	1.07	1.12	1.17	1.41	0.96	1.18	1.32	1.41	1.45	1.77
34	0.79	0.97	1.09	1.16	1.20	1.44	0.98	1.20	1.34	1.43	1.47	1.82
35	0.81	0.99	1.11	1.19	1.22	1.47	0.99	1.22	1.36	1.46	1.52	1.85
36	0.84	1.01	1.16	1.22	1.25	1.53	1.01	1.24	1.41	1.50	1.55	1.90
37	0.86	1.06	1.18	1.25	1.30	1.57	1.05	1.29	1.44	1.53	1.58	1.95
38	0.88	1.08	1.21	1.30	1.33	1.62	1.07	1.31	1.46	1.57	1.62	2.00
39	0.91	1.11	1.24	1.33	1.38	1.67	1.09	1.34	1.50	1.61	1.67	2.05
40	0.94	1.16	1.30	1.38	1.43	1.73	1.13	1.40	1.57	1.67	1.74	2.15
41	0.97	1.19	1.33	1.42	1.46	1.79	1.17	1.43	1.61	1.72	1.78	2.20
42	0.99	1.22	1.38	1.46	1.53	1.85	1.19	1.46	1.66	1.77	1.83	2.27
43	1.03	1.28	1.43	1.53	1.57	1.93	1.22	1.52	1.69	1.82	1.89	2.33
44	1.07	1.31	1.47	1.57	1.64	2.00	1.25	1.55	1.74	1.86	1.94	2.41
45	1.10	1.35	1.53	1.64	1.68	2.07	1.29	1.58	1.79	1.93	2.00	2.49
46	1.13	1.41	1.57	1.68	1.74	2.15	1.32	1.64	1.84	1.97	2.06	2.55
47	1.18	1.45	1.64	1.74	1.80	2.22	1.35	1.68	1.89	2.04	2.10	2.64
48	1.21	1.49	1.68	1.80	1.88	2.31	1.40	1.72	1.95	2.08	2.17	2.71
49	1.24	1.54	1.74	1.86	1.94	2.40	1.43	1.77	2.00	2.15	2.22	2.79
50	1.29	1.58	1.79	1.93	2.00	2.49	1.47	1.83	2.07	2.22	2.32	2.93
51	1.32	1.64	1.85	1.98	2.07	2.56	1.50	1.86	2.12	2.28	2.39	3.01
52	1.35	1.68	1.90	2.05	2.13	2.66	1.54	1.91	2.17	2.33	2.44	3.10
53	1.40	1.73	1.96	2.10	2.20	2.76	1.56	1.95	2.21	2.39	2.51	3.18
54	1.43	1.77	2.01	2.17	2.27	2.85	1.60	1.98	2.26	2.44	2.55	3.28
55	1.45	1.82	2.06	2.22	2.32	2.94	1.62	2.02	2.30	2.50	2.62	3.37
56	1.52	1.89	2.15	2.32	2.43	3.10	1.67	2.09	2.39	2.59	2.73	3.52
57	1.57	1.96	2.24	2.42	2.54	3.26	1.72	2.16	2.46	2.67	2.83	3.67
58	1.62	2.02	2.31	2.52	2.65	3.41	1.77	2.21	2.54	2.77	2.93	3.84
59	1.67	2.09	2.40	2.62	2.76	3.59	1.82	2.28	2.62	2.86	3.03	4.00
60	1.71	2.16	2.46	2.70	2.86	3.75	1.85	2.33	2.70	2.97	3.15	4.21
61	1.74	2.20	2.54	2.78	2.97	3.92	1.89	2.39	2.76	3.04	3.25	4.38
62	1.77	2.24	2.59	2.86	3.05	4.10	1.90	2.41	2.81	3.10	3.33	4.55
63	1.79	2.28	2.64	2.93	3.15	4.27	1.91	2.43	2.83	3.16	3.41	4.73
64	1.79	2.29	2.67	2.99	3.22	4.46	1.93	2.43	2.87	3.21	3.48	4.91
65	1.80	2.31	2.73	3.06	3.33	4.71	1.95	2.45	2.90	3.28	3.59	5.16
66	1.80	2.32	2.76	3.12	3.41	4.92	1.96	2.46	2.94	3.34	3.66	5.36
67	1.80	2.37	2.81	3.21	3.52	5.16	1.97	2.49	2.98	3.41	3.76	5.60
68	1.83	2.40	2.89	3.31	3.66	5.43	1.98	2.52	3.05	3.51	3.89	5.87
69	1.86	2.46	2.99	3.47	3.85	5.76	2.00	2.57	3.14	3.64	4.07	6.18
70	1.90	2.54	3.11	3.62	4.04	6.12	2.01	2.64	3.25	3.80	4.26	6.56
71	1.95	2.63	3.23	3.77	4.25	6.48	2.02	2.71	3.36	3.95	4.46	6.92
72	1.98	2.70	3.34	3.95	4.46	6.86	2.04	2.78	3.47	4.11	4.66	7.29
73	1.98	2.71	3.39	4.03	4.58	7.14	2.04	2.78	3.50	4.19	4.79	7.58
74	1.98	2.71	3.40	4.08	4.68	7.40	2.04	2.78	3.51	4.24	4.86	7.84
75	1.98	2.71	3.40	4.11	4.74	7.70	2.04	2.78	3.51	4.27	4.96	8.14
76	1.98	2.71	3.40	4.11	4.80	7.95	2.04	2.78	3.51	4.27	4.99	8.39
77	1.98	2.71	3.40	4.13	4.84	8.20	2.04	2.78	3.51	4.27	5.04	8.64
78	1.98	2.71	3.40	4.15	4.92	8.45	2.04	2.78	3.51	4.27	5.10	8.90
79	1.98	2.71	3.40	4.18	4.97	8.68	2.04	2.78	3.51	4.27	5.17	9.12
80	1.98	2.71	3.40	4.18	5.01	8.90	2.04	2.78	3.51	4.32	5.20	9.34
81	1.98	2.71	3.40	4.18	5.01	9.10	2.04	2.78	3.51	4.32	5.20	9.56
82	1.98	2.71	3.40	4.18	5.01	9.30	2.04	2.78	3.51	4.32	5.20	9.76
83	1.98	2.71	3.40	4.18	5.01	9.47	2.04	2.78	3.51	4.32	5.20	9.93
84	1.98	2.71	3.40	4.18	5.01	9.65	2.04	2.78	3.51	4.32	5.20	10.12
85	1.98	2.71	3.40	4.18	5.01	9.72	2.04	2.78	3.51	4.32	5.20	10.20
86	1.98	2.71	3.40	4.18	5.01	9.82	2.04	2.78	3.51	4.32	5.20	10.31
87	1.98	2.71	3.40	4.18	5.01	9.89	2.04	2.78	3.51	4.32	5.20	10.37
88	1.98	2.71	3.40	4.18	5.01	9.92	2.04	2.78	3.51	4.32	5.20	10.41
89	1.98	2.71	3.40	4.18	5.01	9.96	2.04	2.78	3.51	4.32	5.20	10.44
90	1.98	2.71	3.40	4.18	5.01	10.07	2.04	2.78	3.51	4.32	5.20	10.55
91	1.98	2.71	3.40	4.18	5.01	10.29	2.04	2.78	3.51	4.32	5.20	10.78
92	1.98	2.71	3.40	4.18	5.01	10.51	2.04	2.78	3.51	4.32	5.20	11.02
93	1.98	2.71	3.40	4.18	5.01	10.73	2.04	2.78	3.51	4.32	5.20	11.25
94	1.98	2.71	3.40	4.18	5.01	10.93	2.04	2.78	3.51	4.32	5.20	11.48
95	1.98	2.71	3.40	4.18	5.01	11.15	2.04	2.78	3.51	4.32	5.20	11.73
96	1.98	2.71	3.40	4.18	5.01	11.35	2.04	2.78	3.51	4.32	5.20	11.94
97	1.98	2.71	3.40	4.18	5.01	11.53	2.04	2.78	3.51	4.32	5.20	12.12
98	1.98	2.71	3.40	4.18	5.01	11.68	2.04	2.78	3.51	4.32	5.20	12.29
99	1.98	2.71	3.40	4.18	5.01	11.77	2.04	2.78	3.51	4.32	5.20	12.39
100	1.98	2.71	3.40	4.18	5.01	11.78	2.04	2.78	3.51	4.32	5.20	12.41

Table 106

Coverage Informal Home Care
 Elim Period 60
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.68	0.81	0.92	0.97	1.00	1.21	0.86	1.06	1.18	1.24	1.30	1.57
26	0.68	0.83	0.92	0.97	1.00	1.21	0.86	1.06	1.18	1.24	1.30	1.57
27	0.68	0.83	0.92	0.98	1.00	1.22	0.87	1.06	1.19	1.25	1.30	1.58
28	0.69	0.84	0.94	0.99	1.01	1.23	0.87	1.07	1.19	1.28	1.31	1.60
29	0.70	0.85	0.95	1.00	1.05	1.25	0.88	1.08	1.20	1.29	1.32	1.62
30	0.72	0.86	0.97	1.03	1.06	1.29	0.89	1.09	1.22	1.30	1.34	1.65
31	0.73	0.88	0.99	1.06	1.08	1.31	0.91	1.10	1.24	1.32	1.36	1.67
32	0.74	0.89	1.00	1.08	1.10	1.34	0.94	1.12	1.25	1.34	1.40	1.71
33	0.76	0.92	1.03	1.10	1.13	1.36	0.95	1.16	1.29	1.36	1.42	1.73
34	0.77	0.95	1.07	1.12	1.17	1.41	0.97	1.18	1.31	1.41	1.45	1.78
35	0.80	0.97	1.09	1.17	1.20	1.45	0.98	1.20	1.34	1.43	1.47	1.82
36	0.83	0.99	1.11	1.19	1.23	1.49	1.00	1.22	1.36	1.46	1.52	1.86
37	0.85	1.03	1.16	1.22	1.28	1.54	1.03	1.24	1.41	1.50	1.55	1.91
38	0.87	1.06	1.19	1.25	1.31	1.58	1.06	1.29	1.44	1.54	1.58	1.96
39	0.89	1.09	1.22	1.31	1.34	1.64	1.08	1.31	1.47	1.57	1.64	2.01
40	0.92	1.12	1.25	1.34	1.40	1.69	1.12	1.36	1.54	1.65	1.71	2.10
41	0.96	1.17	1.31	1.40	1.44	1.76	1.16	1.41	1.57	1.68	1.74	2.17
42	0.98	1.20	1.34	1.44	1.49	1.82	1.18	1.44	1.62	1.73	1.79	2.22
43	1.01	1.23	1.40	1.49	1.54	1.89	1.21	1.47	1.66	1.78	1.85	2.29
44	1.06	1.29	1.44	1.54	1.60	1.95	1.24	1.52	1.71	1.83	1.90	2.37
45	1.08	1.32	1.49	1.60	1.65	2.02	1.28	1.56	1.76	1.89	1.96	2.43
46	1.11	1.36	1.54	1.65	1.71	2.10	1.31	1.61	1.80	1.94	2.01	2.52
47	1.17	1.42	1.60	1.71	1.77	2.18	1.34	1.65	1.86	2.00	2.07	2.59
48	1.20	1.46	1.65	1.77	1.83	2.27	1.38	1.69	1.91	2.05	2.13	2.67
49	1.23	1.52	1.71	1.83	1.90	2.34	1.42	1.73	1.96	2.10	2.19	2.76
50	1.28	1.56	1.76	1.89	1.96	2.43	1.46	1.80	2.04	2.19	2.29	2.88
51	1.31	1.61	1.82	1.95	2.02	2.53	1.49	1.84	2.08	2.24	2.34	2.97
52	1.34	1.65	1.86	2.01	2.09	2.62	1.53	1.88	2.13	2.30	2.41	3.06
53	1.38	1.69	1.93	2.07	2.16	2.71	1.55	1.93	2.18	2.34	2.46	3.15
54	1.41	1.74	1.97	2.13	2.22	2.81	1.58	1.96	2.22	2.41	2.53	3.23
55	1.44	1.78	2.02	2.19	2.29	2.90	1.61	2.00	2.28	2.45	2.57	3.33
56	1.50	1.86	2.12	2.29	2.40	3.05	1.66	2.07	2.37	2.55	2.68	3.49
57	1.55	1.93	2.20	2.39	2.51	3.21	1.71	2.13	2.43	2.65	2.79	3.64
58	1.60	2.00	2.29	2.49	2.62	3.38	1.76	2.19	2.52	2.75	2.90	3.80
59	1.65	2.07	2.37	2.57	2.73	3.53	1.80	2.26	2.59	2.83	3.00	3.97
60	1.69	2.13	2.44	2.67	2.83	3.72	1.85	2.32	2.67	2.94	3.14	4.19
61	1.73	2.18	2.52	2.76	2.94	3.88	1.88	2.38	2.75	3.03	3.23	4.36
62	1.77	2.22	2.57	2.85	3.04	4.07	1.90	2.41	2.79	3.10	3.31	4.52
63	1.78	2.27	2.63	2.90	3.12	4.25	1.91	2.43	2.83	3.16	3.40	4.71
64	1.79	2.29	2.67	2.98	3.22	4.43	1.91	2.44	2.87	3.21	3.49	4.88
65	1.80	2.31	2.73	3.06	3.33	4.70	1.93	2.49	2.93	3.30	3.61	5.16
66	1.82	2.34	2.77	3.14	3.42	4.92	1.93	2.50	2.97	3.37	3.70	5.37
67	1.83	2.39	2.85	3.23	3.55	5.16	1.94	2.53	3.03	3.45	3.82	5.61
68	1.85	2.43	2.93	3.36	3.71	5.43	1.95	2.56	3.10	3.55	3.96	5.90
69	1.90	2.51	3.04	3.50	3.89	5.78	1.98	2.64	3.19	3.71	4.14	6.22
70	1.95	2.59	3.16	3.66	4.09	6.13	2.02	2.71	3.30	3.86	4.35	6.58
71	2.00	2.67	3.28	3.83	4.30	6.49	2.06	2.78	3.42	4.02	4.54	6.96
72	2.04	2.76	3.40	3.99	4.51	6.88	2.09	2.86	3.54	4.18	4.74	7.34
73	2.04	2.77	3.45	4.08	4.64	7.15	2.09	2.86	3.59	4.26	4.86	7.61
74	2.04	2.77	3.47	4.14	4.74	7.43	2.09	2.86	3.60	4.31	4.96	7.88
75	2.04	2.77	3.47	4.18	4.83	7.72	2.09	2.86	3.60	4.36	5.07	8.20
76	2.04	2.77	3.47	4.19	4.88	7.99	2.09	2.86	3.60	4.37	5.12	8.46
77	2.04	2.77	3.47	4.21	4.95	8.24	2.09	2.86	3.60	4.38	5.17	8.71
78	2.04	2.77	3.47	4.27	5.04	8.50	2.09	2.86	3.60	4.44	5.27	8.98
79	2.04	2.77	3.47	4.32	5.13	8.78	2.09	2.86	3.60	4.49	5.35	9.26
80	2.04	2.77	3.47	4.36	5.20	9.04	2.09	2.86	3.60	4.52	5.43	9.53
81	2.04	2.77	3.47	4.37	5.27	9.32	2.09	2.86	3.60	4.54	5.48	9.80
82	2.04	2.77	3.47	4.38	5.32	9.59	2.09	2.86	3.60	4.55	5.54	10.09
83	2.04	2.77	3.47	4.40	5.40	9.90	2.09	2.86	3.60	4.58	5.63	10.41
84	2.04	2.77	3.47	4.43	5.47	10.19	2.09	2.86	3.60	4.60	5.70	10.71
85	2.04	2.77	3.47	4.47	5.56	10.41	2.09	2.86	3.60	4.63	5.79	10.92
86	2.04	2.77	3.47	4.47	5.56	10.55	2.09	2.86	3.60	4.63	5.80	11.09
87	2.04	2.77	3.47	4.47	5.56	10.64	2.09	2.86	3.60	4.63	5.80	11.18
88	2.04	2.77	3.47	4.47	5.56	10.71	2.09	2.86	3.60	4.63	5.80	11.24
89	2.04	2.77	3.47	4.47	5.56	10.78	2.09	2.86	3.60	4.63	5.80	11.33
90	2.04	2.77	3.47	4.47	5.56	10.91	2.09	2.86	3.60	4.63	5.80	11.47
91	2.04	2.77	3.47	4.47	5.56	11.18	2.09	2.86	3.60	4.63	5.80	11.74
92	2.04	2.77	3.47	4.47	5.56	11.44	2.09	2.86	3.60	4.63	5.80	12.01
93	2.04	2.77	3.47	4.47	5.56	11.70	2.09	2.86	3.60	4.63	5.80	12.30
94	2.04	2.77	3.47	4.47	5.56	11.96	2.09	2.86	3.60	4.63	5.80	12.57
95	2.04	2.77	3.47	4.47	5.56	12.21	2.09	2.86	3.60	4.63	5.80	12.83
96	2.04	2.77	3.47	4.47	5.56	12.43	2.09	2.86	3.60	4.63	5.80	13.07
97	2.04	2.77	3.47	4.47	5.56	12.63	2.09	2.86	3.60	4.63	5.80	13.29
98	2.04	2.77	3.47	4.47	5.56	12.80	2.09	2.86	3.60	4.63	5.80	13.45
99	2.04	2.77	3.47	4.47	5.56	12.90	2.09	2.86	3.60	4.63	5.80	13.57
100	2.04	2.77	3.47	4.47	5.56	12.91	2.09	2.86	3.60	4.63	5.80	13.59

Table 107
 Coverage Informal Home Care
 Elim Period 90
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	0.65	0.80	0.89	0.95	0.97	1.18		0.85	1.03	1.16	1.22	1.25	1.54	
26	0.65	0.80	0.89	0.95	0.98	1.19		0.85	1.03	1.16	1.22	1.25	1.54	
27	0.67	0.80	0.89	0.96	0.98	1.19		0.85	1.03	1.16	1.22	1.28	1.55	
28	0.67	0.81	0.91	0.97	0.99	1.21		0.86	1.05	1.17	1.23	1.28	1.56	
29	0.68	0.83	0.92	0.98	1.01	1.22		0.86	1.06	1.18	1.24	1.30	1.58	
30	0.69	0.84	0.95	1.00	1.03	1.24		0.87	1.07	1.20	1.28	1.31	1.61	
31	0.70	0.86	0.96	1.01	1.06	1.29		0.89	1.08	1.21	1.30	1.33	1.64	
32	0.73	0.88	0.98	1.05	1.08	1.31		0.91	1.10	1.23	1.32	1.35	1.67	
33	0.74	0.89	1.00	1.08	1.10	1.34		0.92	1.12	1.25	1.34	1.38	1.71	
34	0.76	0.92	1.03	1.10	1.13	1.38		0.95	1.16	1.29	1.36	1.42	1.74	
35	0.77	0.95	1.07	1.12	1.17	1.42		0.96	1.18	1.31	1.41	1.44	1.78	
36	0.80	0.97	1.09	1.17	1.20	1.46		0.98	1.20	1.34	1.43	1.47	1.83	
37	0.83	1.00	1.12	1.20	1.23	1.50		1.00	1.22	1.36	1.46	1.52	1.88	
38	0.85	1.03	1.17	1.23	1.28	1.55		1.03	1.25	1.41	1.50	1.55	1.93	
39	0.87	1.07	1.20	1.28	1.31	1.61		1.06	1.29	1.44	1.54	1.60	1.97	
40	0.89	1.10	1.23	1.31	1.35	1.66		1.10	1.34	1.50	1.61	1.67	2.07	
41	0.94	1.13	1.28	1.35	1.41	1.72		1.12	1.38	1.55	1.65	1.71	2.13	
42	0.96	1.18	1.32	1.41	1.45	1.78		1.17	1.42	1.58	1.69	1.76	2.19	
43	0.99	1.21	1.35	1.45	1.50	1.85		1.19	1.45	1.64	1.74	1.82	2.26	
44	1.03	1.25	1.41	1.50	1.56	1.91		1.22	1.49	1.68	1.79	1.86	2.32	
45	1.07	1.30	1.46	1.56	1.61	1.98		1.25	1.54	1.73	1.85	1.93	2.40	
46	1.10	1.34	1.52	1.61	1.67	2.07		1.30	1.57	1.78	1.90	1.97	2.49	
47	1.13	1.40	1.56	1.67	1.73	2.15		1.32	1.62	1.83	1.96	2.04	2.55	
48	1.18	1.43	1.62	1.73	1.79	2.22		1.35	1.66	1.88	2.01	2.09	2.64	
49	1.21	1.47	1.67	1.79	1.86	2.31		1.40	1.71	1.93	2.07	2.16	2.73	
50	1.24	1.53	1.73	1.85	1.93	2.40		1.44	1.77	2.01	2.16	2.26	2.85	
51	1.29	1.57	1.78	1.91	1.98	2.50		1.47	1.82	2.06	2.21	2.31	2.94	
52	1.32	1.62	1.84	1.97	2.06	2.57		1.52	1.85	2.10	2.27	2.38	3.03	
53	1.35	1.67	1.89	2.04	2.12	2.67		1.54	1.89	2.16	2.32	2.43	3.11	
54	1.40	1.72	1.95	2.09	2.19	2.77		1.57	1.94	2.20	2.38	2.50	3.21	
55	1.43	1.76	2.00	2.16	2.26	2.87		1.60	1.97	2.24	2.43	2.55	3.29	
56	1.49	1.84	2.08	2.27	2.37	3.03		1.66	2.05	2.33	2.53	2.66	3.45	
57	1.54	1.91	2.18	2.37	2.46	3.18		1.71	2.12	2.42	2.63	2.77	3.62	
58	1.60	1.97	2.27	2.45	2.59	3.34		1.76	2.18	2.50	2.73	2.88	3.77	
59	1.65	2.05	2.34	2.55	2.70	3.51		1.80	2.24	2.57	2.82	2.99	3.96	
60	1.69	2.10	2.43	2.65	2.81	3.70		1.85	2.31	2.67	2.93	3.12	4.18	
61	1.73	2.17	2.51	2.75	2.92	3.87		1.89	2.38	2.74	3.03	3.22	4.36	
62	1.77	2.22	2.57	2.83	3.03	4.06		1.91	2.41	2.79	3.10	3.31	4.54	
63	1.79	2.27	2.64	2.92	3.12	4.25		1.93	2.44	2.86	3.17	3.41	4.72	
64	1.80	2.30	2.68	2.99	3.22	4.44		1.94	2.46	2.89	3.23	3.50	4.91	
65	1.83	2.33	2.75	3.09	3.34	4.71		1.95	2.51	2.95	3.33	3.63	5.18	
66	1.83	2.37	2.79	3.16	3.43	4.93		1.95	2.52	2.99	3.40	3.72	5.40	
67	1.85	2.40	2.86	3.25	3.58	5.17		1.96	2.54	3.05	3.49	3.84	5.64	
68	1.88	2.44	2.94	3.37	3.72	5.46		1.97	2.59	3.12	3.60	3.98	5.92	
69	1.91	2.53	3.05	3.52	3.91	5.79		2.01	2.66	3.23	3.74	4.18	6.25	
70	1.96	2.62	3.18	3.70	4.13	6.15		2.06	2.74	3.34	3.89	4.38	6.63	
71	2.02	2.70	3.31	3.86	4.33	6.52		2.10	2.82	3.48	4.07	4.59	7.01	
72	2.07	2.78	3.43	4.03	4.55	6.91		2.15	2.89	3.60	4.24	4.81	7.39	
73	2.07	2.81	3.50	4.14	4.70	7.22		2.15	2.92	3.64	4.33	4.94	7.69	
74	2.07	2.81	3.53	4.21	4.82	7.49		2.15	2.92	3.66	4.40	5.06	7.98	
75	2.07	2.81	3.53	4.26	4.93	7.82		2.15	2.92	3.67	4.47	5.18	8.31	
76	2.07	2.81	3.53	4.30	4.99	8.09		2.15	2.92	3.67	4.49	5.24	8.58	
77	2.07	2.81	3.53	4.33	5.07	8.36		2.15	2.92	3.67	4.52	5.31	8.84	
78	2.07	2.81	3.53	4.40	5.17	8.64		2.15	2.92	3.67	4.59	5.41	9.12	
79	2.07	2.81	3.53	4.46	5.27	8.91		2.15	2.92	3.67	4.64	5.51	9.39	
80	2.07	2.81	3.54	4.50	5.35	9.16		2.15	2.92	3.67	4.69	5.58	9.65	
81	2.07	2.81	3.54	4.50	5.39	9.42		2.15	2.92	3.67	4.69	5.63	9.91	
82	2.07	2.81	3.54	4.50	5.42	9.66		2.15	2.92	3.67	4.69	5.67	10.16	
83	2.07	2.81	3.54	4.50	5.46	9.90		2.15	2.92	3.67	4.69	5.70	10.41	
84	2.07	2.81	3.54	4.50	5.49	10.13		2.15	2.92	3.67	4.69	5.73	10.65	
85	2.07	2.81	3.54	4.50	5.52	10.27		2.15	2.92	3.67	4.69	5.76	10.79	
86	2.07	2.81	3.54	4.50	5.53	10.41		2.15	2.92	3.67	4.69	5.78	10.93	
87	2.07	2.81	3.54	4.50	5.53	10.49		2.15	2.92	3.67	4.69	5.78	11.02	
88	2.07	2.81	3.54	4.50	5.53	10.55		2.15	2.92	3.67	4.69	5.78	11.09	
89	2.07	2.81	3.54	4.50	5.53	10.63		2.15	2.92	3.67	4.69	5.78	11.15	
90	2.07	2.81	3.54	4.50	5.53	10.75		2.15	2.92	3.67	4.69	5.78	11.29	
91	2.07	2.81	3.54	4.50	5.53	10.99		2.15	2.92	3.67	4.69	5.78	11.54	
92	2.07	2.81	3.54	4.50	5.53	11.24		2.15	2.92	3.67	4.69	5.78	11.81	
93	2.07	2.81	3.54	4.50	5.53	11.50		2.15	2.92	3.67	4.69	5.78	12.08	
94	2.07	2.81	3.54	4.50	5.53	11.74		2.15	2.92	3.67	4.69	5.78	12.33	
95	2.07	2.81	3.54	4.50	5.53	11.98		2.15	2.92	3.67	4.69	5.78	12.58	
96	2.07	2.81	3.54	4.50	5.53	12.19		2.15	2.92	3.67	4.69	5.78	12.82	
97	2.07	2.81	3.54	4.50	5.53	12.38		2.15	2.92	3.67	4.69	5.78	13.02	
98	2.07	2.81	3.54	4.50	5.53	12.54		2.15	2.92	3.67	4.69	5.78	13.18	
99	2.07	2.81	3.54	4.50	5.53	12.63		2.15	2.92	3.67	4.69	5.78	13.29	
100	2.07	2.81	3.54	4.50	5.53	12.63		2.15	2.92	3.67	4.69	5.78	13.30	

Table 108
 Coverage Informal Home Care
 Elim Period 100
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.65	0.79	0.88	0.94	0.97	1.18	0.84	1.01	1.13	1.21	1.24	1.53
26	0.65	0.79	0.88	0.95	0.97	1.18	0.84	1.01	1.13	1.21	1.24	1.53
27	0.65	0.80	0.89	0.95	0.98	1.19	0.84	1.01	1.13	1.21	1.25	1.54
28	0.67	0.80	0.89	0.96	0.98	1.20	0.85	1.03	1.16	1.22	1.28	1.55
29	0.68	0.83	0.92	0.97	1.00	1.22	0.86	1.05	1.17	1.23	1.29	1.57
30	0.69	0.84	0.94	0.99	1.01	1.23	0.87	1.06	1.19	1.25	1.30	1.60
31	0.70	0.85	0.96	1.01	1.05	1.28	0.88	1.08	1.20	1.29	1.32	1.62
32	0.72	0.87	0.98	1.05	1.07	1.30	0.89	1.09	1.22	1.31	1.34	1.66
33	0.74	0.89	0.99	1.07	1.09	1.33	0.92	1.11	1.24	1.33	1.36	1.69
34	0.75	0.91	1.03	1.09	1.12	1.36	0.94	1.13	1.28	1.35	1.41	1.73
35	0.77	0.94	1.06	1.11	1.16	1.41	0.96	1.17	1.30	1.40	1.43	1.77
36	0.80	0.97	1.08	1.16	1.19	1.45	0.98	1.19	1.33	1.42	1.46	1.82
37	0.81	0.99	1.11	1.19	1.22	1.49	0.99	1.21	1.36	1.45	1.50	1.86
38	0.84	1.01	1.16	1.22	1.25	1.54	1.01	1.24	1.40	1.49	1.54	1.91
39	0.87	1.06	1.19	1.25	1.31	1.60	1.06	1.28	1.43	1.53	1.58	1.96
40	0.89	1.09	1.22	1.31	1.34	1.65	1.09	1.33	1.49	1.60	1.66	2.06
41	0.92	1.12	1.25	1.34	1.40	1.71	1.11	1.36	1.54	1.64	1.69	2.12
42	0.96	1.17	1.31	1.40	1.44	1.77	1.16	1.41	1.57	1.68	1.74	2.18
43	0.98	1.20	1.35	1.44	1.49	1.84	1.18	1.44	1.62	1.73	1.79	2.24
44	1.01	1.24	1.40	1.49	1.55	1.90	1.21	1.47	1.67	1.78	1.85	2.31
45	1.06	1.29	1.45	1.55	1.60	1.97	1.24	1.53	1.71	1.84	1.90	2.39
46	1.09	1.33	1.50	1.60	1.66	2.06	1.29	1.56	1.77	1.89	1.96	2.45
47	1.12	1.38	1.55	1.66	1.72	2.13	1.32	1.61	1.82	1.95	2.02	2.54
48	1.17	1.43	1.61	1.72	1.78	2.21	1.34	1.65	1.86	2.00	2.08	2.63
49	1.20	1.46	1.66	1.78	1.84	2.30	1.38	1.69	1.91	2.06	2.15	2.70
50	1.23	1.52	1.72	1.84	1.91	2.39	1.43	1.76	1.98	2.15	2.22	2.83
51	1.28	1.56	1.77	1.90	1.97	2.46	1.46	1.80	2.04	2.19	2.29	2.92
52	1.31	1.61	1.83	1.96	2.05	2.56	1.50	1.84	2.09	2.26	2.34	3.00
53	1.34	1.66	1.88	2.02	2.10	2.65	1.53	1.88	2.15	2.31	2.41	3.10
54	1.38	1.71	1.94	2.08	2.17	2.75	1.56	1.93	2.18	2.37	2.49	3.18
55	1.42	1.74	1.98	2.15	2.24	2.85	1.58	1.96	2.22	2.42	2.54	3.28
56	1.47	1.82	2.07	2.24	2.34	3.00	1.65	2.04	2.31	2.52	2.65	3.43
57	1.53	1.89	2.17	2.33	2.45	3.16	1.69	2.09	2.40	2.62	2.75	3.60
58	1.58	1.96	2.26	2.44	2.56	3.33	1.74	2.17	2.49	2.71	2.86	3.76
59	1.64	2.04	2.33	2.54	2.67	3.50	1.79	2.22	2.56	2.81	2.97	3.94
60	1.68	2.09	2.41	2.64	2.79	3.67	1.84	2.30	2.66	2.92	3.10	4.16
61	1.73	2.16	2.50	2.74	2.90	3.86	1.88	2.37	2.73	3.00	3.21	4.33
62	1.76	2.21	2.56	2.82	3.01	4.04	1.91	2.40	2.79	3.09	3.30	4.52
63	1.78	2.26	2.63	2.90	3.11	4.24	1.93	2.43	2.85	3.16	3.40	4.71
64	1.80	2.29	2.67	2.98	3.21	4.43	1.94	2.45	2.88	3.23	3.50	4.91
65	1.82	2.32	2.74	3.07	3.33	4.70	1.95	2.50	2.95	3.33	3.62	5.17
66	1.83	2.34	2.78	3.15	3.43	4.92	1.95	2.52	2.99	3.39	3.72	5.39
67	1.84	2.39	2.86	3.25	3.55	5.17	1.96	2.54	3.05	3.49	3.84	5.64
68	1.88	2.44	2.94	3.37	3.72	5.46	1.98	2.59	3.12	3.60	3.98	5.92
69	1.91	2.52	3.05	3.52	3.91	5.79	2.02	2.66	3.23	3.74	4.18	6.26
70	1.97	2.62	3.18	3.70	4.13	6.15	2.06	2.74	3.36	3.91	4.39	6.63
71	2.02	2.70	3.31	3.86	4.35	6.52	2.10	2.82	3.49	4.08	4.60	7.01
72	2.07	2.79	3.45	4.04	4.57	6.92	2.16	2.90	3.61	4.25	4.82	7.40
73	2.07	2.82	3.51	4.15	4.71	7.23	2.16	2.92	3.66	4.35	4.96	7.70
74	2.07	2.82	3.54	4.22	4.83	7.50	2.16	2.92	3.70	4.42	5.07	7.99
75	2.07	2.82	3.55	4.28	4.94	7.83	2.16	2.92	3.71	4.49	5.20	8.32
76	2.07	2.82	3.55	4.32	5.03	8.11	2.16	2.92	3.71	4.52	5.28	8.59
77	2.07	2.82	3.55	4.36	5.09	8.37	2.16	2.92	3.71	4.57	5.35	8.87
78	2.07	2.82	3.55	4.43	5.20	8.66	2.16	2.92	3.71	4.62	5.45	9.15
79	2.07	2.82	3.55	4.49	5.30	8.92	2.16	2.92	3.71	4.69	5.54	9.42
80	2.07	2.82	3.55	4.54	5.39	9.19	2.16	2.92	3.71	4.73	5.63	9.68
81	2.07	2.82	3.59	4.55	5.45	9.45	2.16	2.92	3.73	4.74	5.69	9.96
82	2.07	2.82	3.59	4.58	5.49	9.71	2.16	2.92	3.73	4.75	5.73	10.23
83	2.07	2.82	3.59	4.59	5.56	9.99	2.16	2.92	3.73	4.79	5.81	10.51
84	2.07	2.82	3.59	4.61	5.61	10.25	2.16	2.92	3.73	4.80	5.87	10.78
85	2.07	2.82	3.59	4.62	5.67	10.42	2.16	2.92	3.73	4.82	5.92	10.97
86	2.07	2.82	3.60	4.62	5.69	10.56	2.16	2.92	3.74	4.82	5.93	11.11
87	2.07	2.82	3.60	4.62	5.69	10.66	2.16	2.92	3.74	4.82	5.94	11.21
88	2.07	2.82	3.60	4.62	5.69	10.74	2.16	2.92	3.74	4.82	5.94	11.28
89	2.07	2.82	3.60	4.62	5.69	10.80	2.16	2.92	3.74	4.82	5.94	11.35
90	2.07	2.82	3.60	4.62	5.69	10.93	2.16	2.92	3.74	4.82	5.94	11.50
91	2.07	2.82	3.60	4.62	5.69	11.20	2.16	2.92	3.74	4.82	5.94	11.76
92	2.07	2.82	3.60	4.62	5.69	11.46	2.16	2.92	3.74	4.82	5.94	12.05
93	2.07	2.82	3.60	4.62	5.69	11.72	2.16	2.92	3.74	4.82	5.94	12.32
94	2.07	2.82	3.60	4.62	5.69	11.98	2.16	2.92	3.74	4.82	5.94	12.58
95	2.07	2.82	3.60	4.62	5.69	12.22	2.16	2.92	3.74	4.82	5.94	12.85
96	2.07	2.82	3.60	4.62	5.69	12.44	2.16	2.92	3.74	4.82	5.94	13.08
97	2.07	2.82	3.60	4.62	5.69	12.63	2.16	2.92	3.74	4.82	5.94	13.29
98	2.07	2.82	3.60	4.62	5.69	12.79	2.16	2.92	3.74	4.82	5.94	13.45
99	2.07	2.82	3.60	4.62	5.69	12.89	2.16	2.92	3.74	4.82	5.94	13.56
100	2.07	2.82	3.60	4.62	5.69	12.89	2.16	2.92	3.74	4.82	5.94	13.56

Table 109
 Coverage Informal Home Care
 Elim Period 120
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	Reduced Paid Up											
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.64	0.77	0.86	0.92	0.95	1.16	0.83	0.99	1.11	1.19	1.22	1.50
26	0.64	0.77	0.87	0.92	0.95	1.16	0.83	0.99	1.11	1.19	1.22	1.52
27	0.64	0.77	0.87	0.94	0.96	1.17	0.83	1.00	1.12	1.20	1.23	1.52
28	0.65	0.79	0.88	0.95	0.97	1.18	0.84	1.00	1.12	1.20	1.24	1.53
29	0.67	0.80	0.89	0.96	0.98	1.20	0.84	1.01	1.16	1.22	1.25	1.55
30	0.68	0.83	0.92	0.97	1.00	1.22	0.85	1.05	1.17	1.23	1.29	1.57
31	0.69	0.84	0.94	0.99	1.03	1.24	0.87	1.06	1.19	1.25	1.30	1.60
32	0.70	0.86	0.96	1.01	1.06	1.29	0.88	1.08	1.20	1.29	1.32	1.64
33	0.72	0.87	0.98	1.05	1.08	1.31	0.89	1.09	1.22	1.31	1.35	1.67
34	0.74	0.89	1.00	1.07	1.10	1.34	0.92	1.11	1.24	1.33	1.38	1.71
35	0.76	0.92	1.03	1.10	1.13	1.40	0.94	1.13	1.29	1.36	1.41	1.74
36	0.77	0.95	1.07	1.12	1.17	1.43	0.96	1.17	1.31	1.40	1.44	1.79
37	0.80	0.97	1.09	1.17	1.20	1.47	0.98	1.19	1.34	1.43	1.47	1.83
38	0.83	1.00	1.12	1.20	1.23	1.53	1.00	1.22	1.36	1.46	1.52	1.88
39	0.85	1.03	1.17	1.23	1.29	1.57	1.03	1.24	1.41	1.50	1.56	1.94
40	0.87	1.07	1.20	1.29	1.32	1.62	1.08	1.31	1.46	1.57	1.62	2.02
41	0.91	1.10	1.23	1.32	1.36	1.68	1.10	1.34	1.52	1.61	1.67	2.08
42	0.94	1.13	1.29	1.36	1.42	1.74	1.12	1.38	1.55	1.66	1.72	2.15
43	0.97	1.18	1.33	1.42	1.46	1.80	1.17	1.42	1.60	1.71	1.77	2.21
44	1.00	1.22	1.36	1.46	1.52	1.88	1.19	1.45	1.64	1.76	1.82	2.29
45	1.05	1.25	1.43	1.53	1.57	1.95	1.22	1.50	1.68	1.80	1.88	2.37
46	1.07	1.31	1.47	1.57	1.64	2.02	1.25	1.54	1.73	1.86	1.94	2.43
47	1.10	1.35	1.53	1.64	1.69	2.10	1.30	1.58	1.78	1.91	1.98	2.51
48	1.13	1.41	1.57	1.69	1.76	2.18	1.33	1.62	1.84	1.97	2.05	2.59
49	1.19	1.44	1.64	1.74	1.82	2.27	1.35	1.67	1.89	2.02	2.10	2.67
50	1.22	1.49	1.68	1.80	1.88	2.34	1.42	1.73	1.96	2.10	2.20	2.79
51	1.25	1.54	1.74	1.86	1.95	2.44	1.44	1.77	2.01	2.17	2.27	2.89
52	1.30	1.58	1.79	1.93	2.01	2.53	1.47	1.82	2.06	2.22	2.32	2.98
53	1.33	1.64	1.85	1.98	2.07	2.63	1.52	1.85	2.10	2.28	2.39	3.06
54	1.35	1.67	1.90	2.05	2.15	2.73	1.54	1.89	2.16	2.33	2.44	3.16
55	1.40	1.72	1.96	2.10	2.20	2.82	1.56	1.94	2.20	2.39	2.51	3.25
56	1.45	1.79	2.05	2.21	2.31	2.97	1.62	2.01	2.29	2.49	2.62	3.40
57	1.52	1.86	2.13	2.31	2.42	3.14	1.67	2.07	2.38	2.57	2.73	3.58
58	1.56	1.94	2.21	2.41	2.54	3.29	1.72	2.15	2.45	2.67	2.83	3.73
59	1.61	2.01	2.30	2.51	2.65	3.47	1.77	2.20	2.54	2.77	2.94	3.91
60	1.66	2.07	2.39	2.61	2.76	3.64	1.83	2.28	2.64	2.89	3.07	4.13
61	1.71	2.13	2.46	2.70	2.87	3.83	1.86	2.33	2.70	2.98	3.18	4.31
62	1.74	2.19	2.53	2.79	2.98	4.00	1.89	2.39	2.77	3.06	3.28	4.49
63	1.77	2.22	2.61	2.88	3.09	4.20	1.91	2.41	2.82	3.15	3.38	4.69
64	1.79	2.27	2.65	2.95	3.18	4.40	1.93	2.44	2.87	3.21	3.48	4.87
65	1.80	2.31	2.73	3.05	3.31	4.68	1.94	2.49	2.94	3.31	3.61	5.16
66	1.82	2.33	2.77	3.14	3.42	4.91	1.95	2.51	2.99	3.39	3.71	5.39
67	1.84	2.39	2.85	3.23	3.54	5.16	1.96	2.54	3.05	3.48	3.84	5.63
68	1.88	2.44	2.94	3.37	3.72	5.45	1.98	2.59	3.12	3.60	3.99	5.92
69	1.93	2.52	3.05	3.52	3.91	5.79	2.02	2.66	3.25	3.75	4.19	6.26
70	1.97	2.62	3.18	3.70	4.13	6.15	2.07	2.75	3.37	3.92	4.40	6.64
71	2.04	2.71	3.33	3.87	4.35	6.52	2.12	2.83	3.50	4.09	4.61	7.02
72	2.08	2.79	3.47	4.06	4.58	6.92	2.17	2.92	3.63	4.27	4.84	7.41
73	2.08	2.83	3.52	4.16	4.73	7.23	2.17	2.94	3.70	4.38	4.98	7.72
74	2.08	2.83	3.58	4.25	4.85	7.52	2.17	2.94	3.73	4.46	5.12	8.01
75	2.08	2.83	3.60	4.32	4.98	7.85	2.17	2.94	3.75	4.54	5.25	8.35
76	2.08	2.83	3.60	4.37	5.07	8.13	2.17	2.94	3.75	4.59	5.32	8.64
77	2.08	2.83	3.60	4.42	5.16	8.42	2.17	2.94	3.75	4.62	5.41	8.92
78	2.08	2.83	3.60	4.49	5.27	8.69	2.17	2.94	3.75	4.70	5.52	9.20
79	2.08	2.83	3.60	4.57	5.37	8.95	2.17	2.94	3.75	4.76	5.63	9.46
80	2.08	2.83	3.60	4.62	5.47	9.22	2.17	2.94	3.75	4.83	5.72	9.75
81	2.08	2.83	3.65	4.66	5.56	9.53	2.17	2.94	3.80	4.86	5.81	10.04
82	2.08	2.83	3.65	4.71	5.65	9.85	2.17	2.94	3.80	4.92	5.91	10.37
83	2.08	2.83	3.65	4.75	5.75	10.16	2.17	2.94	3.80	4.96	6.02	10.71
84	2.08	2.83	3.65	4.82	5.85	10.49	2.17	2.94	3.80	5.04	6.14	11.04
85	2.08	2.83	3.65	4.87	5.96	10.73	2.17	2.94	3.80	5.09	6.24	11.29
86	2.08	2.83	3.70	4.87	6.00	10.89	2.17	2.94	3.84	5.09	6.27	11.46
87	2.08	2.83	3.70	4.87	6.00	11.00	2.17	2.94	3.84	5.09	6.27	11.57
88	2.08	2.83	3.70	4.87	6.00	11.09	2.17	2.94	3.84	5.09	6.27	11.66
89	2.08	2.83	3.70	4.87	6.00	11.18	2.17	2.94	3.84	5.09	6.27	11.76
90	2.08	2.83	3.70	4.87	6.00	11.34	2.17	2.94	3.84	5.09	6.27	11.92
91	2.08	2.83	3.70	4.87	6.00	11.61	2.17	2.94	3.84	5.09	6.27	12.21
92	2.08	2.83	3.70	4.87	6.00	11.89	2.17	2.94	3.84	5.09	6.27	12.50
93	2.08	2.83	3.70	4.87	6.00	12.18	2.17	2.94	3.84	5.09	6.27	12.79
94	2.08	2.83	3.70	4.87	6.00	12.44	2.17	2.94	3.84	5.09	6.27	13.08
95	2.08	2.83	3.70	4.87	6.00	12.71	2.17	2.94	3.84	5.09	6.27	13.35
96	2.08	2.83	3.70	4.87	6.00	12.94	2.17	2.94	3.84	5.09	6.27	13.60
97	2.08	2.83	3.70	4.87	6.00	13.15	2.17	2.94	3.84	5.09	6.27	13.83
98	2.08	2.83	3.70	4.87	6.00	13.31	2.17	2.94	3.84	5.09	6.27	14.00
99	2.08	2.83	3.70	4.87	6.00	13.41	2.17	2.94	3.84	5.09	6.27	14.11
100	2.08	2.83	3.70	4.87	6.00	13.41	2.17	2.94	3.84	5.09	6.27	14.11

Table 110
 Coverage Informal Home Care
 Elim Period 180
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.62	0.75	0.84	0.89	0.92	1.11	0.80	0.97	1.09	1.16	1.19	1.46
26	0.62	0.75	0.85	0.89	0.92	1.12	0.80	0.97	1.09	1.16	1.19	1.46
27	0.63	0.76	0.85	0.89	0.94	1.12	0.80	0.97	1.09	1.17	1.20	1.47
28	0.63	0.76	0.86	0.91	0.95	1.16	0.81	0.98	1.10	1.18	1.21	1.49
29	0.64	0.77	0.87	0.94	0.96	1.17	0.83	0.99	1.11	1.19	1.22	1.52
30	0.65	0.80	0.88	0.95	0.97	1.19	0.84	1.00	1.12	1.20	1.24	1.54
31	0.67	0.81	0.91	0.97	0.99	1.21	0.85	1.03	1.16	1.22	1.25	1.56
32	0.68	0.84	0.94	0.99	1.01	1.24	0.86	1.05	1.18	1.24	1.29	1.58
33	0.70	0.85	0.96	1.01	1.05	1.28	0.87	1.07	1.20	1.28	1.32	1.62
34	0.72	0.87	0.98	1.05	1.08	1.31	0.89	1.09	1.22	1.30	1.34	1.66
35	0.74	0.89	1.00	1.07	1.10	1.34	0.91	1.11	1.24	1.33	1.36	1.69
36	0.76	0.92	1.03	1.10	1.13	1.40	0.94	1.13	1.28	1.35	1.41	1.74
37	0.77	0.95	1.07	1.12	1.17	1.43	0.96	1.17	1.31	1.40	1.44	1.79
38	0.80	0.98	1.10	1.17	1.20	1.47	0.98	1.19	1.33	1.43	1.47	1.84
39	0.83	1.00	1.12	1.20	1.24	1.53	1.00	1.22	1.36	1.46	1.52	1.89
40	0.85	1.05	1.17	1.24	1.29	1.58	1.05	1.28	1.43	1.53	1.58	1.97
41	0.88	1.08	1.21	1.29	1.33	1.64	1.08	1.31	1.47	1.57	1.64	2.04
42	0.91	1.11	1.24	1.33	1.38	1.69	1.10	1.34	1.52	1.61	1.67	2.09
43	0.95	1.16	1.30	1.38	1.43	1.76	1.12	1.38	1.55	1.66	1.73	2.16
44	0.97	1.19	1.33	1.43	1.47	1.83	1.17	1.42	1.60	1.71	1.78	2.22
45	1.00	1.23	1.38	1.47	1.53	1.90	1.20	1.45	1.65	1.77	1.83	2.30
46	1.05	1.28	1.44	1.54	1.58	1.97	1.22	1.50	1.69	1.82	1.89	2.38
47	1.08	1.32	1.49	1.58	1.65	2.05	1.25	1.54	1.74	1.86	1.95	2.44
48	1.11	1.35	1.54	1.65	1.71	2.13	1.30	1.58	1.79	1.93	2.00	2.53
49	1.16	1.41	1.58	1.71	1.77	2.21	1.33	1.62	1.84	1.97	2.06	2.62
50	1.19	1.45	1.65	1.76	1.83	2.30	1.38	1.69	1.91	2.06	2.16	2.74
51	1.22	1.50	1.69	1.82	1.89	2.39	1.42	1.73	1.96	2.12	2.21	2.82
52	1.25	1.55	1.76	1.88	1.96	2.46	1.44	1.77	2.01	2.17	2.28	2.92
53	1.30	1.58	1.80	1.94	2.02	2.56	1.47	1.82	2.06	2.22	2.33	3.00
54	1.33	1.64	1.85	2.00	2.08	2.65	1.50	1.85	2.10	2.29	2.40	3.09
55	1.35	1.67	1.91	2.06	2.16	2.75	1.53	1.89	2.16	2.33	2.45	3.18
56	1.42	1.74	2.00	2.16	2.27	2.90	1.58	1.96	2.24	2.43	2.56	3.34
57	1.47	1.82	2.08	2.26	2.38	3.06	1.64	2.04	2.32	2.53	2.66	3.50
58	1.53	1.89	2.17	2.34	2.49	3.22	1.68	2.09	2.41	2.63	2.77	3.66
59	1.57	1.96	2.26	2.44	2.59	3.39	1.73	2.16	2.50	2.73	2.88	3.84
60	1.62	2.02	2.32	2.54	2.70	3.55	1.79	2.24	2.59	2.85	3.03	4.06
61	1.66	2.08	2.41	2.64	2.81	3.74	1.83	2.29	2.65	2.93	3.12	4.24
62	1.69	2.13	2.49	2.74	2.92	3.94	1.85	2.33	2.73	3.01	3.23	4.42
63	1.73	2.18	2.54	2.82	3.01	4.11	1.88	2.38	2.77	3.09	3.33	4.61
64	1.74	2.21	2.61	2.89	3.12	4.32	1.89	2.40	2.83	3.16	3.42	4.81
65	1.78	2.27	2.67	3.00	3.27	4.60	1.91	2.44	2.90	3.28	3.58	5.09
66	1.79	2.31	2.75	3.10	3.38	4.84	1.93	2.49	2.97	3.37	3.67	5.32
67	1.83	2.37	2.82	3.21	3.52	5.10	1.95	2.53	3.04	3.48	3.83	5.59
68	1.86	2.43	2.93	3.36	3.71	5.40	1.98	2.59	3.14	3.61	3.99	5.90
69	1.93	2.52	3.06	3.52	3.91	5.75	2.04	2.67	3.27	3.76	4.20	6.24
70	1.98	2.63	3.19	3.71	4.14	6.12	2.09	2.77	3.40	3.96	4.44	6.63
71	2.05	2.73	3.34	3.88	4.37	6.50	2.16	2.87	3.54	4.14	4.66	7.01
72	2.10	2.82	3.49	4.08	4.60	6.90	2.20	2.97	3.67	4.32	4.88	7.40
73	2.12	2.86	3.58	4.20	4.76	7.22	2.20	3.00	3.75	4.43	5.05	7.72
74	2.12	2.88	3.62	4.30	4.92	7.51	2.20	3.00	3.80	4.52	5.19	8.02
75	2.12	2.88	3.66	4.39	5.06	7.87	2.20	3.01	3.85	4.62	5.35	8.38
76	2.12	2.88	3.70	4.46	5.16	8.15	2.20	3.01	3.87	4.69	5.45	8.69
77	2.12	2.88	3.72	4.51	5.27	8.46	2.20	3.01	3.88	4.74	5.56	8.98
78	2.12	2.88	3.76	4.61	5.40	8.75	2.20	3.01	3.94	4.84	5.69	9.28
79	2.12	2.88	3.80	4.70	5.53	9.04	2.20	3.01	3.97	4.93	5.81	9.57
80	2.12	2.88	3.84	4.79	5.65	9.34	2.20	3.01	4.00	5.01	5.94	9.88
81	2.12	2.88	3.85	4.84	5.76	9.66	2.20	3.01	4.02	5.07	6.05	10.20
82	2.12	2.88	3.87	4.93	5.89	10.00	2.20	3.01	4.04	5.16	6.17	10.54
83	2.12	2.88	3.91	5.01	6.02	10.35	2.20	3.01	4.08	5.24	6.30	10.90
84	2.12	2.88	3.95	5.10	6.15	10.69	2.20	3.01	4.11	5.34	6.45	11.26
85	2.12	2.88	3.99	5.19	6.27	10.93	2.20	3.01	4.18	5.43	6.57	11.52
86	2.12	2.88	3.99	5.20	6.31	11.12	2.20	3.01	4.18	5.45	6.62	11.72
87	2.12	2.88	3.99	5.20	6.33	11.24	2.20	3.01	4.18	5.45	6.63	11.84
88	2.12	2.88	3.99	5.20	6.33	11.35	2.20	3.01	4.18	5.45	6.64	11.95
89	2.12	2.88	3.99	5.20	6.34	11.45	2.20	3.01	4.18	5.45	6.66	12.06
90	2.12	2.88	3.99	5.20	6.40	11.62	2.20	3.01	4.18	5.45	6.70	12.22
91	2.12	2.88	3.99	5.20	6.52	11.90	2.20	3.01	4.18	5.45	6.84	12.53
92	2.12	2.88	3.99	5.20	6.64	12.20	2.20	3.01	4.18	5.45	6.97	12.83
93	2.12	2.88	3.99	5.20	6.78	12.49	2.20	3.01	4.18	5.45	7.11	13.15
94	2.12	2.88	3.99	5.20	6.90	12.77	2.20	3.01	4.18	5.45	7.25	13.43
95	2.12	2.88	3.99	5.20	7.03	13.05	2.20	3.01	4.18	5.45	7.38	13.72
96	2.12	2.88	3.99	5.20	7.14	13.28	2.20	3.01	4.18	5.45	7.50	13.96
97	2.12	2.88	3.99	5.20	7.26	13.50	2.20	3.01	4.18	5.45	7.63	14.19
98	2.12	2.88	3.99	5.20	7.38	13.65	2.20	3.01	4.18	5.45	7.77	14.37
99	2.12	2.88	3.99	5.20	7.51	13.75	2.20	3.01	4.18	5.45	7.91	14.48
100	2.12	2.88	3.99	5.20	7.70	13.75	2.20	3.01	4.18	5.45	8.11	14.48

Table 111
 Coverage Informal Home Care
 Elim Period 365
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age								Reduced Paid Up						
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr		2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	
25	0.51	0.63	0.70	0.74	0.76	0.96		0.67	0.81	0.91	0.97	1.00	1.28	
26	0.51	0.63	0.70	0.74	0.76	0.96		0.67	0.81	0.91	0.97	1.00	1.28	
27	0.52	0.63	0.70	0.75	0.77	0.97		0.67	0.81	0.92	0.97	1.00	1.28	
28	0.52	0.64	0.72	0.76	0.79	0.98		0.68	0.83	0.92	0.98	1.01	1.29	
29	0.53	0.65	0.73	0.77	0.80	0.99		0.68	0.84	0.94	0.99	1.03	1.31	
30	0.55	0.67	0.74	0.79	0.81	1.01		0.69	0.85	0.95	1.00	1.05	1.33	
31	0.56	0.68	0.76	0.80	0.84	1.05		0.70	0.86	0.97	1.03	1.07	1.35	
32	0.57	0.69	0.77	0.83	0.85	1.07		0.72	0.87	0.98	1.06	1.09	1.38	
33	0.58	0.72	0.80	0.85	0.87	1.10		0.73	0.89	1.00	1.07	1.10	1.41	
34	0.59	0.73	0.81	0.87	0.89	1.12		0.75	0.91	1.03	1.09	1.13	1.44	
35	0.62	0.75	0.84	0.89	0.92	1.17		0.76	0.94	1.06	1.11	1.17	1.47	
36	0.63	0.77	0.86	0.92	0.95	1.20		0.79	0.96	1.08	1.16	1.19	1.52	
37	0.65	0.79	0.89	0.95	0.98	1.23		0.80	0.98	1.10	1.18	1.22	1.55	
38	0.67	0.81	0.92	0.98	1.00	1.28		0.83	1.00	1.12	1.21	1.24	1.60	
39	0.69	0.85	0.95	1.00	1.05	1.32		0.84	1.03	1.17	1.23	1.29	1.65	
40	0.72	0.87	0.98	1.05	1.08	1.36		0.88	1.08	1.21	1.30	1.34	1.73	
41	0.74	0.89	1.01	1.08	1.11	1.42		0.91	1.10	1.24	1.33	1.38	1.78	
42	0.76	0.94	1.06	1.11	1.17	1.47		0.94	1.13	1.29	1.36	1.43	1.84	
43	0.79	0.97	1.09	1.17	1.20	1.53		0.96	1.18	1.32	1.42	1.46	1.90	
44	0.81	1.00	1.12	1.20	1.24	1.58		0.98	1.20	1.35	1.45	1.52	1.96	
45	0.85	1.05	1.18	1.24	1.30	1.66		1.00	1.23	1.41	1.50	1.56	2.02	
46	0.87	1.08	1.21	1.30	1.34	1.72		1.05	1.28	1.45	1.55	1.61	2.09	
47	0.91	1.11	1.25	1.34	1.40	1.79		1.07	1.32	1.49	1.60	1.67	2.17	
48	0.95	1.16	1.31	1.40	1.45	1.86		1.10	1.35	1.54	1.65	1.72	2.24	
49	0.97	1.20	1.35	1.45	1.50	1.94		1.12	1.40	1.58	1.71	1.78	2.31	
50	1.00	1.23	1.41	1.50	1.56	2.01		1.18	1.45	1.66	1.78	1.86	2.43	
51	1.05	1.28	1.45	1.56	1.62	2.09		1.21	1.49	1.69	1.83	1.91	2.52	
52	1.07	1.32	1.50	1.61	1.68	2.18		1.23	1.53	1.74	1.89	1.97	2.61	
53	1.10	1.35	1.55	1.67	1.74	2.27		1.28	1.56	1.79	1.94	2.04	2.68	
54	1.13	1.41	1.60	1.73	1.80	2.37		1.30	1.61	1.84	2.00	2.09	2.77	
55	1.17	1.44	1.65	1.78	1.86	2.44		1.32	1.65	1.89	2.05	2.16	2.87	
56	1.21	1.52	1.73	1.88	1.97	2.59		1.36	1.71	1.97	2.15	2.27	3.01	
57	1.28	1.57	1.82	1.97	2.07	2.75		1.43	1.78	2.05	2.24	2.37	3.17	
58	1.32	1.65	1.90	2.07	2.18	2.90		1.47	1.84	2.13	2.33	2.46	3.33	
59	1.36	1.72	1.98	2.17	2.29	3.06		1.53	1.91	2.21	2.43	2.57	3.51	
60	1.42	1.78	2.07	2.27	2.40	3.25		1.58	1.98	2.32	2.55	2.73	3.73	
61	1.46	1.84	2.15	2.37	2.52	3.42		1.62	2.05	2.40	2.65	2.85	3.92	
62	1.50	1.90	2.22	2.46	2.64	3.62		1.66	2.10	2.49	2.76	2.95	4.11	
63	1.54	1.96	2.30	2.56	2.75	3.83		1.69	2.16	2.55	2.86	3.07	4.32	
64	1.57	2.01	2.39	2.66	2.87	4.03		1.72	2.20	2.62	2.94	3.19	4.52	
65	1.62	2.08	2.49	2.79	3.04	4.33		1.77	2.28	2.73	3.09	3.37	4.84	
66	1.65	2.13	2.56	2.90	3.18	4.59		1.79	2.32	2.79	3.19	3.50	5.09	
67	1.69	2.20	2.66	3.04	3.34	4.86		1.83	2.39	2.89	3.31	3.65	5.37	
68	1.74	2.29	2.78	3.19	3.53	5.17		1.88	2.46	3.01	3.48	3.85	5.68	
69	1.80	2.39	2.93	3.39	3.76	5.52		1.94	2.56	3.15	3.65	4.08	6.04	
70	1.88	2.51	3.09	3.59	4.00	5.91		2.01	2.67	3.31	3.87	4.33	6.44	
71	1.96	2.62	3.25	3.78	4.25	6.29		2.08	2.79	3.48	4.07	4.58	6.84	
72	2.04	2.74	3.41	4.00	4.50	6.70		2.15	2.90	3.64	4.28	4.83	7.25	
73	2.06	2.81	3.52	4.16	4.70	7.04		2.18	2.98	3.75	4.44	5.03	7.59	
74	2.08	2.86	3.62	4.30	4.88	7.37		2.19	3.03	3.84	4.58	5.21	7.91	
75	2.08	2.90	3.72	4.46	5.09	7.77		2.19	3.07	3.95	4.73	5.42	8.32	
76	2.08	2.93	3.78	4.58	5.24	8.10		2.19	3.09	4.00	4.85	5.58	8.66	
77	2.08	2.95	3.85	4.69	5.40	8.44		2.19	3.11	4.07	4.96	5.72	8.99	
78	2.08	3.00	3.95	4.83	5.58	8.76		2.19	3.15	4.16	5.10	5.91	9.33	
79	2.08	3.04	4.03	4.96	5.75	9.09		2.19	3.19	4.25	5.24	6.08	9.66	
80	2.08	3.07	4.11	5.10	5.92	9.42		2.19	3.22	4.33	5.37	6.26	10.00	
81	2.08	3.09	4.19	5.21	6.07	9.78		2.19	3.23	4.39	5.49	6.41	10.36	
82	2.08	3.10	4.26	5.34	6.25	10.14		2.19	3.25	4.48	5.61	6.58	10.73	
83	2.08	3.11	4.35	5.46	6.42	10.51		2.19	3.26	4.57	5.75	6.77	11.11	
84	2.08	3.12	4.43	5.59	6.60	10.88		2.19	3.27	4.64	5.89	6.94	11.48	
85	2.08	3.15	4.50	5.70	6.74	11.12		2.19	3.29	4.73	6.00	7.10	11.74	
86	2.08	3.15	4.54	5.75	6.81	11.33		2.19	3.29	4.75	6.04	7.17	11.96	
87	2.08	3.15	4.54	5.78	6.86	11.48		2.19	3.29	4.76	6.06	7.23	12.10	
88	2.08	3.15	4.54	5.79	6.90	11.61		2.19	3.29	4.76	6.08	7.26	12.23	
89	2.08	3.15	4.54	5.81	6.94	11.74		2.19	3.29	4.76	6.09	7.29	12.36	
90	2.08	3.15	4.54	5.87	7.02	11.94		2.19	3.29	4.76	6.16	7.38	12.56	
91	2.08	3.15	4.54	5.97	7.17	12.22		2.19	3.29	4.76	6.28	7.54	12.87	
92	2.08	3.15	4.54	6.09	7.34	12.54		2.19	3.29	4.76	6.40	7.71	13.20	
93	2.08	3.15	4.54	6.22	7.48	12.84		2.19	3.29	4.76	6.53	7.87	13.52	
94	2.08	3.15	4.54	6.33	7.63	13.13		2.19	3.29	4.76	6.66	8.02	13.83	
95	2.08	3.15	4.54	6.44	7.78	13.41		2.19	3.29	4.76	6.78	8.18	14.11	
96	2.08	3.15	4.54	6.55	7.91	13.65		2.19	3.29	4.76	6.89	8.33	14.37	
97	2.08	3.15	4.54	6.64	8.05	13.86		2.19	3.29	4.76	6.99	8.46	14.60	
98	2.08	3.15	4.54	6.74	8.18	14.01		2.19	3.29	4.76	7.10	8.60	14.76	
99	2.08	3.15	4.54	6.84	8.33	14.11		2.19	3.29	4.76	7.21	8.76	14.85	
100	2.08	3.15	4.54	6.97	8.54	14.11		2.19	3.29	4.76	7.34	8.98	14.85	

