Filing at a Glance

Company: Security Mutual Life Insurance Company of New York

Product Name: Flexible Premium Adjustable Universal Life Insurance	SERFF Tr Num: SMNY-125944330	State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life	SERFF Status: Closed-Approved-Closed	State Tr Num: 41422
Sub-TOI: L09I.001 Single Life	Co Tr Num: 2098-U	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Alana Mautone, Jacqueline Ayres, Aimee Sharland, Lynn Smith, Janet Esposito, Derick Deisinger	Disposition Date: 05/22/2009
	Date Submitted: 02/02/2009	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 05/22/2009	Explanation for Other Group Market Type:
	State Status Changed: 05/22/2009
Deemer Date:	Created By: Jacqueline Ayres
Submitted By: Jacqueline Ayres	Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your review and approval is a new unisex flexible premium adjustable life insurance policy form, 2098-U. This is a new form and will not replace any previously approved forms.

Issue ages will be 16 – 85. We will market Form 2098-U in the qualified pension plan market, and in any other Norris type situation. This form may also be used for non-qualified employer-sponsored plans.

There will be 5 risk classifications for Form 2098-U: Preferred Plus Non-Smoker, Preferred Non-Smoker, Standard Non-Smoker, Preferred Smoker and Standard Smoker.

Form 2098-U will utilize the 2001 CSO Table. Settlement Options will be based on the Annuity 2000 Mortality table and 2.5% interest.

Application form IO-4386-AR Ed. 12/97, which your Department approved on 12/29/97, will be used with this policy form. Our “Application for Life Insurance Within a Pension or Profit Sharing Plan Part 1”, Form IO-10740-AR Ed. 1/03, approved by your Department on 1/14/03, might also be used with Form 2098-U.

The following riders previously approved by your Department will be available for use with Form 2098-U.

Form IO-9107: Terminal Illness Accelerated Benefit Rider (Available for non-qualified plans only.)
Form IO-4107: Waiver of Monthly Deduction in Event of Total Disability Rider

The forms are submitted in final print and are subject to only minor modifications in paper size and stock, ink, Company logo, and adaptation to computer printing.

Please advise if any additional information is required in order to complete your review.

Company and Contact

Filing Contact Information

Alana Mautone, Manager-Product Compliance amautone@smlny.com
100 Court St. 607-723-3551 [Phone] 7297 [Ext]
P. O. Box 1625 607-338-7562 [FAX]
Binghamton, NY 13902

Filing Company Information

Security Mutual Life Insurance Company of New York	CoCode: 68772	State of Domicile: New York
100 Court Street	Group Code:	Company Type: Life Insurance
P. O. Box 1625	Group Name:	State ID Number:

Binghamton, NY 13902-1625 FEIN Number: 15-0442730

(607) 723-3551 ext. 7297[Phone]

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	1 policy form @ $50 = $50
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Security Mutual Life Insurance Company of New York	$50.00	02/02/2009	25416332

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/22/2009	05/22/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Linda Bird	02/05/2009	02/05/2009	Jacqueline Ayres	05/18/2009	05/22/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection letter dated 2/5/09	Note To Filer	Linda Bird	04/24/2009	04/24/2009
Objection Letter dated 2/5/09	Note To Reviewer	Jacqueline Ayres	04/24/2009	04/24/2009
Objection letter dated 2/5/09	Note To Filer	Linda Bird	04/24/2009	04/24/2009

SERFF Tracking Number:	*SMNY-125944330*	*State:*	*Arkansas*
Filing Company:	*Security Mutual Life Insurance Company of New York*	*State Tracking Number:*	*41422*
Company Tracking Number:	*2098-U*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Flexible Premium Adjustable Universal Life Insurance*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 05/22/2009
Implementation Date:
Status: Approved-Closed
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*SMNY-125944330*	*State:*	*Arkansas*
Filing Company:	*Security Mutual Life Insurance Company of New York*	*State Tracking Number:*	*41422*
Company Tracking Number:	*2098-U*		
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Product Name:	*Flexible Premium Adjustable Universal Life Insurance*		
Project Name/Number:	*/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Actuarial Memorandum		No
Supporting Document	2098-U Redline Copy		Yes
Supporting Document	Bulletin 11-83 Certification		Yes
Form *(revised)*	Flexible Premium Adjustable Universal Life Insurance		Yes
Form	Flexible Premium Adjustable Universal Life Insurance	Replaced	Yes
Rate	2098-U AR Monthly COI Rates		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/05/2009
Submitted Date	02/05/2009
Respond By Date	

Dear Alana Mautone,

This will acknowledge receipt of the captioned filing.

Objection 1

- Certification/Notice (Supporting Document)
- Flexible Premium Adjustable Universal Life Insurance, 2098-U (Form)

Comment: Filing of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Please refer to policy General Provisions under the Suicide provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Ark. Code Ann. 23-81-118 requires for the contract to make payment of 8% interest on delayed claim payments.

Please feel free to contact me if you have questions.
Sincerely,
Linda Bird

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/18/2009
Submitted Date	05/22/2009

Dear Linda Bird,

Comments:
Thank you for your letter of 2/5/09. We apologize for our delay in responding.

Response 1

Comments: We confirm that we are in compliance with Regulation 34 and Bulletin 11-83. A certification is attached as per Exhibit A of Bulletin 11-83. We have attached our cost of insurance rates under the Rate/Rule Schedule.

We have revised the Suicide provision to delete "or two years from the date of reinstatement, if later". We have revised the Death Benefit provision to add "provided, however that if any proceeds or refunds of premiums on this Policy are not paid within 30 days after proof of death of the Insured, interest will be paid upon the proceeds or refunds of prmeiums at the rate of 8% per year" to the end of the first PLUS item.

The form number for page 5/6 has been changed to 2098-U-AR to reflect these changes. The edition date of page 5/6 has been changed to 5/09. A complete policy with the revised page is attached to the Forms Schedule. A highlighted copy showing changes has been attached to Supporting Documentation.

Related Objection 1

Applies To:

- Certification/Notice (Supporting Document)
- Flexible Premium Adjustable Universal Life Insurance, 2098-U (Form)

Comment:
Filing of "universal life" type contracts are subject to Regulation 34. Please assure us that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

Please refer to policy General Provisions under the Suicide provision. After the incontestable period expiration you may not restart upon reinstatement. Review Ark. Code Ann. 23-81-115(a)(2)(E).

Ark. Code Ann. 23-81-118 requires for the contract to make payment of 8% interest on delayed claim payments.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: 2098-U Redline Copy
Comment:
Satisfied -Name: Bulletin 11-83 Certification
Comment:

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Flexible Premium Adjustable Universal Life Insurance	2098-U		Policy/Contract/Fraternal Certificate	Initial		46.550	2098-U AR 5-18-09.pdf
Previous Version							
Flexible Premium Adjustable Universal Life Insurance	*2098-U*		*Policy/Contract/Fraternal Certificate*	*Initial*		*46.550*	2098-U PDF 10-31-08.pdf

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
2098-U AR Monthly COI Rates	2098-U	New	*Previous State Filing Number* 0	

If any additional information is required, please advise.

Sincerely,
Aimee Sharland, Alana Mautone, Derick Deisinger, Jacqueline Ayres, Janet Esposito, Lynn Smith

SERFF Tracking Number:	*SMNY-125944330*	*State:*	*Arkansas*
Filing Company:	*Security Mutual Life Insurance Company of New York*	*State Tracking Number:*	*41422*
Company Tracking Number:	*2098-U*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Flexible Premium Adjustable Universal Life Insurance*		
Project Name/Number:	*/*		

Note To Filer

Created By:

Linda Bird on 04/24/2009 11:45 AM

Last Edited By:

Linda Bird

Submitted On:

04/24/2009 11:45 AM

Subject:

Objection letter dated 2/5/09

Comments:

We have placed a 30 day extension on this filing for your response to this objection.