Table 112
 Coverage Informal Home Care
 Elim Period 730
 Inflation Type Simple 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.35	0.44	0.48	0.52	0.53	0.72	0.46	0.57	0.64	0.68	0.70	0.96
26	0.35	0.44	0.48	0.52	0.53	0.72	0.46	0.57	0.64	0.68	0.72	0.96
27	0.35	0.44	0.50	0.52	0.55	0.73	0.46	0.57	0.64	0.69	0.72	0.97
28	0.36	0.45	0.50	0.53	0.55	0.73	0.47	0.58	0.65	0.69	0.73	0.98
29	0.36	0.45	0.51	0.53	0.56	0.75	0.47	0.58	0.67	0.70	0.73	0.99
30	0.37	0.46	0.52	0.55	0.57	0.76	0.48	0.59	0.67	0.72	0.75	1.00
31	0.39	0.47	0.53	0.56	0.58	0.77	0.48	0.61	0.69	0.73	0.76	1.03
32	0.39	0.48	0.55	0.58	0.59	0.80	0.50	0.62	0.70	0.74	0.77	1.06
33	0.40	0.50	0.56	0.59	0.62	0.83	0.51	0.63	0.72	0.76	0.79	1.08
34	0.41	0.51	0.57	0.61	0.63	0.85	0.52	0.64	0.73	0.77	0.81	1.10
35	0.43	0.52	0.59	0.63	0.65	0.87	0.53	0.67	0.75	0.80	0.84	1.12
36	0.44	0.55	0.61	0.64	0.67	0.89	0.55	0.68	0.76	0.83	0.86	1.17
37	0.45	0.56	0.63	0.67	0.69	0.94	0.56	0.69	0.79	0.84	0.88	1.19
38	0.46	0.57	0.65	0.69	0.72	0.97	0.57	0.72	0.81	0.86	0.91	1.22
39	0.47	0.59	0.67	0.72	0.74	0.99	0.59	0.74	0.84	0.88	0.94	1.25
40	0.50	0.62	0.69	0.74	0.77	1.05	0.62	0.76	0.87	0.94	0.98	1.33
41	0.51	0.64	0.72	0.76	0.80	1.08	0.63	0.79	0.89	0.97	1.00	1.38
42	0.53	0.65	0.75	0.80	0.84	1.11	0.65	0.81	0.94	0.99	1.05	1.42
43	0.55	0.69	0.77	0.83	0.86	1.17	0.67	0.84	0.96	1.03	1.08	1.46
44	0.57	0.72	0.81	0.86	0.89	1.21	0.69	0.87	0.99	1.07	1.11	1.53
45	0.59	0.74	0.84	0.89	0.94	1.28	0.72	0.89	1.01	1.10	1.16	1.57
46	0.62	0.76	0.87	0.94	0.98	1.32	0.74	0.92	1.06	1.13	1.20	1.64
47	0.64	0.80	0.91	0.97	1.01	1.38	0.76	0.96	1.09	1.18	1.23	1.69
48	0.65	0.83	0.95	1.00	1.06	1.44	0.79	0.98	1.12	1.21	1.29	1.76
49	0.68	0.86	0.98	1.06	1.10	1.50	0.80	1.01	1.17	1.25	1.32	1.82
50	0.72	0.89	1.01	1.09	1.16	1.56	0.85	1.07	1.22	1.32	1.41	1.93
51	0.74	0.92	1.06	1.13	1.20	1.64	0.87	1.10	1.25	1.36	1.45	2.00
52	0.76	0.96	1.10	1.19	1.24	1.71	0.89	1.12	1.31	1.42	1.50	2.07
53	0.79	0.99	1.13	1.23	1.30	1.78	0.92	1.17	1.34	1.46	1.55	2.16
54	0.81	1.03	1.19	1.29	1.35	1.86	0.95	1.20	1.38	1.52	1.61	2.24
55	0.84	1.07	1.22	1.33	1.42	1.95	0.97	1.23	1.43	1.56	1.66	2.32
56	0.88	1.11	1.30	1.42	1.50	2.07	1.00	1.29	1.50	1.65	1.76	2.45
57	0.92	1.18	1.36	1.49	1.58	2.20	1.06	1.34	1.57	1.73	1.85	2.59
58	0.97	1.23	1.44	1.58	1.68	2.34	1.09	1.41	1.65	1.83	1.95	2.75
59	1.00	1.30	1.52	1.67	1.78	2.50	1.13	1.46	1.73	1.91	2.06	2.90
60	1.06	1.35	1.60	1.77	1.89	2.66	1.20	1.55	1.83	2.05	2.20	3.12
61	1.09	1.42	1.67	1.86	2.01	2.83	1.23	1.61	1.91	2.15	2.31	3.30
62	1.13	1.47	1.76	1.97	2.13	3.03	1.28	1.67	2.00	2.26	2.44	3.50
63	1.18	1.54	1.84	2.08	2.26	3.23	1.32	1.73	2.08	2.37	2.56	3.71
64	1.22	1.60	1.94	2.19	2.39	3.45	1.35	1.79	2.17	2.49	2.70	3.94
65	1.28	1.69	2.06	2.37	2.57	3.76	1.42	1.89	2.30	2.65	2.90	4.25
66	1.32	1.77	2.17	2.50	2.74	4.02	1.45	1.95	2.41	2.78	3.06	4.51
67	1.38	1.85	2.29	2.65	2.92	4.31	1.52	2.04	2.53	2.94	3.25	4.81
68	1.44	1.95	2.42	2.82	3.14	4.62	1.57	2.15	2.66	3.11	3.47	5.12
69	1.52	2.07	2.59	3.03	3.38	4.96	1.65	2.26	2.83	3.31	3.71	5.47
70	1.60	2.20	2.76	3.25	3.63	5.34	1.73	2.40	3.03	3.55	3.98	5.89
71	1.68	2.33	2.94	3.47	3.88	5.72	1.82	2.53	3.19	3.77	4.25	6.27
72	1.78	2.46	3.14	3.71	4.16	6.13	1.91	2.66	3.39	4.02	4.52	6.68
73	1.84	2.57	3.29	3.89	4.40	6.48	1.97	2.77	3.54	4.21	4.75	7.03
74	1.89	2.68	3.45	4.09	4.63	6.82	2.02	2.88	3.71	4.40	4.99	7.39
75	1.95	2.79	3.62	4.32	4.92	7.26	2.08	2.99	3.87	4.63	5.28	7.83
76	1.98	2.87	3.74	4.49	5.12	7.63	2.10	3.06	3.99	4.81	5.48	8.21
77	2.02	2.95	3.87	4.68	5.34	8.01	2.15	3.15	4.13	4.98	5.70	8.58
78	2.07	3.05	4.00	4.85	5.56	8.36	2.19	3.25	4.27	5.18	5.93	8.94
79	2.10	3.15	4.15	5.05	5.78	8.71	2.24	3.34	4.40	5.37	6.15	9.31
80	2.16	3.25	4.30	5.24	6.01	9.08	2.28	3.43	4.55	5.56	6.38	9.67
81	2.19	3.33	4.43	5.41	6.22	9.46	2.31	3.52	4.69	5.73	6.60	10.05
82	2.22	3.41	4.58	5.60	6.45	9.85	2.34	3.61	4.83	5.93	6.82	10.45
83	2.27	3.51	4.72	5.79	6.68	10.24	2.39	3.71	4.98	6.13	7.06	10.86
84	2.30	3.61	4.86	5.97	6.91	10.63	2.42	3.80	5.15	6.31	7.30	11.25
85	2.32	3.67	4.97	6.12	7.06	10.87	2.45	3.87	5.25	6.46	7.47	11.50
86	2.33	3.72	5.05	6.20	7.18	11.10	2.45	3.91	5.32	6.56	7.60	11.73
87	2.33	3.74	5.08	6.28	7.28	11.26	2.45	3.94	5.36	6.63	7.69	11.90
88	2.33	3.75	5.12	6.34	7.36	11.42	2.45	3.95	5.40	6.68	7.77	12.07
89	2.33	3.77	5.16	6.40	7.45	11.58	2.45	3.97	5.43	6.74	7.84	12.22
90	2.33	3.82	5.23	6.49	7.55	11.78	2.45	4.00	5.51	6.84	7.96	12.44
91	2.33	3.88	5.34	6.63	7.73	12.09	2.45	4.09	5.61	7.00	8.14	12.75
92	2.33	3.96	5.45	6.79	7.91	12.41	2.45	4.16	5.73	7.15	8.34	13.07
93	2.33	4.03	5.56	6.93	8.10	12.71	2.45	4.24	5.84	7.30	8.54	13.40
94	2.33	4.10	5.67	7.08	8.27	12.99	2.45	4.31	5.96	7.46	8.71	13.70
95	2.33	4.16	5.78	7.22	8.45	13.28	2.45	4.38	6.07	7.60	8.90	13.98
96	2.33	4.22	5.85	7.35	8.60	13.51	2.45	4.46	6.17	7.73	9.05	14.23
97	2.33	4.28	5.94	7.46	8.75	13.71	2.45	4.50	6.26	7.85	9.22	14.43
98	2.33	4.33	6.03	7.58	8.91	13.86	2.45	4.57	6.34	7.98	9.39	14.59
99	2.33	4.38	6.09	7.71	9.11	13.93	2.45	4.61	6.42	8.12	9.59	14.66
100	2.33	4.44	6.20	7.89	9.38	13.93	2.45	4.68	6.53	8.32	9.88	14.66

Table 113

Coverage Informal Home Care
 Elim Period 30
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.72	0.87	0.98	1.05	1.07	1.29	0.92	1.12	1.25	1.34	1.38	1.68
26	0.72	0.87	0.98	1.05	1.08	1.29	0.92	1.12	1.25	1.34	1.38	1.68
27	0.73	0.88	0.99	1.06	1.08	1.30	0.92	1.12	1.25	1.34	1.40	1.68
28	0.73	0.89	0.99	1.07	1.09	1.32	0.94	1.13	1.28	1.35	1.41	1.71
29	0.74	0.91	1.01	1.08	1.11	1.33	0.95	1.16	1.30	1.36	1.42	1.73
30	0.75	0.92	1.03	1.10	1.13	1.36	0.96	1.17	1.31	1.40	1.44	1.76
31	0.77	0.95	1.06	1.12	1.17	1.40	0.97	1.19	1.33	1.42	1.46	1.78
32	0.79	0.97	1.08	1.16	1.19	1.43	0.98	1.21	1.35	1.44	1.49	1.82
33	0.80	0.99	1.10	1.18	1.21	1.46	1.00	1.23	1.38	1.46	1.53	1.85
34	0.83	1.01	1.13	1.21	1.24	1.50	1.03	1.25	1.41	1.50	1.55	1.90
35	0.85	1.05	1.17	1.24	1.29	1.55	1.05	1.29	1.44	1.54	1.58	1.94
36	0.87	1.07	1.20	1.28	1.32	1.60	1.07	1.31	1.47	1.57	1.62	1.98
37	0.89	1.10	1.23	1.32	1.35	1.65	1.09	1.34	1.52	1.61	1.66	2.04
38	0.92	1.13	1.28	1.35	1.41	1.69	1.11	1.38	1.55	1.65	1.71	2.09
39	0.95	1.18	1.31	1.41	1.44	1.76	1.16	1.42	1.58	1.69	1.76	2.16
40	0.98	1.21	1.35	1.44	1.49	1.82	1.20	1.47	1.66	1.77	1.83	2.26
41	1.01	1.24	1.41	1.49	1.55	1.88	1.22	1.52	1.69	1.82	1.88	2.32
42	1.05	1.30	1.45	1.55	1.60	1.95	1.25	1.55	1.74	1.86	1.94	2.39
43	1.08	1.33	1.50	1.60	1.66	2.02	1.30	1.60	1.79	1.91	1.98	2.45
44	1.11	1.38	1.55	1.66	1.72	2.09	1.33	1.64	1.84	1.97	2.05	2.54
45	1.17	1.43	1.61	1.72	1.78	2.18	1.36	1.68	1.90	2.04	2.10	2.62
46	1.20	1.47	1.67	1.78	1.84	2.27	1.41	1.73	1.95	2.09	2.18	2.70
47	1.23	1.54	1.73	1.84	1.91	2.34	1.44	1.78	2.01	2.16	2.24	2.78
48	1.29	1.58	1.78	1.91	1.98	2.43	1.47	1.83	2.07	2.21	2.30	2.88
49	1.32	1.64	1.84	1.97	2.05	2.53	1.52	1.88	2.12	2.28	2.38	2.97
50	1.35	1.68	1.91	2.05	2.12	2.63	1.57	1.95	2.20	2.38	2.46	3.11
51	1.41	1.74	1.97	2.10	2.19	2.73	1.60	1.98	2.26	2.43	2.53	3.19
52	1.44	1.79	2.02	2.18	2.27	2.82	1.64	2.04	2.31	2.49	2.61	3.29
53	1.47	1.84	2.08	2.24	2.33	2.92	1.67	2.07	2.37	2.54	2.66	3.39
54	1.52	1.89	2.15	2.30	2.41	3.03	1.69	2.12	2.41	2.61	2.73	3.49
55	1.55	1.93	2.19	2.38	2.49	3.12	1.72	2.16	2.44	2.65	2.78	3.59
56	1.61	2.01	2.29	2.46	2.59	3.29	1.78	2.22	2.54	2.76	2.90	3.75
57	1.66	2.08	2.38	2.57	2.71	3.47	1.83	2.29	2.63	2.86	3.01	3.91
58	1.72	2.16	2.46	2.67	2.82	3.63	1.88	2.37	2.71	2.95	3.12	4.09
59	1.77	2.21	2.55	2.78	2.93	3.82	1.93	2.42	2.78	3.05	3.23	4.26
60	1.82	2.29	2.63	2.88	3.05	3.99	1.96	2.49	2.87	3.16	3.36	4.49
61	1.85	2.33	2.70	2.97	3.16	4.18	2.00	2.53	2.93	3.23	3.47	4.68
62	1.88	2.38	2.76	3.05	3.26	4.37	2.01	2.55	2.98	3.30	3.54	4.85
63	1.89	2.41	2.81	3.11	3.34	4.55	2.01	2.57	3.01	3.37	3.63	5.04
64	1.89	2.42	2.85	3.17	3.42	4.74	2.01	2.57	3.04	3.41	3.71	5.21
65	1.89	2.44	2.89	3.26	3.54	5.01	2.01	2.61	3.09	3.50	3.82	5.49
66	1.89	2.45	2.92	3.31	3.63	5.24	2.01	2.61	3.11	3.53	3.89	5.71
67	1.89	2.49	2.97	3.39	3.74	5.48	2.01	2.62	3.14	3.61	3.99	5.94
68	1.90	2.52	3.04	3.49	3.87	5.76	2.01	2.64	3.19	3.70	4.11	6.22
69	1.93	2.56	3.12	3.62	4.04	6.08	2.01	2.67	3.27	3.82	4.27	6.53
70	1.95	2.63	3.22	3.76	4.22	6.44	2.01	2.73	3.36	3.95	4.44	6.90
71	1.98	2.70	3.33	3.91	4.40	6.80	2.01	2.78	3.45	4.08	4.62	7.26
72	2.01	2.75	3.42	4.06	4.59	7.16	2.01	2.83	3.54	4.21	4.81	7.62
73	2.01	2.75	3.45	4.11	4.70	7.45	2.01	2.83	3.55	4.27	4.91	7.89
74	2.01	2.75	3.45	4.15	4.76	7.70	2.01	2.83	3.55	4.30	4.96	8.14
75	2.01	2.75	3.45	4.15	4.82	7.98	2.01	2.83	3.55	4.31	5.03	8.44
76	2.01	2.75	3.45	4.15	4.84	8.22	2.01	2.83	3.55	4.31	5.05	8.68
77	2.01	2.75	3.45	4.15	4.86	8.45	2.01	2.83	3.55	4.31	5.06	8.91
78	2.01	2.75	3.45	4.15	4.92	8.68	2.01	2.83	3.55	4.31	5.10	9.14
79	2.01	2.75	3.45	4.15	4.95	8.91	2.01	2.83	3.55	4.31	5.15	9.35
80	2.01	2.75	3.45	4.15	4.97	9.10	2.01	2.83	3.55	4.31	5.16	9.56
81	2.01	2.75	3.45	4.15	4.97	9.31	2.01	2.83	3.55	4.31	5.16	9.77
82	2.01	2.75	3.45	4.15	4.97	9.47	2.01	2.83	3.55	4.31	5.16	9.94
83	2.01	2.75	3.45	4.15	4.97	9.66	2.01	2.83	3.55	4.31	5.16	10.13
84	2.01	2.75	3.45	4.15	4.97	9.81	2.01	2.83	3.55	4.31	5.16	10.30
85	2.01	2.75	3.45	4.15	4.97	9.89	2.01	2.83	3.55	4.31	5.16	10.37
86	2.01	2.75	3.45	4.15	4.97	9.99	2.01	2.83	3.55	4.31	5.16	10.47
87	2.01	2.75	3.45	4.15	4.97	10.03	2.01	2.83	3.55	4.31	5.16	10.53
88	2.01	2.75	3.45	4.15	4.97	10.07	2.01	2.83	3.55	4.31	5.16	10.55
89	2.01	2.75	3.45	4.15	4.97	10.11	2.01	2.83	3.55	4.31	5.16	10.59
90	2.01	2.75	3.45	4.15	4.97	10.20	2.01	2.83	3.55	4.31	5.16	10.69
91	2.01	2.75	3.45	4.15	4.97	10.42	2.01	2.83	3.55	4.31	5.16	10.92
92	2.01	2.75	3.45	4.15	4.97	10.64	2.01	2.83	3.55	4.31	5.16	11.15
93	2.01	2.75	3.45	4.15	4.97	10.86	2.01	2.83	3.55	4.31	5.16	11.39
94	2.01	2.75	3.45	4.15	4.97	11.08	2.01	2.83	3.55	4.31	5.16	11.63
95	2.01	2.75	3.45	4.15	4.97	11.29	2.01	2.83	3.55	4.31	5.16	11.86
96	2.01	2.75	3.45	4.15	4.97	11.48	2.01	2.83	3.55	4.31	5.16	12.07
97	2.01	2.75	3.45	4.15	4.97	11.66	2.01	2.83	3.55	4.31	5.16	12.25
98	2.01	2.75	3.45	4.15	4.97	11.83	2.01	2.83	3.55	4.31	5.16	12.43
99	2.01	2.75	3.45	4.15	4.97	11.90	2.01	2.83	3.55	4.31	5.16	12.53
100	2.01	2.75	3.45	4.15	4.97	11.92	2.01	2.83	3.55	4.31	5.16	12.54

Table 114
 Coverage Informal Home Care
 Elim Period 60
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.70	0.85	0.96	1.01	1.05	1.25	0.91	1.10	1.22	1.31	1.34	1.65
26	0.70	0.85	0.96	1.01	1.05	1.25	0.91	1.10	1.22	1.31	1.34	1.65
27	0.70	0.86	0.96	1.01	1.06	1.28	0.91	1.10	1.23	1.32	1.35	1.66
28	0.72	0.87	0.97	1.03	1.07	1.29	0.92	1.11	1.24	1.32	1.36	1.67
29	0.73	0.88	0.99	1.06	1.08	1.31	0.92	1.12	1.25	1.34	1.38	1.69
30	0.74	0.89	1.00	1.07	1.10	1.33	0.95	1.13	1.29	1.35	1.41	1.72
31	0.75	0.92	1.03	1.09	1.12	1.36	0.96	1.17	1.30	1.38	1.43	1.74
32	0.77	0.95	1.06	1.12	1.16	1.40	0.97	1.19	1.32	1.41	1.45	1.78
33	0.79	0.97	1.08	1.16	1.19	1.43	0.99	1.20	1.34	1.44	1.49	1.82
34	0.81	0.99	1.10	1.18	1.21	1.47	1.00	1.22	1.38	1.46	1.52	1.86
35	0.84	1.01	1.13	1.21	1.24	1.52	1.03	1.25	1.41	1.50	1.55	1.90
36	0.86	1.05	1.18	1.24	1.29	1.56	1.06	1.29	1.44	1.54	1.58	1.95
37	0.88	1.08	1.21	1.29	1.32	1.61	1.08	1.32	1.47	1.57	1.62	2.00
38	0.91	1.10	1.24	1.32	1.36	1.66	1.10	1.34	1.52	1.61	1.67	2.06
39	0.95	1.13	1.29	1.36	1.41	1.72	1.13	1.38	1.55	1.66	1.72	2.10
40	0.97	1.18	1.32	1.42	1.45	1.78	1.19	1.44	1.62	1.73	1.79	2.21
41	1.00	1.22	1.36	1.46	1.52	1.84	1.21	1.47	1.66	1.78	1.84	2.28
42	1.03	1.25	1.42	1.52	1.56	1.91	1.24	1.53	1.71	1.83	1.89	2.34
43	1.07	1.31	1.46	1.56	1.62	1.98	1.29	1.56	1.76	1.88	1.95	2.42
44	1.10	1.35	1.52	1.62	1.68	2.06	1.32	1.61	1.80	1.94	2.01	2.50
45	1.16	1.41	1.57	1.68	1.74	2.13	1.35	1.65	1.86	2.00	2.07	2.57
46	1.19	1.45	1.64	1.74	1.80	2.21	1.40	1.69	1.91	2.06	2.13	2.66
47	1.22	1.50	1.69	1.80	1.88	2.30	1.43	1.74	1.97	2.10	2.19	2.75
48	1.28	1.55	1.74	1.86	1.94	2.40	1.46	1.79	2.02	2.18	2.27	2.83
49	1.31	1.60	1.80	1.94	2.01	2.49	1.50	1.84	2.08	2.24	2.32	2.92
50	1.34	1.66	1.86	2.00	2.08	2.57	1.56	1.91	2.17	2.32	2.42	3.06
51	1.40	1.71	1.93	2.07	2.16	2.67	1.60	1.96	2.21	2.39	2.50	3.16
52	1.43	1.76	1.98	2.13	2.21	2.77	1.64	2.00	2.28	2.44	2.55	3.25
53	1.46	1.80	2.05	2.20	2.29	2.87	1.66	2.05	2.32	2.51	2.63	3.34
54	1.50	1.85	2.10	2.27	2.37	2.98	1.69	2.08	2.38	2.56	2.68	3.43
55	1.54	1.90	2.16	2.32	2.43	3.07	1.72	2.12	2.42	2.62	2.75	3.53
56	1.60	1.97	2.26	2.43	2.54	3.25	1.77	2.20	2.51	2.73	2.86	3.71
57	1.66	2.06	2.34	2.54	2.66	3.41	1.83	2.27	2.59	2.82	2.98	3.87
58	1.71	2.13	2.43	2.64	2.78	3.59	1.88	2.33	2.67	2.93	3.09	4.04
59	1.76	2.19	2.52	2.75	2.89	3.76	1.93	2.40	2.76	3.03	3.19	4.22
60	1.80	2.27	2.61	2.85	3.01	3.95	1.97	2.46	2.86	3.14	3.33	4.46
61	1.84	2.31	2.67	2.94	3.12	4.14	2.00	2.52	2.92	3.22	3.43	4.64
62	1.88	2.37	2.75	3.03	3.23	4.33	2.02	2.55	2.98	3.29	3.53	4.83
63	1.89	2.40	2.79	3.10	3.33	4.52	2.02	2.57	3.01	3.37	3.62	5.03
64	1.89	2.42	2.85	3.17	3.41	4.72	2.02	2.59	3.05	3.41	3.71	5.20
65	1.90	2.45	2.89	3.26	3.53	4.99	2.04	2.63	3.11	3.51	3.84	5.49
66	1.90	2.46	2.94	3.33	3.63	5.23	2.04	2.63	3.14	3.58	3.92	5.71
67	1.91	2.51	2.99	3.41	3.76	5.48	2.04	2.65	3.18	3.64	4.03	5.96
68	1.94	2.55	3.07	3.52	3.91	5.78	2.04	2.68	3.25	3.75	4.16	6.25
69	1.96	2.62	3.17	3.66	4.09	6.09	2.04	2.74	3.34	3.87	4.35	6.57
70	2.00	2.68	3.28	3.82	4.28	6.45	2.04	2.79	3.43	4.02	4.52	6.93
71	2.04	2.75	3.39	3.97	4.47	6.81	2.04	2.86	3.53	4.16	4.71	7.29
72	2.07	2.82	3.49	4.11	4.66	7.18	2.04	2.90	3.63	4.30	4.91	7.67
73	2.07	2.82	3.51	4.18	4.76	7.47	2.04	2.90	3.64	4.36	4.99	7.94
74	2.07	2.82	3.51	4.21	4.85	7.72	2.04	2.90	3.64	4.38	5.07	8.20
75	2.07	2.82	3.51	4.22	4.92	8.01	2.04	2.90	3.64	4.40	5.16	8.49
76	2.07	2.82	3.51	4.22	4.95	8.26	2.04	2.90	3.64	4.40	5.18	8.73
77	2.07	2.82	3.51	4.22	4.98	8.50	2.04	2.90	3.64	4.40	5.20	8.99
78	2.07	2.82	3.51	4.22	5.06	8.76	2.04	2.90	3.64	4.40	5.28	9.24
79	2.07	2.82	3.51	4.22	5.13	9.02	2.04	2.90	3.64	4.40	5.34	9.50
80	2.07	2.82	3.51	4.22	5.18	9.27	2.04	2.90	3.64	4.40	5.40	9.76
81	2.07	2.82	3.51	4.32	5.21	9.53	2.04	2.90	3.64	4.48	5.43	10.02
82	2.07	2.82	3.51	4.32	5.27	9.80	2.04	2.90	3.64	4.48	5.48	10.31
83	2.07	2.82	3.51	4.32	5.32	10.09	2.04	2.90	3.64	4.48	5.54	10.60
84	2.07	2.82	3.51	4.32	5.40	10.38	2.04	2.90	3.64	4.48	5.61	10.90
85	2.07	2.82	3.51	4.32	5.46	10.57	2.04	2.90	3.64	4.48	5.69	11.11
86	2.07	2.82	3.51	4.37	5.46	10.73	2.04	2.90	3.64	4.52	5.70	11.25
87	2.07	2.82	3.51	4.37	5.46	10.80	2.04	2.90	3.64	4.52	5.70	11.35
88	2.07	2.82	3.51	4.37	5.46	10.87	2.04	2.90	3.64	4.52	5.70	11.41
89	2.07	2.82	3.51	4.37	5.46	10.93	2.04	2.90	3.64	4.52	5.70	11.48
90	2.07	2.82	3.51	4.37	5.46	11.08	2.04	2.90	3.64	4.52	5.70	11.62
91	2.07	2.82	3.51	4.37	5.46	11.33	2.04	2.90	3.64	4.52	5.70	11.88
92	2.07	2.82	3.51	4.37	5.46	11.58	2.04	2.90	3.64	4.52	5.70	12.17
93	2.07	2.82	3.51	4.37	5.46	11.85	2.04	2.90	3.64	4.52	5.70	12.44
94	2.07	2.82	3.51	4.37	5.46	12.10	2.04	2.90	3.64	4.52	5.70	12.72
95	2.07	2.82	3.51	4.37	5.46	12.35	2.04	2.90	3.64	4.52	5.70	12.98
96	2.07	2.82	3.51	4.37	5.46	12.57	2.04	2.90	3.64	4.52	5.70	13.21
97	2.07	2.82	3.51	4.37	5.46	12.78	2.04	2.90	3.64	4.52	5.70	13.43
98	2.07	2.82	3.51	4.37	5.46	12.95	2.04	2.90	3.64	4.52	5.70	13.62
99	2.07	2.82	3.51	4.37	5.46	13.05	2.04	2.90	3.64	4.52	5.70	13.72
100	2.07	2.82	3.51	4.37	5.46	13.05	2.04	2.90	3.64	4.52	5.70	13.72

Table 115
 Coverage Informal Home Care
 Elim Period 90
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		0.68	0.83	0.94	0.98	1.01	1.22	0.88	1.07	1.20	1.28	1.32	1.61
26		0.68	0.84	0.94	0.99	1.01	1.23	0.88	1.07	1.20	1.28	1.32	1.61
27		0.69	0.84	0.94	0.99	1.03	1.24	0.88	1.08	1.21	1.29	1.32	1.62
28		0.70	0.85	0.95	1.00	1.05	1.25	0.89	1.09	1.21	1.30	1.33	1.64
29		0.70	0.86	0.97	1.03	1.06	1.29	0.91	1.10	1.23	1.31	1.35	1.66
30		0.73	0.87	0.98	1.05	1.08	1.31	0.92	1.11	1.24	1.33	1.36	1.68
31		0.74	0.89	1.00	1.07	1.10	1.33	0.94	1.13	1.28	1.35	1.40	1.72
32		0.75	0.92	1.03	1.09	1.12	1.36	0.95	1.16	1.30	1.38	1.43	1.74
33		0.77	0.95	1.06	1.11	1.16	1.41	0.97	1.18	1.32	1.41	1.45	1.78
34		0.79	0.97	1.08	1.16	1.19	1.44	0.99	1.20	1.34	1.43	1.47	1.83
35		0.81	0.99	1.11	1.19	1.22	1.47	1.00	1.22	1.38	1.46	1.52	1.86
36		0.84	1.01	1.13	1.21	1.25	1.53	1.03	1.25	1.41	1.50	1.55	1.91
37		0.86	1.06	1.18	1.24	1.30	1.57	1.06	1.29	1.44	1.54	1.60	1.96
38		0.88	1.08	1.21	1.30	1.33	1.62	1.08	1.32	1.47	1.57	1.64	2.02
39		0.92	1.11	1.24	1.33	1.38	1.68	1.11	1.35	1.52	1.62	1.68	2.07
40		0.95	1.16	1.30	1.38	1.43	1.74	1.17	1.42	1.58	1.69	1.76	2.18
41		0.98	1.19	1.34	1.43	1.47	1.80	1.19	1.45	1.64	1.74	1.80	2.24
42		1.01	1.23	1.38	1.47	1.53	1.88	1.22	1.49	1.67	1.79	1.85	2.31
43		1.05	1.28	1.43	1.53	1.58	1.94	1.25	1.53	1.72	1.84	1.91	2.39
44		1.08	1.32	1.49	1.58	1.65	2.02	1.30	1.57	1.78	1.90	1.97	2.45
45		1.12	1.36	1.54	1.65	1.71	2.09	1.33	1.62	1.83	1.96	2.04	2.53
46		1.17	1.42	1.60	1.71	1.77	2.18	1.36	1.67	1.88	2.01	2.09	2.62
47		1.20	1.46	1.66	1.77	1.83	2.27	1.41	1.72	1.94	2.07	2.16	2.70
48		1.24	1.53	1.72	1.83	1.90	2.34	1.44	1.77	2.00	2.15	2.22	2.79
49		1.29	1.57	1.77	1.90	1.97	2.44	1.47	1.82	2.05	2.20	2.29	2.88
50		1.32	1.62	1.84	1.96	2.05	2.54	1.54	1.89	2.13	2.29	2.39	3.03
51		1.36	1.67	1.90	2.04	2.12	2.64	1.57	1.93	2.19	2.34	2.45	3.11
52		1.41	1.73	1.96	2.09	2.18	2.74	1.61	1.97	2.24	2.42	2.52	3.21
53		1.44	1.78	2.01	2.17	2.26	2.83	1.64	2.02	2.30	2.49	2.59	3.30
54		1.47	1.83	2.07	2.22	2.32	2.94	1.67	2.06	2.34	2.53	2.65	3.40
55		1.52	1.88	2.13	2.30	2.40	3.04	1.69	2.09	2.40	2.59	2.73	3.51
56		1.57	1.95	2.22	2.41	2.52	3.21	1.76	2.18	2.49	2.70	2.83	3.67
57		1.64	2.04	2.31	2.51	2.64	3.38	1.82	2.26	2.57	2.79	2.95	3.85
58		1.69	2.10	2.41	2.62	2.75	3.55	1.86	2.32	2.66	2.90	3.06	4.02
59		1.74	2.18	2.50	2.73	2.87	3.74	1.91	2.39	2.75	3.00	3.18	4.21
60		1.79	2.24	2.59	2.83	2.99	3.94	1.96	2.45	2.85	3.12	3.33	4.44
61		1.84	2.31	2.66	2.93	3.11	4.13	2.00	2.52	2.92	3.22	3.43	4.63
62		1.88	2.37	2.74	3.03	3.22	4.32	2.02	2.55	2.98	3.30	3.54	4.83
63		1.89	2.40	2.79	3.11	3.33	4.52	2.04	2.59	3.04	3.38	3.64	5.04
64		1.91	2.43	2.86	3.18	3.42	4.73	2.05	2.62	3.07	3.45	3.73	5.23
65		1.93	2.46	2.92	3.28	3.55	5.01	2.06	2.65	3.14	3.54	3.86	5.52
66		1.93	2.50	2.95	3.36	3.65	5.24	2.08	2.66	3.17	3.61	3.96	5.75
67		1.94	2.52	3.01	3.43	3.77	5.49	2.10	2.67	3.22	3.67	4.07	6.00
68		1.96	2.56	3.09	3.54	3.94	5.79	2.13	2.71	3.28	3.78	4.21	6.28
69		1.98	2.63	3.19	3.70	4.11	6.13	2.15	2.77	3.38	3.92	4.38	6.61
70		2.04	2.70	3.30	3.85	4.31	6.49	2.16	2.83	3.48	4.07	4.58	6.99
71		2.07	2.78	3.42	4.00	4.51	6.85	2.17	2.89	3.59	4.21	4.76	7.36
72		2.10	2.85	3.53	4.16	4.71	7.24	2.18	2.95	3.70	4.37	4.96	7.73
73		2.10	2.86	3.58	4.24	4.83	7.52	2.18	2.95	3.72	4.44	5.08	8.02
74		2.10	2.86	3.59	4.30	4.93	7.79	2.18	2.95	3.72	4.48	5.17	8.29
75		2.10	2.86	3.59	4.32	5.01	8.11	2.18	2.95	3.72	4.52	5.27	8.61
76		2.10	2.86	3.59	4.35	5.07	8.37	2.18	2.95	3.72	4.52	5.31	8.87
77		2.10	2.86	3.59	4.36	5.12	8.62	2.18	2.95	3.72	4.54	5.35	9.12
78		2.10	2.86	3.59	4.39	5.19	8.90	2.18	2.95	3.72	4.58	5.43	9.39
79		2.10	2.86	3.59	4.44	5.28	9.15	2.18	2.95	3.72	4.62	5.51	9.65
80		2.10	2.86	3.59	4.47	5.32	9.39	2.18	2.95	3.72	4.63	5.56	9.89
81		2.10	2.86	3.59	4.47	5.35	9.64	2.18	2.95	3.72	4.63	5.58	10.14
82		2.10	2.86	3.59	4.47	5.37	9.87	2.18	2.95	3.72	4.63	5.60	10.37
83		2.10	2.86	3.59	4.47	5.40	10.09	2.18	2.95	3.72	4.63	5.63	10.62
84		2.10	2.86	3.59	4.47	5.42	10.32	2.18	2.95	3.72	4.63	5.65	10.86
85		2.10	2.86	3.59	4.47	5.45	10.45	2.18	2.95	3.72	4.63	5.68	10.98
86		2.10	2.86	3.59	4.47	5.45	10.57	2.18	2.95	3.72	4.63	5.68	11.11
87		2.10	2.86	3.59	4.47	5.45	10.66	2.18	2.95	3.72	4.63	5.68	11.20
88		2.10	2.86	3.59	4.47	5.45	10.71	2.18	2.95	3.72	4.63	5.68	11.25
89		2.10	2.86	3.59	4.47	5.45	10.77	2.18	2.95	3.72	4.63	5.68	11.32
90		2.10	2.86	3.59	4.47	5.45	10.90	2.18	2.95	3.72	4.63	5.68	11.45
91		2.10	2.86	3.59	4.47	5.45	11.14	2.18	2.95	3.72	4.63	5.68	11.70
92		2.10	2.86	3.59	4.47	5.45	11.39	2.18	2.95	3.72	4.63	5.68	11.97
93		2.10	2.86	3.59	4.47	5.45	11.64	2.18	2.95	3.72	4.63	5.68	12.22
94		2.10	2.86	3.59	4.47	5.45	11.88	2.18	2.95	3.72	4.63	5.68	12.49
95		2.10	2.86	3.59	4.47	5.45	12.11	2.18	2.95	3.72	4.63	5.68	12.73
96		2.10	2.86	3.59	4.47	5.45	12.33	2.18	2.95	3.72	4.63	5.68	12.96
97		2.10	2.86	3.59	4.47	5.45	12.53	2.18	2.95	3.72	4.63	5.68	13.17
98		2.10	2.86	3.59	4.47	5.45	12.68	2.18	2.95	3.72	4.63	5.68	13.33
99		2.10	2.86	3.59	4.47	5.45	12.77	2.18	2.95	3.72	4.63	5.68	13.43
100		2.10	2.86	3.59	4.47	5.45	12.77	2.18	2.95	3.72	4.63	5.68	13.43

Table 116

Coverage Informal Home Care
 Elim Period 100
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Reduced Paid Up

Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.68	0.83	0.92	0.98	1.00	1.22	0.87	1.07	1.19	1.25	1.31	1.60
26	0.68	0.83	0.92	0.98	1.00	1.22	0.87	1.07	1.19	1.25	1.31	1.60
27	0.68	0.83	0.94	0.98	1.01	1.23	0.88	1.07	1.20	1.28	1.31	1.61
28	0.69	0.84	0.95	0.99	1.03	1.24	0.88	1.08	1.21	1.29	1.32	1.62
29	0.70	0.85	0.96	1.01	1.05	1.28	0.89	1.09	1.22	1.30	1.34	1.65
30	0.72	0.87	0.97	1.03	1.07	1.30	0.91	1.10	1.23	1.32	1.35	1.67
31	0.73	0.88	0.99	1.06	1.09	1.32	0.92	1.12	1.25	1.34	1.38	1.69
32	0.75	0.91	1.01	1.08	1.11	1.35	0.95	1.13	1.29	1.36	1.42	1.73
33	0.76	0.94	1.05	1.11	1.13	1.40	0.96	1.17	1.31	1.40	1.44	1.77
34	0.79	0.96	1.07	1.13	1.18	1.43	0.98	1.19	1.33	1.42	1.46	1.82
35	0.81	0.98	1.10	1.18	1.21	1.46	1.00	1.21	1.36	1.45	1.50	1.85
36	0.84	1.00	1.12	1.20	1.24	1.52	1.03	1.24	1.40	1.49	1.54	1.90
37	0.86	1.05	1.17	1.23	1.29	1.56	1.06	1.28	1.43	1.53	1.57	1.95
38	0.88	1.07	1.20	1.29	1.32	1.61	1.08	1.31	1.46	1.56	1.62	2.00
39	0.91	1.10	1.24	1.32	1.36	1.67	1.10	1.34	1.50	1.61	1.66	2.06
40	0.94	1.13	1.29	1.36	1.42	1.73	1.16	1.41	1.57	1.68	1.74	2.16
41	0.97	1.19	1.33	1.42	1.46	1.79	1.18	1.44	1.62	1.73	1.79	2.22
42	1.00	1.22	1.36	1.46	1.52	1.85	1.21	1.47	1.66	1.78	1.84	2.29
43	1.05	1.25	1.42	1.52	1.57	1.93	1.24	1.52	1.71	1.83	1.90	2.37
44	1.08	1.31	1.47	1.57	1.62	2.00	1.29	1.56	1.76	1.89	1.95	2.43
45	1.11	1.35	1.53	1.64	1.68	2.08	1.32	1.61	1.82	1.94	2.01	2.52
46	1.16	1.41	1.58	1.69	1.76	2.17	1.35	1.66	1.86	2.00	2.08	2.61
47	1.19	1.45	1.65	1.76	1.82	2.26	1.40	1.71	1.93	2.06	2.15	2.68
48	1.23	1.50	1.69	1.82	1.89	2.33	1.43	1.76	1.97	2.12	2.20	2.77
49	1.28	1.56	1.76	1.89	1.95	2.43	1.46	1.80	2.04	2.18	2.28	2.87
50	1.32	1.61	1.82	1.95	2.02	2.52	1.53	1.86	2.12	2.28	2.38	3.00
51	1.35	1.66	1.88	2.02	2.09	2.62	1.56	1.91	2.17	2.33	2.43	3.10
52	1.40	1.72	1.94	2.08	2.17	2.73	1.60	1.96	2.22	2.40	2.51	3.19
53	1.43	1.77	2.00	2.16	2.24	2.82	1.64	2.01	2.28	2.45	2.56	3.29
54	1.46	1.82	2.06	2.21	2.31	2.92	1.66	2.05	2.32	2.52	2.64	3.39
55	1.50	1.86	2.12	2.28	2.39	3.03	1.68	2.08	2.39	2.57	2.70	3.49
56	1.56	1.94	2.20	2.39	2.50	3.19	1.74	2.17	2.46	2.68	2.82	3.65
57	1.62	2.01	2.30	2.50	2.62	3.37	1.80	2.24	2.56	2.78	2.93	3.83
58	1.68	2.09	2.40	2.61	2.74	3.53	1.85	2.30	2.65	2.89	3.05	4.00
59	1.73	2.17	2.49	2.71	2.86	3.72	1.90	2.38	2.74	2.99	3.17	4.19
60	1.78	2.22	2.56	2.81	2.98	3.91	1.96	2.44	2.83	3.11	3.31	4.43
61	1.83	2.30	2.65	2.92	3.10	4.10	2.00	2.51	2.90	3.21	3.42	4.62
62	1.86	2.34	2.73	3.00	3.21	4.31	2.02	2.55	2.98	3.29	3.53	4.82
63	1.89	2.39	2.78	3.09	3.31	4.51	2.04	2.57	3.03	3.37	3.63	5.03
64	1.90	2.42	2.85	3.17	3.41	4.72	2.05	2.61	3.06	3.43	3.73	5.21
65	1.91	2.45	2.90	3.27	3.54	4.99	2.06	2.64	3.14	3.53	3.86	5.52
66	1.93	2.49	2.95	3.34	3.65	5.24	2.07	2.65	3.17	3.60	3.96	5.73
67	1.94	2.52	3.01	3.43	3.77	5.49	2.08	2.67	3.22	3.67	4.07	6.00
68	1.95	2.56	3.09	3.54	3.94	5.79	2.10	2.71	3.28	3.78	4.21	6.28
69	1.98	2.63	3.19	3.70	4.11	6.13	2.13	2.77	3.38	3.92	4.39	6.61
70	2.04	2.70	3.30	3.85	4.31	6.49	2.15	2.83	3.49	4.07	4.59	7.00
71	2.08	2.78	3.42	4.00	4.51	6.86	2.17	2.90	3.60	4.22	4.79	7.36
72	2.12	2.86	3.53	4.16	4.72	7.24	2.19	2.97	3.71	4.38	4.97	7.74
73	2.12	2.87	3.59	4.25	4.84	7.54	2.19	2.97	3.74	4.46	5.09	8.03
74	2.12	2.87	3.60	4.31	4.95	7.81	2.19	2.97	3.74	4.50	5.19	8.31
75	2.12	2.87	3.60	4.35	5.04	8.12	2.19	2.97	3.74	4.55	5.30	8.62
76	2.12	2.87	3.60	4.36	5.09	8.38	2.19	2.97	3.74	4.57	5.34	8.90
77	2.12	2.87	3.60	4.38	5.15	8.66	2.19	2.97	3.74	4.57	5.39	9.15
78	2.12	2.87	3.60	4.43	5.23	8.92	2.19	2.97	3.74	4.61	5.47	9.42
79	2.12	2.87	3.60	4.47	5.31	9.16	2.19	2.97	3.74	4.64	5.54	9.67
80	2.12	2.87	3.60	4.49	5.37	9.42	2.19	2.97	3.74	4.69	5.61	9.92
81	2.12	2.87	3.60	4.50	5.41	9.67	2.19	2.97	3.74	4.69	5.65	10.19
82	2.12	2.87	3.60	4.51	5.46	9.93	2.19	2.97	3.74	4.70	5.69	10.44
83	2.12	2.87	3.60	4.54	5.49	10.19	2.19	2.97	3.74	4.72	5.73	10.73
84	2.12	2.87	3.60	4.55	5.56	10.44	2.19	2.97	3.74	4.73	5.79	10.99
85	2.12	2.87	3.60	4.58	5.59	10.62	2.19	2.97	3.74	4.75	5.83	11.14
86	2.12	2.87	3.60	4.58	5.59	10.75	2.19	2.97	3.74	4.75	5.84	11.29
87	2.12	2.87	3.60	4.58	5.59	10.84	2.19	2.97	3.74	4.75	5.84	11.39
88	2.12	2.87	3.60	4.58	5.59	10.89	2.19	2.97	3.74	4.75	5.84	11.45
89	2.12	2.87	3.60	4.58	5.59	10.97	2.19	2.97	3.74	4.75	5.84	11.52
90	2.12	2.87	3.60	4.58	5.59	11.10	2.19	2.97	3.74	4.75	5.84	11.65
91	2.12	2.87	3.60	4.58	5.59	11.35	2.19	2.97	3.74	4.75	5.84	11.92
92	2.12	2.87	3.60	4.58	5.59	11.61	2.19	2.97	3.74	4.75	5.84	12.20
93	2.12	2.87	3.60	4.58	5.59	11.86	2.19	2.97	3.74	4.75	5.84	12.46
94	2.12	2.87	3.60	4.58	5.59	12.11	2.19	2.97	3.74	4.75	5.84	12.73
95	2.12	2.87	3.60	4.58	5.59	12.36	2.19	2.97	3.74	4.75	5.84	12.99
96	2.12	2.87	3.60	4.58	5.59	12.58	2.19	2.97	3.74	4.75	5.84	13.22
97	2.12	2.87	3.60	4.58	5.59	12.78	2.19	2.97	3.74	4.75	5.84	13.44
98	2.12	2.87	3.60	4.58	5.59	12.94	2.19	2.97	3.74	4.75	5.84	13.62
99	2.12	2.87	3.60	4.58	5.59	13.04	2.19	2.97	3.74	4.75	5.84	13.71
100	2.12	2.87	3.60	4.58	5.59	13.04	2.19	2.97	3.74	4.75	5.84	13.71

Table 117
 Coverage Informal Home Care
 Elim Period 120
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.67	0.80	0.89	0.96	0.98	1.20	0.86	1.05	1.17	1.23	1.29	1.57
26	0.67	0.81	0.91	0.96	0.99	1.20	0.86	1.05	1.17	1.24	1.29	1.57
27	0.67	0.81	0.91	0.97	0.99	1.21	0.86	1.05	1.18	1.24	1.29	1.58
28	0.68	0.83	0.92	0.98	1.00	1.22	0.87	1.06	1.19	1.25	1.30	1.60
29	0.69	0.84	0.94	0.99	1.03	1.24	0.88	1.07	1.20	1.28	1.32	1.62
30	0.70	0.85	0.96	1.01	1.05	1.28	0.89	1.09	1.21	1.30	1.33	1.65
31	0.72	0.87	0.98	1.05	1.07	1.31	0.91	1.10	1.23	1.32	1.35	1.67
32	0.74	0.89	1.00	1.07	1.09	1.33	0.92	1.12	1.25	1.34	1.40	1.71
33	0.75	0.91	1.03	1.09	1.12	1.36	0.95	1.16	1.29	1.36	1.42	1.74
34	0.77	0.94	1.06	1.11	1.16	1.41	0.96	1.18	1.31	1.40	1.44	1.78
35	0.79	0.97	1.08	1.16	1.19	1.45	0.98	1.20	1.34	1.43	1.47	1.83
36	0.81	0.99	1.11	1.19	1.22	1.49	1.00	1.22	1.36	1.46	1.52	1.88
37	0.84	1.01	1.16	1.22	1.25	1.54	1.03	1.24	1.41	1.50	1.55	1.93
38	0.86	1.06	1.19	1.25	1.30	1.58	1.06	1.29	1.44	1.54	1.60	1.97
39	0.89	1.09	1.22	1.30	1.34	1.65	1.08	1.32	1.47	1.58	1.64	2.04
40	0.92	1.12	1.25	1.34	1.40	1.71	1.12	1.38	1.55	1.65	1.71	2.13
41	0.96	1.17	1.31	1.40	1.44	1.77	1.17	1.42	1.58	1.69	1.76	2.19
42	0.98	1.20	1.34	1.44	1.49	1.83	1.19	1.45	1.64	1.74	1.82	2.27
43	1.01	1.24	1.40	1.49	1.54	1.90	1.22	1.49	1.68	1.80	1.86	2.33
44	1.06	1.29	1.45	1.55	1.60	1.97	1.25	1.54	1.73	1.85	1.93	2.41
45	1.09	1.33	1.50	1.60	1.66	2.06	1.30	1.58	1.78	1.91	1.98	2.49
46	1.12	1.38	1.56	1.66	1.72	2.13	1.33	1.64	1.84	1.97	2.05	2.56
47	1.18	1.43	1.61	1.72	1.79	2.21	1.36	1.67	1.89	2.02	2.10	2.65
48	1.21	1.47	1.67	1.79	1.85	2.30	1.41	1.72	1.95	2.08	2.17	2.74
49	1.24	1.54	1.73	1.85	1.93	2.40	1.44	1.77	2.00	2.16	2.24	2.83
50	1.30	1.58	1.79	1.91	2.00	2.50	1.50	1.84	2.08	2.24	2.33	2.97
51	1.33	1.64	1.85	1.98	2.06	2.59	1.54	1.89	2.15	2.30	2.41	3.06
52	1.36	1.68	1.91	2.05	2.13	2.68	1.57	1.94	2.19	2.37	2.46	3.16
53	1.42	1.73	1.97	2.12	2.20	2.78	1.61	1.97	2.26	2.42	2.54	3.26
54	1.45	1.78	2.02	2.18	2.28	2.88	1.64	2.02	2.30	2.49	2.61	3.36
55	1.49	1.83	2.08	2.26	2.34	2.99	1.67	2.06	2.34	2.54	2.67	3.45
56	1.55	1.91	2.18	2.37	2.46	3.16	1.72	2.13	2.44	2.65	2.78	3.62
57	1.60	1.98	2.28	2.45	2.57	3.33	1.78	2.20	2.53	2.75	2.90	3.80
58	1.66	2.06	2.37	2.56	2.70	3.50	1.83	2.28	2.62	2.86	3.01	3.97
59	1.72	2.13	2.45	2.67	2.82	3.70	1.88	2.34	2.70	2.95	3.14	4.16
60	1.77	2.20	2.54	2.78	2.94	3.87	1.94	2.42	2.81	3.09	3.28	4.40
61	1.80	2.27	2.63	2.88	3.06	4.08	1.97	2.49	2.88	3.18	3.40	4.60
62	1.84	2.32	2.70	2.98	3.18	4.27	2.00	2.53	2.95	3.27	3.51	4.80
63	1.86	2.38	2.76	3.06	3.29	4.48	2.02	2.56	3.00	3.34	3.61	4.99
64	1.89	2.40	2.82	3.15	3.39	4.70	2.02	2.59	3.05	3.41	3.71	5.20
65	1.90	2.44	2.89	3.26	3.53	4.98	2.05	2.63	3.12	3.52	3.85	5.49
66	1.91	2.46	2.94	3.33	3.64	5.21	2.05	2.65	3.16	3.60	3.95	5.73
67	1.93	2.51	3.00	3.42	3.76	5.48	2.05	2.67	3.22	3.67	4.07	6.00
68	1.95	2.55	3.09	3.54	3.92	5.79	2.07	2.71	3.29	3.78	4.21	6.28
69	2.00	2.63	3.19	3.70	4.11	6.13	2.09	2.77	3.39	3.92	4.39	6.62
70	2.04	2.71	3.31	3.85	4.32	6.49	2.13	2.85	3.50	4.08	4.60	7.01
71	2.08	2.79	3.43	4.02	4.52	6.86	2.18	2.92	3.62	4.24	4.81	7.38
72	2.13	2.87	3.55	4.18	4.73	7.25	2.20	2.99	3.73	4.39	5.01	7.77
73	2.13	2.88	3.61	4.26	4.86	7.55	2.20	2.99	3.76	4.48	5.13	8.06
74	2.13	2.88	3.63	4.33	4.97	7.83	2.20	2.99	3.78	4.54	5.24	8.34
75	2.13	2.88	3.63	4.38	5.08	8.15	2.20	2.99	3.78	4.60	5.35	8.68
76	2.13	2.88	3.63	4.40	5.15	8.43	2.20	2.99	3.78	4.61	5.41	8.94
77	2.13	2.88	3.63	4.42	5.20	8.69	2.20	2.99	3.78	4.62	5.47	9.21
78	2.13	2.88	3.63	4.48	5.30	8.95	2.20	2.99	3.78	4.68	5.56	9.47
79	2.13	2.88	3.63	4.52	5.39	9.21	2.20	2.99	3.78	4.72	5.64	9.72
80	2.13	2.88	3.63	4.57	5.46	9.46	2.20	2.99	3.78	4.75	5.71	10.00
81	2.13	2.88	3.63	4.59	5.53	9.76	2.20	2.99	3.78	4.79	5.79	10.29
82	2.13	2.88	3.63	4.62	5.60	10.07	2.20	2.99	3.78	4.82	5.85	10.60
83	2.13	2.88	3.63	4.68	5.70	10.38	2.20	2.99	3.78	4.86	5.95	10.92
84	2.13	2.88	3.63	4.73	5.80	10.69	2.20	2.99	3.78	4.93	6.06	11.25
85	2.13	2.88	3.63	4.80	5.89	10.91	2.20	2.99	3.78	4.99	6.16	11.48
86	2.13	2.88	3.63	4.80	5.91	11.08	2.20	2.99	3.78	4.99	6.18	11.65
87	2.13	2.88	3.63	4.80	5.91	11.18	2.20	2.99	3.78	4.99	6.18	11.76
88	2.13	2.88	3.63	4.80	5.91	11.25	2.20	2.99	3.78	4.99	6.18	11.84
89	2.13	2.88	3.63	4.80	5.91	11.35	2.20	2.99	3.78	4.99	6.18	11.94
90	2.13	2.88	3.63	4.80	5.91	11.50	2.20	2.99	3.78	4.99	6.18	12.09
91	2.13	2.88	3.63	4.80	5.91	11.76	2.20	2.99	3.78	4.99	6.18	12.36
92	2.13	2.88	3.63	4.80	5.91	12.05	2.20	2.99	3.78	4.99	6.18	12.66
93	2.13	2.88	3.63	4.80	5.91	12.32	2.20	2.99	3.78	4.99	6.18	12.95
94	2.13	2.88	3.63	4.80	5.91	12.60	2.20	2.99	3.78	4.99	6.18	13.23
95	2.13	2.88	3.63	4.80	5.91	12.85	2.20	2.99	3.78	4.99	6.18	13.52
96	2.13	2.88	3.63	4.80	5.91	13.08	2.20	2.99	3.78	4.99	6.18	13.76
97	2.13	2.88	3.63	4.80	5.91	13.29	2.20	2.99	3.78	4.99	6.18	13.98
98	2.13	2.88	3.63	4.80	5.91	13.45	2.20	2.99	3.78	4.99	6.18	14.16
99	2.13	2.88	3.63	4.80	5.91	13.55	2.20	2.99	3.78	4.99	6.18	14.27
100	2.13	2.88	3.63	4.80	5.91	13.55	2.20	2.99	3.78	4.99	6.18	14.27