SERFF Tracking Number:	*SMNY-125944330*	*State:*	*Arkansas*
Filing Company:	*Security Mutual Life Insurance Company of New York*	*State Tracking Number:*	*41422*
Company Tracking Number:	*2098-U*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Flexible Premium Adjustable Universal Life Insurance*		
Project Name/Number:	*/*		

Note To Reviewer

Created By:

Jacqueline Ayres on 04/24/2009 11:01 AM

Last Edited By:

Jacqueline Ayres

Submitted On:

04/24/2009 11:02 AM

Subject:

Objection Letter dated 2/5/09

Comments:

Dear Ms. Bird,

Thank you for your note of 4/24/09. We would like to request additional time to comply with the 2/5/09 objection letter.

Thank you,
Jackie Ayres

SERFF Tracking Number:	*SMNY-125944330*	*State:*	*Arkansas*
Filing Company:	*Security Mutual Life Insurance Company of New York*	*State Tracking Number:*	*41422*
Company Tracking Number:	*2098-U*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Flexible Premium Adjustable Universal Life Insurance*		
Project Name/Number:	*/*		

Note To Filer

Created By:

Linda Bird on 04/24/2009 09:18 AM

Last Edited By:

Linda Bird

Submitted On:

04/24/2009 09:18 AM

Subject:

Objection letter dated 2/5/09

Comments:

It has come to our attention that you have not responded to our 2/5/09 objection letter regarding this filing.

Please advise the Department if the company would like to withdraw the filing or if additional time is needed to comply?

SERFF Tracking Number:	*SMNY-125944330*	*State:*	*Arkansas*
Filing Company:	*Security Mutual Life Insurance Company of New York*	*State Tracking Number:*	*41422*
Company Tracking Number:	*2098-U*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.001 Single Life*
Product Name:	*Flexible Premium Adjustable Universal Life Insurance*		
Project Name/Number:	*/*		

Form Schedule

Lead Form Number: 2098-U

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	2098-U	Policy/Contract/Fraternal Certificate	Flexible Premium Adjustable Universal Life Insurance	Initial		46.550	2098-U AR 5-18-09.pdf

SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
SECURITY MUTUAL BUILDING • 100 COURT STREET
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625 • (607) 723-3551
www.smlny.com • (800) 765-6668

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK agrees to pay the Maturity Benefit to the Owner if the Insured is alive on the Coverage Termination Date subject to the conditions and provisions of this policy. Otherwise the Company agrees to pay the death benefit to the beneficiary. Payment will be made when proof of the Insured's death, and proof of the Claimant's entitlement to the proceeds, are received at the Company's Home Office in Binghamton, New York. This policy may have to be returned.

This policy is issued in consideration of the application and the payment of the initial premium.

Signed for the Company at Binghamton, New York on the Issue Date.

[ ] [ ]

[Secretary] [President]

RIGHT TO EXAMINE POLICY

Please read this policy. The Owner may return this policy to the Company or to the agent or broker through whom it was purchased within 10 days after it is received. If this policy is issued as a replacement policy, the Owner may return it within 30 days after it is received, or any longer period as may be required by the laws of the state in which this policy is delivered. If the policy is returned within the stated period, the policy will be void from the beginning. The Company will refund any premium paid.

Flexible Insurance Amount
Flexible Premiums Payable to the Coverage Termination Date or Until Prior Death
Premiums Can Vary by Frequency and Amount
Premiums Must be Sufficient to Keep the Policy in Force
Benefits and Values are on an Indeterminate Basis
Participating

INSURED:	[JOHN DOE]	AGE:	[35]
POLICY NUMBER:	[SPECIMEN]	POLICY DATE:	[AUGUST 01, 2008]
SPECIFIED AMOUNT:	[$1,000,000.00]	ISSUE DATE:	[AUGUST 01, 2008]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]	PREMIUM CLASS:	[STANDARD NON-SMOKER]
OWNER:	[JOHN DOE]		

[STATE] INSURANCE DEPARTMENT TELEPHONE NUMBER: [XXX-XXX-XXXX]