Table 118
 Coverage Informal Home Care
 Elim Period 180
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age	None						Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.64	0.79	0.87	0.94	0.96	1.17	0.84	1.01	1.13	1.21	1.24	1.53
26	0.64	0.79	0.88	0.94	0.96	1.18	0.84	1.01	1.13	1.21	1.24	1.54
27	0.65	0.79	0.88	0.95	0.97	1.18	0.84	1.01	1.13	1.21	1.24	1.54
28	0.65	0.80	0.89	0.96	0.98	1.20	0.85	1.03	1.16	1.22	1.25	1.56
29	0.67	0.81	0.91	0.97	0.99	1.21	0.86	1.05	1.17	1.24	1.29	1.57
30	0.68	0.83	0.94	0.98	1.01	1.23	0.87	1.06	1.19	1.25	1.30	1.60
31	0.70	0.85	0.95	1.00	1.05	1.28	0.88	1.08	1.20	1.29	1.32	1.64
32	0.72	0.87	0.97	1.03	1.07	1.30	0.89	1.09	1.22	1.31	1.34	1.67
33	0.73	0.88	0.99	1.06	1.09	1.33	0.92	1.11	1.24	1.33	1.38	1.69
34	0.75	0.91	1.01	1.09	1.11	1.36	0.94	1.13	1.29	1.35	1.41	1.74
35	0.77	0.94	1.06	1.11	1.16	1.41	0.96	1.17	1.31	1.40	1.44	1.78
36	0.79	0.97	1.08	1.16	1.19	1.45	0.98	1.19	1.33	1.43	1.47	1.83
37	0.81	0.99	1.11	1.19	1.22	1.50	1.00	1.22	1.36	1.46	1.52	1.88
38	0.84	1.03	1.16	1.22	1.25	1.55	1.03	1.24	1.41	1.50	1.55	1.93
39	0.87	1.06	1.19	1.25	1.31	1.60	1.06	1.29	1.44	1.54	1.60	1.98
40	0.89	1.09	1.22	1.31	1.34	1.66	1.10	1.34	1.52	1.61	1.67	2.08
41	0.94	1.12	1.28	1.35	1.40	1.72	1.12	1.38	1.55	1.66	1.72	2.15
42	0.96	1.17	1.31	1.41	1.44	1.78	1.17	1.42	1.60	1.71	1.77	2.20
43	0.99	1.21	1.35	1.45	1.50	1.85	1.20	1.45	1.65	1.76	1.82	2.28
44	1.03	1.24	1.41	1.50	1.55	1.93	1.22	1.50	1.69	1.80	1.88	2.34
45	1.07	1.30	1.46	1.56	1.61	2.00	1.25	1.54	1.74	1.86	1.94	2.43
46	1.10	1.34	1.52	1.62	1.67	2.08	1.30	1.58	1.79	1.93	2.00	2.51
47	1.13	1.40	1.57	1.68	1.74	2.16	1.33	1.64	1.85	1.97	2.06	2.59
48	1.18	1.44	1.62	1.74	1.80	2.26	1.38	1.68	1.90	2.04	2.12	2.67
49	1.22	1.49	1.68	1.80	1.88	2.33	1.42	1.73	1.96	2.09	2.19	2.76
50	1.25	1.54	1.74	1.86	1.94	2.42	1.46	1.80	2.04	2.19	2.29	2.90
51	1.30	1.60	1.80	1.94	2.01	2.52	1.50	1.84	2.09	2.26	2.34	3.00
52	1.33	1.65	1.86	2.00	2.08	2.62	1.54	1.89	2.15	2.31	2.42	3.09
53	1.38	1.69	1.91	2.06	2.16	2.71	1.57	1.94	2.20	2.38	2.49	3.18
54	1.41	1.74	1.97	2.13	2.21	2.82	1.60	1.97	2.26	2.43	2.54	3.28
55	1.44	1.78	2.04	2.19	2.29	2.92	1.64	2.01	2.30	2.50	2.62	3.39
56	1.50	1.86	2.12	2.30	2.41	3.09	1.68	2.08	2.39	2.59	2.73	3.54
57	1.56	1.94	2.21	2.40	2.52	3.25	1.74	2.16	2.49	2.70	2.85	3.72
58	1.62	2.01	2.31	2.51	2.64	3.42	1.79	2.22	2.56	2.79	2.95	3.89
59	1.67	2.08	2.40	2.62	2.76	3.61	1.84	2.30	2.65	2.90	3.07	4.08
60	1.72	2.16	2.49	2.71	2.88	3.78	1.90	2.39	2.76	3.03	3.22	4.32
61	1.77	2.21	2.56	2.82	2.99	3.99	1.94	2.43	2.83	3.12	3.34	4.51
62	1.80	2.27	2.64	2.92	3.11	4.19	1.96	2.49	2.90	3.22	3.45	4.72
63	1.83	2.31	2.71	3.00	3.22	4.39	1.98	2.52	2.95	3.29	3.55	4.92
64	1.84	2.34	2.77	3.09	3.33	4.61	2.00	2.55	3.01	3.38	3.65	5.13
65	1.88	2.41	2.85	3.21	3.49	4.92	2.02	2.61	3.10	3.50	3.82	5.43
66	1.89	2.44	2.92	3.29	3.61	5.16	2.04	2.63	3.15	3.58	3.92	5.68
67	1.91	2.50	2.99	3.40	3.75	5.43	2.05	2.66	3.22	3.67	4.07	5.95
68	1.95	2.55	3.09	3.53	3.92	5.73	2.08	2.73	3.30	3.80	4.22	6.26
69	2.00	2.64	3.21	3.71	4.13	6.08	2.12	2.79	3.41	3.96	4.43	6.60
70	2.05	2.73	3.34	3.87	4.35	6.45	2.17	2.88	3.54	4.13	4.64	7.00
71	2.10	2.82	3.48	4.04	4.55	6.84	2.21	2.97	3.66	4.30	4.85	7.38
72	2.16	2.89	3.60	4.22	4.76	7.24	2.26	3.04	3.78	4.47	5.07	7.77
73	2.16	2.92	3.65	4.32	4.92	7.54	2.26	3.05	3.84	4.57	5.20	8.07
74	2.16	2.92	3.70	4.39	5.05	7.83	2.26	3.05	3.87	4.63	5.32	8.36
75	2.16	2.92	3.72	4.47	5.17	8.18	2.26	3.05	3.89	4.71	5.46	8.71
76	2.16	2.92	3.73	4.51	5.25	8.46	2.26	3.05	3.89	4.74	5.54	9.00
77	2.16	2.92	3.73	4.57	5.34	8.75	2.26	3.05	3.89	4.80	5.63	9.28
78	2.16	2.92	3.76	4.63	5.45	9.03	2.26	3.05	3.89	4.85	5.73	9.57
79	2.16	2.92	3.78	4.71	5.56	9.31	2.26	3.05	3.89	4.93	5.84	9.85
80	2.16	2.92	3.82	4.76	5.67	9.58	2.26	3.05	3.89	4.98	5.94	10.14
81	2.16	2.92	3.82	4.82	5.75	9.90	2.26	3.05	3.89	5.04	6.04	10.45
82	2.16	2.92	3.83	4.87	5.85	10.23	2.26	3.05	3.89	5.10	6.14	10.78
83	2.16	2.92	3.85	4.95	5.96	10.56	2.26	3.05	3.89	5.18	6.26	11.13
84	2.16	2.92	3.87	5.04	6.09	10.90	2.26	3.05	3.89	5.27	6.39	11.48
85	2.16	2.92	3.92	5.12	6.20	11.14	2.26	3.05	3.89	5.35	6.50	11.74
86	2.16	2.92	3.92	5.13	6.25	11.32	2.26	3.05	4.09	5.36	6.55	11.90
87	2.16	2.92	3.92	5.13	6.26	11.44	2.26	3.05	4.09	5.36	6.55	12.02
88	2.16	2.92	3.92	5.13	6.26	11.52	2.26	3.05	4.09	5.36	6.55	12.12
89	2.16	2.92	3.92	5.13	6.26	11.63	2.26	3.05	4.09	5.36	6.55	12.23
90	2.16	2.92	3.92	5.13	6.26	11.78	2.26	3.05	4.09	5.36	6.55	12.41
91	2.16	2.92	3.92	5.13	6.26	12.07	2.26	3.05	4.09	5.36	6.55	12.69
92	2.16	2.92	3.92	5.13	6.26	12.35	2.26	3.05	4.09	5.36	6.55	12.99
93	2.16	2.92	3.92	5.13	6.26	12.65	2.26	3.05	4.09	5.36	6.55	13.30
94	2.16	2.92	3.92	5.13	6.26	12.93	2.26	3.05	4.09	5.36	6.55	13.60
95	2.16	2.92	3.92	5.13	6.26	13.19	2.26	3.05	4.09	5.36	6.55	13.88
96	2.16	2.92	3.92	5.13	6.26	13.43	2.26	3.05	4.09	5.36	6.55	14.14
97	2.16	2.92	3.92	5.13	6.26	13.64	2.26	3.05	4.09	5.36	6.55	14.36
98	2.16	2.92	3.92	5.13	6.26	13.81	2.26	3.05	4.09	5.36	6.55	14.53
99	2.16	2.92	3.92	5.13	6.26	13.90	2.26	3.05	4.09	5.36	6.55	14.63
100	2.16	2.92	3.92	5.13	6.26	13.90	2.26	3.05	4.09	5.36	6.55	14.63

Table 119
 Coverage Informal Home Care
 Elim Period 365
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Age							Reduced Paid Up					
	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25	0.53	0.65	0.73	0.77	0.80	0.99	0.69	0.85	0.96	1.00	1.05	1.32
26	0.53	0.65	0.73	0.77	0.80	1.00	0.69	0.85	0.96	1.01	1.05	1.32
27	0.55	0.65	0.74	0.79	0.81	1.00	0.70	0.85	0.96	1.01	1.06	1.33
28	0.55	0.67	0.75	0.79	0.81	1.01	0.70	0.86	0.97	1.03	1.07	1.34
29	0.56	0.68	0.76	0.81	0.84	1.05	0.72	0.87	0.98	1.05	1.08	1.36
30	0.57	0.69	0.77	0.83	0.85	1.07	0.73	0.88	0.99	1.06	1.09	1.40
31	0.58	0.70	0.79	0.84	0.87	1.09	0.74	0.89	1.01	1.08	1.11	1.42
32	0.59	0.73	0.81	0.86	0.88	1.11	0.75	0.92	1.03	1.10	1.13	1.44
33	0.61	0.74	0.84	0.88	0.91	1.16	0.76	0.94	1.06	1.12	1.17	1.47
34	0.62	0.76	0.86	0.91	0.94	1.18	0.79	0.96	1.08	1.16	1.19	1.52
35	0.64	0.79	0.88	0.94	0.97	1.21	0.80	0.98	1.10	1.18	1.21	1.55
36	0.65	0.81	0.91	0.96	0.99	1.24	0.83	1.00	1.12	1.20	1.24	1.58
37	0.68	0.84	0.94	0.99	1.03	1.30	0.84	1.03	1.17	1.23	1.29	1.64
38	0.70	0.86	0.97	1.03	1.06	1.33	0.86	1.06	1.19	1.28	1.31	1.68
39	0.73	0.88	0.99	1.06	1.09	1.38	0.88	1.08	1.22	1.31	1.35	1.73
40	0.75	0.92	1.03	1.09	1.13	1.43	0.92	1.13	1.29	1.36	1.42	1.82
41	0.77	0.95	1.07	1.13	1.18	1.49	0.96	1.17	1.32	1.41	1.45	1.88
42	0.80	0.98	1.10	1.18	1.22	1.55	0.98	1.20	1.35	1.45	1.50	1.94
43	0.84	1.01	1.16	1.22	1.25	1.61	1.00	1.23	1.40	1.49	1.55	2.00
44	0.86	1.06	1.19	1.28	1.31	1.67	1.05	1.28	1.44	1.54	1.60	2.06
45	0.89	1.09	1.23	1.32	1.36	1.74	1.07	1.31	1.49	1.58	1.66	2.13
46	0.92	1.13	1.29	1.36	1.42	1.82	1.10	1.35	1.53	1.65	1.71	2.20
47	0.96	1.18	1.33	1.43	1.47	1.89	1.13	1.40	1.57	1.69	1.77	2.29
48	0.99	1.22	1.38	1.47	1.54	1.96	1.17	1.44	1.64	1.74	1.83	2.37
49	1.03	1.28	1.43	1.54	1.60	2.05	1.20	1.47	1.68	1.80	1.88	2.44
50	1.07	1.31	1.49	1.60	1.66	2.13	1.24	1.54	1.76	1.89	1.97	2.57
51	1.10	1.35	1.54	1.66	1.72	2.21	1.29	1.58	1.80	1.95	2.04	2.66
52	1.13	1.41	1.60	1.72	1.78	2.31	1.32	1.64	1.86	2.01	2.10	2.76
53	1.18	1.45	1.65	1.78	1.85	2.40	1.34	1.67	1.91	2.07	2.17	2.86
54	1.21	1.49	1.71	1.84	1.93	2.50	1.38	1.71	1.96	2.13	2.22	2.95
55	1.23	1.54	1.76	1.90	1.98	2.61	1.41	1.76	2.01	2.18	2.30	3.05
56	1.30	1.61	1.85	2.00	2.09	2.76	1.46	1.83	2.10	2.29	2.41	3.21
57	1.35	1.68	1.94	2.10	2.20	2.92	1.52	1.90	2.19	2.39	2.52	3.38
58	1.41	1.76	2.02	2.20	2.32	3.09	1.57	1.97	2.28	2.50	2.64	3.54
59	1.45	1.83	2.12	2.31	2.44	3.27	1.62	2.04	2.38	2.61	2.76	3.74
60	1.52	1.90	2.20	2.42	2.56	3.47	1.68	2.13	2.49	2.74	2.92	3.98
61	1.56	1.97	2.30	2.53	2.68	3.65	1.73	2.19	2.56	2.85	3.04	4.19
62	1.60	2.04	2.39	2.64	2.82	3.86	1.77	2.26	2.65	2.95	3.17	4.39
63	1.64	2.09	2.46	2.75	2.94	4.08	1.80	2.30	2.73	3.05	3.29	4.61
64	1.67	2.15	2.54	2.85	3.07	4.31	1.83	2.34	2.79	3.15	3.41	4.84
65	1.72	2.21	2.65	2.99	3.26	4.63	1.88	2.42	2.90	3.30	3.60	5.18
66	1.74	2.28	2.74	3.11	3.40	4.91	1.90	2.46	2.99	3.40	3.74	5.43
67	1.78	2.33	2.83	3.23	3.55	5.19	1.93	2.53	3.07	3.53	3.89	5.72
68	1.83	2.41	2.94	3.39	3.75	5.51	1.97	2.61	3.18	3.67	4.09	6.05
69	1.89	2.51	3.09	3.58	3.97	5.87	2.02	2.68	3.31	3.86	4.31	6.40
70	1.96	2.62	3.23	3.76	4.21	6.25	2.08	2.79	3.48	4.07	4.57	6.82
71	2.02	2.73	3.38	3.96	4.44	6.64	2.16	2.90	3.62	4.26	4.80	7.22
72	2.08	2.82	3.53	4.16	4.70	7.04	2.20	3.00	3.76	4.46	5.04	7.62
73	2.10	2.88	3.63	4.30	4.87	7.38	2.22	3.05	3.86	4.59	5.21	7.95
74	2.10	2.92	3.72	4.43	5.05	7.71	2.22	3.09	3.94	4.71	5.37	8.27
75	2.10	2.95	3.78	4.57	5.24	8.10	2.22	3.12	4.02	4.85	5.58	8.68
76	2.10	2.97	3.85	4.66	5.36	8.43	2.22	3.12	4.07	4.94	5.70	9.00
77	2.10	2.98	3.89	4.75	5.51	8.75	2.22	3.14	4.11	5.04	5.83	9.33
78	2.10	3.00	3.97	4.87	5.67	9.08	2.22	3.16	4.19	5.16	6.00	9.66
79	2.10	3.04	4.04	4.99	5.81	9.38	2.22	3.18	4.26	5.28	6.15	9.97
80	2.10	3.05	4.11	5.12	5.96	9.69	2.22	3.19	4.32	5.40	6.29	10.29
81	2.10	3.05	4.16	5.21	6.09	10.04	2.22	3.19	4.38	5.49	6.44	10.64
82	2.10	3.06	4.22	5.32	6.26	10.40	2.22	3.19	4.44	5.60	6.58	11.00
83	2.10	3.06	4.30	5.43	6.41	10.76	2.22	3.19	4.51	5.71	6.75	11.36
84	2.10	3.07	4.38	5.56	6.57	11.11	2.22	3.19	4.60	5.83	6.92	11.74
85	2.10	3.10	4.46	5.65	6.70	11.35	2.22	3.19	4.68	5.93	7.05	11.98
86	2.10	3.10	4.47	5.69	6.78	11.54	2.22	3.23	4.69	5.97	7.13	12.19
87	2.10	3.10	4.47	5.71	6.81	11.69	2.22	3.23	4.69	6.01	7.16	12.33
88	2.10	3.10	4.47	5.72	6.84	11.81	2.22	3.23	4.69	6.01	7.21	12.45
89	2.10	3.10	4.47	5.73	6.88	11.94	2.22	3.23	4.69	6.03	7.24	12.57
90	2.10	3.10	4.47	5.79	6.94	12.11	2.22	3.23	4.69	6.07	7.30	12.77
91	2.10	3.10	4.47	5.90	7.10	12.42	2.22	3.23	4.69	6.19	7.46	13.07
92	2.10	3.10	4.47	6.02	7.25	12.72	2.22	3.23	4.69	6.31	7.61	13.39
93	2.10	3.10	4.47	6.13	7.39	13.02	2.22	3.23	4.69	6.44	7.77	13.70
94	2.10	3.10	4.47	6.25	7.54	13.31	2.22	3.23	4.69	6.56	7.93	14.00
95	2.10	3.10	4.47	6.36	7.69	13.57	2.22	3.23	4.69	6.68	8.09	14.29
96	2.10	3.10	4.47	6.45	7.83	13.82	2.22	3.23	4.69	6.79	8.23	14.54
97	2.10	3.10	4.47	6.56	7.96	14.03	2.22	3.23	4.69	6.90	8.37	14.76
98	2.10	3.10	4.47	6.66	8.10	14.18	2.22	3.23	4.69	7.01	8.51	14.93
99	2.10	3.10	4.47	6.77	8.25	14.27	2.22	3.23	4.69	7.12	8.69	15.02
100	2.10	3.10	4.47	6.90	8.48	14.27	2.22	3.23	4.69	7.26	8.93	15.02

Table 120
 Coverage Informal Home Care
 Elim Period 730
 Inflation Type Compound Inflation 5%
 Ben Trigger w/ Cognitive Impairment
 Paid Up Benefit **None**

Paid Up Benefit	None						Reduced Paid Up						
	Age	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr	2 yr	3 yr	4 yr	5 yr	6 yr	10 yr
25		0.36	0.45	0.51	0.53	0.56	0.74	0.48	0.59	0.67	0.72	0.74	0.99
26		0.36	0.46	0.51	0.53	0.56	0.75	0.48	0.59	0.67	0.72	0.74	1.00
27		0.37	0.46	0.51	0.55	0.57	0.75	0.48	0.59	0.68	0.72	0.75	1.00
28		0.37	0.46	0.52	0.55	0.57	0.76	0.48	0.61	0.68	0.73	0.75	1.01
29		0.39	0.47	0.53	0.56	0.58	0.77	0.50	0.62	0.69	0.74	0.76	1.03
30		0.39	0.48	0.55	0.57	0.59	0.80	0.51	0.62	0.70	0.75	0.77	1.06
31		0.40	0.50	0.56	0.58	0.61	0.81	0.51	0.63	0.72	0.76	0.80	1.08
32		0.41	0.51	0.57	0.61	0.63	0.84	0.52	0.64	0.73	0.77	0.81	1.10
33		0.43	0.52	0.58	0.62	0.64	0.86	0.53	0.67	0.75	0.80	0.84	1.12
34		0.44	0.53	0.59	0.63	0.65	0.88	0.55	0.68	0.76	0.81	0.85	1.16
35		0.45	0.55	0.62	0.65	0.68	0.91	0.56	0.69	0.79	0.84	0.87	1.18
36		0.46	0.57	0.64	0.68	0.70	0.95	0.57	0.72	0.80	0.86	0.89	1.21
37		0.47	0.58	0.65	0.70	0.73	0.97	0.59	0.73	0.83	0.88	0.92	1.24
38		0.48	0.61	0.68	0.73	0.75	1.00	0.61	0.75	0.85	0.91	0.95	1.29
39		0.51	0.62	0.70	0.75	0.77	1.05	0.62	0.77	0.87	0.94	0.98	1.32
40		0.52	0.64	0.73	0.77	0.81	1.09	0.65	0.81	0.92	0.98	1.03	1.41
41		0.55	0.67	0.75	0.80	0.84	1.12	0.67	0.84	0.95	1.01	1.07	1.44
42		0.56	0.69	0.79	0.84	0.87	1.18	0.69	0.86	0.98	1.05	1.10	1.49
43		0.58	0.72	0.81	0.87	0.91	1.22	0.72	0.88	1.00	1.08	1.13	1.55
44		0.61	0.75	0.85	0.91	0.95	1.28	0.74	0.92	1.05	1.11	1.18	1.60
45		0.63	0.77	0.88	0.95	0.98	1.33	0.75	0.95	1.08	1.17	1.21	1.66
46		0.65	0.81	0.92	0.98	1.03	1.40	0.79	0.98	1.11	1.20	1.25	1.72
47		0.68	0.84	0.96	1.01	1.07	1.45	0.81	1.00	1.16	1.23	1.31	1.78
48		0.70	0.87	0.99	1.07	1.11	1.52	0.84	1.05	1.19	1.29	1.35	1.85
49		0.73	0.91	1.05	1.11	1.17	1.58	0.86	1.08	1.23	1.33	1.41	1.93
50		0.75	0.95	1.08	1.17	1.21	1.65	0.89	1.12	1.30	1.41	1.47	2.05
51		0.79	0.98	1.12	1.21	1.28	1.73	0.92	1.17	1.34	1.45	1.54	2.12
52		0.81	1.01	1.17	1.25	1.32	1.80	0.96	1.20	1.38	1.50	1.60	2.20
53		0.84	1.06	1.21	1.31	1.38	1.89	0.98	1.23	1.43	1.56	1.65	2.29
54		0.87	1.09	1.25	1.36	1.44	1.97	1.00	1.28	1.47	1.61	1.71	2.38
55		0.89	1.13	1.31	1.42	1.50	2.06	1.03	1.31	1.53	1.67	1.77	2.46
56		0.95	1.20	1.38	1.50	1.60	2.20	1.08	1.38	1.60	1.76	1.88	2.62
57		0.98	1.25	1.45	1.60	1.69	2.34	1.12	1.44	1.68	1.85	1.97	2.76
58		1.03	1.32	1.54	1.69	1.79	2.50	1.18	1.50	1.77	1.95	2.08	2.93
59		1.08	1.38	1.62	1.79	1.91	2.66	1.21	1.57	1.85	2.06	2.20	3.10
60		1.12	1.45	1.71	1.89	2.02	2.85	1.28	1.66	1.96	2.19	2.37	3.34
61		1.18	1.52	1.79	2.00	2.16	3.04	1.32	1.72	2.06	2.30	2.49	3.53
62		1.21	1.58	1.89	2.12	2.28	3.25	1.36	1.79	2.15	2.42	2.62	3.75
63		1.25	1.66	1.98	2.24	2.42	3.47	1.41	1.85	2.24	2.54	2.76	3.97
64		1.31	1.72	2.08	2.37	2.56	3.70	1.45	1.93	2.33	2.66	2.90	4.21
65		1.36	1.82	2.21	2.54	2.77	4.03	1.52	2.02	2.46	2.85	3.11	4.57
66		1.41	1.89	2.32	2.67	2.94	4.31	1.55	2.09	2.57	2.99	3.29	4.84
67		1.46	1.97	2.44	2.83	3.14	4.61	1.61	2.18	2.70	3.15	3.49	5.15
68		1.53	2.08	2.59	3.01	3.36	4.94	1.67	2.28	2.85	3.33	3.71	5.47
69		1.60	2.19	2.75	3.22	3.60	5.30	1.74	2.39	3.00	3.53	3.95	5.84
70		1.68	2.31	2.92	3.43	3.85	5.68	1.83	2.53	3.19	3.76	4.22	6.27
71		1.77	2.44	3.10	3.65	4.10	6.06	1.90	2.65	3.37	3.98	4.48	6.66
72		1.84	2.57	3.28	3.88	4.37	6.48	1.98	2.78	3.54	4.21	4.75	7.06
73		1.90	2.67	3.42	4.07	4.60	6.82	2.04	2.88	3.70	4.39	4.98	7.41
74		1.95	2.77	3.58	4.25	4.83	7.18	2.08	2.97	3.84	4.58	5.20	7.78
75		2.00	2.87	3.73	4.47	5.09	7.62	2.13	3.07	3.99	4.80	5.47	8.22
76		2.02	2.93	3.84	4.62	5.29	7.99	2.15	3.14	4.10	4.95	5.67	8.58
77		2.05	3.00	3.95	4.79	5.48	8.36	2.17	3.19	4.21	5.10	5.85	8.95
78		2.08	3.09	4.08	4.95	5.69	8.70	2.20	3.28	4.35	5.28	6.06	9.31
79		2.12	3.17	4.20	5.13	5.90	9.05	2.24	3.37	4.47	5.46	6.27	9.66
80		2.16	3.26	4.33	5.30	6.09	9.41	2.28	3.45	4.59	5.63	6.48	10.01
81		2.18	3.33	4.46	5.46	6.29	9.78	2.30	3.52	4.71	5.80	6.68	10.40
82		2.21	3.41	4.58	5.63	6.51	10.15	2.32	3.61	4.84	5.96	6.90	10.78
83		2.24	3.50	4.72	5.81	6.73	10.53	2.37	3.70	4.98	6.15	7.12	11.17
84		2.28	3.59	4.85	6.00	6.93	10.90	2.40	3.77	5.13	6.33	7.34	11.54
85		2.30	3.64	4.96	6.12	7.10	11.13	2.42	3.85	5.23	6.45	7.49	11.78
86		2.31	3.67	5.01	6.19	7.21	11.35	2.43	3.87	5.29	6.55	7.61	12.00
87		2.31	3.71	5.05	6.26	7.28	11.52	2.43	3.89	5.32	6.61	7.69	12.19
88		2.31	3.71	5.08	6.30	7.35	11.66	2.43	3.91	5.36	6.66	7.76	12.33
89		2.31	3.73	5.12	6.37	7.41	11.83	2.43	3.92	5.39	6.70	7.83	12.47
90		2.31	3.76	5.18	6.45	7.52	12.01	2.43	3.96	5.45	6.79	7.94	12.68
91		2.31	3.84	5.28	6.58	7.70	12.31	2.43	4.03	5.56	6.93	8.11	12.98
92		2.31	3.89	5.39	6.73	7.88	12.62	2.43	4.10	5.68	7.10	8.31	13.30
93		2.31	3.97	5.49	6.88	8.05	12.93	2.43	4.18	5.79	7.25	8.48	13.62
94		2.31	4.04	5.60	7.02	8.23	13.20	2.43	4.25	5.90	7.39	8.67	13.92
95		2.31	4.10	5.70	7.15	8.38	13.46	2.43	4.32	6.01	7.52	8.83	14.19
96		2.31	4.16	5.80	7.27	8.55	13.71	2.43	4.38	6.09	7.66	9.00	14.43
97		2.31	4.22	5.89	7.39	8.70	13.90	2.43	4.44	6.18	7.79	9.17	14.64
98		2.31	4.27	5.95	7.51	8.87	14.04	2.43	4.50	6.28	7.91	9.34	14.78
99		2.31	4.33	6.05	7.66	9.08	14.11	2.43	4.57	6.37	8.06	9.56	14.86
100		2.31	4.39	6.16	7.85	9.36	14.11	2.43	4.62	6.49	8.26	9.87	14.86

Table 131
NHO Base, 30 day EP, No Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.11	0.13	0.15	0.17	0.19	0.22	0.10	0.13	0.14	0.15	0.17	0.21
31	0.11	0.14	0.17	0.19	0.19	0.23	0.11	0.13	0.15	0.17	0.19	0.22
32	0.12	0.14	0.17	0.19	0.20	0.24	0.11	0.14	0.17	0.19	0.19	0.23
33	0.12	0.15	0.19	0.20	0.21	0.25	0.12	0.14	0.17	0.19	0.20	0.24
34	0.13	0.17	0.20	0.21	0.22	0.26	0.12	0.15	0.19	0.20	0.21	0.25
35	0.13	0.17	0.21	0.22	0.23	0.28	0.13	0.17	0.20	0.21	0.22	0.26
36	0.14	0.19	0.21	0.23	0.24	0.29	0.14	0.19	0.21	0.22	0.23	0.28
37	0.15	0.20	0.22	0.24	0.25	0.31	0.14	0.19	0.22	0.23	0.24	0.29
38	0.17	0.21	0.24	0.25	0.26	0.33	0.15	0.20	0.23	0.24	0.25	0.31
39	0.17	0.22	0.25	0.26	0.29	0.34	0.17	0.21	0.24	0.25	0.26	0.33
40	0.19	0.23	0.26	0.29	0.31	0.36	0.19	0.22	0.25	0.28	0.29	0.35
41	0.20	0.25	0.28	0.31	0.33	0.39	0.20	0.24	0.26	0.29	0.31	0.36
42	0.21	0.26	0.31	0.33	0.34	0.41	0.21	0.25	0.29	0.32	0.33	0.39
43	0.23	0.28	0.33	0.35	0.36	0.44	0.22	0.26	0.31	0.33	0.35	0.41
44	0.24	0.31	0.34	0.36	0.39	0.46	0.23	0.29	0.33	0.35	0.37	0.44
45	0.25	0.33	0.36	0.40	0.41	0.50	0.24	0.31	0.35	0.37	0.40	0.47
46	0.28	0.34	0.39	0.43	0.44	0.52	0.25	0.33	0.37	0.40	0.43	0.50
47	0.29	0.36	0.43	0.45	0.47	0.56	0.28	0.35	0.40	0.44	0.45	0.53
48	0.32	0.40	0.45	0.48	0.51	0.61	0.31	0.37	0.43	0.46	0.48	0.58
49	0.34	0.43	0.48	0.52	0.55	0.64	0.33	0.40	0.46	0.50	0.52	0.62
50	0.36	0.46	0.52	0.56	0.58	0.69	0.35	0.44	0.50	0.53	0.56	0.67
51	0.40	0.50	0.56	0.61	0.63	0.75	0.37	0.47	0.53	0.57	0.61	0.72
52	0.43	0.53	0.61	0.65	0.68	0.81	0.40	0.51	0.57	0.62	0.65	0.76
53	0.46	0.57	0.65	0.70	0.74	0.87	0.44	0.55	0.62	0.67	0.70	0.83
54	0.50	0.62	0.70	0.76	0.80	0.94	0.47	0.59	0.67	0.73	0.76	0.89
55	0.53	0.68	0.76	0.83	0.86	1.01	0.51	0.64	0.73	0.79	0.83	0.97
56	0.59	0.74	0.85	0.91	0.95	1.11	0.56	0.70	0.80	0.86	0.91	1.07
57	0.65	0.83	0.94	1.00	1.05	1.23	0.62	0.79	0.88	0.96	0.99	1.18
58	0.73	0.91	1.03	1.11	1.17	1.35	0.69	0.87	0.98	1.06	1.10	1.30
59	0.81	1.01	1.16	1.22	1.29	1.50	0.76	0.96	1.09	1.18	1.22	1.43
60	0.89	1.12	1.28	1.36	1.43	1.66	0.85	1.07	1.21	1.30	1.35	1.58
61	1.00	1.25	1.42	1.52	1.58	1.85	0.95	1.19	1.34	1.44	1.52	1.76
62	1.12	1.41	1.58	1.69	1.77	2.06	1.06	1.33	1.50	1.61	1.68	1.96
63	1.25	1.56	1.77	1.89	1.97	2.29	1.19	1.49	1.68	1.80	1.88	2.18
64	1.41	1.76	1.97	2.12	2.20	2.55	1.33	1.66	1.88	2.01	2.09	2.43
65	1.65	2.05	2.31	2.46	2.56	2.98	1.55	1.95	2.19	2.34	2.44	2.83
66	1.84	2.29	2.57	2.76	2.87	3.31	1.73	2.17	2.45	2.62	2.73	3.16
67	2.05	2.55	2.88	3.07	3.19	3.71	1.94	2.43	2.74	2.93	3.05	3.52
68	2.30	2.86	3.22	3.43	3.58	4.13	2.17	2.71	3.06	3.27	3.40	3.94
69	2.56	3.19	3.60	3.84	3.98	4.60	2.42	3.03	3.41	3.64	3.78	4.38
70	2.86	3.55	4.00	4.26	4.43	5.10	2.70	3.38	3.80	4.06	4.21	4.85
71	3.34	4.16	4.69	4.98	5.18	5.96	3.16	3.96	4.46	4.74	4.93	5.67
72	3.84	4.79	5.37	5.71	5.93	6.81	3.63	4.54	5.10	5.43	5.63	6.48
73	4.33	5.40	6.06	6.44	6.67	7.66	4.09	5.12	5.76	6.13	6.34	7.28
74	4.83	6.02	6.75	7.16	7.41	8.51	4.57	5.70	6.41	6.81	7.05	8.10
75	5.32	6.62	7.43	7.89	8.17	9.36	5.04	6.28	7.05	7.50	7.77	8.91
76	5.90	7.34	8.23	8.73	9.04	10.37	5.58	6.96	7.82	8.31	8.59	9.85
77	6.53	8.13	9.12	9.68	10.02	11.47	6.17	7.72	8.67	9.20	9.53	10.90
78	7.26	9.03	10.12	10.74	11.11	12.71	6.86	8.57	9.60	10.20	10.55	12.08
79	8.03	9.99	11.20	11.87	12.27	14.03	7.59	9.47	10.63	11.26	11.66	13.32
80	8.87	11.02	12.35	13.09	13.53	15.44	8.38	10.47	11.74	12.43	12.85	14.66
81	9.79	12.17	13.63	14.42	14.89	16.97	9.26	11.54	12.94	13.70	14.16	16.12
82	10.80	13.43	15.02	15.88	16.41	18.66	10.21	12.74	14.27	15.09	15.59	17.71
83	11.95	14.84	16.59	17.53	18.10	20.53	11.29	14.08	15.75	16.65	17.18	19.49
84	13.09	16.26	18.16	19.18	19.77	22.39	12.39	15.44	17.26	18.22	18.79	21.26
85	14.65	18.19	20.33	21.45	22.12	25.03	13.87	17.28	19.31	20.37	21.02	23.75
86	16.21	20.13	22.48	23.73	24.45	27.65	15.35	19.12	21.36	22.53	23.23	26.26
87	17.78	22.07	24.65	26.00	26.81	30.27	16.82	20.96	23.42	24.70	25.45	28.75
88	19.34	24.00	26.81	28.28	29.14	32.90	18.30	22.79	25.45	26.85	27.69	31.24
89	20.91	25.96	28.96	30.56	31.47	35.54	19.79	24.64	27.51	29.02	29.90	33.74
90	22.25	27.62	30.83	32.52	33.51	37.82	21.05	26.22	29.28	30.88	31.82	35.92
91	23.60	29.29	32.70	34.49	35.54	40.12	22.34	27.82	31.06	32.76	33.76	38.09
92	24.96	30.99	34.60	36.49	37.60	42.44	23.63	29.43	32.87	34.65	35.71	40.29
93	26.36	32.71	36.52	38.51	39.69	44.79	24.94	31.06	34.69	36.58	37.71	42.54
94	27.74	34.45	38.46	40.56	41.78	47.17	26.27	32.70	36.53	38.51	39.70	44.78
95	29.16	36.20	40.41	42.61	43.90	49.56	27.60	34.38	38.38	40.48	41.71	47.05
96	30.60	37.99	42.42	44.73	46.07	51.99	28.96	36.07	40.28	42.47	43.77	49.36
97	32.10	39.84	44.48	46.90	48.30	54.48	30.38	37.84	42.24	44.54	45.88	51.73
98	33.68	41.82	46.67	49.21	50.68	57.11	31.89	39.71	44.32	46.73	48.14	54.22
99	35.26	43.77	48.83	51.46	52.98	59.64	33.37	41.55	46.37	48.87	50.33	56.62
100	36.80	45.66	50.93	53.65	55.18	61.99	34.83	43.35	48.37	50.93	52.40	58.83

Table 133
NHO Base, 90 day EP, No Inflation

Table 134
NHO Base, 100 day EP, No Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.10	0.12	0.14	0.15	0.17	0.20	0.10	0.12	0.14	0.15	0.17	0.20
31	0.10	0.13	0.14	0.15	0.17	0.21	0.10	0.13	0.14	0.15	0.17	0.21
32	0.11	0.13	0.15	0.17	0.19	0.22	0.11	0.13	0.15	0.17	0.19	0.22
33	0.11	0.14	0.17	0.19	0.20	0.23	0.11	0.14	0.17	0.19	0.20	0.23
34	0.12	0.15	0.17	0.20	0.20	0.24	0.12	0.15	0.17	0.20	0.20	0.24
35	0.12	0.15	0.19	0.20	0.21	0.25	0.12	0.15	0.19	0.20	0.21	0.25
36	0.13	0.17	0.20	0.21	0.22	0.26	0.13	0.17	0.20	0.21	0.22	0.26
37	0.14	0.19	0.21	0.22	0.23	0.28	0.14	0.19	0.21	0.22	0.23	0.28
38	0.14	0.20	0.22	0.23	0.24	0.29	0.14	0.20	0.22	0.23	0.24	0.29
39	0.15	0.21	0.23	0.24	0.26	0.32	0.15	0.21	0.23	0.24	0.26	0.32
40	0.17	0.22	0.24	0.26	0.28	0.33	0.17	0.22	0.24	0.26	0.28	0.33
41	0.19	0.23	0.25	0.28	0.29	0.35	0.19	0.23	0.25	0.28	0.29	0.35
42	0.20	0.24	0.28	0.31	0.32	0.37	0.20	0.24	0.28	0.31	0.32	0.37
43	0.21	0.25	0.29	0.32	0.34	0.40	0.21	0.25	0.29	0.32	0.33	0.40
44	0.22	0.28	0.32	0.34	0.35	0.43	0.22	0.28	0.32	0.34	0.35	0.43
45	0.23	0.29	0.33	0.36	0.37	0.45	0.23	0.29	0.33	0.35	0.37	0.45
46	0.24	0.32	0.35	0.39	0.40	0.48	0.24	0.32	0.35	0.37	0.40	0.47
47	0.26	0.34	0.39	0.41	0.44	0.51	0.26	0.33	0.37	0.41	0.43	0.51
48	0.29	0.36	0.41	0.44	0.46	0.56	0.28	0.35	0.40	0.44	0.46	0.55
49	0.31	0.39	0.44	0.47	0.50	0.59	0.31	0.39	0.44	0.47	0.50	0.58
50	0.33	0.41	0.47	0.51	0.53	0.63	0.33	0.41	0.46	0.50	0.53	0.62
51	0.35	0.45	0.51	0.55	0.58	0.68	0.35	0.44	0.50	0.55	0.57	0.67
52	0.39	0.48	0.55	0.59	0.62	0.74	0.37	0.47	0.55	0.58	0.61	0.73
53	0.41	0.52	0.59	0.64	0.67	0.80	0.41	0.51	0.58	0.63	0.65	0.79
54	0.45	0.57	0.64	0.69	0.73	0.86	0.44	0.56	0.63	0.68	0.72	0.85
55	0.48	0.61	0.69	0.75	0.79	0.92	0.47	0.59	0.68	0.74	0.77	0.91
56	0.53	0.68	0.76	0.83	0.86	1.01	0.52	0.67	0.75	0.81	0.85	1.00
57	0.59	0.75	0.85	0.91	0.96	1.12	0.58	0.74	0.84	0.89	0.95	1.11
58	0.65	0.83	0.95	1.00	1.06	1.23	0.64	0.81	0.94	0.99	1.05	1.22
59	0.73	0.92	1.05	1.11	1.18	1.36	0.72	0.91	1.03	1.10	1.17	1.34
60	0.81	1.01	1.17	1.24	1.30	1.52	0.80	1.00	1.13	1.22	1.29	1.49
61	0.91	1.13	1.29	1.38	1.44	1.68	0.89	1.12	1.28	1.35	1.42	1.66
62	1.00	1.28	1.44	1.54	1.61	1.88	0.99	1.24	1.42	1.52	1.58	1.85
63	1.12	1.42	1.61	1.72	1.79	2.08	1.11	1.40	1.58	1.69	1.77	2.06
64	1.25	1.58	1.79	1.93	2.01	2.32	1.23	1.56	1.77	1.90	1.98	2.29
65	1.47	1.85	2.09	2.24	2.33	2.70	1.45	1.83	2.07	2.20	2.30	2.66
66	1.65	2.07	2.33	2.51	2.61	3.01	1.62	2.05	2.30	2.46	2.56	2.97
67	1.84	2.31	2.62	2.79	2.90	3.37	1.82	2.28	2.57	2.76	2.87	3.31
68	2.06	2.59	2.93	3.12	3.25	3.75	2.04	2.55	2.88	3.07	3.19	3.71
69	2.30	2.89	3.26	3.48	3.62	4.18	2.27	2.85	3.21	3.42	3.58	4.11
70	2.56	3.22	3.63	3.87	4.02	4.63	2.53	3.17	3.59	3.82	3.96	4.58
71	3.00	3.77	4.25	4.52	4.70	5.41	2.95	3.72	4.19	4.46	4.62	5.32
72	3.45	4.32	4.86	5.18	5.37	6.18	3.40	4.26	4.80	5.10	5.30	6.08
73	3.89	4.87	5.49	5.83	6.05	6.94	3.84	4.81	5.41	5.75	5.96	6.85
74	4.33	5.43	6.12	6.50	6.73	7.72	4.27	5.35	6.03	6.40	6.63	7.61
75	4.79	6.00	6.73	7.15	7.40	8.49	4.71	5.91	6.63	7.04	7.29	8.36
76	5.30	6.63	7.46	7.91	8.21	9.39	5.21	6.53	7.35	7.79	8.09	9.26
77	5.87	7.36	8.26	8.76	9.08	10.40	5.79	7.25	8.14	8.62	8.94	10.24
78	6.52	8.17	9.16	9.71	10.07	11.51	6.42	8.05	9.03	9.57	9.92	11.34
79	7.22	9.03	10.14	10.75	11.12	12.71	7.11	8.90	9.99	10.59	10.97	12.51
80	7.98	9.97	11.20	11.86	12.25	13.99	7.85	9.82	11.02	11.68	12.08	13.78
81	8.80	11.01	12.34	13.06	13.51	15.37	8.67	10.85	12.17	12.86	13.30	15.14
82	9.71	12.14	13.60	14.39	14.87	16.90	9.57	11.97	13.40	14.17	14.65	16.64
83	10.75	13.43	15.02	15.87	16.40	18.58	10.57	13.22	14.80	15.63	16.16	18.29
84	11.78	14.72	16.46	17.37	17.92	20.25	11.61	14.50	16.21	17.11	17.66	19.95
85	13.20	16.48	18.40	19.43	20.04	22.64	12.99	16.24	18.13	19.13	19.73	22.30
86	14.61	18.24	20.36	21.48	22.15	25.01	14.39	17.97	20.06	21.16	21.82	24.64
87	16.01	19.99	22.33	23.54	24.28	27.39	15.76	19.70	21.99	23.19	23.91	26.98
88	17.42	21.75	24.28	25.61	26.39	29.77	17.16	21.43	23.91	25.21	25.99	29.32
89	18.83	23.50	26.24	27.67	28.51	32.15	18.54	23.14	25.85	27.25	28.08	31.67
90	20.04	25.01	27.92	29.44	30.35	34.22	19.73	24.65	27.50	29.00	29.89	33.70
91	21.26	26.53	29.62	31.22	32.19	36.29	20.93	26.15	29.17	30.75	31.70	35.74
92	22.50	28.06	31.33	33.03	34.05	38.39	22.15	27.65	30.86	32.54	33.54	37.82
93	23.74	29.63	33.07	34.87	35.95	40.52	23.38	29.19	32.57	34.35	35.41	39.91
94	25.00	31.20	34.83	36.71	37.85	42.67	24.63	30.73	34.31	36.17	37.28	42.01
95	26.27	32.78	36.59	38.58	39.78	44.84	25.87	32.30	36.05	37.99	39.18	44.15
96	27.57	34.40	38.40	40.49	41.73	47.03	27.15	33.89	37.83	39.89	41.11	46.31
97	28.92	36.08	40.27	42.45	43.76	49.28	28.48	35.55	39.67	41.81	43.10	48.53
98	30.35	37.87	42.26	44.54	45.89	51.67	29.89	37.31	41.64	43.88	45.21	50.89
99	31.77	39.63	44.20	46.57	47.96	53.93	31.28	39.05	43.54	45.87	47.23	53.11
100	33.14	41.34	46.10	48.54	49.95	56.02	32.65	40.73	45.41	47.81	49.19	55.17

Table 135
NHO Base, 120 day EP, No Inflation

Table 136
NHO Base, 180 day EP, No Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.10	0.12	0.13	0.14	0.15	0.20	0.09	0.11	0.13	0.13	0.14	0.19
31	0.10	0.12	0.14	0.15	0.17	0.21	0.09	0.12	0.13	0.14	0.15	0.19
32	0.11	0.13	0.14	0.17	0.17	0.21	0.10	0.12	0.14	0.15	0.15	0.20
33	0.11	0.13	0.15	0.17	0.19	0.22	0.10	0.13	0.14	0.15	0.17	0.21
34	0.11	0.14	0.17	0.19	0.20	0.23	0.11	0.13	0.15	0.17	0.19	0.22
35	0.12	0.15	0.19	0.20	0.21	0.24	0.11	0.14	0.15	0.19	0.19	0.23
36	0.13	0.15	0.19	0.21	0.22	0.25	0.12	0.14	0.17	0.19	0.20	0.24
37	0.13	0.17	0.20	0.22	0.23	0.26	0.12	0.15	0.19	0.20	0.21	0.25
38	0.14	0.19	0.21	0.23	0.24	0.29	0.13	0.17	0.20	0.21	0.22	0.26
39	0.14	0.20	0.22	0.24	0.25	0.31	0.13	0.19	0.21	0.22	0.23	0.28
40	0.15	0.21	0.23	0.25	0.26	0.32	0.14	0.20	0.22	0.23	0.24	0.29
41	0.17	0.22	0.24	0.26	0.28	0.34	0.15	0.21	0.23	0.24	0.26	0.32
42	0.19	0.23	0.26	0.29	0.31	0.36	0.17	0.22	0.24	0.26	0.28	0.33
43	0.20	0.24	0.28	0.31	0.32	0.39	0.19	0.23	0.25	0.28	0.29	0.35
44	0.21	0.26	0.31	0.33	0.34	0.41	0.20	0.24	0.28	0.31	0.32	0.37
45	0.22	0.28	0.32	0.34	0.36	0.44	0.21	0.25	0.29	0.32	0.34	0.40
46	0.24	0.31	0.34	0.36	0.39	0.46	0.22	0.28	0.32	0.34	0.36	0.43
47	0.25	0.32	0.36	0.40	0.41	0.50	0.23	0.29	0.34	0.36	0.39	0.46
48	0.26	0.34	0.39	0.43	0.45	0.53	0.25	0.32	0.36	0.39	0.41	0.48
49	0.29	0.37	0.43	0.46	0.48	0.57	0.26	0.34	0.39	0.43	0.45	0.52
50	0.32	0.40	0.45	0.48	0.52	0.61	0.29	0.36	0.43	0.45	0.47	0.57
51	0.34	0.43	0.48	0.53	0.56	0.65	0.32	0.40	0.45	0.48	0.51	0.61
52	0.36	0.46	0.53	0.57	0.59	0.70	0.34	0.43	0.48	0.52	0.56	0.65
53	0.40	0.50	0.57	0.62	0.64	0.76	0.36	0.46	0.52	0.57	0.59	0.70
54	0.43	0.55	0.62	0.67	0.70	0.83	0.39	0.50	0.57	0.62	0.64	0.76
55	0.46	0.58	0.67	0.72	0.75	0.88	0.43	0.55	0.62	0.67	0.69	0.83
56	0.51	0.64	0.74	0.79	0.84	0.98	0.47	0.59	0.68	0.73	0.76	0.89
57	0.57	0.72	0.81	0.87	0.92	1.08	0.52	0.65	0.75	0.81	0.85	0.99
58	0.63	0.79	0.89	0.97	1.01	1.19	0.57	0.73	0.83	0.89	0.94	1.09
59	0.69	0.88	0.99	1.08	1.12	1.31	0.64	0.81	0.92	0.99	1.05	1.21
60	0.77	0.98	1.10	1.19	1.24	1.45	0.72	0.89	1.01	1.10	1.16	1.34
61	0.86	1.09	1.23	1.32	1.38	1.61	0.79	1.00	1.13	1.22	1.28	1.49
62	0.96	1.21	1.38	1.47	1.54	1.79	0.88	1.11	1.28	1.35	1.42	1.65
63	1.08	1.35	1.54	1.65	1.72	2.00	0.99	1.24	1.42	1.52	1.58	1.84
64	1.20	1.52	1.72	1.84	1.93	2.22	1.10	1.40	1.58	1.69	1.77	2.05
65	1.41	1.78	2.01	2.15	2.24	2.59	1.30	1.64	1.85	1.97	2.06	2.39
66	1.57	1.98	2.24	2.40	2.50	2.88	1.44	1.83	2.06	2.20	2.30	2.65
67	1.76	2.21	2.51	2.67	2.78	3.22	1.61	2.04	2.30	2.45	2.56	2.95
68	1.97	2.49	2.79	2.99	3.11	3.60	1.80	2.28	2.56	2.75	2.86	3.30
69	2.19	2.76	3.12	3.33	3.47	3.99	2.01	2.54	2.87	3.06	3.18	3.66
70	2.44	3.07	3.48	3.71	3.85	4.44	2.24	2.82	3.18	3.40	3.53	4.08
71	2.87	3.61	4.07	4.32	4.49	5.17	2.63	3.31	3.73	3.97	4.13	4.74
72	3.29	4.14	4.66	4.95	5.15	5.91	3.01	3.80	4.27	4.54	4.72	5.42
73	3.72	4.66	5.25	5.58	5.79	6.64	3.40	4.28	4.82	5.12	5.31	6.08
74	4.14	5.19	5.84	6.20	6.44	7.38	3.78	4.76	5.35	5.69	5.91	6.75
75	4.57	5.72	6.44	6.84	7.08	8.11	4.18	5.25	5.90	6.26	6.50	7.43
76	5.06	6.34	7.13	7.57	7.84	8.98	4.62	5.81	6.53	6.93	7.18	8.22
77	5.60	7.03	7.89	8.37	8.68	9.93	5.12	6.44	7.24	7.67	7.95	9.09
78	6.22	7.81	8.76	9.30	9.63	11.00	5.69	7.15	8.02	8.50	8.82	10.07
79	6.89	8.62	9.68	10.26	10.64	12.13	6.29	7.91	8.87	9.41	9.75	11.11
80	7.60	9.54	10.68	11.33	11.72	13.35	6.96	8.73	9.79	10.37	10.74	12.22
81	8.39	10.52	11.78	12.47	12.90	14.67	7.69	9.65	10.79	11.42	11.83	13.43
82	9.27	11.62	12.99	13.75	14.20	16.13	8.48	10.65	11.90	12.58	13.01	14.75
83	10.25	12.83	14.36	15.16	15.65	17.74	9.39	11.76	13.15	13.88	14.34	16.21
84	11.25	14.07	15.72	16.59	17.13	19.34	10.30	12.90	14.39	15.17	15.65	17.68
85	12.60	15.74	17.58	18.55	19.14	21.62	11.53	14.43	16.09	16.97	17.51	19.75
86	13.94	17.42	19.46	20.53	21.16	23.87	12.77	15.97	17.80	18.77	19.36	21.81
87	15.28	19.11	21.32	22.48	23.19	26.15	14.00	17.51	19.50	20.57	21.21	23.88
88	16.62	20.79	23.19	24.44	25.20	28.41	15.24	19.06	21.21	22.36	23.07	25.96
89	17.97	22.46	25.06	26.41	27.24	30.69	16.46	20.59	22.94	24.17	24.92	28.03
90	19.13	23.91	26.66	28.11	28.99	32.66	17.52	21.91	24.40	25.72	26.51	29.83
91	20.30	25.37	28.29	29.81	30.75	34.64	18.59	23.24	25.88	27.27	28.12	31.63
92	21.46	26.83	29.92	31.55	32.53	36.64	19.67	24.59	27.38	28.84	29.76	33.46
93	22.66	28.31	31.59	33.30	34.33	38.69	20.76	25.97	28.91	30.46	31.41	35.32
94	23.86	29.81	33.26	35.07	36.15	40.72	21.86	27.34	30.44	32.07	33.07	37.18
95	25.07	31.34	34.96	36.85	37.98	42.79	22.97	28.72	31.98	33.70	34.74	39.07
96	26.32	32.89	36.67	38.67	39.85	44.88	24.10	30.14	33.55	35.35	36.45	40.99
97	27.60	34.49	38.47	40.54	41.78	47.04	25.28	31.61	35.19	37.07	38.21	42.94
98	28.96	36.19	40.37	42.54	43.82	49.29	26.52	33.18	36.93	38.89	40.07	45.01
99	30.32	37.87	42.22	44.47	45.80	51.46	27.75	34.72	38.62	40.67	41.88	46.97
100	31.65	39.51	44.02	46.34	47.67	53.45	28.96	36.20	40.26	42.36	43.57	48.76

Table 137
NHO Base, 365 day EP, No Inflation

Table 138
NHO Base, 730 day EP, No Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.08	0.09	0.11	0.11	0.12	0.14	0.04	0.07	0.08	0.09	0.09	0.10
31	0.08	0.10	0.11	0.12	0.12	0.15	0.04	0.07	0.08	0.09	0.09	0.11
32	0.08	0.10	0.11	0.12	0.13	0.15	0.04	0.08	0.09	0.09	0.10	0.11
33	0.09	0.11	0.12	0.13	0.13	0.17	0.07	0.08	0.09	0.10	0.10	0.11
34	0.09	0.11	0.12	0.13	0.14	0.17	0.07	0.08	0.09	0.10	0.10	0.12
35	0.09	0.12	0.13	0.14	0.15	0.19	0.07	0.09	0.10	0.10	0.11	0.12
36	0.10	0.12	0.14	0.15	0.15	0.20	0.07	0.09	0.10	0.11	0.11	0.13
37	0.10	0.13	0.14	0.15	0.17	0.21	0.08	0.09	0.10	0.11	0.12	0.13
38	0.11	0.13	0.15	0.17	0.19	0.22	0.08	0.10	0.11	0.12	0.12	0.14
39	0.11	0.14	0.17	0.19	0.20	0.23	0.08	0.10	0.11	0.12	0.13	0.15
40	0.12	0.15	0.17	0.20	0.21	0.24	0.09	0.11	0.12	0.13	0.14	0.15
41	0.12	0.15	0.19	0.21	0.22	0.25	0.09	0.11	0.12	0.13	0.14	0.17
42	0.13	0.17	0.20	0.22	0.23	0.26	0.10	0.12	0.13	0.14	0.15	0.19
43	0.14	0.19	0.21	0.23	0.24	0.29	0.10	0.12	0.14	0.15	0.17	0.20
44	0.15	0.20	0.22	0.24	0.25	0.31	0.11	0.13	0.15	0.17	0.19	0.21
45	0.15	0.21	0.24	0.25	0.28	0.33	0.11	0.14	0.15	0.19	0.19	0.22
46	0.17	0.22	0.25	0.28	0.29	0.34	0.12	0.14	0.17	0.20	0.21	0.23
47	0.19	0.24	0.28	0.29	0.32	0.36	0.13	0.15	0.19	0.21	0.22	0.24
48	0.21	0.25	0.29	0.32	0.34	0.40	0.13	0.17	0.20	0.22	0.23	0.26
49	0.22	0.28	0.32	0.34	0.36	0.43	0.14	0.19	0.22	0.23	0.24	0.28
50	0.23	0.29	0.34	0.36	0.39	0.46	0.15	0.21	0.23	0.25	0.26	0.31
51	0.25	0.32	0.36	0.39	0.41	0.48	0.17	0.22	0.24	0.26	0.28	0.33
52	0.26	0.34	0.39	0.43	0.45	0.52	0.19	0.23	0.26	0.29	0.31	0.35
53	0.29	0.37	0.43	0.46	0.48	0.57	0.20	0.25	0.29	0.32	0.33	0.37
54	0.32	0.40	0.46	0.50	0.52	0.61	0.22	0.26	0.31	0.34	0.35	0.40
55	0.34	0.44	0.50	0.53	0.56	0.65	0.23	0.29	0.33	0.36	0.37	0.44
56	0.37	0.48	0.55	0.59	0.62	0.73	0.25	0.33	0.36	0.40	0.43	0.47
57	0.41	0.53	0.61	0.65	0.68	0.80	0.28	0.35	0.40	0.44	0.46	0.52
58	0.46	0.58	0.67	0.72	0.75	0.87	0.32	0.39	0.45	0.48	0.51	0.58
59	0.51	0.65	0.74	0.80	0.84	0.97	0.35	0.44	0.50	0.53	0.56	0.63
60	0.57	0.73	0.83	0.88	0.92	1.07	0.39	0.48	0.55	0.58	0.62	0.70
61	0.63	0.80	0.91	0.98	1.03	1.19	0.43	0.53	0.61	0.65	0.68	0.77
62	0.72	0.89	1.01	1.09	1.13	1.32	0.47	0.59	0.67	0.72	0.75	0.86
63	0.80	1.00	1.13	1.21	1.28	1.46	0.53	0.67	0.74	0.80	0.84	0.95
64	0.88	1.12	1.25	1.35	1.42	1.64	0.59	0.74	0.83	0.88	0.94	1.06
65	1.05	1.31	1.47	1.57	1.65	1.89	0.69	0.86	0.96	1.03	1.08	1.21
66	1.17	1.46	1.65	1.76	1.83	2.10	0.77	0.96	1.07	1.16	1.20	1.35
67	1.30	1.64	1.83	1.96	2.05	2.34	0.86	1.07	1.20	1.29	1.33	1.50
68	1.44	1.82	2.05	2.19	2.28	2.62	0.97	1.19	1.33	1.43	1.47	1.67
69	1.61	2.04	2.28	2.43	2.54	2.90	1.08	1.32	1.47	1.58	1.65	1.85
70	1.79	2.26	2.53	2.70	2.81	3.22	1.19	1.46	1.64	1.74	1.82	2.05
71	2.09	2.64	2.95	3.15	3.28	3.74	1.40	1.71	1.90	2.04	2.10	2.38
72	2.41	3.03	3.38	3.60	3.74	4.27	1.58	1.95	2.17	2.31	2.40	2.70
73	2.71	3.40	3.80	4.04	4.20	4.80	1.79	2.19	2.43	2.59	2.68	3.01
74	3.01	3.78	4.22	4.49	4.66	5.31	2.00	2.43	2.70	2.87	2.97	3.34
75	3.33	4.16	4.64	4.94	5.13	5.83	2.19	2.67	2.97	3.15	3.26	3.65
76	3.67	4.61	5.15	5.47	5.68	6.45	2.42	2.95	3.28	3.49	3.60	4.04
77	4.08	5.12	5.70	6.05	6.27	7.13	2.68	3.27	3.62	3.85	3.97	4.46
78	4.52	5.68	6.31	6.70	6.94	7.89	2.98	3.62	4.00	4.25	4.39	4.93
79	5.01	6.28	6.99	7.40	7.67	8.70	3.29	3.99	4.42	4.69	4.83	5.41
80	5.54	6.92	7.70	8.15	8.45	9.56	3.62	4.39	4.85	5.15	5.30	5.93
81	6.13	7.63	8.48	8.98	9.28	10.49	3.99	4.83	5.32	5.64	5.80	6.48
82	6.75	8.43	9.34	9.88	10.20	11.51	4.39	5.30	5.84	6.17	6.34	7.06
83	7.47	9.31	10.30	10.88	11.23	12.63	4.84	5.83	6.41	6.77	6.93	7.72
84	8.20	10.19	11.26	11.88	12.24	13.75	5.29	6.36	6.99	7.35	7.51	8.35
85	9.17	11.40	12.60	13.29	13.68	15.35	5.91	7.11	7.79	8.20	8.38	9.31
86	10.15	12.61	13.93	14.67	15.13	16.94	6.53	7.84	8.60	9.04	9.24	10.26
87	11.13	13.83	15.26	16.08	16.57	18.55	7.16	8.59	9.42	9.90	10.12	11.22
88	12.11	15.04	16.59	17.49	18.01	20.15	7.78	9.33	10.23	10.75	10.98	12.17
89	13.09	16.25	17.92	18.89	19.45	21.75	8.42	10.08	11.03	11.59	11.85	13.11
90	13.93	17.29	19.07	20.10	20.69	23.14	8.94	10.73	11.75	12.34	12.60	13.96
91	14.77	18.35	20.23	21.32	21.95	24.55	9.48	11.37	12.46	13.09	13.38	14.81
92	15.63	19.40	21.41	22.55	23.22	25.97	10.04	12.02	13.18	13.84	14.14	15.68
93	16.50	20.48	22.59	23.80	24.51	27.42	10.60	12.71	13.92	14.62	14.92	16.53
94	17.38	21.57	23.79	25.06	25.80	28.86	11.15	13.38	14.65	15.39	15.71	17.40
95	18.26	22.66	25.00	26.35	27.10	30.33	11.73	14.05	15.39	16.17	16.50	18.28
96	19.16	23.79	26.24	27.63	28.44	31.80	12.31	14.74	16.14	16.95	17.30	19.16
97	20.10	24.95	27.50	28.96	29.80	33.31	12.90	15.46	16.92	17.77	18.13	20.06
98	21.09	26.17	28.84	30.38	31.24	34.89	13.53	16.20	17.74	18.60	18.98	21.00
99	22.06	27.37	30.16	31.74	32.63	36.39	14.15	16.93	18.51	19.38	19.75	21.82
100	23.01	28.55	31.42	33.02	33.88	37.72	14.74	17.61	19.22	20.08	20.41	22.53