SECOND PAGE

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POLICY DATA

SPECIFIED AMOUNT:	[$1,000,000]
INSURANCE AMOUNT OPTION:	[A: SPECIFIED AMOUNT]
MONTHLY ANNIVERSARY DAY:	[1]
GUARANTEED MAXIMUM PREMIUM EXPENSE FACTOR:	8.0%
GUARANTEED MAXIMUM MONTHLY ADMINISTRATIVE CHARGE:	$6.25 PER MONTH
GUARANTEED MAXIMUM POLICY LOAD FACTOR:	[$.10] PER MONTH IN FIRST TWENTY POLICY YEARS; $0 THEREAFTER
GUARANTEED MINIMUM INTEREST RATE ON THE ACCUMULATED VALUE:	3.0% A YEAR
GUARANTEED INTEREST RATE CREDITED TO LOANED AMOUNTS:	4.0% A YEAR
COVERAGE TERMINATION DATE:	[AUGUST 1, 2094]

PREMIUMS

INITIAL PREMIUM:	[$5,591.37]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]
GUIDELINE SINGLE PREMIUM:	[$127,072.37]
GUIDELINE LEVEL ANNUAL PREMIUM:	[$11,242.70]

THERE IS NO RELATIONSHIP BETWEEN THE PLANNED PERIODIC PREMIUM AND THE COVERAGE TERMINATION DATE SHOWN ABOVE. THIS POLICY MAY EXPIRE PRIOR TO THE END OF THE COVERAGE TERMINATION DATE EVEN IF THE PLANNED PERIODIC PREMIUM IS PAID AS SCHEDULED. THE PLANNED PERIODIC PREMIUM MAY NEED TO BE INCREASED TO KEEP THIS POLICY AND COVERAGE IN FORCE. EVEN IF COVERAGE CONTINUES TO THE COVERAGE TERMINATION DATE, THERE MAY BE LITTLE OR NO SURRENDER VALUE TO BE PAID AS A MATURITY BENEFIT.

THE POLICY DATA IS CONTINUED ON THE FOLLOWING PAGES.

INSURED:	[JOHN DOE]	AGE:	[35]
POLICY NUMBER:	[SPECIMEN]	POLICY DATE:	[AUGUST 1, 2008]
SPECIFIED AMOUNT:	[$1,000,000]	ISSUE DATE:	[AUGUST 1, 2008]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]	PREMIUM CLASS:	[STANDARD NON-SMOKER]

OWNER: [INSURED]

POLICY DATA (CONTINUED)

DIVIDENDS ARE NOT GUARANTEED AND THE COMPANY EXPECTS IT WILL PAY ONLY MINIMAL DIVIDENDS, IF ANY. THE COMPANY HAS THE RIGHT TO CHANGE THE AMOUNT OF DIVIDENDS TO BE CREDITED TO THIS POLICY, WHICH MAY RESULT IN LOWER DIVIDEND CASH VALUES THAN WERE ILLUSTRATED. GUARANTEED POLICY VALUES ARE CALCULATED USING THE GUARANTEED INTEREST RATE OF 3.0%.

INTEREST CREDITED ON UNLOANED AMOUNTS IN EXCESS OF THE GUARANTEED RATE OF 3.0% IS NOT GUARANTEED. THE INTEREST RATE CREDITED TO LOANED AMOUNTS IS FIXED AT 4.0%, WHICH MAY BE HIGHER OR LOWER THAN THE INTEREST RATE CREDITED TO UNLOANED AMOUNTS. SEE THE INTEREST PROVISION OF THIS POLICY. THE COMPANY HAS THE RIGHT TO CHANGE THE AMOUNT OF INTEREST CREDITED TO THIS POLICY AND THE AMOUNT OF COST OF INSURANCE OR OTHER EXPENSE CHARGES DEDUCTED UNDER THIS POLICY. SUCH CHANGES MAY REQUIRE MORE PREMIUM TO BE PAID THAN WAS ILLUSTRATED OR THE CASH VALUES MAY BE LESS THAN THOSE ILLUSTRATED.