Table 139
NHO Base, 30 day EP, Simple 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.10	0.11	0.13	0.14	0.15	0.19	0.09	0.11	0.12	0.13	0.14	0.19
31	0.10	0.12	0.14	0.15	0.15	0.20	0.10	0.11	0.13	0.14	0.15	0.19
32	0.11	0.12	0.14	0.15	0.17	0.21	0.10	0.12	0.14	0.15	0.15	0.20
33	0.11	0.13	0.15	0.17	0.19	0.22	0.11	0.12	0.14	0.15	0.17	0.21
34	0.11	0.14	0.17	0.19	0.19	0.23	0.11	0.13	0.15	0.17	0.19	0.22
35	0.11	0.14	0.19	0.19	0.20	0.24	0.11	0.14	0.17	0.19	0.19	0.23
36	0.12	0.15	0.19	0.20	0.21	0.25	0.12	0.15	0.19	0.19	0.20	0.24
37	0.13	0.17	0.19	0.21	0.22	0.26	0.12	0.15	0.19	0.20	0.21	0.25
38	0.14	0.19	0.21	0.22	0.23	0.28	0.13	0.17	0.20	0.21	0.22	0.26
39	0.14	0.19	0.22	0.23	0.25	0.29	0.14	0.19	0.21	0.22	0.23	0.28
40	0.15	0.20	0.23	0.25	0.26	0.32	0.15	0.19	0.22	0.24	0.25	0.31
41	0.17	0.22	0.24	0.26	0.28	0.34	0.17	0.21	0.23	0.25	0.26	0.32
42	0.19	0.23	0.26	0.28	0.29	0.35	0.19	0.22	0.25	0.26	0.28	0.34
43	0.20	0.24	0.28	0.31	0.32	0.37	0.19	0.23	0.26	0.28	0.31	0.35
44	0.21	0.26	0.29	0.32	0.34	0.40	0.20	0.25	0.28	0.31	0.33	0.37
45	0.22	0.28	0.32	0.34	0.35	0.43	0.21	0.26	0.31	0.33	0.34	0.41
46	0.24	0.29	0.34	0.36	0.37	0.45	0.22	0.28	0.33	0.34	0.36	0.43
47	0.25	0.32	0.36	0.39	0.41	0.48	0.24	0.31	0.34	0.37	0.39	0.46
48	0.26	0.34	0.39	0.41	0.44	0.52	0.26	0.33	0.36	0.40	0.41	0.50
49	0.29	0.36	0.41	0.45	0.46	0.55	0.28	0.34	0.39	0.43	0.45	0.52
50	0.32	0.39	0.45	0.47	0.50	0.58	0.31	0.37	0.43	0.45	0.47	0.57
51	0.34	0.43	0.47	0.52	0.53	0.64	0.32	0.40	0.45	0.48	0.52	0.61
52	0.35	0.45	0.51	0.55	0.57	0.68	0.34	0.43	0.47	0.52	0.55	0.64
53	0.39	0.47	0.55	0.59	0.62	0.73	0.36	0.46	0.52	0.56	0.59	0.69
54	0.41	0.51	0.58	0.63	0.67	0.77	0.39	0.50	0.56	0.61	0.63	0.74
55	0.44	0.56	0.63	0.68	0.70	0.84	0.41	0.52	0.59	0.64	0.68	0.80
56	0.48	0.59	0.69	0.74	0.76	0.91	0.45	0.57	0.64	0.70	0.74	0.86
57	0.52	0.65	0.75	0.80	0.84	0.99	0.50	0.63	0.70	0.76	0.80	0.95
58	0.57	0.72	0.81	0.88	0.92	1.07	0.55	0.69	0.77	0.84	0.87	1.03
59	0.63	0.80	0.89	0.96	1.00	1.18	0.59	0.75	0.85	0.92	0.96	1.11
60	0.68	0.86	0.97	1.05	1.09	1.25	0.64	0.81	0.92	0.98	1.03	1.21
61	0.75	0.95	1.07	1.13	1.19	1.40	0.72	0.89	1.00	1.08	1.13	1.32
62	0.83	1.03	1.17	1.23	1.30	1.50	0.77	0.97	1.10	1.18	1.22	1.43
63	0.89	1.11	1.25	1.34	1.41	1.62	0.85	1.06	1.20	1.29	1.33	1.55
64	0.97	1.21	1.35	1.46	1.53	1.77	0.92	1.16	1.30	1.40	1.44	1.68
65	1.11	1.40	1.57	1.68	1.74	2.02	1.06	1.32	1.49	1.60	1.66	1.93
66	1.20	1.49	1.67	1.79	1.86	2.16	1.12	1.41	1.60	1.69	1.77	2.06
67	1.29	1.61	1.82	1.94	2.01	2.33	1.22	1.54	1.72	1.84	1.93	2.21
68	1.38	1.72	1.94	2.06	2.15	2.49	1.30	1.62	1.84	1.96	2.05	2.37
69	1.49	1.85	2.08	2.22	2.31	2.66	1.41	1.76	1.98	2.12	2.20	2.54
70	1.57	1.96	2.20	2.34	2.43	2.81	1.49	1.85	2.09	2.22	2.31	2.67
71	1.77	2.20	2.49	2.64	2.75	3.16	1.67	2.09	2.37	2.52	2.62	3.00
72	1.96	2.43	2.74	2.92	3.03	3.48	1.85	2.31	2.61	2.77	2.87	3.30
73	2.12	2.65	2.97	3.16	3.27	3.75	2.01	2.51	2.82	3.00	3.11	3.58
74	2.22	2.77	3.11	3.29	3.41	3.92	2.09	2.63	2.95	3.14	3.25	3.73
75	2.40	2.98	3.34	3.54	3.67	4.21	2.27	2.83	3.17	3.38	3.50	4.00
76	2.49	3.09	3.47	3.66	3.80	4.36	2.34	2.93	3.28	3.49	3.61	4.14
77	2.62	3.26	3.65	3.87	4.00	4.59	2.46	3.09	3.47	3.67	3.82	4.36
78	2.76	3.42	3.85	4.08	4.22	4.83	2.61	3.26	3.65	3.87	4.00	4.59
79	2.98	3.70	4.14	4.39	4.54	5.19	2.81	3.51	3.94	4.16	4.32	4.93
80	3.11	3.86	4.32	4.59	4.73	5.41	2.94	3.66	4.11	4.35	4.50	5.13
81	3.23	4.02	4.50	4.75	4.92	5.60	3.05	3.82	4.27	4.52	4.68	5.32
82	3.36	4.16	4.66	4.93	5.08	5.79	3.17	3.95	4.42	4.69	4.83	5.49
83	3.59	4.46	4.97	5.27	5.43	6.16	3.39	4.22	4.73	4.99	5.16	5.84
84	3.66	4.55	5.08	5.37	5.54	6.27	3.48	4.32	4.83	5.09	5.27	5.95
85	3.96	4.92	5.49	5.80	5.97	6.75	3.74	4.68	5.21	5.51	5.68	6.41
86	4.21	5.24	5.84	6.17	6.36	7.18	3.99	4.97	5.56	5.85	6.04	6.82
87	4.27	5.30	5.92	6.25	6.44	7.26	4.04	5.04	5.61	5.93	6.12	6.90
88	4.46	5.52	6.16	6.51	6.70	7.57	4.21	5.24	5.85	6.17	6.37	7.18
89	4.81	5.96	6.67	7.03	7.24	8.18	4.55	5.67	6.33	6.68	6.88	7.76
90	4.91	6.07	6.79	7.15	7.37	8.33	4.63	5.78	6.44	6.79	7.01	7.90
91	5.19	6.45	7.21	7.59	7.82	8.82	4.92	6.13	6.84	7.22	7.43	8.38
92	5.49	6.81	7.61	8.02	8.27	9.34	5.20	6.48	7.24	7.62	7.85	8.87
93	5.80	7.21	8.03	8.47	8.73	9.85	5.48	6.84	7.63	8.05	8.31	9.35
94	6.09	7.58	8.46	8.92	9.20	10.38	5.79	7.21	8.03	8.47	8.73	9.85
95	6.41	7.96	8.90	9.38	9.66	10.90	6.07	7.57	8.45	8.91	9.17	10.35
96	6.73	8.36	9.33	9.83	10.14	11.44	6.38	7.94	8.86	9.34	9.64	10.86
97	7.06	8.76	9.79	10.32	10.63	11.99	6.68	8.33	9.30	9.80	10.09	11.39
98	7.40	9.20	10.27	10.84	11.14	12.56	7.02	8.73	9.76	10.29	10.59	11.94
99	7.76	9.64	10.75	11.33	11.65	13.11	7.35	9.14	10.20	10.76	11.08	12.45
100	8.10	10.04	11.21	11.80	12.13	13.64	7.66	9.54	10.64	11.21	11.53	12.95

Table 141
NHO Base, 90 day EP, Simple 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.09	0.11	0.12	0.13	0.14	0.17	0.09	0.11	0.12	0.13	0.14	0.17
31	0.09	0.11	0.12	0.13	0.14	0.19	0.09	0.11	0.12	0.13	0.14	0.19
32	0.10	0.11	0.13	0.14	0.15	0.19	0.10	0.11	0.13	0.14	0.15	0.19
33	0.10	0.12	0.14	0.15	0.17	0.20	0.10	0.12	0.14	0.15	0.17	0.20
34	0.11	0.13	0.14	0.17	0.17	0.21	0.11	0.13	0.14	0.17	0.17	0.21
35	0.11	0.13	0.15	0.17	0.19	0.22	0.11	0.13	0.15	0.17	0.19	0.22
36	0.11	0.14	0.17	0.19	0.19	0.23	0.11	0.14	0.17	0.19	0.19	0.23
37	0.12	0.15	0.19	0.19	0.20	0.24	0.12	0.15	0.19	0.19	0.20	0.24
38	0.12	0.17	0.19	0.20	0.21	0.25	0.12	0.17	0.19	0.20	0.21	0.25
39	0.13	0.19	0.20	0.21	0.23	0.26	0.13	0.19	0.20	0.21	0.23	0.26
40	0.14	0.19	0.21	0.23	0.24	0.28	0.14	0.19	0.21	0.23	0.24	0.28
41	0.15	0.20	0.22	0.24	0.25	0.31	0.15	0.20	0.22	0.24	0.25	0.31
42	0.17	0.21	0.24	0.26	0.26	0.33	0.17	0.21	0.24	0.26	0.26	0.33
43	0.19	0.22	0.25	0.26	0.29	0.34	0.19	0.22	0.25	0.26	0.28	0.34
44	0.19	0.24	0.26	0.29	0.31	0.36	0.19	0.24	0.26	0.29	0.31	0.36
45	0.20	0.25	0.28	0.32	0.33	0.39	0.20	0.25	0.28	0.31	0.33	0.39
46	0.21	0.26	0.31	0.34	0.34	0.41	0.21	0.26	0.31	0.33	0.34	0.41
47	0.23	0.29	0.34	0.35	0.37	0.44	0.23	0.28	0.33	0.35	0.36	0.44
48	0.25	0.32	0.35	0.37	0.40	0.48	0.24	0.31	0.34	0.37	0.40	0.47
49	0.25	0.33	0.37	0.40	0.43	0.51	0.25	0.33	0.37	0.40	0.43	0.50
50	0.28	0.35	0.40	0.44	0.45	0.53	0.28	0.35	0.39	0.43	0.45	0.52
51	0.31	0.37	0.44	0.46	0.50	0.58	0.31	0.37	0.43	0.46	0.48	0.57
52	0.33	0.41	0.46	0.50	0.52	0.62	0.32	0.40	0.46	0.48	0.51	0.61
53	0.35	0.44	0.50	0.55	0.56	0.67	0.35	0.43	0.48	0.53	0.55	0.67
54	0.37	0.47	0.53	0.57	0.61	0.72	0.36	0.46	0.52	0.56	0.59	0.70
55	0.40	0.50	0.57	0.62	0.64	0.75	0.39	0.48	0.56	0.61	0.63	0.75
56	0.44	0.55	0.62	0.67	0.70	0.83	0.43	0.55	0.61	0.65	0.69	0.81
57	0.47	0.61	0.68	0.73	0.76	0.89	0.46	0.59	0.67	0.72	0.75	0.89
58	0.52	0.65	0.75	0.80	0.84	0.98	0.51	0.64	0.74	0.79	0.83	0.97
59	0.57	0.72	0.81	0.87	0.92	1.07	0.56	0.72	0.80	0.86	0.91	1.06
60	0.62	0.77	0.88	0.95	0.98	1.16	0.61	0.76	0.86	0.94	0.98	1.12
61	0.68	0.86	0.97	1.05	1.08	1.25	0.68	0.85	0.96	1.01	1.07	1.24
62	0.74	0.94	1.06	1.12	1.18	1.36	0.73	0.91	1.03	1.10	1.17	1.35
63	0.80	1.00	1.13	1.22	1.28	1.47	0.79	0.99	1.12	1.20	1.25	1.46
64	0.87	1.09	1.23	1.33	1.40	1.60	0.85	1.08	1.22	1.31	1.36	1.57
65	1.00	1.25	1.43	1.53	1.58	1.84	0.99	1.24	1.41	1.50	1.56	1.82
66	1.07	1.34	1.52	1.64	1.69	1.96	1.06	1.33	1.50	1.61	1.67	1.93
67	1.17	1.45	1.65	1.77	1.83	2.12	1.16	1.43	1.62	1.74	1.80	2.09
68	1.23	1.55	1.76	1.88	1.95	2.26	1.22	1.54	1.73	1.84	1.91	2.22
69	1.33	1.68	1.89	2.01	2.09	2.42	1.31	1.65	1.86	1.98	2.07	2.39
70	1.42	1.77	2.00	2.13	2.21	2.55	1.40	1.74	1.97	2.09	2.18	2.52
71	1.58	2.00	2.26	2.40	2.50	2.87	1.56	1.97	2.21	2.37	2.44	2.82
72	1.76	2.20	2.49	2.64	2.74	3.16	1.73	2.18	2.44	2.61	2.70	3.11
73	1.91	2.39	2.68	2.86	2.97	3.40	1.88	2.37	2.65	2.82	2.93	3.36
74	2.00	2.51	2.81	2.99	3.10	3.54	1.96	2.45	2.77	2.94	3.05	3.50
75	2.16	2.70	3.03	3.22	3.33	3.83	2.12	2.66	2.99	3.17	3.28	3.76
76	2.22	2.78	3.14	3.33	3.45	3.95	2.19	2.75	3.09	3.27	3.40	3.88
77	2.34	2.94	3.30	3.51	3.63	4.16	2.31	2.90	3.26	3.45	3.59	4.09
78	2.49	3.11	3.49	3.70	3.83	4.37	2.44	3.06	3.42	3.64	3.77	4.31
79	2.67	3.34	3.75	3.98	4.11	4.71	2.63	3.29	3.70	3.92	4.06	4.63
80	2.79	3.49	3.92	4.15	4.30	4.91	2.75	3.43	3.86	4.09	4.22	4.83
81	2.90	3.63	4.08	4.31	4.46	5.07	2.86	3.59	4.02	4.25	4.39	4.99
82	3.01	3.76	4.21	4.47	4.61	5.24	2.97	3.72	4.15	4.39	4.54	5.16
83	3.22	4.03	4.50	4.76	4.93	5.58	3.17	3.97	4.44	4.70	4.85	5.49
84	3.30	4.11	4.61	4.86	5.03	5.68	3.26	4.06	4.54	4.80	4.95	5.59
85	3.58	4.46	4.97	5.24	5.41	6.12	3.51	4.38	4.88	5.17	5.32	6.03
86	3.80	4.74	5.30	5.59	5.76	6.50	3.74	4.68	5.21	5.51	5.68	6.40
87	3.85	4.80	5.36	5.65	5.82	6.57	3.78	4.73	5.28	5.57	5.73	6.48
88	4.00	4.99	5.58	5.90	6.07	6.85	3.95	4.93	5.49	5.80	5.97	6.74
89	4.33	5.41	6.04	6.37	6.56	7.39	4.26	5.32	5.94	6.27	6.46	7.28
90	4.40	5.51	6.15	6.48	6.68	7.52	4.35	5.42	6.05	6.38	6.57	7.41
91	4.69	5.83	6.52	6.88	7.08	7.99	4.61	5.75	6.41	6.77	6.97	7.87
92	4.95	6.17	6.90	7.27	7.49	8.45	4.87	6.08	6.79	7.16	7.38	8.33
93	5.23	6.52	7.27	7.67	7.91	8.92	5.15	6.42	7.16	7.57	7.79	8.79
94	5.51	6.86	7.66	8.07	8.33	9.39	5.42	6.77	7.55	7.96	8.21	9.24
95	5.79	7.22	8.05	8.48	8.75	9.87	5.69	7.11	7.93	8.36	8.61	9.71
96	6.06	7.57	8.45	8.91	9.19	10.35	5.97	7.46	8.33	8.78	9.04	10.19
97	6.37	7.94	8.86	9.34	9.64	10.85	6.27	7.82	8.72	9.20	9.48	10.67
98	6.68	8.34	9.30	9.80	10.09	11.36	6.57	8.21	9.16	9.66	9.94	11.20
99	7.00	8.72	9.72	10.25	10.55	11.87	6.89	8.59	9.58	10.09	10.40	11.69
100	7.29	9.10	10.14	10.68	10.99	12.33	7.18	8.97	10.00	10.52	10.81	12.13

Table 143
NHO Base, 120 day EP, Simple 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.09	0.11	0.11	0.12	0.13	0.17	0.08	0.10	0.11	0.11	0.12	0.15
31	0.09	0.11	0.12	0.13	0.14	0.19	0.08	0.11	0.11	0.12	0.13	0.15
32	0.10	0.11	0.12	0.14	0.14	0.19	0.09	0.11	0.12	0.13	0.13	0.17
33	0.10	0.11	0.13	0.14	0.15	0.19	0.09	0.11	0.12	0.13	0.14	0.19
34	0.10	0.12	0.14	0.15	0.17	0.20	0.10	0.11	0.13	0.14	0.15	0.19
35	0.11	0.13	0.15	0.17	0.19	0.21	0.10	0.12	0.13	0.15	0.15	0.20
36	0.11	0.13	0.15	0.19	0.19	0.22	0.11	0.12	0.14	0.15	0.17	0.21
37	0.11	0.14	0.17	0.19	0.20	0.23	0.11	0.13	0.15	0.17	0.19	0.22
38	0.12	0.15	0.19	0.20	0.21	0.25	0.11	0.14	0.17	0.19	0.19	0.23
39	0.12	0.17	0.19	0.21	0.22	0.26	0.11	0.15	0.19	0.19	0.20	0.24
40	0.13	0.19	0.20	0.22	0.23	0.26	0.12	0.17	0.19	0.20	0.21	0.25
41	0.14	0.19	0.21	0.23	0.24	0.29	0.13	0.19	0.20	0.21	0.23	0.26
42	0.15	0.20	0.23	0.25	0.26	0.32	0.14	0.19	0.21	0.23	0.24	0.28
43	0.17	0.21	0.24	0.26	0.26	0.34	0.15	0.20	0.22	0.24	0.25	0.31
44	0.19	0.23	0.26	0.28	0.29	0.35	0.17	0.21	0.24	0.26	0.26	0.33
45	0.19	0.24	0.26	0.29	0.32	0.37	0.19	0.22	0.25	0.26	0.29	0.34
46	0.21	0.26	0.29	0.32	0.34	0.40	0.19	0.24	0.26	0.29	0.32	0.36
47	0.22	0.26	0.32	0.34	0.35	0.43	0.20	0.25	0.29	0.32	0.34	0.40
48	0.23	0.29	0.34	0.36	0.39	0.46	0.22	0.26	0.32	0.34	0.35	0.41
49	0.24	0.32	0.36	0.39	0.41	0.48	0.23	0.29	0.33	0.36	0.37	0.45
50	0.26	0.34	0.37	0.41	0.45	0.52	0.24	0.32	0.36	0.37	0.40	0.48
51	0.29	0.36	0.41	0.45	0.47	0.56	0.26	0.34	0.37	0.41	0.44	0.52
52	0.31	0.39	0.45	0.47	0.50	0.59	0.29	0.35	0.41	0.44	0.47	0.55
53	0.34	0.41	0.47	0.52	0.55	0.64	0.31	0.39	0.44	0.47	0.50	0.59
54	0.35	0.45	0.51	0.56	0.58	0.68	0.33	0.41	0.47	0.51	0.53	0.63
55	0.37	0.47	0.55	0.58	0.62	0.73	0.35	0.45	0.51	0.55	0.57	0.68
56	0.41	0.52	0.59	0.64	0.68	0.80	0.39	0.48	0.55	0.59	0.62	0.73
57	0.46	0.57	0.65	0.70	0.74	0.86	0.41	0.52	0.61	0.65	0.68	0.80
58	0.50	0.62	0.70	0.76	0.80	0.94	0.45	0.57	0.65	0.70	0.74	0.86
59	0.53	0.69	0.77	0.84	0.88	1.01	0.50	0.63	0.72	0.77	0.81	0.95
60	0.59	0.75	0.84	0.89	0.95	1.10	0.55	0.68	0.77	0.84	0.87	1.01
61	0.64	0.83	0.94	0.99	1.05	1.21	0.59	0.75	0.86	0.92	0.96	1.11
62	0.70	0.88	1.00	1.08	1.12	1.31	0.64	0.81	0.94	0.99	1.03	1.20
63	0.76	0.97	1.09	1.18	1.22	1.42	0.70	0.88	1.00	1.08	1.12	1.31
64	0.83	1.05	1.19	1.28	1.33	1.54	0.76	0.96	1.09	1.18	1.22	1.42
65	0.96	1.21	1.36	1.45	1.53	1.77	0.88	1.11	1.25	1.34	1.41	1.62
66	1.03	1.30	1.45	1.56	1.62	1.88	0.94	1.19	1.34	1.43	1.50	1.72
67	1.10	1.40	1.57	1.68	1.76	2.04	1.01	1.29	1.45	1.55	1.62	1.86
68	1.19	1.49	1.68	1.79	1.86	2.16	1.08	1.36	1.54	1.65	1.72	1.98
69	1.28	1.60	1.82	1.94	2.01	2.31	1.17	1.47	1.66	1.78	1.85	2.13
70	1.34	1.69	1.91	2.04	2.12	2.44	1.23	1.55	1.76	1.88	1.95	2.24
71	1.53	1.91	2.16	2.29	2.39	2.74	1.40	1.76	1.97	2.10	2.19	2.52
72	1.68	2.10	2.38	2.53	2.63	3.01	1.54	1.94	2.18	2.31	2.41	2.76
73	1.82	2.29	2.57	2.74	2.83	3.26	1.67	2.09	2.37	2.51	2.61	2.98
74	1.90	2.39	2.68	2.86	2.97	3.40	1.74	2.19	2.45	2.62	2.71	3.11
75	2.06	2.57	2.89	3.07	3.18	3.65	1.88	2.37	2.65	2.82	2.93	3.34
76	2.13	2.66	2.99	3.18	3.29	3.77	1.94	2.44	2.75	2.92	3.01	3.45
77	2.24	2.81	3.16	3.36	3.48	3.97	2.05	2.57	2.89	3.07	3.18	3.63
78	2.37	2.97	3.33	3.53	3.65	4.18	2.17	2.73	3.05	3.23	3.36	3.83
79	2.55	3.19	3.59	3.80	3.94	4.49	2.32	2.93	3.28	3.48	3.61	4.11
80	2.66	3.34	3.74	3.97	4.10	4.68	2.43	3.06	3.42	3.63	3.75	4.28
81	2.77	3.48	3.88	4.11	4.26	4.84	2.54	3.18	3.55	3.77	3.89	4.43
82	2.87	3.61	4.03	4.26	4.40	4.99	2.63	3.30	3.70	3.89	4.03	4.58
83	3.07	3.85	4.31	4.55	4.70	5.32	2.82	3.53	3.95	4.16	4.31	4.86
84	3.15	3.95	4.40	4.64	4.80	5.41	2.88	3.61	4.03	4.25	4.38	4.95
85	3.40	4.25	4.74	5.01	5.17	5.83	3.11	3.89	4.35	4.59	4.73	5.34
86	3.63	4.52	5.06	5.34	5.51	6.20	3.31	4.15	4.62	4.87	5.04	5.68
87	3.66	4.59	5.12	5.40	5.57	6.28	3.37	4.20	4.69	4.94	5.09	5.73
88	3.83	4.79	5.34	5.63	5.80	6.53	3.51	4.38	4.87	5.15	5.30	5.96
89	4.14	5.17	5.76	6.07	6.27	7.05	3.78	4.73	5.28	5.56	5.73	6.45
90	4.21	5.27	5.87	6.18	6.38	7.18	3.86	4.82	5.37	5.67	5.83	6.56
91	4.47	5.58	6.22	6.56	6.77	7.62	4.09	5.12	5.70	6.01	6.18	6.96
92	4.72	5.91	6.58	6.94	7.15	8.06	4.33	5.41	6.03	6.34	6.55	7.36
93	4.98	6.24	6.94	7.33	7.55	8.50	4.57	5.71	6.37	6.70	6.91	7.77
94	5.25	6.56	7.33	7.72	7.95	8.95	4.81	6.02	6.69	7.05	7.27	8.18
95	5.52	6.90	7.70	8.11	8.36	9.42	5.06	6.31	7.03	7.41	7.65	8.59
96	5.80	7.24	8.07	8.50	8.78	9.88	5.30	6.63	7.38	7.78	8.02	9.02
97	6.07	7.59	8.46	8.92	9.20	10.35	5.57	6.96	7.74	8.15	8.42	9.45
98	6.38	7.96	8.88	9.35	9.65	10.85	5.83	7.29	8.12	8.56	8.82	9.90
99	6.67	8.34	9.30	9.79	10.08	11.33	6.12	7.63	8.49	8.94	9.21	10.33
100	6.96	8.69	9.68	10.20	10.49	11.76	6.38	7.96	8.86	9.32	9.58	10.74

Table 144
NHO Base, 180 day EP, Simple 2X Cap Inflation

Table 145
NHO Base, 365 day EP, Simple 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.07	0.08	0.10	0.10	0.11	0.12	0.03	0.04	0.07	0.08	0.08	0.09
31	0.07	0.09	0.10	0.11	0.11	0.13	0.03	0.04	0.07	0.08	0.08	0.10
32	0.07	0.09	0.10	0.11	0.11	0.13	0.03	0.07	0.08	0.08	0.09	0.10
33	0.08	0.10	0.11	0.11	0.11	0.14	0.04	0.07	0.08	0.09	0.09	0.10
34	0.08	0.10	0.11	0.11	0.12	0.14	0.04	0.07	0.08	0.09	0.09	0.11
35	0.08	0.11	0.11	0.12	0.13	0.15	0.04	0.08	0.09	0.09	0.10	0.11
36	0.09	0.11	0.12	0.13	0.13	0.17	0.04	0.08	0.09	0.10	0.10	0.11
37	0.09	0.11	0.12	0.13	0.14	0.19	0.07	0.08	0.09	0.10	0.11	0.11
38	0.10	0.11	0.13	0.14	0.15	0.19	0.07	0.09	0.10	0.11	0.11	0.12
39	0.10	0.12	0.14	0.15	0.17	0.20	0.07	0.09	0.10	0.11	0.11	0.13
40	0.11	0.13	0.14	0.17	0.19	0.21	0.08	0.10	0.11	0.11	0.12	0.13
41	0.11	0.13	0.15	0.19	0.19	0.22	0.08	0.10	0.11	0.11	0.12	0.14
42	0.11	0.14	0.17	0.19	0.20	0.23	0.09	0.11	0.11	0.12	0.13	0.15
43	0.12	0.15	0.19	0.20	0.21	0.25	0.09	0.11	0.12	0.13	0.14	0.17
44	0.13	0.17	0.19	0.21	0.22	0.26	0.10	0.11	0.13	0.14	0.15	0.19
45	0.13	0.19	0.21	0.22	0.24	0.28	0.10	0.12	0.13	0.15	0.15	0.19
46	0.14	0.19	0.22	0.24	0.25	0.29	0.11	0.12	0.14	0.17	0.19	0.20
47	0.15	0.21	0.24	0.25	0.26	0.32	0.11	0.13	0.15	0.19	0.19	0.21
48	0.19	0.22	0.25	0.26	0.29	0.34	0.11	0.14	0.17	0.19	0.20	0.23
49	0.19	0.24	0.26	0.29	0.32	0.36	0.12	0.15	0.19	0.20	0.21	0.24
50	0.20	0.24	0.29	0.32	0.33	0.39	0.13	0.17	0.20	0.22	0.23	0.25
51	0.22	0.26	0.32	0.33	0.35	0.41	0.14	0.19	0.21	0.23	0.24	0.28
52	0.22	0.29	0.33	0.35	0.37	0.44	0.15	0.20	0.22	0.24	0.25	0.29
53	0.24	0.32	0.35	0.39	0.41	0.47	0.15	0.22	0.24	0.26	0.28	0.32
54	0.26	0.33	0.39	0.41	0.44	0.51	0.19	0.22	0.25	0.28	0.29	0.33
55	0.28	0.36	0.41	0.44	0.46	0.53	0.20	0.24	0.26	0.31	0.31	0.36
56	0.31	0.39	0.44	0.48	0.50	0.59	0.21	0.26	0.29	0.33	0.34	0.39
57	0.33	0.43	0.48	0.52	0.55	0.64	0.22	0.28	0.32	0.35	0.36	0.41
58	0.36	0.46	0.52	0.57	0.59	0.69	0.25	0.31	0.35	0.39	0.40	0.46
59	0.40	0.51	0.58	0.62	0.65	0.75	0.28	0.34	0.39	0.41	0.44	0.50
60	0.44	0.56	0.63	0.67	0.70	0.81	0.29	0.36	0.41	0.44	0.47	0.53
61	0.47	0.61	0.68	0.74	0.77	0.89	0.32	0.40	0.46	0.50	0.51	0.58
62	0.52	0.65	0.74	0.80	0.84	0.97	0.34	0.44	0.48	0.52	0.55	0.63
63	0.57	0.72	0.81	0.86	0.91	1.05	0.37	0.47	0.52	0.57	0.59	0.67
64	0.61	0.77	0.87	0.94	0.98	1.12	0.41	0.51	0.57	0.61	0.64	0.73
65	0.70	0.88	1.00	1.07	1.11	1.29	0.47	0.58	0.65	0.70	0.74	0.83
66	0.75	0.96	1.07	1.13	1.19	1.36	0.51	0.62	0.69	0.75	0.77	0.88
67	0.81	1.03	1.16	1.23	1.29	1.47	0.55	0.67	0.75	0.81	0.84	0.95
68	0.86	1.09	1.22	1.32	1.36	1.57	0.58	0.72	0.80	0.86	0.88	1.00
69	0.94	1.18	1.32	1.42	1.47	1.68	0.63	0.76	0.86	0.92	0.96	1.08
70	0.98	1.23	1.40	1.49	1.55	1.77	0.65	0.81	0.89	0.96	1.00	1.12
71	1.11	1.41	1.56	1.67	1.74	1.98	0.74	0.91	1.00	1.08	1.11	1.25
72	1.22	1.55	1.72	1.83	1.91	2.18	0.81	0.99	1.10	1.18	1.22	1.38
73	1.33	1.67	1.86	1.98	2.06	2.34	0.88	1.08	1.19	1.28	1.32	1.47
74	1.40	1.74	1.95	2.07	2.15	2.44	0.92	1.11	1.24	1.32	1.36	1.54
75	1.50	1.88	2.09	2.22	2.31	2.63	0.98	1.20	1.33	1.42	1.46	1.65
76	1.55	1.94	2.17	2.30	2.39	2.71	1.01	1.23	1.38	1.46	1.52	1.69
77	1.64	2.05	2.28	2.42	2.51	2.86	1.08	1.31	1.45	1.54	1.58	1.78
78	1.72	2.16	2.40	2.55	2.64	3.00	1.12	1.38	1.53	1.61	1.67	1.88
79	1.85	2.32	2.57	2.74	2.85	3.22	1.22	1.47	1.64	1.73	1.79	2.00
80	1.94	2.42	2.70	2.86	2.95	3.36	1.28	1.54	1.69	1.80	1.85	2.08
81	2.02	2.52	2.79	2.97	3.06	3.47	1.32	1.60	1.76	1.86	1.91	2.15
82	2.09	2.62	2.89	3.06	3.16	3.58	1.36	1.65	1.82	1.91	1.96	2.19
83	2.24	2.79	3.09	3.27	3.37	3.78	1.45	1.76	1.93	2.04	2.08	2.31
84	2.30	2.86	3.16	3.33	3.42	3.85	1.47	1.78	1.96	2.06	2.10	2.33
85	2.49	3.07	3.40	3.59	3.70	4.14	1.60	1.91	2.10	2.21	2.27	2.52
86	2.64	3.28	3.62	3.82	3.94	4.40	1.69	2.04	2.24	2.34	2.41	2.66
87	2.67	3.31	3.66	3.86	3.98	4.46	1.72	2.06	2.27	2.38	2.43	2.68
88	2.78	3.47	3.82	4.02	4.14	4.63	1.79	2.15	2.34	2.46	2.53	2.79
89	3.01	3.74	4.13	4.35	4.48	4.99	1.94	2.32	2.54	2.66	2.73	3.01
90	3.06	3.80	4.20	4.42	4.55	5.09	1.97	2.37	2.59	2.71	2.77	3.07
91	3.26	4.04	4.46	4.70	4.83	5.40	2.08	2.51	2.75	2.88	2.94	3.26
92	3.43	4.27	4.71	4.96	5.10	5.71	2.21	2.65	2.90	3.05	3.11	3.45
93	3.63	4.50	4.97	5.24	5.40	6.04	2.33	2.79	3.06	3.22	3.28	3.64
94	3.83	4.74	5.24	5.52	5.68	6.36	2.45	2.94	3.22	3.39	3.47	3.83
95	4.02	4.98	5.51	5.80	5.96	6.67	2.57	3.09	3.39	3.55	3.63	4.02
96	4.21	5.24	5.78	6.07	6.26	7.00	2.71	3.25	3.54	3.73	3.82	4.21
97	4.42	5.49	6.05	6.38	6.56	7.34	2.85	3.40	3.73	3.91	3.99	4.42
98	4.63	5.76	6.34	6.68	6.88	7.67	2.98	3.58	3.91	4.09	4.18	4.62
99	4.85	6.03	6.63	6.99	7.17	8.01	3.11	3.73	4.08	4.26	4.35	4.81
100	5.06	6.28	6.91	7.26	7.46	8.31	3.25	3.87	4.22	4.42	4.49	4.96

Table 147
NHO Base, 30 day EP, Compound 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.10	0.12	0.14	0.15	0.17	0.20	0.09	0.12	0.13	0.14	0.15	0.19
31	0.10	0.13	0.15	0.17	0.17	0.21	0.10	0.12	0.14	0.15	0.17	0.20
32	0.11	0.13	0.15	0.17	0.17	0.22	0.10	0.13	0.15	0.17	0.17	0.21
33	0.11	0.14	0.17	0.17	0.19	0.23	0.11	0.13	0.15	0.17	0.17	0.22
34	0.12	0.15	0.17	0.19	0.20	0.24	0.11	0.14	0.17	0.17	0.19	0.23
35	0.12	0.15	0.19	0.20	0.21	0.25	0.12	0.15	0.17	0.19	0.20	0.24
36	0.13	0.17	0.19	0.21	0.22	0.26	0.13	0.17	0.19	0.20	0.21	0.25
37	0.14	0.17	0.20	0.22	0.23	0.28	0.13	0.17	0.20	0.21	0.22	0.26
38	0.15	0.19	0.22	0.23	0.24	0.29	0.14	0.17	0.21	0.22	0.23	0.28
39	0.15	0.20	0.23	0.24	0.26	0.31	0.15	0.19	0.22	0.23	0.24	0.29
40	0.17	0.21	0.24	0.26	0.28	0.33	0.17	0.20	0.23	0.25	0.26	0.32
41	0.17	0.23	0.25	0.28	0.29	0.35	0.17	0.22	0.24	0.26	0.28	0.33
42	0.19	0.24	0.28	0.29	0.31	0.37	0.19	0.23	0.26	0.28	0.29	0.35
43	0.21	0.25	0.29	0.32	0.33	0.39	0.20	0.24	0.28	0.29	0.32	0.37
44	0.22	0.28	0.31	0.33	0.35	0.41	0.21	0.26	0.29	0.32	0.34	0.39
45	0.23	0.29	0.33	0.36	0.37	0.45	0.22	0.28	0.32	0.34	0.36	0.43
46	0.25	0.31	0.35	0.39	0.39	0.47	0.23	0.29	0.34	0.36	0.39	0.45
47	0.26	0.33	0.39	0.40	0.43	0.50	0.25	0.32	0.36	0.39	0.40	0.48
48	0.28	0.36	0.40	0.44	0.46	0.55	0.28	0.34	0.39	0.41	0.44	0.52
49	0.31	0.37	0.44	0.46	0.48	0.57	0.29	0.35	0.41	0.44	0.46	0.55
50	0.33	0.41	0.46	0.50	0.52	0.62	0.32	0.39	0.44	0.47	0.50	0.59
51	0.35	0.44	0.50	0.55	0.56	0.67	0.34	0.43	0.47	0.51	0.55	0.64
52	0.37	0.47	0.55	0.58	0.61	0.73	0.35	0.45	0.51	0.55	0.58	0.68
53	0.40	0.50	0.58	0.62	0.65	0.76	0.39	0.48	0.55	0.58	0.62	0.73
54	0.44	0.55	0.62	0.67	0.70	0.83	0.41	0.52	0.58	0.64	0.67	0.79
55	0.47	0.59	0.67	0.73	0.75	0.89	0.45	0.57	0.64	0.69	0.73	0.85
56	0.52	0.64	0.74	0.79	0.83	0.97	0.48	0.61	0.69	0.75	0.79	0.94
57	0.57	0.72	0.81	0.87	0.91	1.08	0.53	0.69	0.77	0.84	0.86	1.01
58	0.63	0.79	0.88	0.96	1.00	1.17	0.59	0.75	0.85	0.91	0.95	1.11
59	0.69	0.86	0.98	1.05	1.09	1.28	0.65	0.81	0.94	0.99	1.05	1.21
60	0.76	0.96	1.08	1.17	1.21	1.41	0.73	0.91	1.03	1.10	1.16	1.34
61	0.84	1.05	1.18	1.25	1.32	1.54	0.79	0.98	1.11	1.20	1.25	1.45
62	0.92	1.16	1.30	1.40	1.45	1.68	0.86	1.09	1.23	1.32	1.38	1.61
63	1.00	1.24	1.42	1.52	1.57	1.83	0.95	1.19	1.34	1.44	1.50	1.74
64	1.11	1.40	1.56	1.67	1.74	2.02	1.06	1.31	1.47	1.58	1.66	1.93
65	1.29	1.60	1.80	1.93	2.00	2.32	1.21	1.53	1.71	1.83	1.91	2.21
66	1.41	1.74	1.96	2.09	2.18	2.52	1.32	1.65	1.86	1.98	2.07	2.40
67	1.49	1.86	2.10	2.24	2.33	2.70	1.42	1.78	2.00	2.15	2.22	2.56
68	1.64	2.04	2.29	2.44	2.53	2.93	1.54	1.93	2.18	2.32	2.42	2.79
69	1.77	2.20	2.49	2.65	2.75	3.17	1.67	2.09	2.37	2.52	2.62	3.03
70	1.89	2.34	2.64	2.81	2.93	3.38	1.78	2.22	2.51	2.67	2.78	3.21
71	2.15	2.66	3.00	3.19	3.31	3.83	2.02	2.53	2.86	3.04	3.15	3.63
72	2.39	2.97	3.33	3.54	3.67	4.22	2.26	2.82	3.17	3.37	3.49	4.02
73	2.55	3.18	3.59	3.80	3.94	4.51	2.41	3.03	3.40	3.62	3.74	4.30
74	2.75	3.42	3.85	4.08	4.22	4.85	2.61	3.25	3.65	3.88	4.02	4.61
75	2.88	3.58	4.02	4.26	4.42	5.06	2.73	3.39	3.82	4.06	4.20	4.81
76	3.06	3.82	4.28	4.54	4.70	5.40	2.90	3.62	4.07	4.32	4.47	5.12
77	3.21	3.98	4.47	4.74	4.92	5.63	3.03	3.78	4.25	4.50	4.68	5.34
78	3.41	4.25	4.75	5.05	5.21	5.97	3.22	4.03	4.51	4.80	4.96	5.68
79	3.53	4.39	4.93	5.23	5.40	6.17	3.34	4.18	4.68	4.96	5.13	5.85
80	3.73	4.63	5.19	5.49	5.69	6.49	3.52	4.39	4.93	5.21	5.40	6.16
81	3.92	4.86	5.45	5.78	5.95	6.79	3.71	4.62	5.18	5.48	5.67	6.45
82	3.99	4.97	5.56	5.89	6.07	6.91	3.77	4.72	5.28	5.58	5.78	6.56
83	4.18	5.19	5.81	6.14	6.33	7.18	3.96	4.93	5.52	5.83	6.02	6.82
84	4.32	5.37	6.00	6.33	6.52	7.39	4.09	5.09	5.70	6.02	6.19	7.02
85	4.54	5.64	6.30	6.66	6.86	7.76	4.30	5.36	5.97	6.31	6.51	7.37
86	4.86	6.04	6.74	7.12	7.34	8.31	4.60	5.73	6.41	6.77	6.97	7.88
87	4.97	6.18	6.90	7.28	7.50	8.48	4.71	5.87	6.56	6.91	7.13	8.05
88	5.21	6.49	7.24	7.63	7.87	8.88	4.95	6.16	6.88	7.25	7.48	8.44
89	5.43	6.75	7.52	7.95	8.18	9.24	5.15	6.40	7.15	7.54	7.77	8.78
90	5.57	6.91	7.71	8.13	8.37	9.45	5.27	6.56	7.33	7.72	7.96	8.98
91	5.91	7.33	8.18	8.62	8.88	10.03	5.59	6.96	7.77	8.20	8.45	9.53
92	6.25	7.74	8.66	9.12	9.41	10.62	5.91	7.36	8.22	8.67	8.93	10.08
93	6.60	8.18	9.14	9.64	9.92	11.21	6.24	7.77	8.68	9.15	9.43	10.64
94	6.93	8.61	9.63	10.14	10.44	11.80	6.57	8.18	9.14	9.64	9.92	11.20
95	7.29	9.05	10.11	10.66	10.98	12.39	6.90	8.59	9.59	10.12	10.43	11.76
96	7.65	9.50	10.60	11.18	11.52	12.99	7.25	9.02	10.07	10.63	10.93	12.34
97	8.02	9.96	11.12	11.73	12.08	13.63	7.60	9.46	10.56	11.13	11.47	12.94
98	8.43	10.45	11.66	12.31	12.67	14.28	7.98	9.93	11.09	11.69	12.05	13.55
99	8.82	10.93	12.21	12.86	13.26	14.91	8.35	10.40	11.59	12.22	12.58	14.16
100	9.20	11.42	12.73	13.42	13.79	15.50	8.71	10.85	12.09	12.73	13.10	14.72

Table 148
NHO Base, 60 day EP, Compound 2X Cap Inflation

Table 149
NHO Base, 90 day EP, Compound 2X Cap Inflation

Table 150
NHO Base, 100 day EP, Compound 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.09	0.11	0.13	0.14	0.15	0.17	0.09	0.11	0.13	0.14	0.15	0.17
31	0.09	0.12	0.13	0.14	0.15	0.19	0.09	0.12	0.13	0.14	0.15	0.19
32	0.10	0.12	0.14	0.15	0.17	0.20	0.10	0.12	0.14	0.15	0.17	0.20
33	0.10	0.13	0.15	0.17	0.17	0.21	0.10	0.13	0.15	0.17	0.17	0.21
34	0.11	0.14	0.15	0.17	0.17	0.22	0.11	0.14	0.15	0.17	0.17	0.22
35	0.11	0.14	0.17	0.17	0.19	0.23	0.11	0.14	0.17	0.17	0.19	0.23
36	0.12	0.15	0.17	0.19	0.20	0.24	0.12	0.15	0.17	0.19	0.20	0.24
37	0.13	0.17	0.19	0.20	0.21	0.25	0.13	0.17	0.19	0.20	0.21	0.25
38	0.13	0.17	0.20	0.21	0.22	0.26	0.13	0.17	0.20	0.21	0.22	0.26
39	0.14	0.19	0.21	0.22	0.24	0.28	0.14	0.19	0.21	0.22	0.24	0.28
40	0.15	0.20	0.22	0.24	0.25	0.29	0.15	0.20	0.22	0.24	0.25	0.29
41	0.17	0.21	0.23	0.25	0.26	0.32	0.17	0.21	0.23	0.25	0.26	0.32
42	0.17	0.22	0.25	0.28	0.28	0.34	0.17	0.22	0.25	0.28	0.28	0.34
43	0.19	0.23	0.26	0.28	0.31	0.36	0.19	0.23	0.26	0.28	0.29	0.36
44	0.20	0.25	0.28	0.31	0.32	0.39	0.20	0.25	0.28	0.31	0.32	0.39
45	0.21	0.26	0.29	0.33	0.34	0.40	0.21	0.26	0.29	0.32	0.34	0.40
46	0.22	0.28	0.32	0.35	0.36	0.44	0.22	0.28	0.32	0.34	0.36	0.43
47	0.24	0.31	0.35	0.37	0.39	0.46	0.24	0.29	0.34	0.37	0.39	0.46
48	0.26	0.33	0.37	0.39	0.41	0.50	0.25	0.32	0.36	0.39	0.41	0.50
49	0.26	0.34	0.39	0.43	0.44	0.53	0.26	0.34	0.39	0.43	0.44	0.52
50	0.29	0.36	0.43	0.45	0.47	0.56	0.29	0.36	0.41	0.44	0.47	0.55
51	0.32	0.40	0.45	0.48	0.52	0.61	0.32	0.39	0.44	0.48	0.51	0.59
52	0.34	0.44	0.48	0.53	0.55	0.65	0.34	0.43	0.48	0.52	0.55	0.64
53	0.36	0.46	0.52	0.57	0.58	0.70	0.36	0.45	0.51	0.56	0.58	0.69
54	0.40	0.50	0.57	0.61	0.64	0.75	0.39	0.48	0.56	0.59	0.63	0.75
55	0.43	0.53	0.61	0.67	0.69	0.81	0.41	0.52	0.59	0.65	0.68	0.80
56	0.46	0.59	0.67	0.72	0.75	0.88	0.45	0.58	0.65	0.70	0.74	0.87
57	0.52	0.65	0.74	0.79	0.84	0.98	0.51	0.64	0.73	0.77	0.83	0.97
58	0.56	0.70	0.81	0.86	0.91	1.07	0.56	0.70	0.80	0.86	0.89	1.06
59	0.62	0.79	0.88	0.95	0.99	1.17	0.61	0.77	0.87	0.94	0.99	1.13
60	0.69	0.86	0.99	1.07	1.10	1.29	0.68	0.86	0.97	1.05	1.09	1.28
61	0.75	0.95	1.07	1.16	1.20	1.40	0.74	0.94	1.06	1.12	1.18	1.38
62	0.83	1.05	1.19	1.25	1.32	1.54	0.81	1.01	1.17	1.24	1.30	1.52
63	0.89	1.13	1.29	1.38	1.43	1.67	0.89	1.11	1.28	1.35	1.42	1.65
64	0.99	1.24	1.42	1.53	1.58	1.84	0.98	1.23	1.40	1.50	1.57	1.80
65	1.16	1.44	1.64	1.74	1.83	2.10	1.13	1.43	1.61	1.72	1.79	2.08
66	1.24	1.57	1.78	1.90	1.97	2.29	1.23	1.55	1.74	1.88	1.95	2.26
67	1.34	1.68	1.91	2.05	2.12	2.45	1.33	1.66	1.88	2.01	2.09	2.42
68	1.46	1.84	2.08	2.21	2.30	2.66	1.44	1.82	2.05	2.18	2.27	2.63
69	1.58	2.00	2.26	2.40	2.50	2.88	1.56	1.96	2.21	2.37	2.46	2.85
70	1.69	2.13	2.40	2.55	2.65	3.06	1.67	2.09	2.37	2.52	2.62	3.01
71	1.93	2.42	2.73	2.89	3.00	3.47	1.89	2.38	2.67	2.86	2.95	3.41
72	2.15	2.67	3.01	3.21	3.33	3.84	2.10	2.64	2.98	3.17	3.29	3.77
73	2.30	2.88	3.25	3.43	3.58	4.10	2.27	2.83	3.19	3.39	3.52	4.04
74	2.46	3.10	3.49	3.71	3.84	4.40	2.43	3.05	3.43	3.65	3.77	4.35
75	2.57	3.23	3.63	3.86	3.99	4.59	2.54	3.19	3.59	3.80	3.95	4.51
76	2.76	3.45	3.87	4.11	4.27	4.88	2.71	3.40	3.83	4.06	4.20	4.82
77	2.88	3.61	4.06	4.30	4.46	5.09	2.83	3.55	3.99	4.22	4.38	5.03
78	3.06	3.84	4.31	4.57	4.73	5.41	3.03	3.78	4.25	4.50	4.66	5.32
79	3.17	3.97	4.47	4.73	4.88	5.59	3.12	3.91	4.39	4.66	4.83	5.51
80	3.36	4.19	4.71	4.98	5.15	5.89	3.30	4.13	4.63	4.91	5.07	5.79
81	3.52	4.40	4.94	5.23	5.40	6.15	3.47	4.33	4.86	5.15	5.32	6.05
82	3.60	4.49	5.04	5.32	5.51	6.26	3.54	4.43	4.96	5.24	5.42	6.16
83	3.76	4.71	5.25	5.56	5.73	6.50	3.71	4.63	5.18	5.47	5.65	6.40
84	3.88	4.85	5.43	5.73	5.92	6.68	3.83	4.79	5.35	5.65	5.82	6.58
85	4.09	5.10	5.71	6.03	6.20	7.02	4.03	5.04	5.61	5.93	6.13	6.91
86	4.38	5.47	6.12	6.45	6.64	7.50	4.32	5.40	6.02	6.36	6.55	7.39
87	4.48	5.60	6.26	6.60	6.80	7.67	4.42	5.52	6.16	6.49	6.69	7.55
88	4.71	5.87	6.56	6.91	7.13	8.03	4.63	5.79	6.46	6.81	7.02	7.91
89	4.91	6.12	6.82	7.18	7.41	8.36	4.82	6.02	6.72	7.10	7.29	8.23
90	5.01	6.26	6.99	7.36	7.59	8.56	4.94	6.16	6.88	7.25	7.48	8.43
91	5.31	6.63	7.40	7.81	8.05	9.08	5.24	6.53	7.29	7.69	7.93	8.94
92	5.63	7.02	7.83	8.26	8.51	9.59	5.54	6.91	7.72	8.13	8.38	9.45
93	5.94	7.40	8.26	8.72	8.99	10.13	5.84	7.29	8.14	8.59	8.86	9.99
94	6.26	7.81	8.71	9.19	9.46	10.67	6.16	7.69	8.58	9.04	9.32	10.51
95	6.57	8.20	9.15	9.65	9.94	11.21	6.48	8.07	9.02	9.50	9.80	11.03
96	6.90	8.60	9.60	10.13	10.43	11.76	6.79	8.47	9.46	9.97	10.27	11.58
97	7.24	9.03	10.07	10.62	10.93	12.32	7.13	8.90	9.92	10.45	10.78	12.13
98	7.59	9.47	10.56	11.13	11.47	12.93	7.48	9.33	10.41	10.98	11.30	12.72
99	7.94	9.91	11.04	11.64	11.99	13.48	7.82	9.77	10.89	11.47	11.81	13.28
100	8.29	10.33	11.53	12.13	12.49	14.01	8.17	10.19	11.35	11.96	12.30	13.79

Table 151
NHO Base, 120 day EP, Compound 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.09	0.11	0.12	0.13	0.14	0.17	0.08	0.10	0.12	0.12	0.13	0.17
31	0.09	0.11	0.13	0.14	0.15	0.19	0.08	0.11	0.12	0.13	0.14	0.17
32	0.10	0.12	0.13	0.15	0.15	0.19	0.09	0.11	0.13	0.14	0.14	0.17
33	0.10	0.12	0.14	0.15	0.17	0.20	0.09	0.12	0.13	0.14	0.15	0.19
34	0.10	0.13	0.15	0.17	0.17	0.21	0.10	0.12	0.14	0.15	0.17	0.20
35	0.11	0.14	0.17	0.17	0.19	0.22	0.10	0.13	0.14	0.17	0.17	0.21
36	0.12	0.14	0.17	0.19	0.20	0.23	0.11	0.13	0.15	0.17	0.17	0.22
37	0.12	0.15	0.17	0.20	0.21	0.24	0.11	0.14	0.17	0.17	0.19	0.23
38	0.13	0.17	0.19	0.21	0.22	0.26	0.12	0.15	0.17	0.19	0.20	0.24
39	0.13	0.17	0.20	0.22	0.23	0.28	0.12	0.17	0.19	0.20	0.21	0.25
40	0.14	0.19	0.21	0.23	0.24	0.28	0.13	0.17	0.20	0.21	0.22	0.26
41	0.15	0.20	0.22	0.24	0.25	0.31	0.14	0.19	0.21	0.22	0.24	0.28
42	0.17	0.21	0.24	0.26	0.28	0.33	0.15	0.20	0.22	0.24	0.25	0.29
43	0.17	0.22	0.25	0.28	0.28	0.35	0.17	0.21	0.23	0.25	0.26	0.32
44	0.19	0.24	0.28	0.29	0.31	0.37	0.17	0.22	0.25	0.28	0.28	0.34
45	0.20	0.25	0.28	0.31	0.33	0.39	0.19	0.23	0.26	0.28	0.31	0.36
46	0.22	0.28	0.31	0.33	0.35	0.41	0.20	0.25	0.28	0.31	0.33	0.39
47	0.23	0.28	0.33	0.36	0.37	0.45	0.21	0.26	0.31	0.33	0.35	0.41
48	0.24	0.31	0.35	0.39	0.40	0.48	0.23	0.28	0.33	0.35	0.37	0.44
49	0.25	0.34	0.37	0.41	0.44	0.51	0.24	0.31	0.34	0.37	0.40	0.46
50	0.28	0.35	0.40	0.44	0.46	0.55	0.25	0.33	0.37	0.40	0.43	0.51
51	0.31	0.37	0.44	0.47	0.50	0.58	0.28	0.35	0.40	0.44	0.45	0.55
52	0.33	0.41	0.47	0.51	0.53	0.63	0.31	0.37	0.44	0.46	0.50	0.58
53	0.35	0.44	0.50	0.55	0.57	0.67	0.32	0.40	0.46	0.50	0.52	0.62
54	0.37	0.48	0.55	0.58	0.62	0.73	0.34	0.44	0.50	0.55	0.57	0.67
55	0.40	0.51	0.58	0.63	0.67	0.77	0.37	0.48	0.55	0.58	0.61	0.73
56	0.45	0.56	0.64	0.69	0.73	0.85	0.41	0.52	0.59	0.63	0.67	0.77
57	0.50	0.62	0.70	0.76	0.80	0.94	0.45	0.57	0.65	0.70	0.74	0.86
58	0.55	0.68	0.77	0.84	0.87	1.01	0.48	0.63	0.70	0.77	0.80	0.94
59	0.58	0.75	0.85	0.92	0.96	1.11	0.55	0.69	0.79	0.85	0.88	1.03
60	0.65	0.84	0.94	1.00	1.07	1.23	0.61	0.76	0.86	0.94	0.98	1.13
61	0.72	0.91	1.03	1.09	1.16	1.33	0.65	0.84	0.95	1.01	1.06	1.23
62	0.79	0.99	1.12	1.21	1.25	1.46	0.73	0.91	1.05	1.11	1.17	1.35
63	0.86	1.09	1.23	1.32	1.38	1.60	0.80	0.99	1.13	1.21	1.28	1.47
64	0.95	1.20	1.35	1.45	1.53	1.76	0.87	1.10	1.24	1.34	1.40	1.62
65	1.09	1.40	1.56	1.67	1.74	2.02	1.00	1.28	1.44	1.54	1.61	1.86
66	1.20	1.52	1.71	1.82	1.90	2.19	1.09	1.40	1.56	1.67	1.74	2.01
67	1.29	1.62	1.83	1.95	2.04	2.34	1.18	1.49	1.68	1.79	1.88	2.16
68	1.41	1.77	1.98	2.12	2.20	2.55	1.29	1.61	1.83	1.95	2.04	2.34
69	1.52	1.90	2.16	2.30	2.39	2.76	1.40	1.76	1.98	2.12	2.19	2.53
70	1.61	2.04	2.29	2.44	2.54	2.93	1.47	1.86	2.10	2.24	2.33	2.68
71	1.84	2.31	2.61	2.76	2.87	3.30	1.68	2.12	2.39	2.54	2.64	3.04
72	2.05	2.56	2.89	3.07	3.19	3.66	1.86	2.37	2.65	2.82	2.93	3.37
73	2.19	2.75	3.10	3.29	3.41	3.92	2.01	2.53	2.85	3.03	3.14	3.60
74	2.37	2.97	3.33	3.53	3.66	4.21	2.16	2.73	3.05	3.25	3.37	3.85
75	2.46	3.09	3.48	3.70	3.83	4.38	2.26	2.83	3.18	3.38	3.51	4.02
76	2.63	3.29	3.71	3.94	4.08	4.68	2.41	3.03	3.40	3.61	3.74	4.27
77	2.75	3.45	3.86	4.10	4.25	4.86	2.51	3.16	3.54	3.76	3.89	4.46
78	2.93	3.66	4.11	4.37	4.52	5.17	2.67	3.37	3.77	3.99	4.15	4.73
79	3.03	3.80	4.26	4.51	4.69	5.34	2.77	3.49	3.91	4.14	4.28	4.88
80	3.19	4.00	4.49	4.75	4.93	5.61	2.93	3.66	4.11	4.36	4.51	5.13
81	3.37	4.21	4.72	4.98	5.16	5.87	3.07	3.86	4.32	4.58	4.73	5.37
82	3.42	4.30	4.81	5.08	5.25	5.96	3.14	3.95	4.40	4.66	4.82	5.46
83	3.59	4.49	5.03	5.31	5.48	6.20	3.29	4.11	4.60	4.85	5.03	5.68
84	3.72	4.64	5.19	5.47	5.65	6.38	3.40	4.26	4.74	5.01	5.17	5.83
85	3.91	4.87	5.45	5.75	5.93	6.70	3.58	4.48	4.98	5.27	5.43	6.13
86	4.19	5.23	5.83	6.16	6.36	7.16	3.84	4.80	5.34	5.63	5.81	6.55
87	4.28	5.35	5.96	6.29	6.49	7.33	3.92	4.91	5.46	5.76	5.94	6.69
88	4.49	5.61	6.26	6.60	6.80	7.67	4.11	5.15	5.72	6.04	6.24	7.01
89	4.68	5.84	6.51	6.88	7.08	7.98	4.28	5.36	5.96	6.28	6.48	7.28
90	4.79	5.97	6.67	7.03	7.25	8.17	4.38	5.48	6.09	6.42	6.63	7.46
91	5.07	6.34	7.08	7.46	7.69	8.67	4.64	5.81	6.48	6.82	7.03	7.91
92	5.37	6.70	7.48	7.89	8.13	9.16	4.92	6.15	6.85	7.22	7.45	8.36
93	5.67	7.08	7.90	8.33	8.58	9.67	5.19	6.50	7.23	7.61	7.85	8.83
94	5.96	7.46	8.32	8.78	9.04	10.18	5.47	6.84	7.61	8.02	8.26	9.30
95	6.27	7.84	8.73	9.21	9.50	10.69	5.75	7.18	8.00	8.43	8.69	9.77
96	6.58	8.23	9.17	9.67	9.97	11.22	6.03	7.54	8.38	8.84	9.11	10.25
97	6.90	8.62	9.63	10.14	10.44	11.76	6.31	7.90	8.80	9.27	9.56	10.74
98	7.25	9.05	10.09	10.64	10.97	12.33	6.63	8.31	9.23	9.72	10.02	11.25
99	7.58	9.47	10.55	11.12	11.45	12.86	6.94	8.68	9.66	10.16	10.47	11.75
100	7.91	9.88	11.01	11.59	11.92	13.35	7.25	9.05	10.07	10.59	10.89	12.20

Table 153
NHO Base, 365 day EP, Compound 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.07	0.08	0.10	0.10	0.11	0.13	0.04	0.07	0.07	0.08	0.08	0.09
31	0.07	0.09	0.10	0.11	0.11	0.14	0.04	0.07	0.07	0.08	0.08	0.10
32	0.07	0.09	0.10	0.11	0.12	0.14	0.04	0.07	0.08	0.08	0.09	0.10
33	0.08	0.10	0.11	0.12	0.12	0.15	0.07	0.07	0.08	0.09	0.09	0.10
34	0.08	0.10	0.11	0.12	0.13	0.15	0.07	0.07	0.08	0.09	0.09	0.11
35	0.08	0.11	0.12	0.13	0.14	0.17	0.07	0.08	0.09	0.09	0.10	0.11
36	0.09	0.11	0.13	0.14	0.14	0.17	0.07	0.08	0.09	0.10	0.10	0.12
37	0.09	0.12	0.13	0.14	0.15	0.19	0.07	0.08	0.09	0.10	0.11	0.12
38	0.10	0.12	0.14	0.15	0.17	0.20	0.07	0.09	0.10	0.11	0.11	0.13
39	0.10	0.13	0.15	0.17	0.17	0.21	0.07	0.09	0.10	0.11	0.12	0.14
40	0.11	0.14	0.15	0.17	0.19	0.22	0.08	0.10	0.11	0.12	0.13	0.14
41	0.11	0.14	0.17	0.19	0.20	0.23	0.08	0.10	0.11	0.12	0.13	0.15
42	0.12	0.15	0.17	0.20	0.21	0.24	0.09	0.11	0.12	0.13	0.14	0.17
43	0.13	0.17	0.19	0.21	0.22	0.26	0.09	0.11	0.13	0.14	0.15	0.17
44	0.14	0.17	0.20	0.22	0.23	0.28	0.10	0.12	0.14	0.15	0.17	0.19
45	0.14	0.19	0.22	0.23	0.25	0.29	0.10	0.13	0.14	0.17	0.17	0.20
46	0.15	0.20	0.23	0.25	0.26	0.31	0.11	0.13	0.15	0.17	0.19	0.21
47	0.17	0.22	0.25	0.26	0.28	0.33	0.12	0.14	0.17	0.19	0.20	0.22
48	0.19	0.23	0.26	0.28	0.31	0.36	0.12	0.15	0.17	0.20	0.21	0.24
49	0.20	0.24	0.28	0.31	0.33	0.37	0.13	0.15	0.20	0.21	0.22	0.24
50	0.21	0.25	0.31	0.33	0.34	0.41	0.14	0.19	0.21	0.23	0.24	0.26
51	0.23	0.28	0.33	0.34	0.36	0.44	0.14	0.20	0.22	0.24	0.24	0.29
52	0.24	0.31	0.34	0.37	0.40	0.46	0.15	0.21	0.24	0.25	0.26	0.32
53	0.25	0.33	0.37	0.40	0.43	0.50	0.17	0.22	0.25	0.28	0.29	0.33
54	0.28	0.35	0.40	0.44	0.46	0.53	0.20	0.23	0.26	0.31	0.32	0.35
55	0.31	0.39	0.44	0.47	0.48	0.58	0.21	0.25	0.29	0.32	0.33	0.39
56	0.33	0.43	0.47	0.52	0.53	0.63	0.22	0.28	0.32	0.35	0.36	0.41
57	0.36	0.46	0.53	0.57	0.59	0.69	0.24	0.31	0.35	0.37	0.40	0.45
58	0.40	0.50	0.57	0.62	0.64	0.75	0.26	0.34	0.39	0.41	0.44	0.50
59	0.44	0.56	0.63	0.68	0.72	0.83	0.31	0.37	0.43	0.45	0.47	0.53
60	0.48	0.62	0.70	0.75	0.79	0.91	0.33	0.41	0.46	0.50	0.52	0.59
61	0.52	0.67	0.75	0.81	0.86	0.98	0.35	0.45	0.51	0.55	0.56	0.64
62	0.58	0.74	0.84	0.89	0.94	1.08	0.39	0.48	0.55	0.58	0.62	0.70
63	0.64	0.80	0.91	0.97	1.01	1.18	0.43	0.53	0.59	0.64	0.67	0.75
64	0.70	0.88	0.99	1.07	1.11	1.30	0.47	0.58	0.65	0.70	0.74	0.84
65	0.81	1.01	1.16	1.22	1.29	1.47	0.53	0.67	0.75	0.80	0.84	0.95
66	0.88	1.11	1.24	1.33	1.40	1.60	0.59	0.73	0.81	0.87	0.91	1.03
67	0.95	1.20	1.33	1.43	1.49	1.72	0.63	0.77	0.87	0.94	0.97	1.10
68	1.01	1.30	1.45	1.56	1.61	1.85	0.69	0.85	0.95	1.01	1.06	1.19
69	1.11	1.41	1.57	1.68	1.76	2.01	0.74	0.91	1.01	1.09	1.13	1.29
70	1.19	1.49	1.67	1.78	1.85	2.13	0.79	0.97	1.08	1.16	1.20	1.35
71	1.34	1.69	1.89	2.01	2.09	2.40	0.89	1.09	1.21	1.31	1.34	1.52
72	1.49	1.88	2.09	2.22	2.32	2.65	0.98	1.21	1.34	1.43	1.49	1.67
73	1.60	2.01	2.24	2.39	2.49	2.83	1.06	1.30	1.44	1.53	1.58	1.78
74	1.72	2.16	2.41	2.55	2.65	3.03	1.13	1.40	1.54	1.64	1.69	1.90
75	1.80	2.26	2.51	2.66	2.77	3.15	1.19	1.44	1.60	1.69	1.76	1.97
76	1.91	2.40	2.67	2.85	2.95	3.36	1.25	1.54	1.71	1.82	1.86	2.10
77	2.00	2.51	2.79	2.97	3.07	3.50	1.32	1.60	1.78	1.89	1.95	2.18
78	2.13	2.66	2.97	3.15	3.27	3.71	1.41	1.71	1.89	2.00	2.07	2.31
79	2.20	2.76	3.07	3.26	3.38	3.83	1.45	1.76	1.95	2.06	2.13	2.39
80	2.32	2.90	3.23	3.42	3.54	4.02	1.53	1.84	2.04	2.17	2.22	2.50
81	2.44	3.05	3.39	3.60	3.72	4.20	1.60	1.94	2.13	2.26	2.32	2.59
82	2.50	3.12	3.47	3.65	3.77	4.26	1.62	1.96	2.17	2.29	2.34	2.62
83	2.62	3.26	3.61	3.82	3.94	4.42	1.69	2.05	2.26	2.38	2.43	2.70
84	2.70	3.37	3.72	3.92	4.04	4.54	1.74	2.09	2.30	2.42	2.49	2.76
85	2.85	3.53	3.91	4.11	4.25	4.75	1.83	2.20	2.42	2.54	2.61	2.88
86	3.05	3.78	4.18	4.40	4.54	5.08	1.96	2.34	2.57	2.71	2.77	3.07
87	3.12	3.87	4.27	4.50	4.63	5.19	2.01	2.41	2.64	2.77	2.83	3.15
88	3.27	4.07	4.48	4.72	4.86	5.45	2.10	2.52	2.76	2.90	2.97	3.28
89	3.40	4.22	4.66	4.92	5.06	5.65	2.19	2.63	2.87	3.01	3.09	3.41
90	3.49	4.32	4.76	5.03	5.18	5.79	2.24	2.68	2.94	3.09	3.15	3.50
91	3.70	4.59	5.06	5.34	5.49	6.14	2.38	2.85	3.12	3.28	3.34	3.71
92	3.91	4.85	5.35	5.64	5.81	6.50	2.52	3.01	3.29	3.47	3.53	3.92
93	4.13	5.12	5.65	5.95	6.13	6.86	2.65	3.18	3.49	3.65	3.73	4.14
94	4.35	5.40	5.95	6.27	6.45	7.22	2.79	3.34	3.66	3.85	3.94	4.36
95	4.57	5.67	6.26	6.58	6.78	7.59	2.93	3.51	3.85	4.04	4.13	4.58
96	4.80	5.95	6.56	6.91	7.12	7.95	3.07	3.70	4.04	4.24	4.33	4.80
97	5.03	6.25	6.88	7.25	7.46	8.33	3.23	3.86	4.24	4.44	4.54	5.03
98	5.28	6.55	7.22	7.60	7.82	8.72	3.39	4.06	4.44	4.64	4.74	5.25
99	5.52	6.85	7.54	7.94	8.15	9.10	3.53	4.24	4.63	4.85	4.94	5.46
100	5.76	7.14	7.85	8.25	8.47	9.43	3.70	4.40	4.81	5.03	5.10	5.64

Table 155
NHO Base, 30 day EP, Simple Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.17	0.21	0.25	0.26	0.29	0.35	0.15	0.21	0.23	0.25	0.26	0.33
31	0.19	0.22	0.28	0.29	0.32	0.37	0.17	0.22	0.25	0.28	0.29	0.35
32	0.20	0.24	0.29	0.31	0.33	0.40	0.19	0.24	0.26	0.29	0.31	0.37
33	0.21	0.25	0.32	0.33	0.35	0.43	0.20	0.25	0.29	0.32	0.33	0.40
34	0.22	0.28	0.33	0.35	0.37	0.45	0.21	0.26	0.31	0.33	0.35	0.43
35	0.24	0.29	0.35	0.36	0.40	0.47	0.23	0.29	0.33	0.35	0.36	0.45
36	0.25	0.32	0.36	0.39	0.41	0.50	0.24	0.31	0.34	0.37	0.39	0.47
37	0.26	0.33	0.39	0.41	0.44	0.52	0.25	0.32	0.36	0.39	0.41	0.50
38	0.28	0.35	0.40	0.43	0.46	0.55	0.26	0.33	0.37	0.41	0.43	0.52
39	0.29	0.36	0.43	0.45	0.47	0.57	0.28	0.35	0.40	0.43	0.45	0.55
40	0.31	0.39	0.45	0.47	0.50	0.59	0.29	0.36	0.41	0.45	0.47	0.57
41	0.32	0.40	0.46	0.48	0.52	0.61	0.31	0.37	0.44	0.47	0.48	0.58
42	0.33	0.41	0.48	0.51	0.53	0.63	0.32	0.40	0.45	0.48	0.51	0.61
43	0.34	0.44	0.50	0.52	0.56	0.65	0.33	0.41	0.47	0.51	0.52	0.63
44	0.35	0.45	0.52	0.55	0.58	0.68	0.34	0.43	0.48	0.52	0.55	0.65
45	0.37	0.47	0.53	0.57	0.61	0.70	0.36	0.45	0.51	0.55	0.57	0.68
46	0.39	0.48	0.56	0.58	0.62	0.73	0.37	0.46	0.52	0.57	0.58	0.70
47	0.40	0.51	0.57	0.61	0.64	0.75	0.39	0.47	0.55	0.58	0.61	0.73
48	0.41	0.52	0.59	0.63	0.67	0.77	0.40	0.48	0.56	0.61	0.63	0.75
49	0.43	0.55	0.61	0.64	0.68	0.80	0.41	0.51	0.58	0.62	0.64	0.77
50	0.44	0.56	0.63	0.67	0.70	0.83	0.43	0.52	0.59	0.64	0.67	0.80
51	0.46	0.58	0.64	0.70	0.73	0.87	0.44	0.55	0.62	0.67	0.70	0.83
52	0.48	0.61	0.69	0.74	0.76	0.92	0.45	0.57	0.64	0.70	0.74	0.86
53	0.51	0.63	0.72	0.77	0.81	0.96	0.48	0.61	0.68	0.74	0.77	0.91
54	0.53	0.67	0.75	0.81	0.86	0.99	0.51	0.63	0.72	0.77	0.81	0.96
55	0.56	0.70	0.80	0.86	0.89	1.06	0.53	0.67	0.75	0.83	0.86	1.00
56	0.59	0.74	0.85	0.91	0.95	1.11	0.56	0.70	0.80	0.86	0.91	1.07
57	0.63	0.80	0.91	0.98	1.00	1.20	0.59	0.76	0.86	0.94	0.97	1.13
58	0.68	0.86	0.97	1.05	1.09	1.28	0.65	0.83	0.92	0.99	1.05	1.22
59	0.74	0.92	1.05	1.11	1.17	1.36	0.69	0.87	0.99	1.07	1.11	1.30
60	0.77	0.98	1.10	1.19	1.24	1.44	0.74	0.94	1.06	1.12	1.18	1.38
61	0.85	1.06	1.19	1.28	1.33	1.56	0.80	0.99	1.12	1.21	1.28	1.47
62	0.92	1.16	1.30	1.40	1.45	1.68	0.86	1.09	1.23	1.32	1.38	1.61
63	1.00	1.24	1.42	1.52	1.57	1.83	0.95	1.19	1.34	1.44	1.50	1.74
64	1.11	1.40	1.56	1.67	1.74	2.02	1.06	1.31	1.47	1.58	1.66	1.93
65	1.29	1.60	1.80	1.93	2.00	2.32	1.21	1.53	1.71	1.83	1.91	2.21
66	1.41	1.74	1.96	2.09	2.18	2.52	1.32	1.65	1.86	1.98	2.07	2.40
67	1.49	1.86	2.10	2.24	2.33	2.70	1.42	1.78	2.00	2.15	2.22	2.56
68	1.64	2.04	2.29	2.44	2.53	2.93	1.54	1.93	2.18	2.32	2.42	2.79
69	1.77	2.20	2.49	2.65	2.75	3.17	1.67	2.09	2.37	2.52	2.62	3.03
70	1.89	2.34	2.64	2.81	2.93	3.38	1.78	2.22	2.51	2.67	2.78	3.21
71	2.15	2.66	3.00	3.19	3.31	3.83	2.02	2.53	2.86	3.04	3.15	3.63
72	2.39	2.97	3.33	3.54	3.67	4.22	2.26	2.82	3.17	3.37	3.49	4.02
73	2.55	3.18	3.59	3.80	3.94	4.51	2.41	3.03	3.40	3.62	3.74	4.30
74	2.75	3.42	3.85	4.08	4.22	4.85	2.61	3.25	3.65	3.88	4.02	4.61
75	2.88	3.58	4.02	4.26	4.42	5.06	2.73	3.39	3.82	4.06	4.20	4.81
76	3.06	3.82	4.28	4.54	4.70	5.40	2.90	3.62	4.07	4.32	4.47	5.12
77	3.21	3.98	4.47	4.74	4.92	5.63	3.03	3.78	4.25	4.50	4.68	5.34
78	3.41	4.25	4.75	5.05	5.21	5.97	3.22	4.03	4.51	4.80	4.96	5.68
79	3.53	4.39	4.93	5.23	5.40	6.17	3.34	4.18	4.68	4.96	5.13	5.85
80	3.73	4.63	5.19	5.49	5.69	6.49	3.52	4.39	4.93	5.21	5.40	6.16
81	3.92	4.86	5.45	5.78	5.95	6.79	3.71	4.62	5.18	5.48	5.67	6.45
82	3.99	4.97	5.56	5.89	6.07	6.91	3.77	4.72	5.28	5.58	5.78	6.56
83	4.18	5.19	5.81	6.14	6.33	7.18	3.96	4.93	5.52	5.83	6.02	6.82
84	4.32	5.37	6.00	6.33	6.52	7.39	4.09	5.09	5.70	6.02	6.19	7.02
85	4.54	5.64	6.30	6.66	6.86	7.76	4.30	5.36	5.97	6.31	6.51	7.37
86	4.86	6.04	6.74	7.12	7.34	8.31	4.60	5.73	6.41	6.77	6.97	7.88
87	4.97	6.18	6.90	7.28	7.50	8.48	4.71	5.87	6.56	6.91	7.13	8.05
88	5.21	6.49	7.24	7.63	7.87	8.88	4.95	6.16	6.88	7.25	7.48	8.44
89	5.43	6.75	7.52	7.95	8.18	9.24	5.15	6.40	7.15	7.54	7.77	8.78
90	5.57	6.91	7.71	8.13	8.37	9.45	5.27	6.56	7.33	7.72	7.96	8.98
91	5.91	7.33	8.18	8.62	8.88	10.03	5.59	6.96	7.77	8.20	8.45	9.53
92	6.25	7.74	8.66	9.12	9.41	10.62	5.91	7.36	8.22	8.67	8.93	10.08
93	6.60	8.18	9.14	9.64	9.92	11.21	6.24	7.77	8.68	9.15	9.43	10.64
94	6.93	8.61	9.63	10.14	10.44	11.80	6.57	8.18	9.14	9.64	9.92	11.20
95	7.29	9.05	10.11	10.66	10.98	12.39	6.90	8.59	9.59	10.12	10.43	11.76
96	7.65	9.50	10.60	11.18	11.52	12.99	7.25	9.02	10.07	10.63	10.93	12.34
97	8.02	9.96	11.12	11.73	12.08	13.63	7.60	9.46	10.56	11.13	11.47	12.94
98	8.43	10.45	11.66	12.31	12.67	14.28	7.98	9.93	11.09	11.69	12.05	13.55
99	8.82	10.93	12.21	12.86	13.26	14.91	8.35	10.40	11.59	12.22	12.58	14.16
100	9.20	11.42	12.73	13.42	13.79	15.50	8.71	10.85	12.09	12.73	13.10	14.72

Table 157
NHO Base, 90 day EP, Simple Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.15	0.20	0.23	0.25	0.26	0.31	0.15	0.20	0.23	0.25	0.26	0.31
31	0.17	0.21	0.24	0.26	0.29	0.33	0.17	0.21	0.24	0.26	0.29	0.33
32	0.19	0.23	0.26	0.29	0.31	0.35	0.19	0.23	0.26	0.29	0.31	0.35
33	0.20	0.24	0.28	0.31	0.33	0.37	0.20	0.24	0.28	0.31	0.33	0.36
34	0.21	0.25	0.31	0.33	0.34	0.39	0.21	0.25	0.29	0.33	0.34	0.39
35	0.22	0.26	0.32	0.34	0.36	0.41	0.22	0.26	0.32	0.34	0.36	0.41
36	0.23	0.29	0.33	0.36	0.37	0.44	0.23	0.29	0.33	0.35	0.37	0.44
37	0.24	0.31	0.35	0.37	0.40	0.46	0.24	0.31	0.34	0.37	0.40	0.46
38	0.25	0.32	0.36	0.40	0.41	0.48	0.25	0.32	0.36	0.39	0.41	0.47
39	0.26	0.33	0.39	0.41	0.44	0.51	0.26	0.33	0.37	0.41	0.44	0.50
40	0.28	0.35	0.40	0.44	0.46	0.53	0.28	0.35	0.40	0.43	0.46	0.52
41	0.28	0.36	0.41	0.45	0.47	0.55	0.28	0.36	0.41	0.44	0.47	0.55
42	0.29	0.37	0.44	0.46	0.50	0.57	0.29	0.37	0.43	0.46	0.50	0.57
43	0.31	0.39	0.45	0.48	0.51	0.59	0.31	0.39	0.45	0.47	0.51	0.58
44	0.32	0.41	0.47	0.50	0.53	0.62	0.32	0.41	0.46	0.50	0.53	0.61
45	0.33	0.43	0.48	0.52	0.55	0.64	0.33	0.43	0.47	0.51	0.55	0.63
46	0.34	0.44	0.50	0.53	0.57	0.67	0.34	0.44	0.50	0.52	0.57	0.65
47	0.35	0.45	0.52	0.56	0.58	0.68	0.35	0.45	0.51	0.55	0.58	0.68
48	0.36	0.47	0.53	0.57	0.61	0.70	0.36	0.47	0.52	0.56	0.61	0.69
49	0.37	0.48	0.56	0.59	0.62	0.73	0.37	0.48	0.55	0.58	0.62	0.72
50	0.39	0.50	0.57	0.61	0.64	0.75	0.39	0.50	0.56	0.59	0.64	0.74
51	0.41	0.52	0.59	0.63	0.68	0.79	0.41	0.51	0.58	0.63	0.67	0.77
52	0.44	0.55	0.62	0.67	0.70	0.84	0.43	0.53	0.62	0.65	0.69	0.83
53	0.45	0.57	0.65	0.70	0.74	0.88	0.45	0.56	0.64	0.69	0.72	0.87
54	0.48	0.61	0.69	0.74	0.77	0.92	0.47	0.59	0.68	0.73	0.76	0.91
55	0.51	0.63	0.72	0.77	0.83	0.96	0.50	0.62	0.70	0.76	0.81	0.95
56	0.53	0.68	0.76	0.83	0.86	1.01	0.52	0.67	0.75	0.81	0.85	1.00
57	0.58	0.73	0.83	0.88	0.94	1.09	0.57	0.72	0.81	0.87	0.92	1.08
58	0.62	0.77	0.88	0.95	0.99	1.17	0.61	0.76	0.87	0.94	0.98	1.16
59	0.67	0.84	0.95	1.01	1.07	1.24	0.65	0.83	0.94	1.00	1.06	1.22
60	0.70	0.88	1.01	1.09	1.12	1.32	0.69	0.87	0.99	1.07	1.11	1.30
61	0.76	0.96	1.08	1.17	1.21	1.42	0.75	0.95	1.07	1.13	1.19	1.40
62	0.83	1.05	1.19	1.25	1.32	1.54	0.81	1.01	1.17	1.24	1.30	1.52
63	0.89	1.13	1.29	1.38	1.43	1.67	0.89	1.11	1.28	1.35	1.42	1.65
64	0.99	1.24	1.42	1.53	1.58	1.84	0.98	1.23	1.40	1.50	1.57	1.80
65	1.16	1.44	1.64	1.74	1.83	2.10	1.13	1.43	1.61	1.72	1.79	2.08
66	1.24	1.57	1.78	1.90	1.97	2.29	1.23	1.55	1.74	1.88	1.95	2.26
67	1.34	1.68	1.91	2.05	2.12	2.45	1.33	1.66	1.88	2.01	2.09	2.42
68	1.46	1.84	2.08	2.21	2.30	2.66	1.44	1.82	2.05	2.18	2.27	2.63
69	1.58	2.00	2.26	2.40	2.50	2.88	1.56	1.96	2.21	2.37	2.46	2.85
70	1.69	2.13	2.40	2.55	2.65	3.06	1.67	2.09	2.37	2.52	2.62	3.01
71	1.93	2.42	2.73	2.89	3.00	3.47	1.89	2.38	2.67	2.86	2.95	3.41
72	2.15	2.67	3.01	3.21	3.33	3.84	2.10	2.64	2.98	3.17	3.29	3.77
73	2.30	2.88	3.25	3.43	3.58	4.10	2.27	2.83	3.19	3.39	3.52	4.04
74	2.46	3.10	3.49	3.71	3.84	4.40	2.43	3.05	3.43	3.65	3.77	4.35
75	2.57	3.23	3.63	3.86	3.99	4.59	2.54	3.19	3.59	3.80	3.95	4.51
76	2.76	3.45	3.87	4.11	4.27	4.88	2.71	3.40	3.83	4.06	4.20	4.82
77	2.88	3.61	4.06	4.30	4.46	5.09	2.83	3.55	3.99	4.22	4.38	5.03
78	3.06	3.84	4.31	4.57	4.73	5.41	3.03	3.78	4.25	4.50	4.66	5.32
79	3.17	3.97	4.47	4.73	4.88	5.59	3.12	3.91	4.39	4.66	4.83	5.51
80	3.36	4.19	4.71	4.98	5.15	5.89	3.30	4.13	4.63	4.91	5.07	5.79
81	3.52	4.40	4.94	5.23	5.40	6.15	3.47	4.33	4.86	5.15	5.32	6.05
82	3.60	4.49	5.04	5.32	5.51	6.26	3.54	4.43	4.96	5.24	5.42	6.16
83	3.76	4.71	5.25	5.56	5.73	6.50	3.71	4.63	5.18	5.47	5.65	6.40
84	3.88	4.85	5.43	5.73	5.92	6.68	3.83	4.79	5.35	5.65	5.82	6.58
85	4.09	5.10	5.71	6.03	6.20	7.02	4.03	5.04	5.61	5.93	6.13	6.91
86	4.38	5.47	6.12	6.45	6.64	7.50	4.32	5.40	6.02	6.36	6.55	7.39
87	4.48	5.60	6.26	6.60	6.80	7.67	4.42	5.52	6.16	6.49	6.69	7.55
88	4.71	5.87	6.56	6.91	7.13	8.03	4.63	5.79	6.46	6.81	7.02	7.91
89	4.91	6.12	6.82	7.18	7.41	8.36	4.82	6.02	6.72	7.10	7.29	8.23
90	5.01	6.26	6.99	7.36	7.59	8.56	4.94	6.16	6.88	7.25	7.48	8.43
91	5.31	6.63	7.40	7.81	8.05	9.08	5.24	6.53	7.29	7.69	7.93	8.94
92	5.63	7.02	7.83	8.26	8.51	9.59	5.54	6.91	7.72	8.13	8.38	9.45
93	5.94	7.40	8.26	8.72	8.99	10.13	5.84	7.29	8.14	8.59	8.86	9.99
94	6.26	7.81	8.71	9.19	9.46	10.67	6.16	7.69	8.58	9.04	9.32	10.51
95	6.57	8.20	9.15	9.65	9.94	11.21	6.48	8.07	9.02	9.50	9.80	11.03
96	6.90	8.60	9.60	10.13	10.43	11.76	6.79	8.47	9.46	9.97	10.27	11.58
97	7.24	9.03	10.07	10.62	10.93	12.32	7.13	8.90	9.92	10.45	10.78	12.13
98	7.59	9.47	10.56	11.13	11.47	12.93	7.48	9.33	10.41	10.98	11.30	12.72
99	7.94	9.91	11.04	11.64	11.99	13.48	7.82	9.77	10.89	11.47	11.81	13.28
100	8.29	10.33	11.53	12.13	12.49	14.01	8.17	10.19	11.35	11.96	12.30	13.79

Table 159
NHO Base, 120 day EP, Simple Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.15	0.20	0.21	0.23	0.25	0.31	0.13	0.17	0.21	0.21	0.23	0.29
31	0.17	0.21	0.22	0.24	0.28	0.33	0.14	0.19	0.22	0.22	0.24	0.32
32	0.19	0.22	0.24	0.26	0.29	0.35	0.15	0.20	0.24	0.24	0.26	0.33
33	0.20	0.24	0.25	0.28	0.32	0.36	0.17	0.21	0.25	0.25	0.28	0.35
34	0.21	0.25	0.26	0.31	0.33	0.39	0.19	0.22	0.26	0.26	0.31	0.36
35	0.22	0.26	0.29	0.32	0.35	0.41	0.20	0.24	0.28	0.29	0.32	0.39
36	0.22	0.28	0.31	0.34	0.36	0.44	0.20	0.25	0.31	0.31	0.33	0.41
37	0.23	0.29	0.32	0.35	0.39	0.45	0.21	0.26	0.32	0.32	0.35	0.43
38	0.24	0.32	0.34	0.37	0.40	0.47	0.22	0.28	0.33	0.34	0.36	0.45
39	0.25	0.33	0.35	0.39	0.43	0.50	0.23	0.29	0.34	0.35	0.39	0.46
40	0.26	0.34	0.37	0.41	0.45	0.52	0.24	0.31	0.36	0.37	0.40	0.48
41	0.28	0.35	0.39	0.43	0.46	0.53	0.25	0.32	0.37	0.39	0.41	0.51
42	0.29	0.36	0.40	0.44	0.48	0.56	0.26	0.33	0.39	0.40	0.44	0.52
43	0.31	0.39	0.43	0.46	0.50	0.58	0.28	0.34	0.40	0.43	0.45	0.55
44	0.32	0.40	0.44	0.47	0.52	0.61	0.29	0.35	0.43	0.44	0.47	0.56
45	0.33	0.41	0.45	0.50	0.53	0.62	0.31	0.37	0.44	0.45	0.48	0.58
46	0.33	0.43	0.47	0.51	0.56	0.64	0.31	0.39	0.45	0.47	0.50	0.61
47	0.34	0.44	0.48	0.53	0.57	0.67	0.32	0.40	0.46	0.48	0.52	0.62
48	0.35	0.46	0.50	0.55	0.59	0.69	0.33	0.41	0.48	0.50	0.53	0.64
49	0.36	0.47	0.52	0.57	0.61	0.70	0.34	0.43	0.50	0.52	0.56	0.65
50	0.37	0.48	0.53	0.58	0.63	0.73	0.35	0.44	0.51	0.53	0.57	0.68
51	0.39	0.50	0.56	0.62	0.64	0.76	0.36	0.46	0.52	0.56	0.59	0.70
52	0.41	0.52	0.61	0.64	0.67	0.80	0.39	0.48	0.55	0.59	0.63	0.74
53	0.44	0.55	0.63	0.68	0.70	0.84	0.40	0.51	0.57	0.63	0.65	0.77
54	0.45	0.58	0.67	0.72	0.75	0.88	0.41	0.53	0.61	0.67	0.69	0.81
55	0.48	0.61	0.69	0.74	0.77	0.92	0.44	0.57	0.64	0.69	0.72	0.86
56	0.51	0.64	0.74	0.79	0.84	0.98	0.47	0.59	0.68	0.73	0.76	0.89
57	0.56	0.69	0.79	0.85	0.89	1.05	0.51	0.63	0.73	0.79	0.83	0.97
58	0.59	0.74	0.85	0.91	0.96	1.11	0.53	0.68	0.77	0.85	0.87	1.03
59	0.63	0.80	0.91	0.98	1.03	1.19	0.58	0.74	0.84	0.91	0.95	1.10
60	0.68	0.85	0.96	1.03	1.09	1.25	0.62	0.77	0.88	0.96	1.00	1.18
61	0.73	0.92	1.05	1.11	1.17	1.35	0.67	0.85	0.96	1.03	1.07	1.24
62	0.79	0.99	1.12	1.21	1.25	1.46	0.73	0.91	1.05	1.11	1.17	1.35
63	0.86	1.09	1.23	1.32	1.38	1.60	0.80	0.99	1.13	1.21	1.28	1.47
64	0.95	1.20	1.35	1.45	1.53	1.76	0.87	1.10	1.24	1.34	1.40	1.62
65	1.09	1.40	1.56	1.67	1.74	2.02	1.00	1.28	1.44	1.54	1.61	1.86
66	1.20	1.52	1.71	1.82	1.90	2.19	1.09	1.40	1.56	1.67	1.74	2.01
67	1.29	1.62	1.83	1.95	2.04	2.34	1.18	1.49	1.68	1.79	1.88	2.16
68	1.41	1.77	1.98	2.12	2.20	2.55	1.29	1.61	1.83	1.95	2.04	2.34
69	1.52	1.90	2.16	2.30	2.39	2.76	1.40	1.76	1.98	2.12	2.19	2.53
70	1.61	2.04	2.29	2.44	2.54	2.93	1.47	1.86	2.10	2.24	2.33	2.68
71	1.84	2.31	2.61	2.76	2.87	3.30	1.68	2.12	2.39	2.54	2.64	3.04
72	2.05	2.56	2.89	3.07	3.19	3.66	1.86	2.37	2.65	2.82	2.93	3.37
73	2.19	2.75	3.10	3.29	3.41	3.92	2.01	2.53	2.85	3.03	3.14	3.60
74	2.37	2.97	3.33	3.53	3.66	4.21	2.16	2.73	3.05	3.25	3.37	3.85
75	2.46	3.09	3.48	3.70	3.83	4.38	2.26	2.83	3.18	3.38	3.51	4.02
76	2.63	3.29	3.71	3.94	4.08	4.68	2.41	3.03	3.40	3.61	3.74	4.27
77	2.75	3.45	3.86	4.10	4.25	4.86	2.51	3.16	3.54	3.76	3.89	4.46
78	2.93	3.66	4.11	4.37	4.52	5.17	2.67	3.37	3.77	3.99	4.15	4.73
79	3.03	3.80	4.26	4.51	4.69	5.34	2.77	3.49	3.91	4.14	4.28	4.88
80	3.19	4.00	4.49	4.75	4.93	5.61	2.93	3.66	4.11	4.36	4.51	5.13
81	3.37	4.21	4.72	4.98	5.16	5.87	3.07	3.86	4.32	4.58	4.73	5.37
82	3.42	4.30	4.81	5.08	5.25	5.96	3.14	3.95	4.40	4.66	4.82	5.46
83	3.59	4.49	5.03	5.31	5.48	6.20	3.29	4.11	4.60	4.85	5.03	5.68
84	3.72	4.64	5.19	5.47	5.65	6.38	3.40	4.26	4.74	5.01	5.17	5.83
85	3.91	4.87	5.45	5.75	5.93	6.70	3.58	4.48	4.98	5.27	5.43	6.13
86	4.19	5.23	5.83	6.16	6.36	7.16	3.84	4.80	5.34	5.63	5.81	6.55
87	4.28	5.35	5.96	6.29	6.49	7.33	3.92	4.91	5.46	5.76	5.94	6.69
88	4.49	5.61	6.26	6.60	6.80	7.67	4.11	5.15	5.72	6.04	6.24	7.01
89	4.68	5.84	6.51	6.88	7.08	7.98	4.28	5.36	5.96	6.28	6.48	7.28
90	4.79	5.97	6.67	7.03	7.25	8.17	4.38	5.48	6.09	6.42	6.63	7.46
91	5.07	6.34	7.08	7.46	7.69	8.67	4.64	5.81	6.48	6.82	7.03	7.91
92	5.37	6.70	7.48	7.89	8.13	9.16	4.92	6.15	6.85	7.22	7.45	8.36
93	5.67	7.08	7.90	8.33	8.58	9.67	5.19	6.50	7.23	7.61	7.85	8.83
94	5.96	7.46	8.32	8.78	9.04	10.18	5.47	6.84	7.61	8.02	8.26	9.30
95	6.27	7.84	8.73	9.21	9.50	10.69	5.75	7.18	8.00	8.43	8.69	9.77
96	6.58	8.23	9.17	9.67	9.97	11.22	6.03	7.54	8.38	8.84	9.11	10.25
97	6.90	8.62	9.63	10.14	10.44	11.76	6.31	7.90	8.80	9.27	9.56	10.74
98	7.25	9.05	10.09	10.64	10.97	12.33	6.63	8.31	9.23	9.72	10.02	11.25
99	7.58	9.47	10.55	11.12	11.45	12.86	6.94	8.68	9.66	10.16	10.47	11.75
100	7.91	9.88	11.01	11.59	11.92	13.35	7.25	9.05	10.07	10.59	10.89	12.20

Table 161
NHO Base, 365 day EP, Simple Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.12	0.13	0.17	0.17	0.20	0.23	0.08	0.10	0.12	0.13	0.13	0.15
31	0.13	0.14	0.19	0.19	0.21	0.24	0.09	0.11	0.13	0.14	0.14	0.17
32	0.13	0.15	0.20	0.20	0.22	0.26	0.09	0.11	0.13	0.14	0.15	0.19
33	0.14	0.17	0.21	0.21	0.23	0.28	0.10	0.12	0.14	0.15	0.15	0.20
34	0.15	0.19	0.22	0.22	0.24	0.29	0.10	0.12	0.15	0.17	0.17	0.20
35	0.15	0.20	0.23	0.24	0.26	0.32	0.11	0.13	0.15	0.19	0.19	0.21
36	0.17	0.20	0.24	0.25	0.28	0.33	0.11	0.14	0.17	0.19	0.20	0.22
37	0.19	0.21	0.25	0.26	0.29	0.34	0.12	0.14	0.19	0.20	0.20	0.23
38	0.19	0.22	0.26	0.28	0.31	0.36	0.12	0.15	0.19	0.21	0.21	0.24
39	0.20	0.23	0.28	0.29	0.32	0.37	0.13	0.15	0.20	0.21	0.22	0.25
40	0.21	0.24	0.29	0.31	0.33	0.40	0.13	0.17	0.21	0.22	0.23	0.26
41	0.21	0.25	0.31	0.32	0.34	0.41	0.14	0.19	0.21	0.23	0.23	0.26
42	0.22	0.26	0.32	0.33	0.35	0.43	0.14	0.19	0.22	0.23	0.24	0.28
43	0.22	0.28	0.33	0.34	0.36	0.45	0.15	0.20	0.22	0.24	0.25	0.29
44	0.23	0.29	0.34	0.35	0.37	0.46	0.15	0.20	0.23	0.25	0.26	0.31
45	0.24	0.31	0.35	0.37	0.40	0.47	0.17	0.21	0.24	0.26	0.26	0.32
46	0.24	0.31	0.36	0.39	0.41	0.50	0.17	0.22	0.24	0.26	0.28	0.33
47	0.25	0.32	0.37	0.40	0.43	0.51	0.19	0.22	0.25	0.28	0.29	0.33
48	0.26	0.33	0.39	0.41	0.44	0.52	0.19	0.23	0.26	0.29	0.31	0.34
49	0.26	0.34	0.40	0.43	0.45	0.55	0.20	0.23	0.26	0.29	0.31	0.35
50	0.28	0.35	0.41	0.44	0.46	0.56	0.20	0.24	0.28	0.31	0.32	0.36
51	0.29	0.36	0.43	0.45	0.47	0.56	0.20	0.25	0.28	0.32	0.33	0.37
52	0.31	0.39	0.44	0.48	0.51	0.59	0.21	0.25	0.31	0.33	0.34	0.40
53	0.32	0.41	0.47	0.51	0.53	0.63	0.22	0.28	0.32	0.35	0.36	0.41
54	0.34	0.43	0.50	0.53	0.56	0.65	0.23	0.29	0.33	0.36	0.37	0.43
55	0.35	0.45	0.52	0.56	0.58	0.68	0.24	0.31	0.34	0.37	0.39	0.45
56	0.37	0.48	0.55	0.59	0.62	0.73	0.25	0.33	0.36	0.40	0.43	0.47
57	0.40	0.52	0.59	0.63	0.65	0.77	0.26	0.34	0.39	0.43	0.45	0.51
58	0.44	0.55	0.63	0.67	0.70	0.83	0.29	0.36	0.43	0.46	0.47	0.55
59	0.46	0.59	0.68	0.73	0.76	0.88	0.32	0.40	0.45	0.48	0.51	0.57
60	0.50	0.63	0.72	0.77	0.80	0.94	0.34	0.43	0.47	0.51	0.53	0.61
61	0.53	0.67	0.76	0.83	0.86	0.99	0.35	0.45	0.51	0.55	0.57	0.65
62	0.58	0.74	0.84	0.89	0.94	1.08	0.39	0.48	0.55	0.58	0.62	0.70
63	0.64	0.80	0.91	0.97	1.01	1.18	0.43	0.53	0.59	0.64	0.67	0.75
64	0.70	0.88	0.99	1.07	1.11	1.30	0.47	0.58	0.65	0.70	0.74	0.84
65	0.81	1.01	1.16	1.22	1.29	1.47	0.53	0.67	0.75	0.80	0.84	0.95
66	0.88	1.11	1.24	1.33	1.40	1.60	0.59	0.73	0.81	0.87	0.91	1.03
67	0.95	1.20	1.33	1.43	1.49	1.72	0.63	0.77	0.87	0.94	0.97	1.10
68	1.01	1.30	1.45	1.56	1.61	1.85	0.69	0.85	0.95	1.01	1.06	1.19
69	1.11	1.41	1.57	1.68	1.76	2.01	0.74	0.91	1.01	1.09	1.13	1.29
70	1.19	1.49	1.67	1.78	1.85	2.13	0.79	0.97	1.08	1.16	1.20	1.35
71	1.34	1.69	1.89	2.01	2.09	2.40	0.89	1.09	1.21	1.31	1.34	1.52
72	1.49	1.88	2.09	2.22	2.32	2.65	0.98	1.21	1.34	1.43	1.49	1.67
73	1.60	2.01	2.24	2.39	2.49	2.83	1.06	1.30	1.44	1.53	1.58	1.78
74	1.72	2.16	2.41	2.55	2.65	3.03	1.13	1.40	1.54	1.64	1.69	1.90
75	1.80	2.26	2.51	2.66	2.77	3.15	1.19	1.44	1.60	1.69	1.76	1.97
76	1.91	2.40	2.67	2.85	2.95	3.36	1.25	1.54	1.71	1.82	1.86	2.10
77	2.00	2.51	2.79	2.97	3.07	3.50	1.32	1.60	1.78	1.89	1.95	2.18
78	2.13	2.66	2.97	3.15	3.27	3.71	1.41	1.71	1.89	2.00	2.07	2.31
79	2.20	2.76	3.07	3.26	3.38	3.83	1.45	1.76	1.95	2.06	2.13	2.39
80	2.32	2.90	3.23	3.42	3.54	4.02	1.53	1.84	2.04	2.17	2.22	2.50
81	2.44	3.05	3.39	3.60	3.72	4.20	1.60	1.94	2.13	2.26	2.32	2.59
82	2.50	3.12	3.47	3.65	3.77	4.26	1.62	1.96	2.17	2.29	2.34	2.62
83	2.62	3.26	3.61	3.82	3.94	4.42	1.69	2.05	2.26	2.38	2.43	2.70
84	2.70	3.37	3.72	3.92	4.04	4.54	1.74	2.09	2.30	2.42	2.49	2.76
85	2.85	3.53	3.91	4.11	4.25	4.75	1.83	2.20	2.42	2.54	2.61	2.88
86	3.05	3.78	4.18	4.40	4.54	5.08	1.96	2.34	2.57	2.71	2.77	3.07
87	3.12	3.87	4.27	4.50	4.63	5.19	2.01	2.41	2.64	2.77	2.83	3.15
88	3.27	4.07	4.48	4.72	4.86	5.45	2.10	2.52	2.76	2.90	2.97	3.28
89	3.40	4.22	4.66	4.92	5.06	5.65	2.19	2.63	2.87	3.01	3.09	3.41
90	3.49	4.32	4.76	5.03	5.18	5.79	2.24	2.68	2.94	3.09	3.15	3.50
91	3.70	4.59	5.06	5.34	5.49	6.14	2.38	2.85	3.12	3.28	3.34	3.71
92	3.91	4.85	5.35	5.64	5.81	6.50	2.52	3.01	3.29	3.47	3.53	3.92
93	4.13	5.12	5.65	5.95	6.13	6.86	2.65	3.18	3.49	3.65	3.73	4.14
94	4.35	5.40	5.95	6.27	6.45	7.22	2.79	3.34	3.66	3.85	3.94	4.36
95	4.57	5.67	6.26	6.58	6.78	7.59	2.93	3.51	3.85	4.04	4.13	4.58
96	4.80	5.95	6.56	6.91	7.12	7.95	3.07	3.70	4.04	4.24	4.33	4.80
97	5.03	6.25	6.88	7.25	7.46	8.33	3.23	3.86	4.24	4.44	4.54	5.03
98	5.28	6.55	7.22	7.60	7.82	8.72	3.39	4.06	4.44	4.64	4.74	5.25
99	5.52	6.85	7.54	7.94	8.15	9.10	3.53	4.24	4.63	4.85	4.94	5.46
100	5.76	7.14	7.85	8.25	8.47	9.43	3.70	4.40	4.81	5.03	5.10	5.64

Table 162
NHO Base, 730 day EP, Simple Unlimited Inflation

Table 163
NHO Base, 30 day EP, Compound Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.50	0.61	0.72	0.77	0.83	0.99	0.44	0.61	0.65	0.72	0.77	0.94
31	0.51	0.63	0.74	0.80	0.85	1.03	0.46	0.63	0.68	0.74	0.80	0.97
32	0.53	0.65	0.76	0.83	0.87	1.06	0.47	0.64	0.70	0.76	0.83	0.99
33	0.55	0.68	0.79	0.85	0.89	1.09	0.50	0.67	0.73	0.79	0.85	1.03
34	0.57	0.70	0.81	0.87	0.94	1.11	0.51	0.69	0.75	0.83	0.87	1.06
35	0.58	0.73	0.84	0.91	0.96	1.16	0.53	0.70	0.77	0.85	0.91	1.09
36	0.59	0.74	0.86	0.94	0.98	1.18	0.55	0.73	0.80	0.87	0.94	1.11
37	0.62	0.76	0.88	0.96	1.00	1.21	0.57	0.75	0.83	0.89	0.96	1.16
38	0.63	0.79	0.91	0.98	1.03	1.23	0.58	0.76	0.85	0.92	0.98	1.18
39	0.65	0.81	0.94	1.00	1.06	1.28	0.61	0.79	0.87	0.95	1.00	1.21
40	0.67	0.84	0.96	1.03	1.09	1.30	0.63	0.81	0.91	0.98	1.03	1.23
41	0.68	0.86	0.98	1.06	1.11	1.33	0.64	0.83	0.94	1.00	1.06	1.28
42	0.70	0.88	1.00	1.08	1.13	1.35	0.67	0.85	0.96	1.03	1.08	1.30
43	0.72	0.91	1.03	1.10	1.17	1.40	0.68	0.86	0.98	1.06	1.10	1.33
44	0.74	0.94	1.06	1.12	1.19	1.42	0.70	0.88	1.00	1.08	1.12	1.35
45	0.75	0.96	1.08	1.17	1.21	1.45	0.72	0.91	1.03	1.10	1.17	1.40
46	0.76	0.97	1.10	1.19	1.23	1.47	0.74	0.92	1.06	1.12	1.19	1.42
47	0.79	0.99	1.12	1.21	1.28	1.52	0.75	0.95	1.08	1.17	1.21	1.45
48	0.80	1.01	1.16	1.23	1.30	1.54	0.77	0.97	1.10	1.19	1.23	1.47
49	0.83	1.05	1.18	1.25	1.32	1.57	0.79	0.98	1.12	1.21	1.25	1.52
50	0.84	1.07	1.20	1.29	1.34	1.60	0.81	1.00	1.16	1.23	1.29	1.54
51	0.88	1.10	1.23	1.34	1.40	1.67	0.84	1.06	1.19	1.25	1.34	1.58
52	0.91	1.13	1.30	1.41	1.45	1.73	0.86	1.09	1.22	1.32	1.41	1.64
53	0.95	1.17	1.34	1.44	1.52	1.79	0.89	1.11	1.28	1.36	1.44	1.68
54	0.98	1.21	1.38	1.50	1.57	1.84	0.94	1.18	1.31	1.43	1.50	1.77
55	1.00	1.29	1.44	1.56	1.62	1.93	0.96	1.21	1.36	1.49	1.56	1.83
56	1.08	1.34	1.54	1.66	1.72	2.02	1.01	1.29	1.45	1.56	1.66	1.94
57	1.13	1.43	1.62	1.74	1.82	2.15	1.08	1.36	1.54	1.66	1.73	2.05
58	1.21	1.52	1.72	1.86	1.94	2.27	1.16	1.45	1.64	1.76	1.84	2.17
59	1.30	1.62	1.84	1.96	2.06	2.40	1.22	1.53	1.74	1.88	1.96	2.29
60	1.36	1.72	1.95	2.09	2.19	2.54	1.30	1.64	1.85	1.98	2.07	2.42
61	1.45	1.82	2.04	2.18	2.29	2.66	1.35	1.71	1.94	2.07	2.18	2.53
62	1.53	1.90	2.15	2.29	2.39	2.78	1.42	1.80	2.02	2.18	2.28	2.65
63	1.58	1.97	2.22	2.39	2.49	2.88	1.49	1.88	2.12	2.28	2.37	2.75
64	1.66	2.07	2.32	2.51	2.61	3.01	1.57	1.96	2.21	2.38	2.46	2.87
65	1.88	2.33	2.64	2.82	2.93	3.39	1.77	2.22	2.50	2.67	2.78	3.23
66	1.95	2.42	2.74	2.93	3.04	3.51	1.84	2.30	2.61	2.77	2.89	3.36
67	2.02	2.53	2.86	3.04	3.16	3.66	1.91	2.41	2.71	2.90	3.01	3.49
68	2.15	2.65	2.99	3.19	3.31	3.84	2.01	2.52	2.85	3.04	3.16	3.65
69	2.22	2.78	3.12	3.34	3.47	4.00	2.10	2.64	2.97	3.17	3.29	3.82
70	2.31	2.88	3.25	3.45	3.59	4.14	2.19	2.74	3.07	3.28	3.41	3.94
71	2.54	3.16	3.55	3.78	3.94	4.54	2.40	3.01	3.39	3.61	3.74	4.31
72	2.73	3.39	3.82	4.06	4.21	4.84	2.57	3.22	3.63	3.86	3.99	4.60
73	2.90	3.62	4.07	4.31	4.47	5.13	2.74	3.42	3.86	4.10	4.25	4.87
74	3.04	3.78	4.26	4.51	4.68	5.37	2.88	3.60	4.04	4.30	4.44	5.09
75	3.15	3.91	4.38	4.66	4.82	5.53	2.97	3.71	4.16	4.43	4.59	5.25
76	3.30	4.10	4.61	4.88	5.06	5.81	3.12	3.89	4.38	4.64	4.82	5.52
77	3.40	4.22	4.74	5.04	5.21	5.96	3.21	4.02	4.50	4.79	4.95	5.68
78	3.55	4.43	4.96	5.27	5.45	6.24	3.37	4.20	4.71	4.99	5.17	5.92
79	3.70	4.60	5.16	5.46	5.64	6.45	3.49	4.36	4.88	5.18	5.36	6.13
80	3.82	4.74	5.31	5.63	5.82	6.64	3.61	4.50	5.05	5.35	5.53	6.30
81	3.92	4.86	5.45	5.78	5.95	6.79	3.71	4.62	5.18	5.48	5.67	6.45
82	4.10	5.10	5.71	6.04	6.24	7.10	3.88	4.84	5.42	5.73	5.92	6.73
83	4.18	5.19	5.81	6.14	6.33	7.18	3.96	4.93	5.52	5.83	6.02	6.82
84	4.32	5.37	6.00	6.33	6.52	7.39	4.09	5.09	5.70	6.02	6.19	7.02
85	4.54	5.64	6.30	6.66	6.86	7.76	4.30	5.36	5.97	6.31	6.51	7.37
86	4.86	6.04	6.74	7.12	7.34	8.31	4.60	5.73	6.41	6.77	6.97	7.88
87	4.97	6.18	6.90	7.28	7.50	8.48	4.71	5.87	6.56	6.91	7.13	8.05
88	5.21	6.49	7.24	7.63	7.87	8.88	4.95	6.16	6.88	7.25	7.48	8.44
89	5.43	6.75	7.52	7.95	8.18	9.24	5.15	6.40	7.15	7.54	7.77	8.78
90	5.57	6.91	7.71	8.13	8.37	9.45	5.27	6.56	7.33	7.72	7.96	8.98
91	5.91	7.33	8.18	8.62	8.88	10.03	5.59	6.96	7.77	8.20	8.45	9.53
92	6.25	7.74	8.66	9.12	9.41	10.62	5.91	7.36	8.22	8.67	8.93	10.08
93	6.60	8.18	9.14	9.64	9.92	11.21	6.24	7.77	8.68	9.15	9.43	10.64
94	6.93	8.61	9.63	10.14	10.44	11.80	6.57	8.18	9.14	9.64	9.92	11.20
95	7.29	9.05	10.11	10.66	10.98	12.39	6.90	8.59	9.59	10.12	10.43	11.76
96	7.65	9.50	10.60	11.18	11.52	12.99	7.25	9.02	10.07	10.63	10.93	12.34
97	8.02	9.96	11.12	11.73	12.08	13.63	7.60	9.46	10.56	11.13	11.47	12.94
98	8.43	10.45	11.66	12.31	12.67	14.28	7.98	9.93	11.09	11.69	12.05	13.55
99	8.82	10.93	12.21	12.86	13.26	14.91	8.35	10.40	11.59	12.22	12.58	14.16
100	9.20	11.42	12.73	13.42	13.79	15.50	8.71	10.85	12.09	12.73	13.10	14.72

Table 165
NHO Base, 90 day EP, Compound Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.44	0.55	0.65	0.72	0.77	0.88	0.44	0.55	0.65	0.72	0.77	0.88
31	0.45	0.57	0.68	0.74	0.80	0.91	0.45	0.57	0.68	0.74	0.80	0.91
32	0.47	0.58	0.70	0.76	0.83	0.95	0.47	0.58	0.69	0.76	0.83	0.95
33	0.48	0.61	0.72	0.79	0.85	0.97	0.48	0.61	0.72	0.77	0.85	0.97
34	0.50	0.63	0.74	0.81	0.87	0.99	0.50	0.63	0.74	0.80	0.87	0.99
35	0.52	0.65	0.76	0.84	0.89	1.03	0.52	0.65	0.76	0.83	0.89	1.01
36	0.53	0.67	0.79	0.85	0.91	1.06	0.53	0.67	0.77	0.85	0.91	1.06
37	0.55	0.69	0.81	0.87	0.94	1.08	0.55	0.69	0.80	0.87	0.94	1.08
38	0.56	0.72	0.83	0.89	0.96	1.11	0.56	0.72	0.83	0.88	0.96	1.10
39	0.58	0.73	0.85	0.92	0.98	1.13	0.58	0.73	0.84	0.91	0.98	1.12
40	0.59	0.75	0.87	0.95	1.00	1.18	0.59	0.75	0.86	0.94	1.00	1.17
41	0.61	0.77	0.89	0.97	1.03	1.20	0.61	0.77	0.88	0.96	1.03	1.19
42	0.63	0.79	0.92	0.99	1.06	1.22	0.63	0.79	0.89	0.98	1.06	1.21
43	0.64	0.81	0.94	1.01	1.08	1.25	0.64	0.81	0.92	0.99	1.08	1.23
44	0.65	0.84	0.96	1.05	1.10	1.29	0.65	0.84	0.95	1.01	1.10	1.28
45	0.68	0.86	0.98	1.07	1.12	1.31	0.68	0.86	0.97	1.05	1.12	1.30
46	0.69	0.87	1.00	1.08	1.13	1.34	0.69	0.87	0.98	1.07	1.13	1.32
47	0.70	0.89	1.03	1.10	1.17	1.36	0.70	0.89	1.00	1.09	1.17	1.34
48	0.72	0.92	1.05	1.12	1.19	1.40	0.72	0.92	1.03	1.10	1.19	1.38
49	0.74	0.94	1.07	1.16	1.21	1.43	0.74	0.94	1.05	1.12	1.21	1.41
50	0.75	0.96	1.09	1.18	1.23	1.45	0.75	0.96	1.07	1.16	1.23	1.43
51	0.77	0.99	1.12	1.21	1.30	1.50	0.77	0.97	1.10	1.21	1.25	1.47
52	0.83	1.05	1.17	1.28	1.32	1.58	0.80	1.00	1.17	1.24	1.30	1.55
53	0.85	1.07	1.21	1.32	1.36	1.64	0.85	1.05	1.19	1.30	1.34	1.61
54	0.88	1.12	1.25	1.35	1.43	1.69	0.86	1.10	1.23	1.33	1.41	1.67
55	0.92	1.16	1.31	1.42	1.49	1.74	0.89	1.12	1.29	1.40	1.46	1.72
56	0.97	1.23	1.40	1.50	1.56	1.85	0.95	1.21	1.36	1.47	1.54	1.83
57	1.03	1.31	1.47	1.58	1.66	1.96	1.01	1.29	1.45	1.56	1.65	1.94
58	1.09	1.38	1.57	1.68	1.76	2.06	1.08	1.35	1.56	1.66	1.74	2.05
59	1.17	1.47	1.67	1.78	1.88	2.19	1.13	1.45	1.65	1.77	1.86	2.16
60	1.24	1.56	1.78	1.91	1.98	2.31	1.22	1.54	1.74	1.88	1.96	2.28
61	1.31	1.64	1.85	1.98	2.07	2.42	1.30	1.62	1.83	1.95	2.04	2.39
62	1.35	1.72	1.95	2.07	2.18	2.53	1.34	1.68	1.91	2.05	2.15	2.51
63	1.42	1.78	2.04	2.17	2.26	2.63	1.41	1.76	2.00	2.13	2.22	2.59
64	1.49	1.88	2.12	2.28	2.38	2.75	1.45	1.84	2.08	2.24	2.34	2.70
65	1.68	2.10	2.39	2.55	2.66	3.07	1.66	2.08	2.37	2.51	2.63	3.04
66	1.74	2.19	2.49	2.65	2.76	3.19	1.72	2.17	2.43	2.62	2.73	3.15
67	1.82	2.29	2.59	2.77	2.88	3.33	1.80	2.26	2.55	2.74	2.85	3.28
68	1.91	2.41	2.73	2.90	3.01	3.49	1.89	2.38	2.67	2.86	2.98	3.45
69	2.00	2.52	2.83	3.03	3.15	3.63	1.97	2.46	2.79	2.98	3.11	3.59
70	2.08	2.61	2.94	3.14	3.26	3.75	2.05	2.56	2.90	3.09	3.21	3.71
71	2.28	2.87	3.23	3.43	3.58	4.11	2.24	2.82	3.18	3.39	3.51	4.04
72	2.44	3.06	3.45	3.67	3.82	4.39	2.42	3.03	3.40	3.63	3.76	4.32
73	2.62	3.27	3.67	3.91	4.06	4.66	2.56	3.22	3.62	3.85	3.99	4.59
74	2.74	3.42	3.85	4.09	4.24	4.86	2.68	3.37	3.80	4.03	4.18	4.80
75	2.82	3.53	3.97	4.22	4.37	5.01	2.78	3.49	3.91	4.15	4.31	4.94
76	2.97	3.72	4.18	4.43	4.60	5.27	2.92	3.65	4.11	4.37	4.52	5.18
77	3.05	3.83	4.30	4.55	4.72	5.41	3.01	3.76	4.24	4.49	4.64	5.32
78	3.19	4.00	4.49	4.75	4.94	5.64	3.15	3.95	4.43	4.70	4.86	5.56
79	3.31	4.15	4.66	4.94	5.12	5.84	3.27	4.09	4.60	4.87	5.05	5.76
80	3.42	4.28	4.82	5.09	5.28	6.02	3.38	4.22	4.74	5.03	5.19	5.93
81	3.52	4.40	4.94	5.23	5.40	6.15	3.47	4.33	4.86	5.15	5.32	6.05
82	3.70	4.62	5.17	5.47	5.65	6.41	3.64	4.55	5.09	5.39	5.57	6.33
83	3.76	4.71	5.25	5.56	5.73	6.50	3.71	4.63	5.18	5.47	5.65	6.40
84	3.88	4.85	5.43	5.73	5.92	6.68	3.83	4.79	5.35	5.65	5.82	6.58
85	4.09	5.10	5.71	6.03	6.20	7.02	4.03	5.04	5.61	5.93	6.13	6.91
86	4.38	5.47	6.12	6.45	6.64	7.50	4.32	5.40	6.02	6.36	6.55	7.39
87	4.48	5.60	6.26	6.60	6.80	7.67	4.42	5.52	6.16	6.49	6.69	7.55
88	4.71	5.87	6.56	6.91	7.13	8.03	4.63	5.79	6.46	6.81	7.02	7.91
89	4.91	6.12	6.82	7.18	7.41	8.36	4.82	6.02	6.72	7.10	7.29	8.23
90	5.01	6.26	6.99	7.36	7.59	8.56	4.94	6.16	6.88	7.25	7.48	8.43
91	5.31	6.63	7.40	7.81	8.05	9.08	5.24	6.53	7.29	7.69	7.93	8.94
92	5.63	7.02	7.83	8.26	8.51	9.59	5.54	6.91	7.72	8.13	8.38	9.45
93	5.94	7.40	8.26	8.72	8.99	10.13	5.84	7.29	8.14	8.59	8.86	9.99
94	6.26	7.81	8.71	9.19	9.46	10.67	6.16	7.69	8.58	9.04	9.32	10.51
95	6.57	8.20	9.15	9.65	9.94	11.21	6.48	8.07	9.02	9.50	9.80	11.03
96	6.90	8.60	9.60	10.13	10.43	11.76	6.79	8.47	9.46	9.97	10.27	11.58
97	7.24	9.03	10.07	10.62	10.93	12.32	7.13	8.90	9.92	10.45	10.78	12.13
98	7.59	9.47	10.56	11.13	11.47	12.93	7.48	9.33	10.41	10.98	11.30	12.72
99	7.94	9.91	11.04	11.64	11.99	13.48	7.82	9.77	10.89	11.47	11.81	13.28
100	8.29	10.33	11.53	12.13	12.49	14.01	8.17	10.19	11.35	11.96	12.30	13.79