EVEN IF THE PLANNED PERIODIC PREMIUM IS INITIALLY SUFFICIENT TO KEEP THE POLICY IN FORCE, COVERAGE MAY EXPIRE PRIOR TO THE COVERAGE TERMINATION DATE BECAUSE OF CHANGES AFFECTING THE POLICY. FOR EXAMPLE, THE AMOUNT OF COST OF INSURANCE DEDUCTED UNDER THIS POLICY AND INTEREST RATES CREDITED TO THIS POLICY MAY CHANGE, POLICY LOANS OR PARTIAL SURRENDERS MAY BE TAKEN, OR THE INSURANCE AMOUNT OPTION OR THE SPECIFIED AMOUNT OF THE POLICY MAY BE CHANGED.

BEGINNING IN POLICY YEAR 11, THE EFFECTIVE ANNUAL RATE OF INTEREST CREDITED WILL BE INCREASED SUBJECT TO CONDITIONS CONTAINED IN THE INTEREST PROVISION OF THE POLICY.

THIS POLICY MAY NOT QUALIFY AS LIFE INSURANCE UNDER FEDERAL TAX LAW AFTER THE INSURED'S ATTAINED AGE 100. THE OWNER SHOULD CONSULT HIS/HER TAX ADVISOR BEFORE CONTINUING THE POLICY AFTER THE INSURED'S ATTAINED AGE 100.

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES
RATES ARE PER $1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
1	0.0875	30	1.1004	59	17.0207
2	0.0925	31	1.2156	60	18.3999
3	0.0975	32	1.3334	61	19.9936
4	0.1042	33	1.4546	62	21.4983
5	0.1100	34	1.5858	63	23.1138
6	0.1175	35	1.7221	64	23.9886
7	0.1267	36	1.8852	65	25.2309
8	0.1375	37	2.0684	66	26.8293
9	0.1509	38	2.3045	67	28.3499
10	0.1659	39	2.5532	68	30.0774
11	0.1842	40	2.8162	69	32.0379
12	0.2009	41	3.1038	70	34.2563
13	0.2209	42	3.4175	71	36.7251
14	0.2334	43	3.7775	72	39.3435
15	0.2484	44	4.1950	73	42.1036
16	0.2684	45	4.6717	74	44.9566
17	0.2918	46	5.1901	75	47.9782
18	0.3218	47	5.7951	76	51.1250
19	0.3551	48	6.4311	77	54.2398
20	0.3960	49	7.1051	78	57.3423
21	0.4452	50	7.8478	79	60.2927
22	0.4961	51	8.6746	80	64.2100
23	0.5503	52	9.5529	81	67.9891
24	0.5995	53	10.5646	82	71.9579
25	0.6538	54	11.6363	83	76.3104
26	0.7180	55	12.7582	84	80.4912
27	0.7956	56	13.8800	85	83.3333
28	0.8883	57	14.7786	86	83.3333
29	0.9918	58	15.8137		

THESE RATES ARE FOR THE BASE POLICY AT ISSUE. THEY ARE BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY MORTALITY TABLE GENDER BLENDED ULTIMATE AGE-NEAREST-BIRTHDAY [STANDARD NON-SMOKER.]

INSURED: [JOHN DOE] POLICY NUMBER: [SPECIMEN]

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GENERAL PROVISIONS AND EXCLUSIONS

THE CONTRACT

The entire contract consists of this policy and the attached applications. In issuing, changing, or reinstating this policy, the Company has relied upon the statements made in the applications. These statements shall, in the absence of fraud, be deemed as representations and not warranties. The Company will not use any statement to void this policy or to defend against a claim under it, unless the statement is contained in the attached written applications. Policy years, policy months, and policy anniversaries are measured from the Policy Date. The only way this contract may be modified is by a written agreement signed by the President, a Vice President, or the Secretary of the Company. The Company may require that the policy be submitted for endorsement to show any change. No agent has authority to change the policy or to waive any of its provisions.