Table 167
NHO Base, 120 day EP, Compound Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.44	0.55	0.61	0.65	0.72	0.88	0.39	0.50	0.61	0.61	0.65	0.83
31	0.45	0.57	0.63	0.68	0.74	0.91	0.40	0.51	0.63	0.63	0.68	0.85
32	0.46	0.58	0.65	0.70	0.76	0.94	0.41	0.53	0.64	0.65	0.70	0.87
33	0.48	0.61	0.67	0.73	0.79	0.96	0.43	0.55	0.67	0.67	0.72	0.89
34	0.50	0.62	0.69	0.75	0.81	0.99	0.45	0.57	0.68	0.69	0.74	0.92
35	0.51	0.64	0.72	0.77	0.84	1.01	0.46	0.58	0.70	0.72	0.76	0.95
36	0.52	0.65	0.74	0.79	0.86	1.05	0.47	0.59	0.72	0.74	0.79	0.97
37	0.53	0.68	0.75	0.81	0.88	1.07	0.48	0.62	0.74	0.75	0.81	0.99
38	0.56	0.69	0.77	0.84	0.91	1.09	0.50	0.63	0.75	0.77	0.83	1.01
39	0.57	0.72	0.80	0.86	0.94	1.11	0.51	0.65	0.77	0.80	0.85	1.05
40	0.58	0.74	0.83	0.88	0.96	1.16	0.53	0.67	0.80	0.83	0.87	1.08
41	0.59	0.75	0.84	0.91	0.98	1.18	0.55	0.68	0.81	0.84	0.89	1.10
42	0.61	0.77	0.86	0.94	1.00	1.20	0.56	0.70	0.84	0.86	0.92	1.12
43	0.63	0.79	0.88	0.96	1.03	1.22	0.57	0.72	0.85	0.88	0.94	1.16
44	0.64	0.81	0.91	0.98	1.06	1.24	0.58	0.74	0.87	0.91	0.96	1.18
45	0.65	0.83	0.92	1.00	1.08	1.28	0.59	0.75	0.88	0.92	0.98	1.20
46	0.67	0.85	0.95	1.01	1.10	1.30	0.61	0.76	0.91	0.95	1.00	1.22
47	0.68	0.86	0.97	1.05	1.12	1.33	0.63	0.79	0.92	0.97	1.03	1.24
48	0.70	0.88	0.99	1.07	1.16	1.35	0.64	0.80	0.95	0.99	1.05	1.28
49	0.72	0.89	1.00	1.09	1.18	1.38	0.65	0.83	0.96	1.00	1.07	1.30
50	0.73	0.92	1.03	1.11	1.20	1.41	0.67	0.84	0.98	1.03	1.09	1.32
51	0.75	0.95	1.08	1.19	1.23	1.45	0.70	0.88	0.99	1.08	1.12	1.34
52	0.77	0.98	1.13	1.22	1.28	1.50	0.73	0.91	1.05	1.11	1.19	1.41
53	0.83	1.01	1.17	1.28	1.32	1.56	0.75	0.95	1.07	1.17	1.21	1.44
54	0.84	1.08	1.21	1.31	1.38	1.62	0.76	0.98	1.12	1.21	1.25	1.50
55	0.87	1.10	1.25	1.35	1.42	1.67	0.80	1.03	1.17	1.25	1.31	1.56
56	0.92	1.17	1.34	1.43	1.53	1.78	0.86	1.08	1.23	1.32	1.40	1.64
57	0.99	1.24	1.42	1.52	1.60	1.88	0.91	1.13	1.31	1.42	1.47	1.73
58	1.06	1.32	1.50	1.62	1.69	1.98	0.95	1.21	1.38	1.50	1.56	1.82
59	1.10	1.42	1.58	1.72	1.80	2.09	1.03	1.30	1.47	1.58	1.67	1.94
60	1.19	1.50	1.68	1.82	1.91	2.22	1.09	1.36	1.56	1.68	1.76	2.06
61	1.23	1.57	1.78	1.90	1.98	2.32	1.13	1.45	1.64	1.76	1.83	2.15
62	1.30	1.64	1.86	2.00	2.07	2.42	1.20	1.50	1.72	1.83	1.91	2.22
63	1.35	1.71	1.94	2.07	2.17	2.52	1.24	1.57	1.78	1.91	2.00	2.32
64	1.42	1.79	2.04	2.17	2.28	2.63	1.30	1.65	1.88	2.00	2.08	2.41
65	1.60	2.04	2.29	2.44	2.55	2.95	1.47	1.86	2.10	2.26	2.34	2.73
66	1.67	2.10	2.38	2.54	2.64	3.05	1.53	1.94	2.18	2.33	2.43	2.81
67	1.74	2.19	2.49	2.65	2.76	3.18	1.60	2.01	2.28	2.43	2.54	2.93
68	1.84	2.31	2.61	2.78	2.89	3.34	1.68	2.12	2.39	2.55	2.65	3.07
69	1.90	2.40	2.71	2.89	3.01	3.48	1.74	2.21	2.50	2.66	2.77	3.19
70	1.98	2.50	2.81	3.00	3.12	3.60	1.82	2.29	2.57	2.76	2.87	3.30
71	2.18	2.74	3.09	3.28	3.41	3.94	2.00	2.52	2.83	3.01	3.14	3.61
72	2.33	2.94	3.30	3.51	3.65	4.19	2.15	2.70	3.04	3.22	3.36	3.85
73	2.50	3.12	3.52	3.74	3.87	4.46	2.28	2.87	3.23	3.42	3.55	4.08
74	2.61	3.27	3.67	3.91	4.06	4.64	2.39	3.00	3.37	3.59	3.72	4.26
75	2.68	3.38	3.80	4.03	4.18	4.79	2.46	3.10	3.48	3.70	3.84	4.38
76	2.83	3.54	3.99	4.24	4.39	5.04	2.59	3.26	3.65	3.88	4.03	4.60
77	2.92	3.65	4.10	4.36	4.51	5.17	2.66	3.36	3.76	3.99	4.14	4.73
78	3.05	3.83	4.30	4.55	4.72	5.39	2.78	3.51	3.94	4.16	4.32	4.94
79	3.17	3.97	4.46	4.72	4.88	5.58	2.89	3.64	4.08	4.32	4.48	5.10
80	3.27	4.10	4.60	4.86	5.04	5.75	2.99	3.75	4.21	4.47	4.61	5.25
81	3.37	4.21	4.72	4.98	5.16	5.87	3.07	3.86	4.32	4.58	4.73	5.37
82	3.52	4.42	4.94	5.23	5.40	6.14	3.22	4.04	4.52	4.79	4.95	5.60
83	3.59	4.49	5.03	5.31	5.48	6.20	3.29	4.11	4.60	4.85	5.03	5.68
84	3.72	4.64	5.19	5.47	5.65	6.38	3.40	4.26	4.74	5.01	5.17	5.83
85	3.91	4.87	5.45	5.75	5.93	6.70	3.58	4.48	4.98	5.27	5.43	6.13
86	4.19	5.23	5.83	6.16	6.36	7.16	3.84	4.80	5.34	5.63	5.81	6.55
87	4.28	5.35	5.96	6.29	6.49	7.33	3.92	4.91	5.46	5.76	5.94	6.69
88	4.49	5.61	6.26	6.60	6.80	7.67	4.11	5.15	5.72	6.04	6.24	7.01
89	4.68	5.84	6.51	6.88	7.08	7.98	4.28	5.36	5.96	6.28	6.48	7.28
90	4.79	5.97	6.67	7.03	7.25	8.17	4.38	5.48	6.09	6.42	6.63	7.46
91	5.07	6.34	7.08	7.46	7.69	8.67	4.64	5.81	6.48	6.82	7.03	7.91
92	5.37	6.70	7.48	7.89	8.13	9.16	4.92	6.15	6.85	7.22	7.45	8.36
93	5.67	7.08	7.90	8.33	8.58	9.67	5.19	6.50	7.23	7.61	7.85	8.83
94	5.96	7.46	8.32	8.78	9.04	10.18	5.47	6.84	7.61	8.02	8.26	9.30
95	6.27	7.84	8.73	9.21	9.50	10.69	5.75	7.18	8.00	8.43	8.69	9.77
96	6.58	8.23	9.17	9.67	9.97	11.22	6.03	7.54	8.38	8.84	9.11	10.25
97	6.90	8.62	9.63	10.14	10.44	11.76	6.31	7.90	8.80	9.27	9.56	10.74
98	7.25	9.05	10.09	10.64	10.97	12.33	6.63	8.31	9.23	9.72	10.02	11.25
99	7.58	9.47	10.55	11.12	11.45	12.86	6.94	8.68	9.66	10.16	10.47	11.75
100	7.91	9.88	11.01	11.59	11.92	13.35	7.25	9.05	10.07	10.59	10.89	12.20

Table 169
NHO Base, 365 day EP, Compound Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.33	0.39	0.50	0.50	0.55	0.65	0.22	0.28	0.33	0.39	0.39	0.44
31	0.34	0.40	0.51	0.51	0.56	0.68	0.23	0.29	0.34	0.40	0.40	0.45
32	0.35	0.41	0.52	0.53	0.58	0.69	0.23	0.31	0.35	0.41	0.41	0.46
33	0.36	0.43	0.55	0.55	0.59	0.72	0.24	0.31	0.36	0.43	0.43	0.47
34	0.36	0.45	0.56	0.57	0.62	0.74	0.24	0.32	0.36	0.43	0.44	0.48
35	0.37	0.46	0.57	0.58	0.63	0.76	0.25	0.33	0.37	0.44	0.45	0.51
36	0.39	0.47	0.58	0.59	0.65	0.77	0.26	0.34	0.39	0.45	0.46	0.52
37	0.40	0.48	0.59	0.62	0.67	0.80	0.26	0.35	0.40	0.46	0.47	0.53
38	0.41	0.50	0.62	0.63	0.69	0.83	0.28	0.35	0.41	0.47	0.48	0.55
39	0.43	0.51	0.63	0.65	0.70	0.84	0.28	0.36	0.43	0.48	0.50	0.56
40	0.44	0.53	0.64	0.67	0.73	0.86	0.29	0.37	0.44	0.50	0.51	0.57
41	0.44	0.55	0.65	0.68	0.74	0.88	0.31	0.39	0.44	0.50	0.51	0.58
42	0.45	0.56	0.67	0.70	0.75	0.89	0.31	0.40	0.45	0.51	0.52	0.59
43	0.46	0.57	0.69	0.72	0.77	0.92	0.32	0.40	0.46	0.52	0.53	0.61
44	0.47	0.58	0.70	0.74	0.79	0.95	0.32	0.41	0.47	0.53	0.55	0.62
45	0.48	0.59	0.72	0.75	0.81	0.97	0.33	0.43	0.48	0.55	0.56	0.64
46	0.50	0.61	0.73	0.76	0.83	0.98	0.34	0.44	0.50	0.56	0.57	0.65
47	0.50	0.63	0.74	0.79	0.85	1.00	0.34	0.45	0.50	0.56	0.58	0.67
48	0.51	0.64	0.76	0.80	0.86	1.03	0.35	0.45	0.51	0.57	0.59	0.68
49	0.52	0.65	0.77	0.83	0.88	1.05	0.35	0.46	0.52	0.58	0.61	0.69
50	0.53	0.67	0.79	0.84	0.89	1.07	0.36	0.47	0.53	0.59	0.62	0.70
51	0.57	0.70	0.81	0.86	0.91	1.08	0.37	0.48	0.53	0.59	0.62	0.73
52	0.57	0.73	0.83	0.91	0.96	1.11	0.39	0.50	0.57	0.62	0.65	0.75
53	0.59	0.77	0.87	0.95	0.99	1.17	0.40	0.52	0.59	0.64	0.67	0.77
54	0.62	0.79	0.91	0.98	1.03	1.20	0.43	0.52	0.59	0.67	0.69	0.79
55	0.64	0.83	0.94	1.00	1.06	1.23	0.44	0.55	0.62	0.69	0.72	0.83
56	0.68	0.88	0.99	1.08	1.12	1.32	0.46	0.59	0.67	0.73	0.77	0.86
57	0.72	0.94	1.06	1.13	1.18	1.40	0.48	0.61	0.69	0.76	0.80	0.91
58	0.76	0.97	1.11	1.20	1.25	1.45	0.52	0.64	0.75	0.81	0.85	0.97
59	0.81	1.05	1.19	1.29	1.33	1.55	0.56	0.70	0.80	0.85	0.89	1.00
60	0.87	1.11	1.25	1.35	1.41	1.64	0.59	0.74	0.84	0.88	0.95	1.08
61	0.91	1.16	1.31	1.42	1.47	1.71	0.61	0.76	0.87	0.95	0.98	1.11
62	0.97	1.21	1.36	1.47	1.54	1.78	0.64	0.80	0.89	0.97	1.01	1.17
63	1.00	1.28	1.43	1.53	1.60	1.84	0.67	0.84	0.94	1.00	1.06	1.19
64	1.05	1.33	1.49	1.60	1.67	1.93	0.70	0.87	0.97	1.05	1.10	1.24
65	1.19	1.49	1.68	1.79	1.88	2.16	0.79	0.98	1.09	1.18	1.22	1.38
66	1.23	1.55	1.74	1.86	1.94	2.22	0.83	1.01	1.12	1.22	1.28	1.44
67	1.29	1.62	1.80	1.94	2.02	2.32	0.85	1.06	1.19	1.28	1.32	1.49
68	1.34	1.69	1.90	2.04	2.12	2.43	0.89	1.10	1.23	1.33	1.36	1.55
69	1.41	1.77	1.98	2.12	2.21	2.53	0.94	1.16	1.29	1.38	1.43	1.61
70	1.45	1.83	2.05	2.19	2.28	2.61	0.96	1.19	1.32	1.42	1.47	1.66
71	1.58	2.01	2.24	2.40	2.50	2.85	1.06	1.30	1.44	1.55	1.60	1.80
72	1.71	2.16	2.40	2.55	2.65	3.04	1.12	1.38	1.54	1.65	1.71	1.91
73	1.82	2.28	2.54	2.71	2.81	3.21	1.20	1.46	1.64	1.73	1.80	2.02
74	1.90	2.39	2.66	2.83	2.94	3.36	1.25	1.54	1.69	1.80	1.86	2.10
75	1.96	2.45	2.75	2.92	3.03	3.43	1.30	1.57	1.76	1.85	1.93	2.16
76	2.06	2.57	2.88	3.06	3.18	3.61	1.35	1.66	1.84	1.95	2.01	2.27
77	2.12	2.66	2.97	3.15	3.26	3.71	1.40	1.69	1.88	2.00	2.07	2.31
78	2.21	2.78	3.10	3.28	3.40	3.86	1.46	1.78	1.96	2.08	2.16	2.41
79	2.30	2.89	3.21	3.41	3.53	4.00	1.52	1.84	2.04	2.16	2.22	2.50
80	2.39	2.98	3.30	3.51	3.63	4.11	1.56	1.89	2.08	2.21	2.28	2.55
81	2.44	3.05	3.39	3.60	3.72	4.20	1.60	1.94	2.13	2.26	2.32	2.59
82	2.56	3.19	3.54	3.75	3.87	4.37	1.67	2.01	2.22	2.34	2.41	2.68
83	2.62	3.26	3.61	3.82	3.94	4.42	1.69	2.05	2.26	2.38	2.43	2.70
84	2.70	3.37	3.72	3.92	4.04	4.54	1.74	2.09	2.30	2.42	2.49	2.76
85	2.85	3.53	3.91	4.11	4.25	4.75	1.83	2.20	2.42	2.54	2.61	2.88
86	3.05	3.78	4.18	4.40	4.54	5.08	1.96	2.34	2.57	2.71	2.77	3.07
87	3.12	3.87	4.27	4.50	4.63	5.19	2.01	2.41	2.64	2.77	2.83	3.15
88	3.27	4.07	4.48	4.72	4.86	5.45	2.10	2.52	2.76	2.90	2.97	3.28
89	3.40	4.22	4.66	4.92	5.06	5.65	2.19	2.63	2.87	3.01	3.09	3.41
90	3.49	4.32	4.76	5.03	5.18	5.79	2.24	2.68	2.94	3.09	3.15	3.50
91	3.70	4.59	5.06	5.34	5.49	6.14	2.38	2.85	3.12	3.28	3.34	3.71
92	3.91	4.85	5.35	5.64	5.81	6.50	2.52	3.01	3.29	3.47	3.53	3.92
93	4.13	5.12	5.65	5.95	6.13	6.86	2.65	3.18	3.49	3.65	3.73	4.14
94	4.35	5.40	5.95	6.27	6.45	7.22	2.79	3.34	3.66	3.85	3.94	4.36
95	4.57	5.67	6.26	6.58	6.78	7.59	2.93	3.51	3.85	4.04	4.13	4.58
96	4.80	5.95	6.56	6.91	7.12	7.95	3.07	3.70	4.04	4.24	4.33	4.80
97	5.03	6.25	6.88	7.25	7.46	8.33	3.23	3.86	4.24	4.44	4.54	5.03
98	5.28	6.55	7.22	7.60	7.82	8.72	3.39	4.06	4.44	4.64	4.74	5.25
99	5.52	6.85	7.54	7.94	8.15	9.10	3.53	4.24	4.63	4.85	4.94	5.46
100	5.76	7.14	7.85	8.25	8.47	9.43	3.70	4.40	4.81	5.03	5.10	5.64

Table 170
NHO Base, 730 day EP, Compound Unlimited Inflation

Table 171
Home Care, All EPs, No Inflation

Table 172
Home Care, All EPs, Simple 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.32	0.35	0.36	0.37	0.37	0.48	0.23	0.25	0.26	0.26	0.26	0.36
31	0.33	0.36	0.37	0.37	0.39	0.51	0.23	0.26	0.26	0.26	0.28	0.37
32	0.34	0.37	0.39	0.39	0.40	0.52	0.24	0.26	0.28	0.28	0.29	0.39
33	0.35	0.39	0.40	0.41	0.41	0.55	0.25	0.28	0.29	0.29	0.29	0.40
34	0.36	0.40	0.41	0.43	0.43	0.56	0.26	0.29	0.29	0.31	0.31	0.41
35	0.37	0.41	0.44	0.44	0.44	0.58	0.26	0.29	0.32	0.32	0.32	0.44
36	0.39	0.44	0.45	0.46	0.46	0.61	0.28	0.32	0.33	0.33	0.33	0.45
37	0.40	0.45	0.47	0.47	0.48	0.63	0.29	0.33	0.34	0.34	0.35	0.46
38	0.43	0.47	0.48	0.50	0.50	0.67	0.31	0.34	0.35	0.36	0.36	0.50
39	0.44	0.50	0.51	0.52	0.52	0.69	0.32	0.36	0.36	0.37	0.37	0.51
40	0.46	0.51	0.53	0.55	0.55	0.73	0.33	0.36	0.37	0.39	0.39	0.53
41	0.48	0.53	0.56	0.57	0.57	0.76	0.34	0.37	0.40	0.40	0.40	0.57
42	0.51	0.57	0.59	0.61	0.61	0.80	0.36	0.40	0.43	0.44	0.44	0.58
43	0.53	0.59	0.62	0.63	0.63	0.85	0.37	0.41	0.44	0.44	0.44	0.62
44	0.56	0.62	0.65	0.67	0.67	0.88	0.39	0.43	0.45	0.46	0.46	0.64
45	0.58	0.65	0.68	0.69	0.70	0.94	0.40	0.45	0.46	0.47	0.47	0.67
46	0.61	0.69	0.72	0.73	0.74	0.98	0.41	0.47	0.48	0.50	0.50	0.70
47	0.64	0.73	0.75	0.77	0.77	1.05	0.44	0.48	0.51	0.52	0.52	0.73
48	0.68	0.76	0.80	0.81	0.83	1.10	0.44	0.50	0.52	0.53	0.53	0.76
49	0.72	0.80	0.84	0.86	0.86	1.17	0.46	0.51	0.53	0.55	0.55	0.79
50	0.75	0.85	0.88	0.91	0.91	1.23	0.47	0.53	0.56	0.57	0.57	0.83
51	0.80	0.89	0.94	0.96	0.97	1.31	0.48	0.55	0.57	0.58	0.59	0.86
52	0.84	0.95	0.98	1.00	1.01	1.38	0.50	0.57	0.59	0.61	0.61	0.89
53	0.88	0.99	1.05	1.07	1.08	1.46	0.51	0.58	0.61	0.62	0.63	0.92
54	0.92	1.05	1.09	1.12	1.13	1.55	0.52	0.59	0.62	0.64	0.65	0.96
55	0.97	1.10	1.16	1.18	1.20	1.64	0.53	0.61	0.63	0.64	0.65	0.99
56	1.03	1.18	1.22	1.25	1.29	1.76	0.56	0.63	0.67	0.68	0.69	1.05
57	1.10	1.24	1.31	1.34	1.36	1.89	0.57	0.65	0.68	0.70	0.72	1.09
58	1.17	1.32	1.40	1.43	1.45	2.04	0.58	0.67	0.70	0.72	0.73	1.17
59	1.22	1.40	1.47	1.52	1.55	2.17	0.59	0.68	0.73	0.74	0.76	1.19
60	1.30	1.47	1.55	1.61	1.65	2.32	0.61	0.69	0.73	0.76	0.77	1.25
61	1.35	1.55	1.64	1.69	1.74	2.49	0.61	0.70	0.74	0.76	0.79	1.32
62	1.42	1.62	1.72	1.79	1.84	2.65	0.62	0.72	0.75	0.79	0.81	1.35
63	1.47	1.69	1.80	1.88	1.94	2.83	0.62	0.72	0.76	0.79	0.81	1.42
64	1.53	1.77	1.89	1.97	2.05	3.01	0.62	0.72	0.76	0.79	0.83	1.45
65	1.60	1.86	2.00	2.09	2.19	3.27	0.62	0.73	0.77	0.81	0.86	1.54
66	1.65	1.93	2.07	2.19	2.29	3.48	0.63	0.73	0.79	0.81	0.87	1.60
67	1.69	1.98	2.16	2.29	2.40	3.71	0.61	0.72	0.77	0.81	0.87	1.64
68	1.73	2.06	2.22	2.39	2.52	3.94	0.59	0.70	0.76	0.83	0.87	1.69
69	1.78	2.12	2.31	2.50	2.65	4.19	0.59	0.70	0.76	0.83	0.87	1.72
70	1.83	2.19	2.41	2.62	2.78	4.44	0.57	0.68	0.75	0.83	0.87	1.78
71	1.91	2.31	2.56	2.82	3.03	4.87	0.56	0.67	0.74	0.83	0.88	1.85
72	2.01	2.44	2.74	3.03	3.27	5.31	0.56	0.67	0.74	0.85	0.92	1.96
73	2.09	2.56	2.90	3.23	3.51	5.75	0.55	0.67	0.74	0.84	0.91	2.01
74	2.18	2.70	3.06	3.43	3.75	6.18	0.52	0.65	0.74	0.83	0.89	2.10
75	2.28	2.82	3.23	3.64	3.99	6.62	0.50	0.62	0.72	0.80	0.88	2.12
76	2.33	2.92	3.38	3.84	4.24	7.08	0.50	0.62	0.72	0.79	0.87	2.19
77	2.39	3.01	3.53	4.06	4.50	7.59	0.45	0.57	0.67	0.77	0.86	2.28
78	2.44	3.12	3.72	4.31	4.81	8.13	0.44	0.56	0.67	0.77	0.86	2.28
79	2.51	3.23	3.91	4.58	5.13	8.69	0.40	0.52	0.63	0.73	0.83	2.34
80	2.55	3.34	4.11	4.87	5.49	9.27	0.39	0.50	0.62	0.73	0.83	2.41
81	2.56	3.43	4.30	5.16	5.83	9.87	0.36	0.48	0.61	0.73	0.81	2.38
82	2.56	3.53	4.50	5.46	6.19	10.51	0.31	0.43	0.55	0.65	0.74	2.42
83	2.56	3.64	4.73	5.81	6.62	11.21	0.28	0.40	0.52	0.64	0.73	2.46
84	2.56	3.77	4.99	6.19	7.08	11.87	0.25	0.37	0.50	0.62	0.72	2.50
85	2.56	3.91	5.29	6.64	7.62	12.89	0.23	0.35	0.47	0.59	0.69	2.57
86	2.56	4.06	5.58	7.08	8.17	13.92	0.21	0.33	0.45	0.57	0.65	2.65
87	2.56	4.20	5.87	7.52	8.71	14.95	0.19	0.29	0.41	0.53	0.61	2.85
88	2.56	4.35	6.16	7.98	9.24	15.96	0.15	0.26	0.37	0.48	0.56	2.87
89	2.56	4.49	6.45	8.42	9.79	16.98	0.13	0.23	0.33	0.43	0.48	2.89
90	2.56	4.49	6.55	8.62	10.09	17.74	0.10	0.19	0.26	0.40	0.45	3.01
91	2.56	4.49	6.64	8.84	10.41	18.49	0.10	0.19	0.26	0.39	0.45	3.15
92	2.56	4.49	6.77	9.09	10.74	19.27	0.10	0.19	0.26	0.37	0.45	3.28
93	2.56	4.49	6.91	9.36	11.10	20.11	0.10	0.19	0.26	0.37	0.45	3.42
94	2.56	4.49	7.04	9.64	11.45	20.92	0.10	0.19	0.26	0.37	0.45	3.55
95	2.56	4.49	7.14	9.85	11.76	21.69	0.10	0.19	0.26	0.37	0.45	3.70
96	2.56	4.49	7.21	10.03	12.05	22.45	0.10	0.19	0.26	0.37	0.45	3.82
97	2.56	4.49	7.21	10.15	12.25	23.14	0.10	0.19	0.26	0.37	0.45	3.94
98	2.56	4.49	7.21	10.19	12.41	23.79	0.10	0.19	0.26	0.37	0.45	4.04
99	2.56	4.49	7.21	10.23	12.55	24.42	0.10	0.19	0.26	0.37	0.45	4.15
100	2.56	4.49	7.21	10.29	12.74	25.01	0.10	0.19	0.26	0.37	0.45	4.25

Table 173
Home Care, All EPs, Compound 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.24	0.28	0.28	0.29	0.29	0.39	0.32	0.35	0.36	0.37	0.37	0.52
31	0.25	0.28	0.29	0.29	0.31	0.41	0.33	0.36	0.37	0.39	0.39	0.55
32	0.26	0.29	0.31	0.31	0.32	0.41	0.34	0.37	0.39	0.40	0.40	0.57
33	0.28	0.31	0.32	0.33	0.33	0.44	0.35	0.39	0.40	0.41	0.41	0.58
34	0.28	0.32	0.33	0.33	0.33	0.45	0.36	0.40	0.43	0.44	0.44	0.61
35	0.29	0.33	0.34	0.34	0.34	0.46	0.37	0.41	0.44	0.45	0.45	0.63
36	0.31	0.34	0.35	0.36	0.36	0.48	0.39	0.43	0.45	0.46	0.46	0.65
37	0.32	0.35	0.36	0.36	0.37	0.51	0.40	0.44	0.46	0.47	0.47	0.67
38	0.33	0.36	0.37	0.39	0.39	0.53	0.41	0.45	0.47	0.48	0.48	0.69
39	0.34	0.39	0.40	0.41	0.41	0.56	0.43	0.46	0.48	0.50	0.50	0.72
40	0.36	0.40	0.41	0.43	0.43	0.58	0.44	0.48	0.51	0.52	0.52	0.74
41	0.37	0.41	0.44	0.45	0.45	0.61	0.44	0.50	0.52	0.53	0.53	0.75
42	0.40	0.45	0.46	0.47	0.47	0.64	0.45	0.51	0.53	0.55	0.55	0.77
43	0.41	0.46	0.47	0.48	0.48	0.68	0.46	0.52	0.55	0.56	0.56	0.80
44	0.43	0.47	0.51	0.51	0.51	0.70	0.47	0.53	0.56	0.57	0.57	0.83
45	0.44	0.50	0.52	0.52	0.53	0.74	0.48	0.55	0.57	0.58	0.58	0.84
46	0.46	0.52	0.55	0.56	0.56	0.77	0.50	0.56	0.58	0.59	0.59	0.86
47	0.48	0.55	0.57	0.58	0.58	0.81	0.51	0.57	0.61	0.62	0.62	0.88
48	0.50	0.57	0.59	0.61	0.61	0.86	0.52	0.58	0.62	0.63	0.63	0.91
49	0.52	0.58	0.61	0.63	0.63	0.89	0.53	0.59	0.63	0.64	0.64	0.92
50	0.55	0.61	0.64	0.65	0.65	0.95	0.55	0.61	0.64	0.65	0.65	0.95
51	0.57	0.64	0.67	0.68	0.69	0.98	0.57	0.64	0.67	0.68	0.69	0.98
52	0.58	0.67	0.69	0.70	0.72	1.01	0.58	0.67	0.69	0.70	0.72	1.01
53	0.61	0.68	0.70	0.73	0.74	1.07	0.61	0.68	0.70	0.73	0.74	1.07
54	0.62	0.70	0.73	0.75	0.76	1.10	0.62	0.70	0.73	0.75	0.76	1.10
55	0.63	0.72	0.75	0.76	0.77	1.16	0.63	0.72	0.75	0.76	0.77	1.16
56	0.65	0.75	0.79	0.81	0.83	1.21	0.65	0.75	0.79	0.81	0.83	1.21
57	0.68	0.77	0.81	0.84	0.85	1.29	0.68	0.77	0.81	0.84	0.85	1.29
58	0.70	0.79	0.84	0.86	0.87	1.36	0.70	0.79	0.84	0.86	0.87	1.36
59	0.73	0.83	0.87	0.89	0.92	1.41	0.73	0.83	0.87	0.89	0.92	1.41
60	0.74	0.85	0.88	0.92	0.95	1.49	0.74	0.85	0.88	0.92	0.95	1.49
61	0.75	0.85	0.89	0.94	0.96	1.56	0.75	0.85	0.89	0.94	0.96	1.56
62	0.75	0.86	0.91	0.95	0.98	1.62	0.75	0.86	0.91	0.95	0.98	1.62
63	0.76	0.88	0.94	0.98	1.00	1.69	0.76	0.88	0.94	0.98	1.00	1.69
64	0.75	0.87	0.94	0.98	1.00	1.74	0.75	0.87	0.94	0.98	1.00	1.74
65	0.75	0.87	0.95	0.98	1.03	1.86	0.75	0.87	0.95	0.98	1.03	1.86
66	0.73	0.85	0.91	0.97	1.00	1.95	0.73	0.85	0.91	0.97	1.00	1.95
67	0.72	0.84	0.91	0.96	1.00	2.00	0.72	0.84	0.91	0.96	1.00	2.00
68	0.68	0.80	0.87	0.94	0.98	2.05	0.68	0.80	0.87	0.94	0.98	2.05
69	0.65	0.79	0.86	0.94	0.98	2.13	0.65	0.79	0.86	0.92	0.98	2.13
70	0.64	0.76	0.85	0.94	0.98	2.18	0.64	0.76	0.85	0.92	0.98	2.18
71	0.63	0.76	0.85	0.94	0.98	2.29	0.63	0.76	0.85	0.92	0.98	2.29
72	0.62	0.76	0.85	0.92	0.98	2.40	0.62	0.76	0.85	0.92	0.98	2.40
73	0.58	0.72	0.81	0.91	0.98	2.46	0.58	0.72	0.81	0.91	0.98	2.46
74	0.57	0.70	0.80	0.89	0.98	2.61	0.57	0.70	0.80	0.89	0.98	2.61
75	0.55	0.68	0.77	0.87	0.96	2.61	0.55	0.68	0.77	0.87	0.96	2.61
76	0.51	0.64	0.74	0.85	0.94	2.62	0.51	0.64	0.74	0.85	0.94	2.62
77	0.47	0.61	0.70	0.81	0.89	2.65	0.47	0.61	0.70	0.81	0.89	2.65
78	0.44	0.56	0.67	0.77	0.86	2.68	0.44	0.56	0.67	0.77	0.86	2.68
79	0.43	0.55	0.67	0.77	0.87	2.70	0.43	0.55	0.67	0.77	0.87	2.70
80	0.39	0.50	0.62	0.73	0.83	2.78	0.39	0.50	0.62	0.73	0.83	2.78
81	0.36	0.48	0.61	0.73	0.81	2.81	0.36	0.48	0.61	0.73	0.81	2.81
82	0.31	0.43	0.55	0.65	0.74	2.83	0.31	0.43	0.55	0.65	0.74	2.83
83	0.28	0.40	0.52	0.64	0.73	2.83	0.28	0.40	0.52	0.64	0.73	2.83
84	0.25	0.37	0.50	0.62	0.72	2.85	0.25	0.37	0.50	0.62	0.72	2.85
85	0.23	0.35	0.47	0.59	0.69	2.87	0.23	0.35	0.47	0.59	0.69	2.87
86	0.21	0.33	0.45	0.57	0.65	2.93	0.21	0.33	0.45	0.57	0.65	2.93
87	0.19	0.29	0.41	0.53	0.61	3.14	0.19	0.29	0.41	0.53	0.61	3.14
88	0.15	0.26	0.37	0.48	0.56	3.19	0.15	0.26	0.37	0.48	0.56	3.19
89	0.13	0.23	0.33	0.43	0.48	3.23	0.13	0.23	0.33	0.43	0.48	3.23
90	0.10	0.19	0.26	0.40	0.45	3.26	0.10	0.19	0.26	0.36	0.47	3.26
91	0.10	0.19	0.26	0.37	0.45	3.33	0.10	0.19	0.26	0.36	0.45	3.33
92	0.10	0.19	0.26	0.36	0.45	3.48	0.10	0.19	0.26	0.36	0.43	3.48
93	0.10	0.19	0.26	0.36	0.45	3.62	0.10	0.19	0.26	0.36	0.43	3.62
94	0.10	0.19	0.26	0.36	0.45	3.76	0.10	0.19	0.26	0.36	0.43	3.76
95	0.10	0.19	0.26	0.36	0.45	3.91	0.10	0.19	0.26	0.36	0.43	3.91
96	0.10	0.19	0.26	0.36	0.45	4.04	0.10	0.19	0.26	0.36	0.43	4.04
97	0.10	0.19	0.26	0.36	0.45	4.16	0.10	0.19	0.26	0.36	0.43	4.16
98	0.10	0.19	0.26	0.36	0.45	4.28	0.10	0.19	0.26	0.36	0.43	4.28
99	0.10	0.19	0.26	0.36	0.45	4.39	0.10	0.19	0.26	0.36	0.43	4.39
100	0.10	0.19	0.26	0.36	0.45	4.50	0.10	0.19	0.26	0.36	0.43	4.50

Table 175
Home Care, All EPs, Compound Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.51	0.57	0.59	0.62	0.62	0.95	0.17	0.21	0.24	0.25	0.26	0.39
31	0.51	0.58	0.61	0.63	0.63	0.96	0.17	0.22	0.24	0.26	0.28	0.40
32	0.52	0.58	0.61	0.63	0.63	0.98	0.19	0.23	0.25	0.28	0.29	0.41
33	0.52	0.59	0.62	0.64	0.64	0.99	0.19	0.23	0.26	0.28	0.29	0.43
34	0.53	0.59	0.62	0.64	0.64	1.01	0.20	0.24	0.28	0.29	0.31	0.45
35	0.53	0.61	0.63	0.65	0.65	1.03	0.21	0.25	0.28	0.31	0.32	0.46
36	0.55	0.61	0.64	0.65	0.65	1.06	0.21	0.26	0.29	0.32	0.33	0.48
37	0.55	0.62	0.64	0.67	0.67	1.07	0.22	0.26	0.31	0.33	0.35	0.51
38	0.56	0.62	0.65	0.67	0.67	1.09	0.23	0.28	0.33	0.35	0.36	0.53
39	0.56	0.63	0.65	0.68	0.68	1.10	0.24	0.29	0.34	0.36	0.37	0.56
40	0.57	0.64	0.67	0.69	0.69	1.12	0.24	0.32	0.35	0.37	0.40	0.58
41	0.57	0.64	0.68	0.69	0.69	1.13	0.25	0.33	0.36	0.40	0.41	0.61
42	0.57	0.65	0.68	0.70	0.70	1.16	0.28	0.34	0.39	0.43	0.44	0.64
43	0.58	0.65	0.69	0.70	0.70	1.18	0.29	0.36	0.41	0.44	0.46	0.67
44	0.58	0.67	0.69	0.72	0.72	1.19	0.31	0.37	0.43	0.46	0.48	0.70
45	0.59	0.67	0.70	0.72	0.72	1.21	0.32	0.40	0.45	0.48	0.51	0.74
46	0.59	0.68	0.72	0.73	0.73	1.22	0.33	0.41	0.47	0.51	0.53	0.79
47	0.61	0.68	0.72	0.73	0.73	1.24	0.35	0.44	0.50	0.53	0.56	0.83
48	0.61	0.69	0.73	0.74	0.74	1.25	0.36	0.46	0.52	0.57	0.59	0.87
49	0.62	0.69	0.73	0.74	0.74	1.29	0.39	0.48	0.56	0.59	0.63	0.92
50	0.62	0.70	0.74	0.75	0.75	1.30	0.41	0.51	0.58	0.63	0.67	0.98
51	0.64	0.72	0.75	0.76	0.77	1.33	0.43	0.53	0.62	0.67	0.70	1.05
52	0.65	0.74	0.76	0.79	0.80	1.36	0.45	0.57	0.65	0.70	0.74	1.10
53	0.67	0.75	0.79	0.80	0.81	1.40	0.47	0.59	0.68	0.74	0.77	1.17
54	0.67	0.76	0.80	0.83	0.84	1.44	0.50	0.63	0.72	0.79	0.83	1.23
55	0.68	0.77	0.81	0.83	0.84	1.47	0.52	0.67	0.75	0.83	0.86	1.30
56	0.70	0.80	0.84	0.86	0.87	1.55	0.56	0.70	0.81	0.88	0.92	1.41
57	0.73	0.83	0.86	0.88	0.91	1.61	0.59	0.75	0.86	0.94	0.99	1.50
58	0.74	0.85	0.89	0.92	0.94	1.68	0.63	0.80	0.92	0.99	1.06	1.61
59	0.77	0.87	0.94	0.96	0.98	1.76	0.67	0.85	0.97	1.06	1.12	1.73
60	0.79	0.89	0.95	0.98	1.00	1.84	0.70	0.88	1.03	1.12	1.19	1.85
61	0.79	0.89	0.95	0.98	1.01	1.89	0.73	0.94	1.08	1.19	1.25	1.97
62	0.77	0.89	0.95	0.98	1.01	1.91	0.76	0.98	1.13	1.24	1.33	2.10
63	0.76	0.88	0.95	0.98	1.00	1.95	0.80	1.03	1.19	1.31	1.41	2.26
64	0.75	0.87	0.95	0.98	1.00	1.98	0.83	1.07	1.24	1.38	1.47	2.40
65	0.75	0.87	0.95	0.98	1.00	2.09	0.86	1.12	1.31	1.46	1.58	2.61
66	0.73	0.85	0.91	0.97	1.00	2.12	0.88	1.17	1.36	1.53	1.66	2.77
67	0.72	0.84	0.91	0.96	1.00	2.15	0.92	1.20	1.42	1.60	1.74	2.94
68	0.68	0.80	0.87	0.95	0.98	2.20	0.95	1.23	1.46	1.66	1.83	3.14
69	0.65	0.79	0.86	0.95	0.98	2.21	0.97	1.29	1.53	1.74	1.91	3.33
70	0.64	0.76	0.85	0.95	0.98	2.27	0.99	1.32	1.58	1.82	2.02	3.53
71	0.63	0.76	0.85	0.95	0.98	2.33	1.05	1.40	1.69	1.96	2.19	3.88
72	0.62	0.76	0.85	0.95	0.98	2.44	1.09	1.47	1.80	2.10	2.37	4.22
73	0.58	0.72	0.81	0.91	0.98	2.53	1.13	1.55	1.91	2.26	2.54	4.58
74	0.57	0.70	0.80	0.89	0.98	2.61	1.19	1.62	2.02	2.40	2.71	4.92
75	0.55	0.68	0.77	0.87	0.96	2.61	1.23	1.71	2.13	2.53	2.89	5.27
76	0.51	0.64	0.74	0.85	0.94	2.62	1.25	1.76	2.22	2.67	3.06	5.63
77	0.47	0.61	0.70	0.81	0.89	2.65	1.30	1.82	2.32	2.83	3.26	6.03
78	0.44	0.56	0.67	0.77	0.88	2.68	1.33	1.89	2.44	3.00	3.48	6.48
79	0.43	0.55	0.67	0.77	0.87	2.70	1.35	1.95	2.57	3.19	3.72	6.91
80	0.39	0.50	0.62	0.73	0.83	2.78	1.38	2.01	2.71	3.40	3.98	7.37
81	0.36	0.48	0.61	0.73	0.81	2.81	1.40	2.07	2.83	3.60	4.22	7.84
82	0.31	0.43	0.55	0.65	0.74	2.83	1.40	2.13	2.97	3.80	4.49	8.35
83	0.28	0.40	0.52	0.64	0.73	2.83	1.40	2.20	3.12	4.06	4.80	8.91
84	0.25	0.37	0.50	0.62	0.72	2.85	1.40	2.28	3.29	4.32	5.12	9.44
85	0.23	0.35	0.47	0.59	0.69	2.87	1.40	2.37	3.49	4.62	5.52	10.25
86	0.21	0.33	0.45	0.57	0.65	2.93	1.40	2.44	3.66	4.94	5.91	11.08
87	0.19	0.29	0.41	0.53	0.61	3.14	1.40	2.53	3.86	5.25	6.30	11.88
88	0.15	0.26	0.37	0.48	0.56	3.19	1.40	2.62	4.06	5.56	6.69	12.69
89	0.13	0.23	0.33	0.43	0.48	3.23	1.40	2.71	4.25	5.87	7.10	13.52
90	0.10	0.19	0.26	0.43	0.48	3.26	1.40	2.71	4.31	6.02	7.30	14.11
91	0.10	0.19	0.26	0.43	0.48	3.33	1.40	2.71	4.38	6.17	7.52	14.71
92	0.10	0.19	0.26	0.43	0.48	3.48	1.40	2.71	4.46	6.34	7.77	15.33
93	0.10	0.19	0.26	0.43	0.48	3.62	1.40	2.71	4.55	6.53	8.03	15.99
94	0.10	0.19	0.26	0.43	0.48	3.76	1.40	2.71	4.63	6.70	8.27	16.64
95	0.10	0.19	0.26	0.43	0.48	3.91	1.40	2.71	4.71	6.86	8.50	17.26
96	0.10	0.19	0.26	0.43	0.48	4.04	1.40	2.71	4.74	7.00	8.71	17.86
97	0.10	0.19	0.26	0.43	0.48	4.16	1.40	2.71	4.74	7.08	8.87	18.41
98	0.10	0.19	0.26	0.43	0.48	4.28	1.40	2.71	4.74	7.11	8.97	18.92
99	0.10	0.19	0.26	0.43	0.48	4.39	1.40	2.71	4.74	7.13	9.08	19.43
100	0.10	0.19	0.26	0.43	0.48	4.50	1.40	2.71	4.74	7.16	9.22	19.89

Table 176
Informal Home Care, All EPs, No Inflation

Table 177
Informal Home Care, All EPs, Simple 2X Cap Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.12	0.14	0.17	0.19	0.20	0.29	0.13	0.15	0.20	0.20	0.21	0.32
31	0.12	0.15	0.17	0.20	0.21	0.29	0.13	0.17	0.20	0.21	0.22	0.32
32	0.13	0.17	0.19	0.21	0.21	0.31	0.14	0.19	0.20	0.22	0.23	0.33
33	0.13	0.17	0.20	0.21	0.21	0.32	0.14	0.19	0.21	0.22	0.23	0.34
34	0.14	0.17	0.21	0.21	0.22	0.33	0.14	0.20	0.22	0.23	0.24	0.36
35	0.14	0.19	0.21	0.22	0.23	0.34	0.15	0.20	0.22	0.24	0.24	0.36
36	0.14	0.20	0.21	0.23	0.23	0.36	0.15	0.21	0.23	0.24	0.25	0.39
37	0.15	0.20	0.22	0.23	0.25	0.37	0.17	0.21	0.24	0.25	0.28	0.41
38	0.17	0.21	0.23	0.25	0.26	0.40	0.19	0.22	0.25	0.28	0.28	0.43
39	0.17	0.21	0.24	0.26	0.26	0.41	0.20	0.23	0.26	0.28	0.29	0.45
40	0.17	0.22	0.25	0.26	0.28	0.44	0.20	0.24	0.28	0.29	0.32	0.46
41	0.19	0.23	0.25	0.28	0.29	0.45	0.20	0.25	0.28	0.32	0.33	0.48
42	0.20	0.24	0.28	0.31	0.32	0.47	0.22	0.26	0.31	0.33	0.34	0.51
43	0.21	0.25	0.29	0.31	0.33	0.48	0.22	0.28	0.32	0.34	0.35	0.53
44	0.21	0.25	0.29	0.32	0.34	0.51	0.23	0.29	0.33	0.35	0.37	0.56
45	0.22	0.26	0.31	0.33	0.35	0.53	0.24	0.31	0.34	0.36	0.39	0.58
46	0.22	0.28	0.33	0.35	0.36	0.56	0.25	0.32	0.36	0.39	0.40	0.62
47	0.23	0.29	0.33	0.35	0.37	0.58	0.26	0.33	0.37	0.40	0.43	0.64
48	0.24	0.31	0.34	0.37	0.39	0.61	0.26	0.34	0.39	0.43	0.44	0.68
49	0.24	0.32	0.35	0.37	0.40	0.63	0.28	0.35	0.41	0.44	0.46	0.72
50	0.25	0.32	0.36	0.40	0.43	0.65	0.29	0.36	0.43	0.45	0.48	0.75
51	0.25	0.33	0.37	0.41	0.43	0.69	0.31	0.37	0.44	0.47	0.50	0.79
52	0.26	0.34	0.39	0.43	0.45	0.72	0.32	0.40	0.46	0.50	0.52	0.81
53	0.28	0.34	0.39	0.43	0.45	0.73	0.33	0.40	0.46	0.50	0.53	0.85
54	0.28	0.36	0.41	0.45	0.47	0.76	0.33	0.43	0.48	0.53	0.56	0.87
55	0.29	0.36	0.41	0.45	0.47	0.79	0.34	0.44	0.48	0.53	0.56	0.91
56	0.31	0.37	0.44	0.47	0.50	0.83	0.35	0.45	0.52	0.57	0.59	0.97
57	0.31	0.39	0.45	0.48	0.52	0.87	0.36	0.46	0.53	0.58	0.62	1.01
58	0.32	0.40	0.46	0.50	0.53	0.92	0.37	0.48	0.56	0.59	0.63	1.08
59	0.33	0.41	0.47	0.52	0.56	0.96	0.39	0.50	0.57	0.62	0.67	1.12
60	0.33	0.41	0.48	0.53	0.56	1.00	0.40	0.51	0.58	0.64	0.68	1.19
61	0.33	0.43	0.48	0.53	0.57	1.05	0.40	0.51	0.59	0.65	0.69	1.24
62	0.34	0.44	0.50	0.55	0.58	1.08	0.40	0.52	0.61	0.67	0.70	1.29
63	0.34	0.44	0.50	0.55	0.59	1.12	0.41	0.53	0.62	0.68	0.73	1.35
64	0.34	0.44	0.50	0.56	0.59	1.16	0.40	0.53	0.62	0.68	0.73	1.40
65	0.34	0.44	0.51	0.57	0.62	1.22	0.40	0.53	0.62	0.69	0.75	1.49
66	0.34	0.44	0.52	0.58	0.63	1.28	0.39	0.51	0.61	0.67	0.73	1.55
67	0.33	0.44	0.51	0.58	0.63	1.30	0.39	0.51	0.59	0.67	0.73	1.58
68	0.33	0.43	0.50	0.58	0.63	1.34	0.36	0.48	0.57	0.64	0.73	1.64
69	0.32	0.43	0.50	0.58	0.63	1.36	0.36	0.47	0.57	0.64	0.73	1.69
70	0.31	0.41	0.50	0.58	0.63	1.42	0.35	0.46	0.56	0.64	0.73	1.73
71	0.31	0.40	0.50	0.58	0.63	1.47	0.34	0.46	0.56	0.64	0.73	1.83
72	0.31	0.40	0.50	0.59	0.67	1.56	0.34	0.46	0.56	0.64	0.73	1.90
73	0.29	0.40	0.50	0.58	0.67	1.60	0.32	0.44	0.53	0.63	0.72	1.97
74	0.29	0.39	0.48	0.58	0.65	1.67	0.31	0.43	0.52	0.62	0.70	2.07
75	0.26	0.37	0.47	0.56	0.64	1.68	0.29	0.41	0.51	0.61	0.69	2.07
76	0.26	0.36	0.47	0.56	0.64	1.74	0.28	0.39	0.48	0.59	0.68	2.08
77	0.24	0.35	0.44	0.55	0.63	1.80	0.25	0.36	0.46	0.57	0.65	2.10
78	0.24	0.34	0.44	0.55	0.63	1.82	0.24	0.34	0.44	0.55	0.63	2.15
79	0.22	0.32	0.41	0.51	0.59	1.86	0.23	0.33	0.44	0.55	0.63	2.15
80	0.21	0.31	0.41	0.51	0.59	1.91	0.21	0.31	0.41	0.51	0.59	2.21
81	0.20	0.29	0.40	0.51	0.59	1.91	0.20	0.29	0.40	0.51	0.59	2.22
82	0.17	0.25	0.35	0.46	0.55	1.93	0.17	0.25	0.35	0.46	0.55	2.26
83	0.15	0.24	0.34	0.45	0.53	1.96	0.15	0.24	0.34	0.45	0.53	2.26
84	0.14	0.23	0.33	0.44	0.51	1.98	0.14	0.23	0.33	0.44	0.51	2.27
85	0.12	0.22	0.32	0.41	0.50	2.05	0.12	0.22	0.32	0.41	0.50	2.29
86	0.11	0.20	0.29	0.40	0.47	2.10	0.11	0.20	0.29	0.40	0.47	2.32
87	0.10	0.19	0.26	0.36	0.44	2.27	0.10	0.19	0.26	0.36	0.44	2.50
88	0.09	0.15	0.24	0.34	0.40	2.29	0.09	0.15	0.24	0.34	0.40	2.54
89	0.08	0.13	0.22	0.29	0.35	2.30	0.08	0.13	0.22	0.29	0.35	2.56
90	0.07	0.11	0.21	0.28	0.34	2.40	0.07	0.11	0.21	0.28	0.34	2.59
91	0.07	0.11	0.20	0.26	0.33	2.51	0.07	0.11	0.20	0.26	0.33	2.65
92	0.07	0.11	0.19	0.26	0.33	2.61	0.07	0.11	0.19	0.26	0.33	2.76
93	0.07	0.11	0.19	0.26	0.33	2.73	0.07	0.11	0.19	0.26	0.33	2.88
94	0.07	0.11	0.19	0.26	0.33	2.83	0.07	0.11	0.19	0.26	0.33	3.00
95	0.07	0.11	0.19	0.26	0.33	2.93	0.07	0.11	0.19	0.26	0.33	3.11
96	0.07	0.11	0.19	0.26	0.33	3.04	0.07	0.11	0.19	0.26	0.33	3.22
97	0.07	0.11	0.19	0.26	0.33	3.14	0.07	0.11	0.19	0.26	0.33	3.31
98	0.07	0.11	0.19	0.26	0.33	3.22	0.07	0.11	0.19	0.26	0.33	3.41
99	0.07	0.11	0.19	0.26	0.33	3.30	0.07	0.11	0.19	0.26	0.33	3.50
100	0.07	0.11	0.19	0.26	0.33	3.38	0.07	0.11	0.19	0.26	0.33	3.59

Table 179
Informal Home Care, All EPs, Simple Unlimited Inflation

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.17	0.21	0.24	0.25	0.26	0.43	0.28	0.34	0.40	0.41	0.44	0.75
31	0.19	0.22	0.25	0.26	0.28	0.44	0.28	0.34	0.40	0.41	0.45	0.76
32	0.19	0.22	0.26	0.28	0.29	0.46	0.29	0.35	0.41	0.43	0.45	0.77
33	0.20	0.23	0.26	0.28	0.31	0.47	0.29	0.35	0.41	0.43	0.46	0.79
34	0.20	0.24	0.28	0.29	0.32	0.48	0.29	0.35	0.41	0.44	0.46	0.81
35	0.21	0.24	0.29	0.31	0.33	0.51	0.29	0.36	0.43	0.44	0.47	0.83
36	0.21	0.25	0.31	0.32	0.33	0.52	0.31	0.36	0.43	0.45	0.47	0.84
37	0.22	0.26	0.31	0.33	0.34	0.53	0.31	0.36	0.43	0.45	0.48	0.85
38	0.22	0.26	0.32	0.33	0.35	0.56	0.31	0.37	0.44	0.46	0.48	0.86
39	0.23	0.28	0.33	0.34	0.36	0.57	0.31	0.37	0.44	0.46	0.50	0.87
40	0.23	0.29	0.34	0.35	0.37	0.59	0.32	0.39	0.45	0.47	0.50	0.89
41	0.24	0.29	0.34	0.36	0.39	0.61	0.32	0.39	0.45	0.47	0.51	0.91
42	0.24	0.31	0.35	0.37	0.40	0.62	0.32	0.39	0.45	0.47	0.51	0.92
43	0.25	0.31	0.36	0.37	0.41	0.64	0.32	0.40	0.46	0.48	0.52	0.94
44	0.25	0.32	0.37	0.39	0.43	0.65	0.33	0.40	0.46	0.48	0.52	0.95
45	0.26	0.33	0.37	0.40	0.44	0.67	0.33	0.40	0.46	0.50	0.53	0.96
46	0.26	0.33	0.39	0.41	0.44	0.69	0.33	0.41	0.47	0.50	0.53	0.97
47	0.28	0.34	0.40	0.43	0.45	0.70	0.33	0.41	0.47	0.51	0.55	0.99
48	0.28	0.35	0.41	0.43	0.46	0.72	0.34	0.41	0.47	0.51	0.55	1.00
49	0.29	0.35	0.41	0.44	0.47	0.74	0.34	0.43	0.48	0.52	0.56	1.01
50	0.29	0.36	0.43	0.45	0.48	0.75	0.34	0.43	0.48	0.52	0.56	1.03
51	0.31	0.37	0.44	0.47	0.50	0.79	0.34	0.43	0.50	0.53	0.56	1.07
52	0.32	0.40	0.46	0.50	0.52	0.81	0.35	0.45	0.51	0.55	0.58	1.09
53	0.33	0.40	0.46	0.50	0.53	0.85	0.35	0.45	0.51	0.56	0.58	1.10
54	0.33	0.43	0.48	0.53	0.56	0.87	0.36	0.46	0.52	0.57	0.61	1.16
55	0.34	0.44	0.48	0.53	0.56	0.91	0.36	0.47	0.52	0.58	0.61	1.17
56	0.35	0.45	0.52	0.57	0.59	0.97	0.37	0.47	0.56	0.61	0.63	1.23
57	0.36	0.46	0.53	0.58	0.62	1.01	0.39	0.50	0.57	0.62	0.65	1.28
58	0.37	0.48	0.56	0.59	0.63	1.08	0.40	0.51	0.59	0.63	0.68	1.33
59	0.39	0.50	0.57	0.62	0.67	1.12	0.43	0.53	0.61	0.67	0.72	1.41
60	0.40	0.51	0.58	0.64	0.68	1.19	0.43	0.55	0.63	0.69	0.73	1.46
61	0.40	0.51	0.59	0.65	0.69	1.24	0.43	0.55	0.63	0.69	0.73	1.50
62	0.40	0.52	0.61	0.67	0.70	1.29	0.43	0.55	0.63	0.69	0.74	1.52
63	0.41	0.53	0.62	0.68	0.73	1.35	0.41	0.53	0.62	0.68	0.74	1.55
64	0.40	0.53	0.62	0.68	0.73	1.40	0.40	0.53	0.62	0.68	0.74	1.58
65	0.40	0.53	0.62	0.69	0.75	1.49	0.40	0.53	0.62	0.68	0.75	1.67
66	0.39	0.51	0.61	0.67	0.73	1.55	0.39	0.51	0.61	0.67	0.73	1.69
67	0.39	0.51	0.59	0.67	0.73	1.58	0.39	0.51	0.59	0.67	0.73	1.71
68	0.36	0.48	0.57	0.64	0.73	1.64	0.36	0.48	0.57	0.64	0.73	1.76
69	0.36	0.47	0.57	0.64	0.73	1.69	0.36	0.47	0.57	0.64	0.73	1.77
70	0.35	0.46	0.56	0.64	0.73	1.73	0.35	0.46	0.56	0.64	0.73	1.80
71	0.34	0.46	0.56	0.64	0.73	1.83	0.34	0.46	0.56	0.64	0.73	1.86
72	0.34	0.46	0.56	0.64	0.73	1.90	0.34	0.46	0.56	0.64	0.73	1.95
73	0.32	0.44	0.53	0.63	0.72	1.97	0.32	0.44	0.53	0.63	0.72	2.01
74	0.31	0.43	0.52	0.62	0.70	2.07	0.31	0.43	0.52	0.62	0.70	2.07
75	0.29	0.41	0.51	0.61	0.69	2.07	0.29	0.41	0.51	0.61	0.69	2.06
76	0.28	0.39	0.48	0.59	0.68	2.08	0.28	0.39	0.48	0.59	0.68	2.08
77	0.25	0.36	0.46	0.57	0.65	2.10	0.25	0.36	0.46	0.57	0.65	2.10
78	0.24	0.34	0.44	0.55	0.63	2.15	0.24	0.34	0.44	0.55	0.63	2.15
79	0.23	0.33	0.44	0.55	0.63	2.15	0.23	0.33	0.44	0.55	0.63	2.15
80	0.21	0.31	0.41	0.51	0.59	2.21	0.21	0.31	0.41	0.51	0.59	2.21
81	0.20	0.29	0.40	0.51	0.59	2.22	0.20	0.29	0.40	0.51	0.59	2.19
82	0.17	0.25	0.35	0.46	0.55	2.26	0.17	0.25	0.35	0.46	0.55	2.26
83	0.15	0.24	0.34	0.45	0.53	2.26	0.15	0.24	0.34	0.45	0.53	2.22
84	0.14	0.23	0.33	0.44	0.51	2.27	0.14	0.23	0.33	0.44	0.51	2.27
85	0.12	0.22	0.32	0.41	0.50	2.29	0.12	0.22	0.32	0.41	0.50	2.26
86	0.11	0.20	0.29	0.40	0.47	2.32	0.11	0.20	0.29	0.40	0.47	2.32
87	0.10	0.19	0.26	0.36	0.44	2.50	0.10	0.19	0.26	0.36	0.44	2.50
88	0.09	0.15	0.24	0.34	0.40	2.54	0.09	0.15	0.24	0.34	0.40	2.54
89	0.08	0.13	0.22	0.29	0.35	2.56	0.08	0.13	0.22	0.29	0.35	2.56
90	0.07	0.11	0.21	0.28	0.34	2.59	0.07	0.11	0.21	0.28	0.34	2.54
91	0.07	0.11	0.20	0.26	0.33	2.65	0.07	0.11	0.20	0.26	0.33	2.65
92	0.07	0.11	0.19	0.26	0.33	2.76	0.07	0.11	0.19	0.26	0.33	2.76
93	0.07	0.11	0.19	0.26	0.33	2.88	0.07	0.11	0.19	0.26	0.33	2.88
94	0.07	0.11	0.19	0.26	0.33	3.00	0.07	0.11	0.19	0.26	0.33	3.00
95	0.07	0.11	0.19	0.26	0.33	3.11	0.07	0.11	0.19	0.26	0.33	3.11
96	0.07	0.11	0.19	0.26	0.33	3.22	0.07	0.11	0.19	0.26	0.33	3.22
97	0.07	0.11	0.19	0.26	0.33	3.31	0.07	0.11	0.19	0.26	0.33	3.31
98	0.07	0.11	0.19	0.26	0.33	3.41	0.07	0.11	0.19	0.26	0.33	3.41
99	0.07	0.11	0.19	0.26	0.33	3.50	0.07	0.11	0.19	0.26	0.33	3.50
100	0.07	0.11	0.19	0.26	0.33	3.59	0.07	0.11	0.19	0.26	0.33	3.59

TABLE 201
NHO BaseTABLE 202
NHO 5% Simple 2X Cap

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.13	0.19	0.21	0.22	0.23	0.31	0.07	0.08	0.09	0.10	0.10	0.12
31	0.14	0.19	0.21	0.23	0.24	0.31	0.07	0.08	0.09	0.10	0.10	0.13
32	0.14	0.19	0.22	0.23	0.24	0.32	0.07	0.09	0.10	0.11	0.11	0.14
33	0.14	0.20	0.22	0.24	0.25	0.32	0.08	0.09	0.10	0.11	0.12	0.14
34	0.15	0.20	0.23	0.24	0.25	0.33	0.08	0.10	0.11	0.12	0.12	0.15
35	0.15	0.21	0.23	0.25	0.26	0.34	0.09	0.10	0.11	0.12	0.13	0.17
36	0.17	0.21	0.24	0.26	0.28	0.35	0.09	0.11	0.12	0.13	0.14	0.19
37	0.17	0.22	0.25	0.28	0.29	0.36	0.09	0.11	0.13	0.14	0.14	0.20
38	0.19	0.23	0.26	0.29	0.31	0.37	0.10	0.12	0.13	0.14	0.15	0.21
39	0.20	0.24	0.28	0.31	0.32	0.40	0.10	0.13	0.14	0.15	0.17	0.22
40	0.20	0.25	0.29	0.32	0.33	0.41	0.11	0.13	0.15	0.17	0.19	0.23
41	0.21	0.26	0.31	0.33	0.34	0.44	0.12	0.14	0.17	0.19	0.20	0.24
42	0.22	0.28	0.32	0.34	0.36	0.45	0.12	0.15	0.19	0.20	0.21	0.25
43	0.23	0.29	0.33	0.36	0.37	0.47	0.13	0.17	0.20	0.21	0.22	0.28
44	0.24	0.31	0.35	0.37	0.40	0.50	0.14	0.19	0.21	0.22	0.23	0.29
45	0.25	0.33	0.36	0.40	0.43	0.52	0.15	0.20	0.22	0.24	0.25	0.32
46	0.26	0.34	0.39	0.43	0.45	0.56	0.15	0.21	0.23	0.25	0.26	0.34
47	0.29	0.36	0.41	0.45	0.47	0.59	0.19	0.22	0.25	0.28	0.29	0.36
48	0.31	0.39	0.44	0.47	0.51	0.63	0.20	0.24	0.26	0.29	0.31	0.39
49	0.33	0.41	0.47	0.51	0.53	0.67	0.21	0.25	0.29	0.32	0.33	0.41
50	0.35	0.44	0.51	0.55	0.57	0.72	0.22	0.28	0.32	0.34	0.35	0.44
51	0.37	0.47	0.53	0.58	0.61	0.76	0.23	0.29	0.34	0.36	0.37	0.47
52	0.40	0.51	0.58	0.62	0.65	0.81	0.25	0.32	0.35	0.39	0.40	0.51
53	0.43	0.55	0.62	0.67	0.70	0.87	0.26	0.34	0.39	0.41	0.44	0.53
54	0.46	0.58	0.67	0.72	0.75	0.94	0.29	0.36	0.41	0.45	0.46	0.58
55	0.50	0.63	0.72	0.76	0.81	0.99	0.31	0.39	0.44	0.47	0.50	0.62
56	0.53	0.68	0.77	0.84	0.87	1.08	0.33	0.41	0.47	0.51	0.53	0.65
57	0.58	0.74	0.84	0.89	0.95	1.17	0.35	0.44	0.50	0.55	0.57	0.70
58	0.64	0.80	0.91	0.98	1.03	1.25	0.39	0.48	0.55	0.59	0.62	0.76
59	0.69	0.87	0.99	1.07	1.11	1.36	0.41	0.52	0.58	0.63	0.65	0.81
60	0.76	0.96	1.08	1.17	1.21	1.49	0.44	0.56	0.63	0.68	0.70	0.86
61	0.84	1.06	1.20	1.29	1.34	1.65	0.48	0.61	0.68	0.74	0.76	0.94
62	0.94	1.18	1.33	1.43	1.49	1.82	0.52	0.65	0.74	0.80	0.84	1.01
63	1.05	1.30	1.46	1.57	1.65	2.01	0.56	0.70	0.80	0.85	0.88	1.08
64	1.16	1.44	1.64	1.74	1.83	2.21	0.61	0.76	0.86	0.94	0.97	1.18
65	1.33	1.67	1.89	2.02	2.10	2.55	0.69	0.87	0.98	1.06	1.09	1.33
66	1.47	1.85	2.09	2.24	2.33	2.83	0.74	0.94	1.06	1.12	1.17	1.42
67	1.65	2.06	2.32	2.49	2.59	3.14	0.80	1.00	1.13	1.21	1.28	1.54
68	1.82	2.28	2.56	2.75	2.86	3.47	0.86	1.07	1.21	1.30	1.34	1.62
69	2.01	2.52	2.85	3.03	3.15	3.82	0.92	1.17	1.31	1.40	1.45	1.76
70	2.22	2.78	3.14	3.34	3.48	4.20	0.98	1.22	1.38	1.47	1.53	1.85
71	2.45	3.07	3.48	3.70	3.84	4.63	1.03	1.30	1.45	1.55	1.61	1.95
72	2.71	3.39	3.83	4.07	4.22	5.09	1.11	1.40	1.56	1.67	1.73	2.08
73	2.99	3.74	4.20	4.48	4.63	5.58	1.17	1.45	1.64	1.74	1.82	2.18
74	3.29	4.11	4.62	4.92	5.09	6.12	1.24	1.56	1.76	1.86	1.94	2.32
75	3.98	4.97	5.58	5.93	6.15	7.37	1.43	1.79	2.01	2.13	2.21	2.65
76	4.39	5.48	6.16	6.55	6.78	8.12	1.54	1.93	2.16	2.29	2.38	2.85
77	4.84	6.04	6.78	7.21	7.46	8.93	1.60	2.00	2.24	2.38	2.45	2.94
78	5.32	6.64	7.47	7.91	8.20	9.80	1.71	2.13	2.39	2.53	2.63	3.14
79	5.85	7.30	8.21	8.70	9.00	10.76	1.76	2.19	2.45	2.62	2.70	3.23
80	6.45	8.06	9.04	9.57	9.90	11.81	1.88	2.33	2.62	2.77	2.87	3.42
81	7.13	8.90	9.96	10.55	10.90	12.98	2.00	2.50	2.79	2.95	3.05	3.64
82	7.82	9.76	10.91	11.56	11.94	14.18	2.04	2.53	2.85	3.00	3.10	3.70
83	8.54	10.64	11.90	12.58	12.98	15.40	2.13	2.66	2.98	3.15	3.25	3.85
84	9.28	11.57	12.94	13.65	14.08	16.67	2.13	2.66	2.98	3.15	3.25	3.84
85	11.02	13.74	15.33	16.17	16.67	19.67	2.42	3.03	3.38	3.55	3.66	4.32
86	11.92	14.85	16.58	17.49	18.02	21.26	2.51	3.12	3.49	3.66	3.78	4.47
87	12.83	15.97	17.83	18.80	19.38	22.86	2.56	3.19	3.58	3.76	3.87	4.58
88	13.72	17.09	19.09	20.12	20.74	24.46	2.75	3.42	3.82	4.03	4.15	4.88
89	14.63	18.23	20.35	21.46	22.12	26.09	2.78	3.47	3.87	4.08	4.20	4.96
90	15.55	19.37	21.64	22.81	23.51	27.73	2.79	3.49	3.89	4.10	4.24	4.99
91	16.49	20.55	22.95	24.19	24.93	29.40	2.97	3.71	4.13	4.36	4.49	5.29
92	17.44	21.73	24.24	25.56	26.36	31.09	2.97	3.70	4.13	4.35	4.48	5.29
93	18.39	22.90	25.56	26.97	27.80	32.78	3.12	3.89	4.35	4.59	4.72	5.58
94	19.36	24.11	26.93	28.39	29.26	34.51	3.10	3.86	4.31	4.54	4.69	5.52
95	20.36	25.38	28.33	29.87	30.78	36.30	3.26	4.06	4.54	4.79	4.93	5.81
96	21.44	26.71	29.83	31.45	32.41	38.20	3.22	4.00	4.48	4.72	4.86	5.73
97	22.57	28.09	31.37	33.07	34.08	40.16	3.39	4.21	4.71	4.96	5.10	6.03
98	23.76	29.59	33.03	34.83	35.86	42.24	3.33	4.14	4.62	4.87	5.03	5.92
99	25.11	31.26	34.89	36.78	37.87	44.54	3.52	4.38	4.88	5.16	5.30	6.24
100	26.75	33.30	37.16	39.13	40.26	47.23	3.48	4.33	4.83	5.08	5.24	6.14

TABLE 203
NHO 5% Compound 2X Cap

TABLE 204
NHO 5% Simple No Cap

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.07	0.08	0.09	0.10	0.11	0.13	0.11	0.13	0.15	0.17	0.19	0.23
31	0.07	0.09	0.10	0.11	0.11	0.14	0.11	0.14	0.15	0.19	0.19	0.24
32	0.08	0.09	0.10	0.11	0.11	0.14	0.12	0.14	0.17	0.19	0.20	0.25
33	0.08	0.10	0.11	0.12	0.12	0.15	0.12	0.15	0.19	0.20	0.21	0.26
34	0.09	0.10	0.12	0.12	0.13	0.17	0.13	0.17	0.20	0.21	0.22	0.28
35	0.09	0.11	0.12	0.13	0.13	0.19	0.13	0.17	0.20	0.22	0.23	0.29
36	0.09	0.11	0.13	0.13	0.14	0.19	0.14	0.19	0.21	0.23	0.24	0.31
37	0.10	0.12	0.13	0.14	0.15	0.21	0.15	0.20	0.22	0.24	0.25	0.33
38	0.10	0.13	0.14	0.15	0.17	0.22	0.15	0.21	0.23	0.25	0.26	0.34
39	0.11	0.13	0.15	0.17	0.19	0.23	0.17	0.22	0.24	0.26	0.28	0.35
40	0.11	0.14	0.17	0.19	0.20	0.24	0.19	0.23	0.25	0.28	0.29	0.37
41	0.12	0.15	0.19	0.20	0.21	0.25	0.19	0.24	0.26	0.29	0.31	0.39
42	0.13	0.17	0.20	0.21	0.22	0.26	0.20	0.24	0.28	0.31	0.33	0.41
43	0.14	0.19	0.21	0.22	0.23	0.29	0.21	0.26	0.31	0.33	0.34	0.43
44	0.14	0.20	0.22	0.23	0.24	0.32	0.22	0.28	0.32	0.34	0.36	0.45
45	0.15	0.21	0.23	0.25	0.26	0.33	0.23	0.29	0.33	0.35	0.37	0.47
46	0.17	0.22	0.25	0.26	0.29	0.35	0.24	0.31	0.34	0.37	0.39	0.48
47	0.19	0.23	0.26	0.29	0.31	0.37	0.25	0.32	0.36	0.39	0.41	0.51
48	0.21	0.25	0.29	0.32	0.33	0.41	0.26	0.34	0.39	0.41	0.44	0.55
49	0.22	0.26	0.31	0.33	0.35	0.44	0.28	0.35	0.40	0.44	0.46	0.57
50	0.23	0.29	0.33	0.36	0.37	0.47	0.29	0.37	0.43	0.46	0.48	0.59
51	0.24	0.32	0.35	0.39	0.40	0.50	0.32	0.39	0.45	0.48	0.51	0.63
52	0.26	0.34	0.39	0.41	0.44	0.55	0.33	0.41	0.46	0.51	0.53	0.65
53	0.29	0.36	0.41	0.45	0.47	0.58	0.34	0.44	0.50	0.53	0.56	0.69
54	0.32	0.39	0.45	0.48	0.50	0.62	0.36	0.45	0.52	0.56	0.58	0.73
55	0.33	0.43	0.47	0.51	0.55	0.67	0.39	0.48	0.55	0.59	0.62	0.76
56	0.35	0.45	0.51	0.55	0.58	0.72	0.40	0.51	0.58	0.63	0.65	0.81
57	0.39	0.48	0.56	0.59	0.63	0.77	0.43	0.53	0.61	0.65	0.69	0.85
58	0.41	0.52	0.59	0.64	0.67	0.83	0.45	0.56	0.64	0.69	0.72	0.88
59	0.45	0.57	0.64	0.69	0.73	0.89	0.47	0.59	0.68	0.73	0.76	0.94
60	0.48	0.61	0.69	0.74	0.77	0.96	0.50	0.63	0.72	0.76	0.80	0.98
61	0.53	0.67	0.75	0.81	0.85	1.05	0.53	0.68	0.76	0.83	0.86	1.06
62	0.58	0.73	0.83	0.88	0.92	1.12	0.58	0.73	0.83	0.88	0.92	1.12
63	0.64	0.81	0.91	0.98	1.01	1.24	0.62	0.77	0.88	0.95	0.99	1.20
64	0.70	0.88	0.99	1.07	1.11	1.35	0.67	0.84	0.95	1.01	1.06	1.29
65	0.80	1.00	1.13	1.21	1.25	1.53	0.75	0.94	1.06	1.12	1.18	1.43
66	0.86	1.08	1.21	1.30	1.35	1.65	0.80	1.00	1.13	1.21	1.25	1.53
67	0.94	1.18	1.32	1.42	1.47	1.78	0.85	1.07	1.21	1.30	1.34	1.62
68	1.00	1.24	1.42	1.52	1.57	1.90	0.89	1.11	1.25	1.34	1.41	1.69
69	1.09	1.35	1.54	1.64	1.71	2.06	0.95	1.19	1.33	1.43	1.47	1.79
70	1.16	1.44	1.64	1.74	1.80	2.18	1.00	1.24	1.42	1.50	1.56	1.89
71	1.23	1.54	1.73	1.85	1.93	2.31	1.06	1.32	1.49	1.58	1.65	2.00
72	1.33	1.66	1.88	2.00	2.07	2.50	1.13	1.43	1.61	1.71	1.78	2.15
73	1.41	1.76	1.97	2.10	2.18	2.63	1.20	1.49	1.68	1.79	1.85	2.24
74	1.52	1.89	2.13	2.27	2.34	2.81	1.29	1.60	1.80	1.91	1.98	2.39
75	1.76	2.19	2.45	2.62	2.70	3.25	1.47	1.84	2.07	2.19	2.28	2.73
76	1.84	2.30	2.59	2.75	2.85	3.41	1.54	1.93	2.16	2.29	2.38	2.85
77	1.94	2.42	2.71	2.88	2.98	3.58	1.65	2.06	2.31	2.44	2.53	3.04
78	2.08	2.59	2.90	3.09	3.19	3.83	1.71	2.13	2.39	2.53	2.63	3.14
79	2.17	2.71	3.04	3.22	3.33	3.98	1.82	2.27	2.54	2.70	2.79	3.34
80	2.27	2.82	3.16	3.36	3.47	4.14	1.88	2.33	2.62	2.77	2.87	3.42
81	2.34	2.93	3.29	3.49	3.60	4.28	2.00	2.50	2.79	2.95	3.05	3.64
82	2.42	3.03	3.39	3.59	3.71	4.39	2.04	2.53	2.85	3.00	3.10	3.70
83	2.56	3.19	3.58	3.77	3.89	4.62	2.13	2.66	2.98	3.15	3.25	3.85
84	2.61	3.25	3.62	3.83	3.95	4.68	2.13	2.66	2.98	3.15	3.25	3.84
85	2.87	3.58	3.98	4.20	4.33	5.10	2.42	3.03	3.38	3.55	3.66	4.32
86	2.98	3.72	4.15	4.37	4.50	5.31	2.51	3.12	3.49	3.66	3.78	4.47
87	3.07	3.84	4.28	4.51	4.64	5.48	2.56	3.19	3.58	3.76	3.87	4.58
88	3.16	3.94	4.39	4.63	4.76	5.63	2.75	3.42	3.82	4.03	4.15	4.88
89	3.22	4.00	4.48	4.72	4.86	5.73	2.78	3.47	3.87	4.08	4.20	4.96
90	3.27	4.07	4.54	4.80	4.94	5.82	2.79	3.49	3.89	4.10	4.24	4.99
91	3.30	4.11	4.59	4.84	4.98	5.89	2.97	3.71	4.13	4.36	4.49	5.29
92	3.49	4.35	4.85	5.12	5.28	6.22	2.97	3.70	4.13	4.35	4.48	5.29
93	3.50	4.36	4.86	5.12	5.28	6.24	3.12	3.89	4.35	4.59	4.72	5.58
94	3.67	4.59	5.12	5.40	5.56	6.56	3.10	3.86	4.31	4.54	4.69	5.52
95	3.66	4.57	5.09	5.37	5.54	6.53	3.26	4.06	4.54	4.79	4.93	5.81
96	3.64	4.54	5.07	5.35	5.51	6.50	3.22	4.00	4.48	4.72	4.86	5.73
97	3.61	4.50	5.03	5.29	5.46	6.42	3.39	4.21	4.71	4.96	5.10	6.03
98	3.80	4.73	5.29	5.57	5.73	6.77	3.33	4.14	4.62	4.87	5.03	5.92
99	3.76	4.70	5.24	5.52	5.68	6.68	3.52	4.38	4.88	5.16	5.30	6.24
100	3.75	4.66	5.20	5.48	5.64	6.61	3.48	4.33	4.83	5.08	5.24	6.14

TABLE 205
NHO 5% Compound No Cap

TABLE 206
PHC Base

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.36	0.47	0.53	0.58	0.62	0.79	0.14	0.21	0.23	0.26	0.28	0.43
31	0.37	0.48	0.56	0.61	0.64	0.81	0.15	0.21	0.24	0.26	0.28	0.43
32	0.39	0.50	0.57	0.62	0.65	0.84	0.15	0.21	0.24	0.26	0.29	0.44
33	0.40	0.51	0.58	0.64	0.68	0.86	0.15	0.21	0.24	0.28	0.29	0.45
34	0.41	0.52	0.61	0.65	0.69	0.87	0.15	0.22	0.25	0.28	0.31	0.45
35	0.43	0.55	0.62	0.68	0.72	0.89	0.17	0.22	0.25	0.29	0.32	0.46
36	0.44	0.56	0.63	0.69	0.73	0.92	0.17	0.23	0.26	0.29	0.32	0.47
37	0.45	0.57	0.65	0.72	0.75	0.95	0.17	0.23	0.28	0.31	0.33	0.50
38	0.46	0.58	0.68	0.73	0.77	0.97	0.19	0.24	0.28	0.32	0.34	0.51
39	0.47	0.61	0.69	0.75	0.79	0.99	0.19	0.25	0.29	0.33	0.35	0.52
40	0.48	0.62	0.70	0.76	0.81	1.01	0.20	0.25	0.31	0.34	0.36	0.55
41	0.50	0.63	0.73	0.79	0.83	1.05	0.21	0.26	0.32	0.35	0.37	0.57
42	0.52	0.65	0.74	0.80	0.85	1.07	0.21	0.28	0.33	0.36	0.39	0.59
43	0.53	0.67	0.76	0.83	0.87	1.09	0.22	0.29	0.34	0.37	0.41	0.62
44	0.55	0.69	0.77	0.85	0.89	1.11	0.23	0.31	0.36	0.40	0.43	0.64
45	0.56	0.70	0.80	0.86	0.91	1.13	0.23	0.32	0.37	0.41	0.45	0.68
46	0.57	0.73	0.83	0.89	0.95	1.18	0.24	0.33	0.39	0.43	0.46	0.69
47	0.59	0.74	0.85	0.91	0.96	1.20	0.24	0.33	0.39	0.44	0.47	0.70
48	0.61	0.76	0.86	0.94	0.98	1.23	0.25	0.34	0.40	0.45	0.48	0.73
49	0.62	0.79	0.89	0.96	1.01	1.25	0.25	0.34	0.41	0.45	0.48	0.74
50	0.63	0.80	0.91	0.98	1.03	1.29	0.26	0.35	0.41	0.46	0.50	0.76
51	0.65	0.83	0.94	1.00	1.07	1.32	0.26	0.36	0.43	0.47	0.51	0.77
52	0.67	0.85	0.96	1.05	1.09	1.35	0.26	0.36	0.44	0.48	0.52	0.80
53	0.69	0.86	0.98	1.07	1.11	1.40	0.28	0.37	0.45	0.50	0.53	0.83
54	0.70	0.88	1.01	1.09	1.16	1.43	0.28	0.37	0.45	0.51	0.55	0.84
55	0.74	0.94	1.07	1.13	1.20	1.49	0.29	0.39	0.46	0.51	0.56	0.85
56	0.76	0.97	1.09	1.19	1.23	1.53	0.29	0.39	0.47	0.52	0.57	0.87
57	0.79	0.99	1.12	1.22	1.28	1.57	0.29	0.40	0.47	0.53	0.58	0.89
58	0.81	1.03	1.17	1.24	1.32	1.62	0.29	0.40	0.48	0.53	0.58	0.91
59	0.84	1.06	1.20	1.29	1.34	1.66	0.29	0.40	0.48	0.55	0.59	0.92
60	0.86	1.09	1.23	1.32	1.38	1.69	0.29	0.40	0.48	0.55	0.59	0.94
61	0.92	1.16	1.31	1.41	1.46	1.79	0.29	0.40	0.48	0.56	0.61	0.96
62	0.97	1.22	1.38	1.47	1.55	1.89	0.29	0.41	0.50	0.57	0.62	0.98
63	1.01	1.28	1.44	1.55	1.61	1.96	0.29	0.41	0.50	0.57	0.63	1.00
64	1.07	1.34	1.52	1.62	1.69	2.06	0.29	0.41	0.50	0.57	0.63	1.01
65	1.18	1.46	1.66	1.78	1.85	2.24	0.29	0.41	0.51	0.58	0.64	1.06
66	1.23	1.54	1.74	1.86	1.94	2.34	0.31	0.43	0.53	0.62	0.68	1.12
67	1.30	1.62	1.84	1.96	2.05	2.46	0.32	0.45	0.56	0.64	0.72	1.19
68	1.34	1.68	1.90	2.04	2.12	2.55	0.33	0.46	0.58	0.68	0.75	1.25
69	1.41	1.77	1.98	2.12	2.20	2.66	0.33	0.48	0.61	0.72	0.80	1.34
70	1.44	1.80	2.04	2.18	2.27	2.74	0.34	0.50	0.63	0.75	0.84	1.43
71	1.53	1.91	2.16	2.29	2.39	2.87	0.35	0.52	0.67	0.79	0.88	1.52
72	1.60	2.00	2.26	2.40	2.50	3.00	0.36	0.55	0.69	0.83	0.94	1.60
73	1.65	2.06	2.31	2.45	2.55	3.07	0.39	0.57	0.73	0.87	0.99	1.69
74	1.71	2.15	2.41	2.55	2.65	3.18	0.40	0.58	0.76	0.92	1.06	1.80
75	1.95	2.43	2.74	2.90	3.01	3.61	0.45	0.68	0.88	1.07	1.22	2.10
76	2.07	2.57	2.89	3.07	3.18	3.82	0.46	0.70	0.92	1.12	1.30	2.26
77	2.13	2.66	2.99	3.17	3.28	3.94	0.48	0.73	0.97	1.20	1.38	2.41
78	2.24	2.79	3.14	3.33	3.43	4.11	0.50	0.76	1.03	1.28	1.46	2.56
79	2.29	2.86	3.19	3.39	3.51	4.20	0.51	0.80	1.08	1.34	1.56	2.75
80	2.39	2.98	3.34	3.54	3.66	4.37	0.52	0.83	1.13	1.42	1.66	2.93
81	2.50	3.11	3.49	3.70	3.82	4.55	0.53	0.86	1.19	1.50	1.76	3.12
82	2.57	3.22	3.61	3.82	3.94	4.69	0.56	0.89	1.24	1.58	1.86	3.31
83	2.65	3.30	3.70	3.89	4.03	4.79	0.58	0.95	1.32	1.69	2.00	3.53
84	2.68	3.36	3.75	3.96	4.09	4.83	0.59	0.98	1.40	1.79	2.12	3.74
85	2.98	3.71	4.14	4.37	4.50	5.31	0.69	1.16	1.65	2.12	2.52	4.38
86	3.10	3.86	4.31	4.55	4.69	5.53	0.70	1.19	1.71	2.21	2.63	4.62
87	3.21	3.99	4.46	4.70	4.84	5.71	0.72	1.21	1.76	2.30	2.74	4.85
88	3.16	3.94	4.39	4.63	4.76	5.63	0.73	1.23	1.80	2.38	2.85	5.07
89	3.22	4.00	4.48	4.72	4.86	5.73	0.73	1.25	1.85	2.44	2.94	5.29
90	3.27	4.07	4.54	4.80	4.94	5.82	0.74	1.29	1.90	2.53	3.05	5.52
91	3.30	4.11	4.59	4.84	4.98	5.89	0.74	1.31	1.95	2.62	3.15	5.75
92	3.49	4.35	4.85	5.12	5.28	6.22	0.75	1.33	2.01	2.68	3.26	5.97
93	3.50	4.36	4.86	5.12	5.28	6.24	0.76	1.36	2.07	2.78	3.38	6.22
94	3.67	4.59	5.12	5.40	5.56	6.56	0.76	1.40	2.12	2.87	3.49	6.46
95	3.66	4.57	5.09	5.37	5.54	6.53	0.76	1.41	2.17	2.94	3.60	6.69
96	3.64	4.54	5.07	5.35	5.51	6.50	0.76	1.42	2.19	3.01	3.67	6.91
97	3.61	4.50	5.03	5.29	5.46	6.42	0.74	1.41	2.20	3.05	3.75	7.11
98	3.80	4.73	5.29	5.57	5.73	6.77	0.70	1.38	2.19	3.07	3.78	7.27
99	3.76	4.70	5.24	5.52	5.68	6.68	0.64	1.32	2.16	3.06	3.82	7.41
100	3.75	4.66	5.20	5.48	5.64	6.61	0.57	1.23	2.09	3.05	3.84	7.55

TABLE 207
PHC 5% Simple 2X Cap

TABLE 208
PHC 5% Compound 2X Cap

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.07	0.08	0.09	0.10	0.11	0.15	0.07	0.09	0.10	0.11	0.11	0.17
31	0.07	0.09	0.10	0.11	0.11	0.17	0.07	0.09	0.10	0.11	0.12	0.19
32	0.07	0.09	0.10	0.11	0.12	0.19	0.08	0.10	0.11	0.12	0.13	0.20
33	0.08	0.09	0.11	0.12	0.12	0.20	0.08	0.10	0.11	0.12	0.13	0.21
34	0.08	0.10	0.11	0.12	0.13	0.20	0.08	0.10	0.12	0.13	0.14	0.22
35	0.08	0.10	0.12	0.13	0.13	0.21	0.09	0.11	0.12	0.13	0.14	0.22
36	0.08	0.11	0.12	0.13	0.14	0.22	0.09	0.11	0.13	0.14	0.15	0.23
37	0.09	0.11	0.13	0.14	0.15	0.23	0.09	0.12	0.13	0.15	0.15	0.24
38	0.09	0.12	0.13	0.14	0.15	0.24	0.10	0.12	0.14	0.15	0.17	0.25
39	0.09	0.12	0.14	0.15	0.17	0.25	0.10	0.13	0.15	0.17	0.19	0.28
40	0.10	0.12	0.14	0.17	0.19	0.26	0.10	0.13	0.15	0.19	0.20	0.29
41	0.10	0.13	0.15	0.17	0.20	0.28	0.11	0.14	0.17	0.20	0.21	0.31
42	0.11	0.14	0.17	0.19	0.20	0.29	0.11	0.15	0.19	0.21	0.22	0.33
43	0.11	0.14	0.17	0.20	0.21	0.32	0.12	0.15	0.20	0.21	0.23	0.34
44	0.11	0.15	0.19	0.21	0.22	0.33	0.12	0.17	0.21	0.22	0.24	0.36
45	0.12	0.15	0.20	0.22	0.23	0.34	0.13	0.19	0.21	0.23	0.25	0.37
46	0.12	0.17	0.20	0.22	0.23	0.35	0.13	0.19	0.22	0.24	0.25	0.40
47	0.12	0.17	0.20	0.22	0.24	0.36	0.14	0.20	0.22	0.24	0.26	0.40
48	0.13	0.17	0.21	0.23	0.24	0.37	0.14	0.20	0.23	0.25	0.28	0.41
49	0.13	0.19	0.21	0.23	0.25	0.37	0.14	0.20	0.23	0.25	0.28	0.43
50	0.13	0.19	0.21	0.23	0.25	0.37	0.14	0.21	0.24	0.26	0.29	0.44
51	0.13	0.19	0.22	0.24	0.25	0.39	0.15	0.21	0.24	0.26	0.29	0.45
52	0.13	0.19	0.22	0.24	0.25	0.39	0.15	0.21	0.24	0.26	0.29	0.45
53	0.13	0.19	0.22	0.24	0.26	0.40	0.15	0.21	0.25	0.28	0.31	0.46
54	0.13	0.19	0.22	0.24	0.26	0.40	0.15	0.21	0.25	0.28	0.31	0.46
55	0.12	0.17	0.21	0.23	0.24	0.37	0.14	0.21	0.24	0.26	0.29	0.45
56	0.12	0.17	0.21	0.23	0.24	0.37	0.14	0.20	0.24	0.26	0.29	0.45
57	0.12	0.17	0.21	0.23	0.24	0.39	0.14	0.21	0.24	0.26	0.29	0.46
58	0.12	0.17	0.20	0.22	0.24	0.37	0.14	0.20	0.23	0.26	0.29	0.45
59	0.12	0.17	0.20	0.22	0.24	0.37	0.14	0.20	0.23	0.26	0.29	0.45
60	0.12	0.15	0.20	0.22	0.24	0.37	0.13	0.20	0.23	0.25	0.28	0.44
61	0.11	0.15	0.20	0.22	0.24	0.37	0.13	0.19	0.23	0.25	0.28	0.44
62	0.11	0.15	0.20	0.22	0.23	0.37	0.13	0.20	0.23	0.25	0.28	0.45
63	0.11	0.15	0.19	0.21	0.23	0.37	0.13	0.19	0.23	0.25	0.28	0.45
64	0.11	0.14	0.19	0.21	0.23	0.36	0.13	0.19	0.22	0.25	0.28	0.45
65	0.10	0.14	0.19	0.21	0.23	0.36	0.12	0.19	0.22	0.25	0.28	0.45
66	0.10	0.14	0.19	0.21	0.23	0.37	0.12	0.19	0.22	0.25	0.29	0.47
67	0.11	0.14	0.20	0.22	0.24	0.40	0.13	0.19	0.23	0.26	0.29	0.48
68	0.10	0.14	0.19	0.22	0.24	0.40	0.12	0.19	0.23	0.26	0.29	0.50
69	0.11	0.14	0.19	0.22	0.24	0.41	0.12	0.19	0.23	0.26	0.31	0.51
70	0.10	0.14	0.20	0.23	0.25	0.43	0.12	0.19	0.23	0.28	0.32	0.52
71	0.11	0.15	0.20	0.23	0.26	0.45	0.13	0.19	0.24	0.28	0.32	0.55
72	0.11	0.15	0.21	0.24	0.26	0.46	0.12	0.19	0.23	0.28	0.32	0.55
73	0.11	0.15	0.20	0.23	0.26	0.46	0.12	0.19	0.24	0.29	0.33	0.56
74	0.10	0.15	0.20	0.24	0.28	0.47	0.12	0.19	0.24	0.29	0.34	0.58
75	0.11	0.17	0.22	0.26	0.31	0.52	0.13	0.21	0.26	0.32	0.36	0.63
76	0.11	0.17	0.22	0.26	0.32	0.55	0.13	0.21	0.26	0.33	0.37	0.65
77	0.11	0.17	0.23	0.28	0.32	0.56	0.13	0.21	0.28	0.34	0.39	0.68
78	0.11	0.17	0.23	0.28	0.33	0.57	0.13	0.20	0.26	0.33	0.39	0.67
79	0.11	0.17	0.23	0.28	0.33	0.58	0.13	0.20	0.26	0.34	0.39	0.69
80	0.11	0.17	0.23	0.28	0.33	0.58	0.12	0.20	0.26	0.34	0.40	0.70
81	0.10	0.17	0.23	0.29	0.34	0.59	0.12	0.20	0.26	0.33	0.39	0.69
82	0.10	0.15	0.23	0.29	0.34	0.59	0.12	0.20	0.26	0.34	0.39	0.70
83	0.10	0.15	0.23	0.29	0.34	0.61	0.12	0.20	0.26	0.34	0.40	0.70
84	0.10	0.15	0.22	0.29	0.34	0.59	0.11	0.19	0.26	0.34	0.40	0.72
85	0.11	0.17	0.24	0.32	0.37	0.65	0.12	0.20	0.28	0.36	0.43	0.75
86	0.10	0.17	0.24	0.32	0.36	0.64	0.12	0.21	0.29	0.37	0.45	0.79
87	0.10	0.17	0.24	0.33	0.39	0.68	0.11	0.20	0.28	0.36	0.44	0.77
88	0.10	0.17	0.25	0.33	0.40	0.72	0.11	0.19	0.26	0.35	0.43	0.76
89	0.10	0.19	0.25	0.34	0.41	0.74	0.11	0.20	0.28	0.36	0.44	0.80
90	0.10	0.17	0.24	0.33	0.40	0.72	0.10	0.19	0.26	0.35	0.43	0.77
91	0.09	0.15	0.23	0.32	0.37	0.69	0.10	0.17	0.25	0.34	0.41	0.75
92	0.09	0.15	0.24	0.33	0.39	0.72	0.10	0.17	0.26	0.35	0.43	0.77
93	0.10	0.17	0.24	0.34	0.40	0.75	0.10	0.19	0.26	0.36	0.44	0.81
94	0.10	0.17	0.25	0.34	0.43	0.77	0.10	0.19	0.28	0.37	0.45	0.84
95	0.09	0.15	0.24	0.33	0.40	0.74	0.10	0.17	0.25	0.35	0.44	0.80
96	0.09	0.15	0.24	0.33	0.40	0.76	0.09	0.15	0.24	0.33	0.40	0.76
97	0.08	0.14	0.22	0.31	0.37	0.72	0.09	0.15	0.24	0.34	0.41	0.79
98	0.08	0.13	0.22	0.31	0.37	0.73	0.08	0.14	0.24	0.34	0.41	0.80
99	0.07	0.12	0.20	0.28	0.34	0.67	0.08	0.14	0.24	0.34	0.43	0.81
100	0.04	0.11	0.20	0.28	0.34	0.68	0.07	0.12	0.21	0.31	0.39	0.75

TABLE 209
PHC 5% Simple No Cap

TABLE 210
PHC 5% Compound No Cap

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.09	0.11	0.13	0.14	0.15	0.24	0.21	0.28	0.33	0.36	0.39	0.58
31	0.09	0.12	0.13	0.14	0.15	0.24	0.21	0.28	0.33	0.36	0.39	0.59
32	0.10	0.12	0.14	0.15	0.17	0.25	0.22	0.29	0.34	0.37	0.40	0.61
33	0.10	0.12	0.14	0.17	0.19	0.26	0.22	0.29	0.35	0.39	0.41	0.62
34	0.10	0.13	0.15	0.17	0.19	0.28	0.23	0.31	0.35	0.39	0.43	0.63
35	0.10	0.13	0.15	0.19	0.20	0.29	0.23	0.31	0.36	0.40	0.43	0.64
36	0.11	0.14	0.17	0.19	0.20	0.29	0.23	0.32	0.36	0.40	0.44	0.65
37	0.11	0.14	0.17	0.20	0.21	0.32	0.24	0.32	0.37	0.41	0.44	0.67
38	0.11	0.15	0.19	0.20	0.22	0.32	0.24	0.33	0.37	0.41	0.45	0.68
39	0.12	0.15	0.19	0.21	0.22	0.33	0.24	0.33	0.39	0.43	0.46	0.69
40	0.12	0.15	0.20	0.22	0.23	0.34	0.24	0.33	0.39	0.44	0.46	0.70
41	0.12	0.17	0.20	0.22	0.24	0.36	0.25	0.34	0.40	0.45	0.47	0.72
42	0.13	0.19	0.21	0.23	0.24	0.37	0.25	0.34	0.40	0.45	0.48	0.73
43	0.13	0.19	0.22	0.23	0.25	0.39	0.25	0.35	0.41	0.45	0.48	0.74
44	0.13	0.20	0.22	0.24	0.26	0.40	0.26	0.35	0.41	0.46	0.50	0.75
45	0.14	0.20	0.23	0.25	0.26	0.41	0.26	0.36	0.43	0.47	0.51	0.76
46	0.14	0.20	0.23	0.25	0.28	0.41	0.26	0.35	0.41	0.46	0.50	0.75
47	0.14	0.20	0.23	0.25	0.28	0.41	0.25	0.35	0.41	0.46	0.50	0.74
48	0.14	0.20	0.23	0.25	0.28	0.43	0.25	0.34	0.41	0.46	0.48	0.74
49	0.14	0.20	0.23	0.25	0.28	0.43	0.25	0.34	0.40	0.45	0.48	0.73
50	0.14	0.20	0.23	0.26	0.28	0.43	0.24	0.33	0.39	0.44	0.47	0.72
51	0.14	0.20	0.23	0.26	0.28	0.43	0.24	0.33	0.39	0.44	0.46	0.72
52	0.14	0.20	0.23	0.26	0.28	0.44	0.23	0.32	0.37	0.43	0.46	0.69
53	0.14	0.20	0.23	0.26	0.28	0.44	0.23	0.32	0.37	0.41	0.45	0.69
54	0.14	0.20	0.23	0.25	0.28	0.43	0.23	0.31	0.36	0.40	0.44	0.67
55	0.13	0.19	0.22	0.24	0.26	0.40	0.21	0.28	0.33	0.36	0.40	0.61
56	0.13	0.19	0.22	0.24	0.25	0.40	0.20	0.26	0.32	0.35	0.39	0.59
57	0.13	0.19	0.22	0.24	0.25	0.40	0.20	0.26	0.32	0.35	0.37	0.59
58	0.12	0.17	0.21	0.23	0.25	0.39	0.19	0.25	0.31	0.34	0.36	0.57
59	0.12	0.17	0.21	0.23	0.25	0.39	0.19	0.24	0.29	0.33	0.36	0.57
60	0.12	0.17	0.20	0.23	0.24	0.39	0.17	0.23	0.28	0.32	0.35	0.55
61	0.12	0.15	0.20	0.22	0.24	0.39	0.17	0.23	0.28	0.32	0.34	0.53
62	0.11	0.15	0.20	0.22	0.24	0.39	0.15	0.22	0.26	0.31	0.34	0.53
63	0.11	0.15	0.20	0.22	0.24	0.37	0.14	0.21	0.25	0.29	0.32	0.51
64	0.11	0.14	0.19	0.21	0.23	0.36	0.14	0.21	0.24	0.28	0.32	0.50
65	0.10	0.14	0.19	0.21	0.23	0.36	0.13	0.20	0.24	0.28	0.31	0.50
66	0.11	0.14	0.19	0.22	0.24	0.39	0.13	0.20	0.24	0.28	0.31	0.51
67	0.10	0.14	0.19	0.22	0.23	0.39	0.13	0.20	0.24	0.28	0.32	0.52
68	0.11	0.15	0.20	0.22	0.25	0.41	0.13	0.20	0.24	0.28	0.32	0.52
69	0.11	0.14	0.19	0.22	0.24	0.41	0.13	0.20	0.24	0.29	0.32	0.53
70	0.10	0.14	0.20	0.23	0.25	0.43	0.13	0.20	0.24	0.28	0.32	0.55
71	0.11	0.15	0.20	0.23	0.26	0.45	0.13	0.20	0.24	0.29	0.33	0.56
72	0.10	0.14	0.20	0.23	0.26	0.45	0.13	0.20	0.24	0.29	0.33	0.56
73	0.11	0.15	0.21	0.24	0.28	0.47	0.13	0.20	0.24	0.29	0.34	0.58
74	0.10	0.15	0.20	0.24	0.28	0.47	0.12	0.19	0.24	0.29	0.34	0.58
75	0.11	0.17	0.22	0.26	0.31	0.52	0.13	0.21	0.26	0.32	0.36	0.63
76	0.11	0.17	0.22	0.26	0.32	0.55	0.13	0.21	0.26	0.33	0.37	0.65
77	0.11	0.17	0.23	0.28	0.32	0.56	0.13	0.20	0.26	0.33	0.37	0.65
78	0.11	0.17	0.23	0.28	0.33	0.57	0.12	0.20	0.25	0.32	0.36	0.64
79	0.11	0.17	0.23	0.28	0.33	0.58	0.12	0.20	0.25	0.33	0.37	0.65
80	0.11	0.17	0.23	0.28	0.33	0.58	0.12	0.20	0.26	0.33	0.37	0.68
81	0.10	0.17	0.23	0.29	0.34	0.59	0.12	0.20	0.26	0.33	0.39	0.69
82	0.10	0.15	0.23	0.29	0.34	0.59	0.12	0.20	0.26	0.34	0.39	0.70
83	0.10	0.15	0.23	0.29	0.34	0.61	0.12	0.20	0.26	0.34	0.40	0.70
84	0.10	0.15	0.22	0.29	0.34	0.59	0.11	0.19	0.26	0.34	0.40	0.72
85	0.11	0.17	0.24	0.32	0.37	0.65	0.12	0.20	0.28	0.36	0.43	0.75
86	0.10	0.17	0.24	0.32	0.36	0.64	0.12	0.21	0.29	0.37	0.45	0.79
87	0.10	0.17	0.24	0.33	0.39	0.68	0.11	0.20	0.28	0.36	0.44	0.77
88	0.10	0.17	0.25	0.33	0.40	0.72	0.11	0.19	0.26	0.35	0.43	0.76
89	0.10	0.19	0.25	0.34	0.41	0.74	0.11	0.20	0.28	0.36	0.44	0.80
90	0.10	0.17	0.24	0.33	0.40	0.72	0.10	0.19	0.26	0.35	0.43	0.77
91	0.09	0.15	0.23	0.32	0.37	0.69	0.10	0.17	0.25	0.34	0.41	0.75
92	0.09	0.15	0.24	0.33	0.39	0.72	0.10	0.17	0.26	0.35	0.43	0.77
93	0.10	0.17	0.24	0.34	0.40	0.75	0.10	0.19	0.26	0.36	0.44	0.81
94	0.10	0.17	0.25	0.34	0.43	0.77	0.10	0.19	0.28	0.37	0.45	0.84
95	0.09	0.15	0.24	0.33	0.40	0.74	0.10	0.17	0.25	0.35	0.44	0.80
96	0.09	0.15	0.24	0.33	0.40	0.76	0.09	0.15	0.24	0.33	0.40	0.76
97	0.08	0.14	0.22	0.31	0.37	0.72	0.09	0.15	0.24	0.34	0.41	0.79
98	0.08	0.13	0.22	0.31	0.37	0.73	0.08	0.14	0.24	0.34	0.41	0.80
99	0.07	0.12	0.20	0.28	0.34	0.67	0.08	0.14	0.24	0.34	0.43	0.81
100	0.04	0.11	0.20	0.28	0.34	0.68	0.07	0.12	0.21	0.31	0.39	0.75

TABLE 211
THC BaseTABLE 212
THC 5% Simple 2X Cap

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.23	0.31	0.35	0.39	0.43	0.63	0.09	0.12	0.13	0.14	0.15	0.24
31	0.23	0.31	0.36	0.40	0.43	0.64	0.10	0.12	0.14	0.15	0.17	0.25
32	0.23	0.32	0.36	0.40	0.44	0.65	0.10	0.13	0.14	0.17	0.19	0.26
33	0.24	0.32	0.37	0.41	0.44	0.67	0.10	0.13	0.15	0.17	0.19	0.28
34	0.24	0.33	0.37	0.43	0.45	0.68	0.11	0.14	0.17	0.19	0.20	0.31
35	0.24	0.33	0.39	0.44	0.46	0.70	0.11	0.14	0.17	0.20	0.21	0.32
36	0.25	0.34	0.40	0.45	0.47	0.72	0.12	0.15	0.19	0.21	0.22	0.33
37	0.26	0.35	0.41	0.46	0.48	0.74	0.12	0.17	0.20	0.22	0.23	0.35
38	0.26	0.36	0.43	0.47	0.51	0.76	0.13	0.17	0.21	0.23	0.24	0.36
39	0.28	0.37	0.44	0.48	0.52	0.79	0.13	0.19	0.21	0.23	0.25	0.37
40	0.29	0.39	0.46	0.51	0.55	0.83	0.14	0.20	0.22	0.25	0.26	0.40
41	0.31	0.40	0.47	0.52	0.57	0.85	0.14	0.21	0.24	0.26	0.28	0.43
42	0.32	0.43	0.50	0.55	0.59	0.88	0.15	0.21	0.24	0.28	0.29	0.45
43	0.33	0.44	0.51	0.57	0.62	0.92	0.17	0.22	0.26	0.29	0.32	0.47
44	0.34	0.46	0.53	0.59	0.64	0.97	0.17	0.23	0.28	0.31	0.33	0.50
45	0.35	0.47	0.56	0.62	0.67	1.01	0.19	0.24	0.29	0.32	0.34	0.52
46	0.37	0.51	0.59	0.67	0.72	1.08	0.20	0.25	0.31	0.34	0.36	0.55
47	0.40	0.53	0.63	0.70	0.76	1.16	0.21	0.28	0.33	0.36	0.39	0.59
48	0.43	0.58	0.68	0.75	0.81	1.23	0.22	0.29	0.35	0.39	0.41	0.63
49	0.46	0.62	0.73	0.81	0.87	1.32	0.23	0.32	0.37	0.41	0.45	0.68
50	0.48	0.65	0.77	0.86	0.94	1.42	0.24	0.33	0.39	0.44	0.46	0.70
51	0.52	0.70	0.83	0.92	0.99	1.52	0.25	0.35	0.41	0.46	0.50	0.76
52	0.56	0.75	0.88	0.98	1.07	1.62	0.26	0.36	0.44	0.48	0.52	0.80
53	0.59	0.80	0.95	1.06	1.13	1.74	0.29	0.39	0.46	0.52	0.56	0.85
54	0.63	0.85	1.00	1.12	1.21	1.86	0.31	0.41	0.48	0.55	0.58	0.89
55	0.67	0.89	1.07	1.20	1.30	1.98	0.29	0.40	0.47	0.52	0.57	0.87
56	0.70	0.96	1.13	1.29	1.38	2.13	0.31	0.41	0.48	0.55	0.59	0.92
57	0.75	1.01	1.21	1.36	1.47	2.29	0.32	0.44	0.52	0.58	0.64	0.98
58	0.79	1.08	1.30	1.45	1.57	2.45	0.33	0.45	0.53	0.59	0.65	1.00
59	0.84	1.16	1.36	1.55	1.68	2.63	0.34	0.47	0.56	0.63	0.69	1.08
60	0.87	1.21	1.45	1.64	1.79	2.81	0.35	0.48	0.58	0.65	0.72	1.12
61	0.92	1.29	1.55	1.76	1.93	3.04	0.36	0.50	0.61	0.69	0.75	1.19
62	0.98	1.36	1.66	1.89	2.07	3.29	0.37	0.52	0.63	0.72	0.79	1.24
63	1.05	1.45	1.77	2.02	2.21	3.55	0.39	0.53	0.65	0.75	0.83	1.32
64	1.09	1.54	1.88	2.16	2.38	3.84	0.40	0.56	0.68	0.77	0.86	1.38
65	1.17	1.65	2.02	2.33	2.57	4.21	0.41	0.57	0.70	0.83	0.91	1.47
66	1.20	1.71	2.10	2.44	2.73	4.48	0.41	0.58	0.72	0.84	0.92	1.53
67	1.24	1.78	2.20	2.57	2.87	4.75	0.43	0.61	0.75	0.87	0.97	1.62
68	1.29	1.85	2.31	2.71	3.03	5.06	0.41	0.59	0.74	0.87	0.97	1.62
69	1.33	1.93	2.42	2.85	3.18	5.36	0.41	0.59	0.75	0.88	0.99	1.66
70	1.36	2.00	2.52	2.99	3.37	5.69	0.41	0.59	0.76	0.89	1.00	1.71
71	1.42	2.07	2.64	3.14	3.54	6.04	0.43	0.62	0.79	0.95	1.07	1.82
72	1.46	2.16	2.76	3.30	3.74	6.40	0.43	0.63	0.80	0.96	1.09	1.85
73	1.53	2.26	2.90	3.49	3.97	6.80	0.41	0.61	0.79	0.95	1.07	1.84
74	1.57	2.34	3.04	3.67	4.19	7.21	0.41	0.61	0.79	0.96	1.09	1.88
75	1.80	2.68	3.52	4.27	4.91	8.43	0.45	0.68	0.88	1.07	1.22	2.10
76	1.86	2.81	3.71	4.51	5.19	8.99	0.45	0.68	0.88	1.09	1.24	2.16
77	1.93	2.93	3.89	4.79	5.52	9.60	0.45	0.68	0.89	1.10	1.28	2.21
78	2.00	3.06	4.10	5.07	5.87	10.29	0.44	0.68	0.91	1.11	1.30	2.27
79	2.06	3.19	4.32	5.36	6.25	10.98	0.44	0.67	0.91	1.12	1.31	2.31
80	2.10	3.31	4.52	5.67	6.62	11.70	0.43	0.67	0.91	1.13	1.32	2.33
81	2.16	3.43	4.74	6.00	7.03	12.46	0.41	0.65	0.91	1.13	1.33	2.38
82	2.22	3.59	4.99	6.36	7.48	13.27	0.40	0.64	0.89	1.13	1.34	2.39
83	2.31	3.76	5.29	6.75	7.98	14.12	0.39	0.64	0.89	1.16	1.35	2.40
84	2.39	3.92	5.58	7.16	8.48	14.96	0.37	0.63	0.89	1.16	1.35	2.40
85	2.76	4.59	6.56	8.48	10.05	17.55	0.41	0.69	0.98	1.28	1.52	2.63
86	2.82	4.72	6.80	8.83	10.52	18.49	0.40	0.67	0.96	1.23	1.47	2.59
87	2.86	4.84	7.02	9.17	10.96	19.40	0.40	0.68	0.98	1.29	1.54	2.73
88	2.88	4.94	7.22	9.48	11.36	20.30	0.40	0.69	1.00	1.33	1.58	2.85
89	2.90	5.04	7.40	9.80	11.76	21.18	0.41	0.70	1.05	1.36	1.65	2.97
90	2.93	5.12	7.60	10.12	12.18	22.07	0.37	0.67	0.99	1.32	1.58	2.87
91	2.95	5.21	7.81	10.43	12.60	22.98	0.35	0.63	0.94	1.24	1.52	2.76
92	2.99	5.32	8.01	10.77	13.04	23.91	0.36	0.64	0.96	1.30	1.56	2.87
93	3.04	5.46	8.25	11.13	13.51	24.90	0.36	0.65	0.99	1.33	1.62	2.99
94	3.06	5.57	8.47	11.48	13.94	25.85	0.36	0.67	1.01	1.38	1.67	3.10
95	3.07	5.64	8.64	11.78	14.36	26.76	0.34	0.62	0.96	1.30	1.57	2.94
96	3.04	5.67	8.78	12.02	14.72	27.63	0.34	0.62	0.97	1.32	1.62	3.04
97	2.95	5.63	8.82	12.21	14.99	28.42	0.29	0.56	0.88	1.22	1.50	2.85
98	2.81	5.49	8.76	12.29	15.16	29.06	0.28	0.55	0.87	1.22	1.52	2.90
99	2.57	5.28	8.62	12.27	15.26	29.66	0.23	0.47	0.77	1.10	1.38	2.67
100	2.27	4.96	8.38	12.19	15.32	30.22	0.21	0.45	0.75	1.10	1.38	2.73

TABLE 213

THC 5% Compound 2X Cap

TABLE 214

THC 5% Simple No Cap

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.10	0.12	0.14	0.15	0.17	0.25	0.12	0.17	0.20	0.22	0.23	0.35
31	0.10	0.13	0.15	0.17	0.19	0.28	0.13	0.17	0.21	0.23	0.24	0.36
32	0.10	0.13	0.15	0.19	0.20	0.29	0.13	0.19	0.22	0.24	0.25	0.39
33	0.11	0.14	0.17	0.20	0.21	0.31	0.14	0.20	0.22	0.24	0.26	0.40
34	0.11	0.15	0.19	0.20	0.22	0.32	0.14	0.20	0.23	0.25	0.28	0.41
35	0.12	0.15	0.19	0.21	0.22	0.34	0.15	0.21	0.24	0.26	0.29	0.44
36	0.12	0.17	0.20	0.22	0.23	0.35	0.15	0.21	0.24	0.28	0.29	0.45
37	0.13	0.19	0.21	0.23	0.25	0.37	0.17	0.22	0.25	0.29	0.31	0.46
38	0.14	0.20	0.22	0.24	0.26	0.40	0.17	0.23	0.26	0.31	0.32	0.48
39	0.14	0.20	0.23	0.25	0.26	0.41	0.19	0.23	0.28	0.31	0.33	0.50
40	0.15	0.21	0.24	0.26	0.29	0.44	0.19	0.24	0.29	0.32	0.34	0.52
41	0.15	0.22	0.25	0.28	0.31	0.46	0.20	0.25	0.31	0.33	0.35	0.53
42	0.17	0.23	0.26	0.31	0.33	0.48	0.20	0.26	0.32	0.34	0.37	0.56
43	0.19	0.24	0.28	0.32	0.34	0.51	0.21	0.26	0.32	0.35	0.37	0.57
44	0.20	0.25	0.31	0.34	0.36	0.55	0.21	0.28	0.33	0.37	0.40	0.59
45	0.20	0.26	0.32	0.35	0.37	0.57	0.22	0.29	0.34	0.37	0.41	0.62
46	0.22	0.29	0.34	0.37	0.41	0.62	0.23	0.31	0.36	0.40	0.43	0.64
47	0.23	0.31	0.36	0.40	0.44	0.65	0.23	0.32	0.37	0.41	0.45	0.68
48	0.24	0.33	0.39	0.44	0.46	0.70	0.24	0.34	0.40	0.44	0.47	0.72
49	0.25	0.35	0.41	0.46	0.50	0.75	0.25	0.35	0.41	0.46	0.50	0.75
50	0.28	0.37	0.44	0.50	0.53	0.81	0.26	0.36	0.44	0.48	0.52	0.79
51	0.29	0.40	0.47	0.52	0.57	0.86	0.29	0.39	0.46	0.51	0.55	0.84
52	0.32	0.41	0.50	0.56	0.59	0.91	0.31	0.40	0.47	0.53	0.57	0.87
53	0.33	0.45	0.53	0.59	0.64	0.97	0.32	0.43	0.50	0.56	0.61	0.92
54	0.34	0.47	0.56	0.62	0.67	1.03	0.32	0.44	0.51	0.57	0.62	0.95
55	0.34	0.47	0.56	0.62	0.68	1.03	0.32	0.43	0.50	0.56	0.61	0.94
56	0.36	0.48	0.58	0.65	0.70	1.09	0.33	0.44	0.52	0.59	0.64	0.98
57	0.37	0.52	0.62	0.70	0.75	1.17	0.34	0.46	0.55	0.62	0.67	1.03
58	0.39	0.53	0.63	0.72	0.77	1.20	0.34	0.46	0.56	0.63	0.68	1.06
59	0.41	0.56	0.67	0.76	0.83	1.29	0.35	0.48	0.58	0.65	0.70	1.10
60	0.43	0.58	0.69	0.79	0.86	1.34	0.36	0.50	0.59	0.68	0.73	1.16
61	0.43	0.59	0.72	0.81	0.88	1.41	0.37	0.51	0.62	0.70	0.77	1.21
62	0.45	0.63	0.76	0.87	0.95	1.52	0.39	0.53	0.64	0.74	0.81	1.29
63	0.47	0.65	0.80	0.91	0.99	1.60	0.40	0.56	0.67	0.76	0.85	1.35
64	0.48	0.68	0.83	0.95	1.05	1.68	0.40	0.56	0.68	0.77	0.86	1.38
65	0.50	0.70	0.87	1.00	1.11	1.82	0.41	0.57	0.70	0.83	0.91	1.47
66	0.51	0.72	0.88	1.03	1.13	1.88	0.43	0.59	0.74	0.86	0.96	1.57
67	0.51	0.73	0.91	1.06	1.18	1.95	0.41	0.58	0.73	0.85	0.95	1.57
68	0.50	0.73	0.89	1.06	1.18	1.97	0.43	0.61	0.76	0.89	0.99	1.67
69	0.51	0.73	0.92	1.08	1.21	2.05	0.41	0.59	0.75	0.88	0.99	1.66
70	0.51	0.74	0.94	1.10	1.24	2.10	0.41	0.59	0.76	0.89	1.00	1.71
71	0.51	0.75	0.95	1.12	1.28	2.17	0.43	0.62	0.79	0.95	1.07	1.82
72	0.50	0.74	0.95	1.12	1.28	2.18	0.41	0.61	0.77	0.92	1.06	1.79
73	0.51	0.74	0.96	1.16	1.31	2.24	0.43	0.63	0.81	0.98	1.11	1.90
74	0.51	0.75	0.97	1.18	1.34	2.31	0.41	0.61	0.79	0.96	1.09	1.88
75	0.55	0.81	1.06	1.29	1.46	2.53	0.45	0.68	0.88	1.07	1.22	2.10
76	0.55	0.81	1.08	1.31	1.50	2.62	0.45	0.68	0.88	1.09	1.24	2.16
77	0.55	0.83	1.09	1.34	1.55	2.68	0.45	0.68	0.89	1.10	1.28	2.21
78	0.52	0.80	1.07	1.32	1.53	2.67	0.44	0.68	0.91	1.11	1.30	2.27
79	0.51	0.80	1.08	1.34	1.56	2.75	0.44	0.67	0.91	1.12	1.31	2.31
80	0.51	0.80	1.09	1.35	1.58	2.81	0.43	0.67	0.91	1.13	1.32	2.33
81	0.47	0.76	1.05	1.32	1.55	2.75	0.41	0.65	0.91	1.13	1.33	2.38
82	0.47	0.75	1.06	1.33	1.57	2.78	0.40	0.64	0.89	1.13	1.34	2.39
83	0.46	0.75	1.06	1.35	1.60	2.82	0.39	0.64	0.89	1.16	1.35	2.40
84	0.45	0.75	1.07	1.36	1.61	2.85	0.37	0.63	0.89	1.16	1.35	2.40
85	0.47	0.77	1.11	1.44	1.71	2.98	0.41	0.69	0.98	1.28	1.52	2.63
86	0.48	0.80	1.17	1.50	1.79	3.15	0.40	0.67	0.96	1.23	1.47	2.59
87	0.46	0.77	1.12	1.46	1.76	3.11	0.40	0.68	0.98	1.29	1.54	2.73
88	0.44	0.74	1.08	1.43	1.71	3.05	0.40	0.69	1.00	1.33	1.58	2.85
89	0.44	0.75	1.11	1.46	1.77	3.18	0.41	0.70	1.05	1.36	1.65	2.97
90	0.41	0.72	1.07	1.42	1.71	3.09	0.37	0.67	0.99	1.32	1.58	2.87
91	0.39	0.68	1.01	1.35	1.64	2.99	0.35	0.63	0.94	1.24	1.52	2.76
92	0.39	0.69	1.05	1.41	1.69	3.11	0.36	0.64	0.96	1.30	1.56	2.87
93	0.40	0.72	1.08	1.45	1.76	3.23	0.36	0.65	0.99	1.33	1.62	2.99
94	0.40	0.73	1.10	1.49	1.82	3.37	0.36	0.67	1.01	1.38	1.67	3.10
95	0.36	0.68	1.05	1.42	1.72	3.21	0.34	0.62	0.96	1.30	1.57	2.94
96	0.34	0.62	0.97	1.32	1.62	3.04	0.34	0.62	0.97	1.32	1.62	3.04
97	0.33	0.62	0.97	1.34	1.65	3.12	0.29	0.56	0.88	1.22	1.50	2.85
98	0.31	0.61	0.97	1.35	1.67	3.19	0.28	0.55	0.87	1.22	1.52	2.90
99	0.28	0.58	0.95	1.35	1.68	3.27	0.23	0.47	0.77	1.10	1.38	2.67
100	0.23	0.50	0.84	1.22	1.54	3.03	0.21	0.45	0.75	1.10	1.38	2.73

TABLE 215
THC 5% Compound No Cap

Age	2 yr	3 yr	4 yr	5 yr	6 yr	Life
30	0.32	0.41	0.48	0.53	0.57	0.87
31	0.32	0.43	0.50	0.55	0.59	0.89
32	0.33	0.44	0.51	0.57	0.61	0.91
33	0.33	0.45	0.52	0.58	0.62	0.94
34	0.34	0.45	0.53	0.58	0.63	0.95
35	0.34	0.46	0.53	0.59	0.64	0.97
36	0.35	0.47	0.55	0.61	0.65	0.98
37	0.35	0.47	0.56	0.62	0.67	0.99
38	0.36	0.48	0.57	0.63	0.68	1.01
39	0.36	0.48	0.58	0.64	0.69	1.03
40	0.36	0.50	0.58	0.65	0.69	1.06
41	0.37	0.51	0.59	0.67	0.72	1.07
42	0.39	0.51	0.61	0.67	0.73	1.09
43	0.39	0.52	0.62	0.68	0.73	1.10
44	0.39	0.53	0.62	0.69	0.74	1.12
45	0.40	0.53	0.63	0.70	0.76	1.13
46	0.41	0.55	0.65	0.73	0.77	1.18
47	0.43	0.57	0.67	0.74	0.80	1.21
48	0.44	0.58	0.69	0.77	0.84	1.25
49	0.45	0.61	0.72	0.79	0.85	1.30
50	0.46	0.62	0.73	0.81	0.87	1.33
51	0.47	0.63	0.75	0.84	0.91	1.38
52	0.48	0.65	0.76	0.86	0.92	1.42
53	0.50	0.67	0.80	0.88	0.96	1.46
54	0.50	0.68	0.80	0.89	0.97	1.49
55	0.47	0.64	0.76	0.85	0.92	1.42
56	0.48	0.65	0.77	0.87	0.95	1.45
57	0.50	0.68	0.80	0.89	0.98	1.52
58	0.50	0.68	0.81	0.92	0.99	1.55
59	0.50	0.69	0.83	0.94	1.00	1.57
60	0.51	0.70	0.84	0.96	1.05	1.64
61	0.52	0.72	0.87	0.98	1.08	1.71
62	0.53	0.74	0.89	1.01	1.11	1.78
63	0.53	0.74	0.89	1.03	1.12	1.82
64	0.53	0.75	0.92	1.06	1.17	1.88
65	0.55	0.77	0.95	1.10	1.21	1.98
66	0.55	0.76	0.95	1.10	1.22	2.02
67	0.55	0.79	0.97	1.13	1.25	2.09
68	0.53	0.76	0.95	1.11	1.23	2.07
69	0.53	0.76	0.97	1.13	1.28	2.15
70	0.52	0.76	0.96	1.13	1.28	2.17
71	0.52	0.76	0.98	1.17	1.31	2.22
72	0.51	0.75	0.97	1.17	1.31	2.24
73	0.52	0.76	0.99	1.19	1.34	2.31
74	0.51	0.75	0.97	1.18	1.34	2.31
75	0.55	0.81	1.06	1.29	1.46	2.53
76	0.55	0.81	1.08	1.31	1.50	2.62
77	0.52	0.79	1.06	1.30	1.49	2.59
78	0.50	0.76	1.03	1.28	1.46	2.56
79	0.50	0.76	1.05	1.29	1.50	2.64
80	0.48	0.76	1.05	1.31	1.53	2.68
81	0.47	0.76	1.05	1.32	1.55	2.75
82	0.47	0.75	1.06	1.33	1.57	2.78
83	0.46	0.75	1.06	1.35	1.60	2.82
84	0.45	0.75	1.07	1.36	1.61	2.85
85	0.47	0.77	1.11	1.44	1.71	2.98
86	0.48	0.80	1.17	1.50	1.79	3.15
87	0.46	0.77	1.12	1.46	1.76	3.11
88	0.44	0.74	1.08	1.43	1.71	3.05
89	0.44	0.75	1.11	1.46	1.77	3.18
90	0.41	0.72	1.07	1.42	1.71	3.09
91	0.39	0.68	1.01	1.35	1.64	2.99
92	0.39	0.69	1.05	1.41	1.69	3.11
93	0.40	0.72	1.08	1.45	1.76	3.23
94	0.40	0.73	1.10	1.49	1.82	3.37
95	0.36	0.68	1.05	1.42	1.72	3.21
96	0.34	0.62	0.97	1.32	1.62	3.04
97	0.33	0.62	0.97	1.34	1.65	3.12
98	0.31	0.61	0.97	1.35	1.67	3.19
99	0.28	0.58	0.95	1.35	1.68	3.27
100	0.23	0.50	0.84	1.22	1.54	3.03

State:	District of Columbia	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long Term Care		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Actuarial Justification
Comments:	
Attachment(s):	ActMem GLTC - DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	EXHIBIT 1
Comments:	
Attachment(s):	Exhibit_1_Nationwide.pdf
Item Status:	
Status Date:	

Satisfied - Item:	EXHIBIT 2
Comments:	
Attachment(s):	Exhibit_2_DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	EXHIBIT 3
Comments:	
Attachment(s):	Exhibit 3 State by State Filing Status - Unum GLTC 2013 1-4-14.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Overview of rate increase
Comments:	
Attachment(s):	Overview of Rate Increase Filing - DC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	GLTC Certificateholder FAQ
Comments:	
Attachment(s):	GLTC Certificateholder FAQ.pdf
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	Unum Life Insurance Company of America
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Group Long Term Care		
Project Name/Number:	/		

Satisfied - Item:	GLTC Certificateholder Letter
Comments:	
Attachment(s):	GLTC Certificateholder Letter.pdf
Item Status:	
Status Date:	

UNUM LIFE INSURANCE COMPANY OF AMERICA

Actuarial Memorandum Group Long Term Care January 2014 District of Columbia

<u>Form Number</u>	<u>Description</u>	<u>First Offered</u>
B.LTC, TQB.LTC	Long Term Care Indemnity Policy	1989
GLTC95, TQGLTC95	Long Term Care Indemnity Policy	1995

These group long term care policy forms were actively marketed through 2004. Although no longer actively marketed, new employees have been added after 2004 and can still be added to existing inforce group policies.

These policy forms were originally priced prior to rate stability under the NAIC model regulation, however certificates have been added after rate stability and new employees will continue to be added. Therefore, this filing is being made according to rate stabilization requirements for those employer policies and for certificates issued after rate stability.

These policy forms were marketed primarily to employers. In a few instances, policyholders may be associations or other eligible groups permitted by state law. Therefore, the terms “employer” and “employee” used in this Memorandum include “group policyholder” and “insured.”

1. Scope & Purpose

This actuarial memorandum has been prepared for the purpose of demonstrating that the loss ratio requirements have been met in your state with respect to premium rate increases and is not intended to be used for other purposes.

2. Benefit Description

Long Term Care Facility Benefit: Pays 100% of the daily maximum benefit.

Assisted Facility Benefit: Pays maximum of the Home and Community Care Benefits or 60% of the Long Term Care Facility Daily Benefit.

Bed Reservation Benefit: up to 15 days per calendar year.

Respite Care Benefit: Provides temporary relief to primary informal caregiver from his or her caregiving duties. The policy provides respite care benefits for up to 15 days each calendar year.

Waiver of Premium: Premiums are waived after the insured satisfies the elimination period and is receiving benefits.

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Optional Benefits

- Home and Community Care Benefits: Pays 50%, 75% or 100% of the Long Term Care Facility Daily Benefit. Includes adult day care and hospice care. A total home option is also available that provides coverage for informal care.
- Accelerated Premium Payment Options
- Non-forfeiture
- Inflation Protection: Insured can select simple or compound 5% inflation protection. A two times cap is also offered.
- Return of Premium at Death

3. Renewability

These are guaranteed renewable group long term care policies and certificates.

4. Applicability

This filing is applicable to inforce and new certificate holders. These policy forms are no longer being sold in the market. The premium changes will apply to the base rates of the policy. New certificates will be added at the rates applicable at the time they are issued and subject to future applicable rate changes.

5. Actuarial Assumptions

As part of our inforce management of the Company's LTC business, experience is monitored regularly and studies continued to be expanded and enhanced. The A/E's provided below are based upon studies completed in 2011-2012. In 2013, we have started an extensive review of our exiting tools and processes to enhance our experience monitoring capabilities. We are also expanding our external analysis, where company data may not be fully credible for segment analysis. This analysis is expected to be completed by the end of 2014.

The group LTC policy forms, subject to this rate increase request, were pricing in 1988 and 1994, at a time when insured LTC experience was very limited or non-existent.

In the years immediately following the original pricing, our aggregate experience was performing at expected or more favorable than expected.

The sections below illustrate how our projection assumptions compare to actual experience for key risk assumptions.

Morbidity

The original pricing morbidity assumptions were based on the 1985 National Nursing Home Survey, the 1982 National Long Term Care Survey and its follow-up surveys and information provided by actuarial consultants. Incidence and claim termination experience are described below.

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a. Incidence

The overall incidence actual-to-expected ratio based upon original pricing is 58%.

Years	A/E	Age	A/E
2000-2002	48%	<=65	49%
2003-2005	50%	66-75	60%
2006-2008	58%	76-85	73%
2009-2011	66%	86+	78%
Total	58%	Total	58%

The “expected” incidence assumptions supporting this filing have been modified to reflect the favorable historical experience noted above and has an aggregate actual-to-expected ratio of 99%.

Years	Exposure	Actual	Expected	A/E
2000-2002	1,084,650	453	447	101%
2003-2005	1,570,121	689	769	90%
2006-2008	2,094,341	1,166	1,175	99%
2009-2011	2,436,275	1,742	1,708	102%
Total	21,556,161	4,050	4,098	99%

b. Claim Terminations

Based upon original pricing assumptions the group LTC A/E claim termination rate is 89%.

The “expected” claim termination assumption supporting this projection is based upon total company (individual and group LTC) experience. The table below provides a comparison of group LTC experience vs. the expected claims terminations derived from total company experience.

Age	Actual	Expected	A/E
<55	202	204	99%
55-64	417	389	107%
65-74	515	502	103%
75-84	411	448	92%
85+	146	180	81%
Total	1,691	1,722	98%

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Mortality

Original pricing, active life mortality, was based on the 1983 Group Annuity Mortality Basic Table with a setback adjustment to reflect expected female population mix. The actual-to-expected mortality is 34% based upon original pricing assumptions.

The “expected: mortality assumptions, supporting this filing, have been modified to reflect total company (individual and group LTC) experience and produce an aggregate actual-to-expected ratio of 100%. Recent experience is being analyzed for under reporting of deaths and may include reporting lag.

Active Life Mortality (Total)

Year	Exposure	Actual	Expected	A/E
2003	533,625	1,285	1,227	104.7%
2004	592,019	1,485	1,396	106.4%
2005	642,046	1,733	1,564	110.8%
2006	685,972	1,921	1,736	110.7%
2007	741,913	2,011	1,933	104.0%
2008	814,025	2,345	2,155	108.8%
2009	833,394	2,392	2,342	102.1%
2010	853,925	2,502	2,539	98.6%
2011	888,655	2,548	2,764	92.2%
2012	925,619	2,504	3,000	83.5%
Total	7,511,194	20,726	20,656	100.3%

Lapse Rates

Original pricing lapse assumptions were based on experience under individual permanent contracts. The table below includes original pricing assumptions along with actual-to-expected experience.

Policy Duration	Original Pricing			Experience		A/E
	Issue Ages <=64	Issue Ages 65- 74	Issue Ages 75-84	Exposure	Actual Lapse Rate	
1	10.00%	8.00%	6.00%	1,779,916	16.70%	168%
2	9.00%	7.00%	5.00%	1,330,123	14.00%	157%
3	8.00%	6.00%	4.00%	1,023,423	11.50%	145%
4	7.00%	5.00%	4.00%	820,653	9.50%	136%
5	5.00%	5.00%	4.00%	645,494	8.30%	166%
6	5.00%	5.00%	4.00%	513,050	6.70%	134%
7	5.00%	5.00%	4.00%	418,695	5.70%	114%
8	5.00%	5.00%	4.00%	336,120	5.00%	100%
9	5.00%	5.00%	4.00%	273,649	4.50%	90%
10	5.00%	5.00%	3.00%	216,379	4.10%	82%
11-15	5.00%	5.00%	3.00%	305,427	3.50%	69%
16-20	5.00%	3.00%	3.00%	27,778	2.10%	52%
20+	3.00%	3.00%	3.00%	307	1.60%	35%

UNUM LIFE INSURANCE COMPANY OF AMERICA

The “expected” assumptions supporting this rate increase are based upon company experience and vary by age band, level of employer premium funding and duration. The lapse rates used in the projection of future experience are provided below.

Employer-Paid Only Lapse Rates

Insured Duration	Age Band 0-49				Age Band 50-59				Age Band 60+			
	Exposure	Actual Lapse Rate	New Lapse Assumption (Expected)	A/E	Exposure	Actual Lapse Rate	New Lapse Assumption (Expected)	A/E	Exposure	Actual Lapse Rate	New Lapse Assumption (Expected)	A/E
1	1,050,209	19.8%	19.8%	100.0%	226,287	13.4%	13.4%	100.0%	64,081	14.6%	14.6%	100%
2	748,109	17.0%	17.0%	100.0%	173,784	11.0%	11.0%	100.0%	47,456	13.5%	13.5%	100%
3	545,593	14.1%	14.1%	100.0%	137,631	9.6%	9.6%	100.0%	35,558	12.4%	12.4%	100%
4	419,758	11.7%	11.7%	100.0%	111,402	8.7%	8.7%	100.0%	27,273	10.9%	10.9%	100%
5	318,282	10.4%	10.4%	100.0%	87,019	7.8%	7.8%	100.0%	19,919	10.5%	10.5%	100%
6	241,526	8.1%	8.1%	100.0%	67,877	6.9%	6.9%	100.0%	14,650	8.6%	8.6%	100%
7	189,469	6.9%	6.9%	100.0%	54,371	6.4%	6.4%	100.0%	11,359	7.0%	7.0%	100%
8	145,543	6.1%	6.1%	100.0%	41,480	6.5%	6.5%	100.0%	8,632	6.4%	6.4%	100%
9	114,283	5.8%	5.8%	100.0%	31,688	6.3%	6.3%	100.0%	6,624	5.6%	5.6%	100%
10	89,689	5.4%	5.4%	100.0%	23,986	5.7%	5.7%	100.0%	4,994	4.9%	4.9%	100%
11	69,211	4.3%	4.3%	100.0%	17,869	4.9%	5.5%	89.9%	3,686	3.5%	3.5%	100%
12	47,956	7.0%	7.0%	100.0%	12,296	6.7%	5.5%	122.3%	2,613	4.4%	3.5%	127%
13	35,426	2.9%	6.0%	49.0%	9,130	3.8%	5.5%	69.3%	1,899	3.5%	3.5%	100%
14	16,945	5.9%	5.9%	100.0%	3,690	5.6%	5.5%	101.5%	814	5.0%	3.5%	143%
15	11,213	4.4%	4.5%	97.7%	2,189	6.3%	5.5%	113.8%	545	2.9%	3.5%	83%
16+	15,984	4.5%	4.5%	100.0%	2,856	4.7%	5.0%	93.8%	820	3.5%	3.5%	100%
Total	4,059,196	13.7%	13.8%	99.8%	1,003,555	9.6%	9.6%	99.9%	250,923	11.5%	11.5%	100%

Voluntary/Buy-up Lapse Rates

Insured Duration	Age Band 0-49				Age Band 50-59				Age Band 60+			
	Exposure	Actual Lapse Rate	New Lapse Assumption (Expected)	A/E	Exposure	Actual Lapse Rate	New Lapse Assumption (Expected)	A/E	Exposure	Actual Lapse Rate	New Lapse Assumption (Expected)	A/E
1	239,168	14.3%	14.3%	100.0%	145,657	8.3%	8.3%	100.0%	54,514	7.6%	7.6%	100.0%
2	191,218	11.8%	11.8%	100.0%	123,531	6.7%	6.7%	100.0%	46,025	5.8%	5.8%	100.0%
3	157,560	9.6%	9.6%	100.0%	106,994	5.7%	5.7%	100.0%	40,087	4.9%	4.9%	100.0%
4	132,979	7.6%	7.6%	100.0%	93,919	4.8%	4.8%	100.0%	35,322	3.9%	3.9%	100.0%
5	110,469	6.7%	6.7%	100.0%	79,349	4.2%	4.2%	100.0%	30,456	2.8%	2.8%	100.0%
6	93,303	5.9%	5.9%	100.0%	68,649	3.9%	3.9%	100.0%	27,045	2.5%	2.5%	100.0%
7	79,688	4.9%	4.9%	100.0%	59,692	3.3%	3.3%	100.0%	24,116	2.2%	2.2%	100.0%
8	68,074	4.2%	4.2%	100.0%	51,295	2.7%	2.7%	100.0%	21,096	1.8%	1.8%	100.0%
9	58,951	3.4%	3.4%	100.0%	43,909	2.3%	2.3%	100.0%	18,194	1.6%	1.6%	100.0%
10	47,995	3.3%	3.3%	100.0%	34,749	2.0%	2.0%	100.0%	14,966	1.2%	1.2%	100.0%
11	37,956	2.5%	2.5%	100.0%	26,637	2.0%	2.0%	100.0%	12,001	1.3%	1.3%	100.0%
12	29,537	2.3%	2.3%	100.0%	20,280	1.6%	1.6%	100.0%	9,514	1.2%	1.2%	100.0%
13	20,992	1.9%	1.9%	100.0%	13,125	1.1%	1.2%	90.2%	6,145	1.2%	1.2%	100.0%
14	13,571	1.6%	1.6%	100.0%	7,102	1.2%	1.2%	100.0%	3,129	1.3%	1.2%	106.5%
15	9,146	1.4%	1.4%	100.0%	4,652	1.3%	1.2%	109.3%	2,217	1.2%	1.2%	100.0%
16+	17,468	1.2%	1.2%	100.0%	8,185	1.0%	1.0%	100.0%	4,073	1.2%	1.2%	100.0%
Total	1,308,075	8.3%	8.3%	100.0%	887,725	4.9%	4.9%	100.0%	348,900	3.9%	3.9%	100.0%

Expenses

Expenses have not been explicitly projected.

6. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections. Nor have any improvements in morbidity or mortality assumptions been used.

7. Marketing Method

Coverage under in-force group policies was offered through the worksite marketplace to meet the needs of the employer and employees. Marketing was done through plan administrators and employer sponsorship. This product is no longer marketed.

8. Underwriting Description

Guarantee issue and modified medical underwriting are available to active employees in an employer group where the plan offered meets specified risk characteristics (e.g. minimum participation requirements, employer funding). Medical underwriting was used for non-employees and for purchase above the guarantee issue limits.

9. Premium Classes

The base policy premium rates vary by issue age, benefit period, inflation option, and home care benefit percentage. Base premiums also vary by elimination period, the inclusion of a reduced paid-up benefit and cognitive impairment for policy form B.LTC. Premium rates within a specified group do not vary. Employees, spouses and other eligible participants will have the same premium rates. Premium rates do not change when a participant ports their coverage.

10. Premium Modes

Available premium modes include annual, semi-annual, quarterly, monthly and monthly electronic funds transfer. Factor adjustments for modes other than annual are unchanged from the initial rate filing.

11. Issue Ages

The issue ages are age 18 to 100.

12. Area Factors

Area factors within your state are not used for this product.

13. Average Annual Premium

The table below summarizes the average in-force annual premium per policy, before and after the requested rate increase, both nationwide and in your state:

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	Nationwide		District of Columbia	
Form	before the rate increase	after the rate increase	before the rate increase	after the rate increase
B.LTC	\$364	\$401	\$495	\$544
GLTC95	\$413	\$455	\$710	\$781
Total	\$397	\$437	\$704	\$774

14. Number of Certificateholders

The table below summarizes, as of 9/30/2013, the number of policies inforce that will be affected by this rate increase in your state, split by certificates issued before and after the adoption of rate stability regulation.

	<i>Insured Count</i>			
	Nationwide	District of Columbia		
Form	Total	Non Rate Stabilized	Rate Stabilized	Total
B.LTC	173,204	179	43	222
GLTC95	387,141	4,200	3,429	7,629
Total	560,345	4,379	3,472	7,851

	<i>Inforce Premium</i>			
	Nationwide	District of Columbia		
Form	Total	Non Rate Stabilized	Rate Stabilized	Total
B.LTC	\$53,805,695	\$80,705	\$19,130	\$99,835
GLTC95	\$145,358,805	\$2,742,296	\$2,181,996	\$4,924,292
Total	\$199,164,500	\$2,823,001	\$2,201,125	\$5,024,127

15. Distribution of Business

The table below summarizes, as of 9/30/2013, the distribution of the 2013 annualized premium by several characteristics. This information is based on national business and includes both pre and post rate stability business.

Issue Age	%	Elimination Period	%	Benefit Period	%
0-29	3%	30	1%	2	2%
30-39	11%	60	5%	3	31%
40-49	24%	90	92%	4	3%
50-59	40%	180	1%	5	6%
60-69	19%			6	39%
70-79	3%			Lifetime	19%
80-89	0%				

Inflation Type	%
Compound	43%
None	28%

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Simple	29%
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16. History of Previous Rate Revisions

A premium increase of 10% was approved in 2012 for these policy forms. Please see Exhibit 3 for the filing status of rate increases in other states.

17. Requested Rate Increase

The company is requesting a 10% rate increase for all employer policies issued in your state, within the scope of this memorandum.

18. Reserves

Active life reserves have not been used in this rate increase demonstration. Statutory claim reserves as of 9/30/2013 have been discounted to the date of incurrals of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 9/30/2013 have also been allocated to the expected calendar year of incurrals and included in historical incurred claims and runoff in the projected experience.

19. Past and Future Projected Policy Experience and Demonstration of Satisfaction of Loss Ratio Requirements

Nationwide historical and projected experience for these policy forms with and without the proposed rate increase is provided in Exhibit 1. State specific experience is provided in Exhibit 2.

Historical results reflect earned premium by calendar year with claims captured by incurral year. That is, incurred claims for a calendar represent all payments through September 30, 2013 for a claim incurred in a particular calendar year plus any claim reserve held as of September 30, 2013. Incurred claims also include IBNR held as of September 30, 2013.

Future expected experience is based upon the updated assumptions outlined in Section 5 of this memo plus a 10% provision for moderate adverse experience.

Upon a contingent benefit upon lapse, an active life reserve will be held to support the expected benefits to be paid under the contingent benefit upon lapse. These reserves are not incorporated in the loss ratio demonstration supporting this rate revision.

The discount rate used to accumulate past experience and for discounting future experience is 4.43%, consistent with the average statutory valuation rate for contract reserves on these policy forms.

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	Expected Incurred Lifetime Loss Ratios	
	Nationwide	
	Before Rate Increase	After Proposed Rate Increase
Historical	16%	16%
Future	242%	224%
Lifetime	118%	113%

Under rate stabilization guidelines, the maximum justifiable rate increase is 188% where the accumulation of past claims plus the discount of future claims is more than the sum of 58% of the accumulated and discounted original premium plus 85% of the accumulated and discounted premium from any rate increase.

The table below summarizes the results of the loss ratio requirements after the proposed rate increase.

(1) Accumulated value of past incurred claims	\$504,211,068
(2) Present value of future incurred claims	\$6,179,063,839
(3) Total incurred claims	\$6,683,274,907
(4) 58% of original premiums plus	\$3,171,393,521
(5) 85% of rate increase premium	\$358,228,615
(6) Total premiums	\$3,529,622,136
Since (3) total incurred claims exceed (6) total premiums, loss ratio is satisfied	Loss Ratio Test Passed

20. Proposed Effective Date

The rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

21. Similar Forms

There are no similar forms currently marketed by the company.

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22. Actuarial Certification

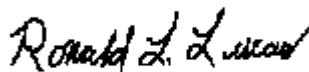
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums.

To the best of my knowledge, this rate filing is in compliance with the applicable laws and regulations of this state. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice including ASOP Number 8.

I certify that renewal premium rate schedules are not greater than new business premium rates schedules except for differences attributable to benefits. Unum is no longer writing any new group long term care employer policies.

I have taken into consideration the policy design, underwriting, and claims adjudication practices.

To the best of my knowledge, a cumulative premium rate increase request in excess of 100% is necessary to certify that the premium rate schedule is sufficient to cover anticipated cost under moderately adverse experience, if the underlying assumptions are realized and the premium rates schedules are reasonably expected to be sustainable over the life of the policies with no further premium rate schedule increases anticipated. With this filing, the rate increase request is being limited to 10%, meaning that additional rates increase may be necessary. Emerging experience will continue be monitored to assess future rate increase needs.



Ronald L. Lucas, F.S.A., M.A.A.A.
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January 2014

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Unum America
Exhibit 1 - Historical and Projected Experience
Policy Forms B.LTC & GLTC95

Nationwide Experience

							Before Rate Increase		After Rate Increase	
	Calendar Year	Policies-IF	Claims-IF	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss Ratio	Earned Premium	Incurred Loss Ratio
Historical Experience	1989			1,250	-	-	-	0%	1,250	0%
	1990			109,275	-	-	-	0%	109,275	0%
	1991			282,559	12,198	-	12,198	4%	282,559	4%
	1992			1,340,136	85,360	-	85,360	6%	1,340,136	6%
	1993			3,852,562	151,341	-	151,341	4%	3,852,562	4%
	1994			7,935,970	2,761,316	21,915	2,783,231	35%	7,935,970	35%
	1995			12,572,108	2,697,343	-	2,697,343	21%	12,572,108	21%
	1996			16,128,584	2,112,005	29,632	2,141,638	13%	16,128,584	13%
	1997			20,954,673	5,554,356	381,291	5,935,648	28%	20,954,673	28%
	1998			28,148,940	2,748,183	248,614	2,996,796	11%	28,148,940	11%
	1999			43,359,779	5,473,456	205,115	5,678,571	13%	43,359,779	13%
	2000			62,131,742	4,602,752	356,120	4,958,872	8%	62,131,742	8%
	2001			78,937,381	8,525,872	401,427	8,927,299	11%	78,937,381	11%
	2002			98,702,712	10,425,683	312,581	10,738,264	11%	98,702,712	11%
	2003			120,973,948	15,670,883	1,084,356	16,755,240	14%	120,973,948	14%
	2004			141,272,342	14,003,131	825,831	14,828,962	10%	141,272,342	10%
	2005			158,406,391	16,581,564	1,544,401	18,125,965	11%	158,406,391	11%
	2006			167,510,429	19,895,446	1,985,160	21,880,607	13%	167,510,429	13%
	2007			180,903,369	21,972,651	3,218,346	25,190,997	14%	180,903,369	14%
	2008			194,239,456	24,521,059	5,267,301	29,788,360	15%	194,239,456	15%
	2009			196,824,165	27,154,866	8,365,307	35,520,173	18%	196,824,165	18%
	2010			195,714,321	25,285,230	15,753,939	41,039,168	21%	195,714,321	21%
	2011			198,986,376	18,738,027	25,314,513	44,052,540	22%	198,986,376	22%
	2012			201,357,997	10,723,410	38,719,233	49,442,643	25%	201,357,997	25%
	2013	560,345	1,308	149,230,441	1,420,858	38,933,311	40,354,169	27%	149,230,441	27%
Total Past				2,279,876,904	241,116,990	142,968,394	384,085,384	17%	2,279,876,904	17%
Projected Future Experience	2013	553,209	1,350	49,642,753			14,214,487	29%	49,642,753	29%
	2014	528,458	1,507	200,306,391			53,732,963	27%	200,306,391	27%
	2015	508,283	1,638	202,078,178			66,241,561	33%	205,109,351	32%
	2016	491,319	1,785	197,809,033			72,314,736	37%	209,677,575	34%
	2017	476,577	1,960	191,272,949			79,938,842	42%	210,400,244	38%
	2018	463,514	2,171	185,085,745			88,822,594	48%	203,594,319	44%
	2019	451,736	2,399	179,075,829			99,616,019	56%	196,983,412	51%
	2020	440,884	2,640	173,409,750			112,035,119	65%	190,750,725	59%
	2021	430,662	2,895	167,847,291			126,106,482	75%	184,632,020	68%
	2022	420,834	3,173	161,214,613			142,079,599	88%	177,336,074	80%
	2023	411,282	3,467	155,293,076			160,218,400	103%	170,822,384	94%
	2024	401,865	3,782	149,491,925			180,234,800	121%	164,441,118	110%
	2025	392,477	4,114	144,037,641			201,959,988	140%	158,441,406	127%
	2026	383,035	4,461	138,453,076			225,385,017	163%	152,298,384	148%
	2027	373,471	4,820	132,695,291			250,535,600	189%	145,964,820	172%
	2028	363,740	5,189	126,935,758			277,536,602	219%	139,629,334	199%
	2029	353,799	5,565	121,357,124			305,990,570	252%	133,492,837	229%
	2030	343,636	5,942	115,855,177			335,272,212	289%	127,440,695	263%
	2031	333,259	6,314	110,310,506			365,180,754	331%	121,341,557	301%
	2032	322,677	6,680	104,746,116			395,914,151	378%	115,220,727	344%
	2033	311,901	7,032	99,180,738			427,240,557	431%	109,098,812	392%
	2034	300,946	7,360	93,632,035			457,062,275	488%	102,995,238	444%
	2035	289,833	7,658	88,095,572			485,068,774	551%	96,905,129	501%
	2036	278,591	7,920	82,624,377			511,276,872	619%	90,886,815	563%
	2037	267,254	8,144	77,238,967			535,597,189	693%	84,962,864	630%
	2038	255,857	8,325	71,952,868			557,561,363	775%	79,148,155	704%
	2039	244,438	8,459	66,806,662			576,077,322	862%	73,487,329	784%
	2040	233,039	8,545	61,809,690			590,864,209	956%	67,990,659	869%
	2041	221,702	8,582	56,974,236			602,013,822	1057%	62,671,660	961%
	2042	210,471	8,570	52,343,035			609,645,636	1165%	57,577,338	1059%
	2043	199,386	8,511	47,933,178			613,594,272	1280%	52,726,496	1164%
	2044	188,486	8,407	43,763,389			613,553,061	1402%	48,139,728	1275%
	2045	177,809	8,262	39,828,584			609,640,174	1531%	43,811,443	1392%
	2046	167,388	8,081	36,137,331			602,469,760	1667%	39,751,064	1516%
	2047	157,250	7,867	32,696,537			592,271,259	1811%	35,966,191	1647%
	2048	147,422	7,625	29,500,645			579,096,498	1963%	32,450,710	1785%
	2049	137,923	7,359	26,547,008			563,427,324	2122%	29,201,709	1929%
	2050	128,771	7,076	23,832,592			545,425,329	2289%	26,215,851	2081%
	2051	119,979	6,778	21,347,526			525,527,256	2462%	23,482,278	2238%
	2052	111,555	6,472	19,079,695			504,396,293	2644%	20,987,665	2403%
	2053	103,506	6,161	17,016,410			482,329,752	2834%	18,718,051	2577%
	2054	95,833	5,851	15,143,821			459,582,828	3035%	16,658,203	2759%
	2055	88,534	5,543	13,455,541			436,356,868	3243%	14,801,096	2948%
	2056	81,604	5,241	11,933,381			412,953,905	3460%	13,126,719	3146%
	2057	75,036	4,944	10,564,159			389,101,005	3683%	11,620,575	3348%
	2058	68,822	4,653	9,333,873			365,180,748	3912%	10,267,261	3557%
	2059	62,954	4,370	8,232,304			341,502,137	4148%	9,055,534	3771%
	2060	57,425	4,095	7,246,480			317,858,262	4386%	7,971,128	3988%
	2061	52,224	3,831	6,365,499			294,862,437	4632%	7,002,048	4211%
	2062	47,342	3,576	5,579,336			272,488,632	4884%	6,137,270	4440%
	2063	42,771	3,332	4,878,830			250,788,425	5140%	5,366,713	4673%
	2064+	292,251	29,934	28,574,115			1,913,025,123	6695%	31,431,526	6086%
Total Future				4,216,566,639			20,591,169,864	488%	4,638,223,303	444%
Interest Adjusted Values as of 9/30/13										
Past				3,124,696,493			504,211,068	16%	3,124,696,493	16%
Future				2,557,326,986			6,179,063,839	242%	2,764,668,800	224%
Lifetime				5,682,023,479			6,683,274,907	118%	5,889,365,293	113%

NAIC Rate Stabilization Requirement:

Accumulated value of past incurred claims + present value of future incurred claims:

Accumulated past +present value of original premium x 58% + rate increase premium x 85%:

Test

6,683,274,907

3,529,622,136

Pass

Unum America
Exhibit 2 - Historical and Projected Experience
Policy Forms B.LTC & GLTC95

DC Experience

							Before Rate Increase		After Rate Increase	
	Calendar Year	Policies-IF	Claims-IF	Earned Premium	Paid Claims	DLR + IBNR	Incurred Claims	Incurred Loss	Incurred Loss	Ratio
								Ratio		
Historical Experience	1992			29,986	-	-	-	0%	29,986	0%
	1993			52,830	1,867	-	1,867	4%	52,830	4%
	1994			63,857	-	-	-	0%	63,857	0%
	1995			77,761	-	-	-	0%	77,761	0%
	1996			115,453	-	-	-	0%	115,453	0%
	1997			133,603	-	-	-	0%	133,603	0%
	1998			148,012	42,700	-	42,700	29%	148,012	29%
	1999			378,755	-	-	-	0%	378,755	0%
	2000			539,887	-	-	-	0%	539,887	0%
	2001			993,398	62,700	-	62,700	6%	993,398	6%
	2002			1,901,670	71,164	-	71,164	4%	1,901,670	4%
	2003			2,417,191	194,587	-	194,587	8%	2,417,191	8%
	2004			3,270,967	20,700	-	20,700	1%	3,270,967	1%
	2005			3,722,442	239,333	66,617	305,950	8%	3,722,442	8%
	2006			3,880,785	1,064,324	257,919	1,322,243	34%	3,880,785	34%
	2007			3,928,580	117,928	44,757	162,685	4%	3,928,580	4%
	2008			4,414,106	420,754	108,850	529,604	12%	4,414,106	12%
	2009			4,665,947	567,776	79,966	647,742	14%	4,665,947	14%
	2010			4,645,192	636,561	524,268	1,160,829	25%	4,645,192	25%
	2011			4,792,107	416,794	895,928	1,312,722	27%	4,792,107	27%
	2012			4,985,534	95,189	652,755	747,944	15%	4,985,534	15%
	2013	7,851	21	3,758,807	24,557	744,465	769,022	20%	3,758,807	20%
Total Past				48,916,869	3,976,934	3,375,525	7,352,459	15%	48,916,869	15%
Projected Future Experience	2013	7,762	22	1,252,473			524,197	42%	1,252,473	42%
	2014	7,452	26	5,064,648			1,503,926	30%	5,064,648	30%
	2015	7,197	29	5,123,461			1,792,360	35%	5,200,313	34%
	2016	6,981	33	4,972,286			2,002,147	40%	5,270,623	38%
	2017	6,794	37	4,756,170			2,271,963	48%	5,231,787	43%
	2018	6,625	41	4,565,320			2,549,904	56%	5,021,852	51%
	2019	6,471	45	4,284,071			2,896,278	68%	4,712,478	61%
	2020	6,327	50	4,102,058			3,298,858	80%	4,512,264	73%
	2021	6,190	54	3,919,193			3,765,456	96%	4,311,113	87%
	2022	6,057	59	3,774,386			4,311,578	114%	4,151,825	104%
	2023	5,927	65	3,549,107			4,954,937	140%	3,904,018	127%
	2024	5,798	71	3,324,964			5,675,999	171%	3,657,460	155%
	2025	5,667	78	3,164,401			6,467,393	204%	3,480,841	186%
	2026	5,535	85	2,993,223			7,341,788	245%	3,292,545	223%
	2027	5,399	92	2,839,835			8,301,955	292%	3,123,818	266%
	2028	5,260	99	2,681,602			9,332,358	348%	2,949,762	316%
	2029	5,117	106	2,534,454			10,426,250	411%	2,787,900	374%
	2030	4,970	114	2,400,771			11,577,841	482%	2,640,848	438%
	2031	4,819	121	2,272,352			12,787,776	563%	2,499,587	512%
	2032	4,664	128	2,146,394			14,069,817	656%	2,361,033	596%
	2033	4,506	135	2,024,935			15,410,291	761%	2,227,428	692%
	2034	4,344	141	1,904,205			16,661,441	875%	2,094,626	795%
	2035	4,180	146	1,784,129			17,833,085	1000%	1,962,542	909%
	2036	4,014	151	1,660,862			18,951,360	1141%	1,826,948	1037%
	2037	3,846	155	1,545,741			20,006,413	1294%	1,700,315	1177%
	2038	3,677	158	1,435,056			20,953,740	1460%	1,578,562	1327%
	2039	3,507	159	1,327,149			21,753,141	1639%	1,459,864	1490%
	2040	3,339	160	1,224,165			22,429,174	1832%	1,346,582	1666%
	2041	3,172	160	1,123,121			23,018,912	2050%	1,235,433	1863%
	2042	3,008	159	1,030,479			23,503,158	2281%	1,133,527	2073%
	2043	2,847	157	941,330			23,865,950	2535%	1,035,463	2305%
	2044	2,688	155	858,529			24,045,676	2801%	944,382	2546%
	2045	2,534	152	781,782			24,068,551	3079%	859,961	2799%
	2046	2,384	148	710,575			24,033,824	3382%	781,632	3075%
	2047	2,239	143	645,279			23,921,602	3707%	709,806	3370%
	2048	2,099	139	586,388			23,719,782	4045%	645,027	3677%
	2049	1,964	134	530,966			23,458,617	4418%	584,062	4016%
	2050	1,834	128	479,422			23,105,734	4819%	527,364	4381%
	2051	1,710	123	433,325			22,695,348	5237%	476,658	4761%
	2052	1,590	118	391,136			22,228,587	5683%	430,249	5166%
	2053	1,477	112	352,168			21,717,562	6167%	387,385	5606%
	2054	1,368	107	317,014			21,161,360	6675%	348,716	6068%
	2055	1,265	102	284,933			20,555,064	7214%	313,426	6558%
	2056	1,166	96	255,516			19,886,389	7783%	281,068	7075%
	2057	1,073	91	228,776			19,178,536	8383%	251,654	7621%
	2058	984	86	204,386			18,419,531	9012%	224,825	8193%
	2059	901	81	182,203			17,572,837	9645%	200,424	8768%
	2060	821	76	161,992			16,658,762	10284%	178,191	9349%
	2061	747	71	143,621			15,707,549	10937%	157,983	9943%
	2062	677	66	126,961			14,750,556	11618%	139,657	10562%
	2063	611	61	111,891			13,796,514	12330%	123,080	11209%
	2064+	4,191	507	674,934			110,046,320	16305%	742,427	14823%
Total Future				94,184,139			860,968,150	914%	102,336,455	841%
Interest Adjusted Values as of 9/30/13										
Past				64,437,949			9,094,673	14%	64,437,949	14%
Future				58,969,393			234,750,691	398%	63,643,005	369%
Lifetime				123,407,342			243,845,364	198%	128,080,954	190%

Status by State of GLTC (Unum) Rate Increase Filing

Status by State Summary of GLTC Rate Increase Filing

Exhibit 3

Unum Life Insurance Company of America

State Abbrev	Requested	as of 9/30/13		Status	% Approved/ Filed
		Premium	Policies		
AK	75%	\$ 59,026	124	Filing Not Required	75%
AL	75%	\$ 917,119	2,322	Approved/2nd Filing	20%
AR	75%	\$ 512,761	1,304	Disapproved/Refiling	
AZ	75%	\$ 2,059,019	5,877	Filing Not Required	75%
CA	75%	\$ 44,483,936	100,716	Pending	
CO	75%	\$ 1,549,019	4,552	Disapproved/Refiling	
CT	75%	\$ 1,295,857	2,217	Approved/2nd Filing	30%
DC	10%	\$ 5,024,127	7,852	Approved/2nd Filing	10%
DE	75%	\$ 357,470	644	Approved/2nd Filing	25%
FL	75%	\$ 8,550,710	24,306	Filing in Process	
GA	75%	\$ 4,468,484	10,113	Approved/2nd Filing	15%
HI	75%	\$ 8,725,865	27,895	Approved/2nd Filing	16%
IA	75%	\$ 1,509,002	4,425	Approved/2nd Filing	15%
ID	75%	\$ 115,676	545	Approved/2nd Filing	10%
IL	75%	\$ 5,757,357	16,084	Approved	75%
IN	75%	\$ 1,292,139	3,782	Withdrawn	
KS	75%	\$ 1,910,287	7,120	Approved/2nd Filing	10%
KY	75%	\$ 1,177,415	3,145	Approved	54%
LA	75%	\$ 1,031,875	5,413	Disapproved/Refiling	
MA	75%	\$ 7,292,285	19,092	Filing Not Required	75%
MD	15%	\$ 4,342,163	11,348	Approved/2nd Filing	15%
ME	19.8/19.8/19.8%	\$ 3,381,619	10,507	Approved	72%
MI	75%	\$ 4,484,707	17,171	Approved	75%
MN	75%	\$ 2,614,753	6,153	Disapproved/Refiling	
MO	25/25/20%	\$ 7,025,189	19,228	Approved	88%
MS	25%	\$ 901,034	2,799	Approved/2nd Filing	25%
MT	20%	\$ 1,434,687	4,591	Approved/2nd Filing	20%
NC	75%	\$ 3,050,439	9,333	Disapproved/Refiling	
ND	75%	\$ 174,588	521	Approved/2nd Filing	15%
NE	75%	\$ 1,158,898	3,685	Approved/2nd Filing	15%
NH	75%	\$ 527,993	2,570	Disapproved/Refiling	
NJ	75%	\$ 11,221,946	13,285	Filing Not Required	75%
NM	75%	\$ 1,434,186	8,100	Disapproved/Refiling	
NV	75%	\$ 1,310,688	4,303	Approved/2nd Filing	10%
NY	75%	\$ 7,264,224	10,926	Filing in Process	
OH	75%	\$ 5,646,158	14,806	Disapproved/Refiling	
OK	75%	\$ 1,357,010	2,822	Disapproved/Refiling	
OR	25/25/20%	\$ 6,969,764	13,481	Approved/2nd Filing	15%
PA	25/25/20%	\$ 7,689,649	22,398	Approved	88%
RI	75%	\$ 535,219	1,436	Approved	75%
SC	75%	\$ 677,156	2,209	Approved/2nd Filing	20%
SD	20.5/20.5/20.5%	\$ 1,583,187	8,518	Approved	75%
TN	20/20/20%	\$ 4,763,800	12,185	Approved	73%
TX	75%	\$ 8,253,993	29,425	Disapproved/Refiling	
UT	75%	\$ 977,816	2,303	Approved	75%
VA	75%	\$ 4,125,432	12,118	Approved	79%
VT	75%	\$ 230,864	889	Disapproved/Refiling	
WA	25/25/20%	\$ 10,303,149	60,545	Approved/2nd Filing	25%
WI	75%	\$ 4,002,882	9,723	Approved	75%
WV	25/25/20%	\$ 753,770	6,374	Approved	88%
WY	25/25/20%	\$ 105,545	424	Approved	88%
		\$206,391,936	571,704	Average of Approvals	51%

2nd filing to occur in 2014

**Unum Life Insurance Company of America (Company)
Group Long Term Care (GLTC) Rate Increase Filing
District of Columbia**

Policy Overview

Policy forms: B.LTC and GLTC 95
Initially priced: B.LTC: 1989
GLTC 95: 1994
Actively marketed: B.LTC: 1989 - 2003
GLTC 95: 1995 - 2003

Background Information

Prior rate increases: 10%
Certificate holders: District of Columbia - 7,851 Nationally - 560,345
Inforce Premium: District of Columbia - \$5,024,127 Nationally - \$199,164,500
District of Columbia certificates with employer funded base coverage only: 2,598 (no employee contribution)
District of Columbia average annual premium per certificateholder prior to increase: \$704
District of Columbia average annual premium per certificateholder after 10% increase: \$774 (\$70 additional)
District of Columbia average age of certificate holders: 53

Requested Increase

The Company is requesting a 10% rate increase, which satisfies the loss ratio requirements in your state under both pre and post rate stability regulations. A 10% rate increase was approved in 2012 in your state.

The Company's initial request for a one-time 75% rate increase on a nationwide basis began in 2012. To date, 36 states have accepted some level of rate increase with an average increase of 51% in those states. In several states we are implementing an actuarially equivalent rate increase over a 3-year period of 25%/25%/20%.

Reasons why rate increases are needed

Factors driving the Company's need for premium increases are the same as those impacting the LTC industry, with our experience developing unfavorably for almost all key pricing assumptions:

- Ultimate lapse rates are lower than expected
- mortality continues to improve (e.g. people living longer)
- claim duration is increasing, which is only partially offset by favorable claim incidence experience thus far; and
- a persistent low interest rate environment.

Projected lifetime loss ratios

	Nationwide	District of Columbia
Original Pricing	65%	65%
Current Assumptions – pre rate increase	118%	206%
Current Assumptions – post rate increase	113%	190%

Insured Options

In order to minimize the financial impact of an approved premium rate increase, our Company will provide each insured with the option of making coverage changes to offset some or all of the premium increase. Change options available will be determined by the specific features available pursuant to each employer's policy and permissible by the laws of the State. Typical options available to our customers include: 1) reducing monthly benefit amount; 2) reducing the benefit period available (e.g. from lifetime to a fixed number of years); 3) reducing the scope of coverage (e.g. removing home care benefits or lower home care percentage); and 4) contingent non-forfeiture (e.g. eliminate the need for future premium payments, while providing a residual level of benefits equal to the premiums that have been paid to date). This contingent non-forfeiture option is available to all insureds (both pre and post rate stability certificate holders) regardless of the level of rate increase. This is more liberal than the August 2013 Model Bulletin.

Below are examples of coverage changes that could help offset the premium impact of a rate increase. The examples provided are for illustrative purposes and are based on a participant with coverage issued at age 45.

- a. A decrease in monthly benefit amount from \$6,000 to \$3,000 would reduce premium by approximately 50%
- b. A decrease in benefit period from lifetime to 3 years would reduce premiums by approximately 46%
- c. A decrease in home care coverage from 50% Total Home Care to 50% Professional Home Care coverage would reduce premiums by approximately 31%

Additionally, because many of our GLTC policies have some level of employer contribution, the Company expects some employers to reevaluate their funding levels, as well as whether or not to continue offering this GLTC coverage to employees. If an employer decides to terminate the master policy, insureds will have the option to continue their GLTC coverage (portability) on a direct-bill basis. Customers who elect to port their coverage will be subject to the approved premium rate increase.

Market Exit: Unum exited the group long term care market in February 2012. New lives are allowed to be added to existing policies according to contract requirements.

Future Rate Increase Filings

If the full amount requested is approved, no additional rate increases are anticipated in the immediate future, if experience emerges as expected. However, if an amount less than the full increase is approved, the Company anticipates that additional rate increase filings will be necessary in the near future. The exact timing of when an additional filing will be made and the amount that will be requested will be determined by the specific facts of each policy series, the Company's experience and applicable laws and regulations.



Group Long Term Care Frequently Asked Questions for Certificateholders (Insureds)

Q. Why is Unum increasing rates on these policies?

A: The premium increases we are requesting are due to a number of factors that impact the pricing for long term care coverage, including persistency, mortality and morbidity. The LTC industry is still relatively young and claims experience trends are emerging differently than originally priced. As more customers recognize the value of LTC coverage, they are retaining this important insurance coverage at higher rates than anticipated, resulting in more claims as insureds age. This adjustment will result in your coverage's price being more closely aligned with current products being sold in the market today.

Q. When will my premiums increase?

A: Premium for your inforce coverage will increase on the group policy's plan anniversary date. If your premium is paid through payroll deductions, your employer will be provided the increased amount to update your deductions. If you pay your premium directly to Unum, and the anniversary date is off cycle from your regular billing cycle, a billing statement will be sent to you for any prorated amounts from the time of the anniversary date through your next billing cycle.

Q. I thought my rates were guaranteed never to increase. Am I being singled out for this rate increase because of my age or health?

A: No. As a guaranteed renewable insurance product, your rates for long term care insurance will never increase based on changes in your age or health, however, the rates for an entire class of customers can increase if necessary to ensure future claims obligations can be met. Any such change in pricing on a class basis must be actuarially justified.

Q. Where in my certificate of coverage does it state that rates can change?

A: Unum's right to adjust pricing is explained in your certificate of coverage, but the actual location varies based on the group policy through which your certificate was issued. Generally, this information can be found in the "Who Pays for Long Term Care Insurance?" section or the "Premiums" section of your certificate of coverage.

Q. When I compare the current cost to the new cost, the increase is not the exact percentage stated in the letter. Why?

A: The actual increase percentage can and will vary based on the certificateholder's insurance age and current coverage amount. The percentage outlined in the letter is applied at the base rate level that supports all similar group long term care policies. Certain pricing adjustments are then applied to the base rates based on the demographics of the group policyholder. As a result of these adjustments and due to premium rate calculation rounding rules, the increase for the certificateholder's coverage may be higher or lower than the stated increase.



Group Long Term Care Frequently Asked Questions for Certificateholders (Insureds)

Q: Will my premiums be increased again in the future?

A: It is possible that future increases to your premium may be needed based on a number of developing factors, including overall claims experience.

Q: Why should I keep my long term care insurance coverage?

A: You should carefully evaluate your situation prior to making any decision to modify or terminate your coverage. Despite the increase in premium, you should consider the reasons you originally purchased the coverage. Having long term care insurance may be critical in helping preserve your financial future and independence if you ever require long term care services.

Q: Have other insurance carriers raised their rates on long term care?

A: Yes. The actuarial and claims trends that Unum has experienced have also been experienced by other long term care insurance carriers. As a result, Unum is not the only carrier to implement a pricing increase for long term care policies.

Q: What are the options to reduce my cost?

A: Please refer to the rate change notification letter for a description of the options available to you. We recommend that you consult with a broker or other financial advisor prior to reducing your coverage. If you have additional questions, you can call the Unum Customer Service Center at 1.800.227.4165.

Q: How do I change my coverage?

A: To change your coverage you must complete a Coverage Change Request form along with any other state required forms. You can obtain the necessary forms by visiting the informational website created for the group plan. If you are an extended family member or another direct billed participant, you can request an enrollment kit by contacting the Unum Customer Service Center at 1.800.227.4165.

Q: How long do I have to make any coverage changes before the effective date of the increase?

A: Any requests to change coverage should be received 30 days in advance of the effective date of the increase.



Group Long Term Care Frequently Asked Questions for Certificateholders (Insureds)

Q: As a direct billed participant, my premium payment is taken directly from my bank account. Do I need to complete a new bank withdrawal request for the increase to occur to my premiums?

A: No. The adjusted premium amount will continue to be automatically deducted from your account.

Q. Both my spouse and I have coverage. If we both wish to elect the Contingent Non-forfeiture Benefit, do we need to complete two separate election forms?

A. Yes, a separate election form is needed for each insured person electing the Contingent Non-forfeiture Benefit. You can obtain a new Contingent Non-forfeiture Benefit election form by visiting the informational website designed specifically for this group policy (the site address has been included within your rate change notification letter) or by contacting the Unum Customer Service Center at 1.800.227.4165.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A. The premium increase will not impact your current claim. Your policy will continue to provide you with benefits in accordance with the terms of the coverage you purchased. The policy provision that waives premium will remain effective. If your premiums are currently being waived, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your certificate of coverage. You will have to pay the increased premium only after you return to a premium paying status.

Q: What safety measures are in place should an insurer file for bankruptcy and not be able to meet their claim obligations?

A: Unum's insurance companies are regulated by each state's insurance laws. As a result, our financial position is evaluated by the state insurance commissioner and is checked regularly with respect to specific capital thresholds required for independent operation. If our capital levels were to fall into a range that would threaten our ability to maintain operations and meet obligations to our customers, the state insurance commissioner would have the ability to step in to protect policyholders. In the event that the company could not be financially repaired, it might be liquidated. Claimants would then be able to receive a lump sum distribution depending on policy type, where the lump sum would be paid from the state guarantee fund.

For more information, please see the National Organization of Life & Health Guarantee Associations at www.nolgha.com.

Q: Whom should I contact at Unum if I have additional questions about this rate increase?

A: If you have additional questions, please contact the Unum Customer Service Center at 1.800.227.4165, Monday through Friday from 8 a.m. to 8 p.m. Eastern time.



2211 Congress Street
Portland, ME 04122
207 575 2211
unum.com

[Date Created]

RE: [Group Policyholder Name]

Group Long Term Care Policy Number [Policy Number]

Dear Certificateholder:

We value your business and want to thank you for choosing Unum to provide your group long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them most.

After careful consideration, we have determined that it is necessary to raise premiums for your coverage by approximately [X%]. Our intent to increase premiums has been acknowledged and [approved/ filed] by the State Insurance Department of [State where policy was issued].

This is the issue state for the group policy through which you received your certificate of coverage.

Your new long term care premium will take effect on [Anniversary Date], which is the plan anniversary of the group policy. Please note that if you are currently receiving long term care benefits and you are on waiver of premium, this increase will not be applied until your premium payments resume.

Why the increase in premium

It is important that our policies remain priced at an appropriate level to meet our future claims obligations. These new premiums will better reflect overall claims rates and other factors related to the pricing of long term care coverage. Please be assured that you have not been singled out and this is not a reflection of any previous claims history you may have had, if any. Instead, the premium increase will affect a broad group of certificateholders issued coverage under similar group policies.

You have options

Please know that we do not take this action lightly and we recognize that raising premiums may have a significant impact on you. Below are three options that you should consider at this time:

1. **Take no action:** Keep your exact coverage without any changes and the new premium will take effect on the group plan anniversary date described above. If we do not hear from you, then we will assume that you have accepted the higher premium amount.
2. **Decrease your coverage:** Request a decrease in your coverage to keep your premiums at, or close to, their current level. Any reduction in coverage must be within the plan options offered by the group policyholder (the employer that is sponsoring the plan).
3. **Elect the Contingent Non-forfeiture Benefit:** You can stop paying premiums and maintain a benefit that is equal to the greater of (a) one (1) Facility Monthly Benefit

payment or (b) the total premium paid in under the policy. To preserve this benefit, you must choose the Contingent Non-forfeiture Benefit option by **[actual date 120 days from the date the premium increase will take effect]**. If you would like to stop paying premiums and retain a maximum benefit equal to the premiums you have paid to us, you may do so by completing and returning the enclosed form. Once elected, the effective date of the Contingent Non-forfeiture Benefit will be the same as the rate increase effective date described above.

Important: If you do not elect the Contingent Non-forfeiture Benefit option and then later terminate your coverage, you will no longer have the right, under this offer, to a benefit equal to the premiums paid. Also, this Contingent Non-forfeiture Benefit would not supersede any other non-forfeiture provision currently included in your policy that would be of equal or greater value to you.

Your current coverage

To assist you in evaluating your options, we have enclosed your personalized Confirmation of Coverage/Schedule of Benefits statement. This statement provides a general outline of your inforce coverage and your cost for this coverage before the increase in pricing.

Coverage change options

To review your plan change options and/or to obtain a long term care enrollment kit, please visit the website specially designed for this group policy:

[include info site link here in bold]

This site provides an interactive cost calculator as well as the necessary enrollment documents to process your plan change. Alternatively, you can obtain a kit from the sponsoring employer organization's human resources department or contact our Customer Service Center at 1.800.227.4165.

When you purchased your long term care coverage with Unum, you made a conscious decision to protect yourself and your family from the increasing costs associated with long term care, which can be significant. Before considering your three options above, please carefully evaluate your situation and consider your reasons for initially purchasing this coverage. The costs associated with nursing home and home care have increased dramatically and according to America's Health Insurance Plans (AHIP), they are expected to quadruple in the next 30 years. Long term care insurance may be critical in helping you manage these costs.

We have enclosed additional information about this pricing increase in the Frequently Asked Questions document. For any additional questions, please call our Customer Service Center at 1.800.227.4165 and a service representative can assist you.

Again, we value your business. Thank you for choosing Unum and for the trust you place in our company.

Sincerely,

Unum Long Term Care Operations