INCONTESTABILITY

Except for fraud in the procurement of the policy (when permitted by applicable law in the state where this policy is delivered or issued for delivery):

1) The Company will not contest this policy after it has been in force, during the Insured's lifetime, for two years from its Issue Date, except for:

(a) failure to pay sufficient premium during the Grace Period, or
(b) any Rider providing disability or accidental death benefits, or
(c) increases in Specified Amount.

2) The Company cannot contest any reinstatement of this policy for any material misstatement made in the application for reinstatement after the policy has been in force, during the Insured's lifetime, for two years from the date of such reinstatement (see "Reinstatement").

3) The Company will not contest any increase in the Specified Amount after such increase has been in force, during the Insured's lifetime, for two years from its effective date. An increase in the Specified Amount due solely to a change in Insurance Amount Options will not be contested.

MISSTATEMENT OF AGE

If the Insured's age was misstated in any application attached to this policy the Net Insurance Amount at Risk and the Insurance Amount will be adjusted. The adjusted Net Insurance Amount at Risk will equal what the most recent Cost of Insurance charge would provide at the correct age. The adjusted Insurance Amount is equal to the adjusted Net Insurance Amount at Risk plus the Accumulated Value. Upon receipt of due proof, the Company will admit the age of the Insured at any time.

SUICIDE

If the Insured dies by suicide while sane or insane within two years from the Issue Date, the policy proceeds will be limited to the gross premiums paid, reduced by the amount of any dividends paid in cash and any outstanding loans with loan interest to date of death, and any partial surrenders.

If the Insured dies by suicide while sane or insane within two years following an increase in the Specified Amount, other than increases due solely to a change in Insurance Amount Options, the Company's liability with respect to such increase will be limited to the total Cost of Insurance charges for, and any charges and loads associated with, the increase.

CHANGE OF PLAN

Subject to Company rules, this policy may be changed to another form, amount or plan of insurance.

ANNUAL REPORT

Each year a report will be sent to the Owner, without charge, of the status of the policy and any other information required by the state in which this policy is delivered or by federal law. The report will provide current information as of a date not more than four months prior to mailing. The report will contain at least the following information:

1. The beginning and end dates of the current report period;
2. The Accumulated Value, if any, at the beginning of the current report period and at the end of the current report period;
3. The amounts that have been credited or debited to the Accumulated Value during the current report period, identified by type;
4. The current death benefit at the end of the current report period;
5. The Surrender Value, if any, at the end of the current report period;
6. The amount of outstanding loans, if any, at the end of the current report period; and

GENERAL PROVISIONS AND EXCLUSIONS (CONTINUED)

ANNUAL REPORT (CONTINUED)

7. If, assuming guaranteed interest, mortality and expense loads, the policy's Surrender Value will not maintain insurance in force until the end of the next reporting period unless further premium payments are made, a notice to this effect.

ILLUSTRATIVE REPORT

Upon written request, the Company will provide to the Owner an illustrative report of future policy values and death benefits. One such report will be provided to the Owner per year at no charge. Additional reports in a year will be subject to a fee of $25 per report.

COVERAGE TERMINATION DATE

The Coverage Termination Date is the policy anniversary nearest the Insured's 121st birthday. Coverage may terminate earlier even if planned periodic premiums are paid as scheduled.

RIGHTS OF OWNER AND BENEFICIARY

RIGHTS OF OWNER

The Owner on the Policy Date will be the person designated on the third page of this policy. If no other Owner is designated, the Insured will be the Owner. Consistent with the terms of any beneficiary designation and any assignment, the Owner may, during the lifetime of the Insured:

(a) assign or surrender this policy;
(b) make or repay a policy loan;
(c) amend or modify this policy with the written consent of the Company; and
(d) exercise any right, receive any benefit, or enjoy any privilege contained in this policy.

During the lifetime of the Insured, the Owner may change the ownership designation by written notice satisfactory to the Company. Unless otherwise specified by the Owner, the change will take effect as of the date the notice is signed by the Owner, subject to any payments made or actions taken by the Company prior to receipt of the notice.

ASSIGNMENT

The Owner may assign the ownership of this policy. No policy assignment will be binding on the Company unless it is in writing in a form satisfactory to the Company and received and recorded by the Company at its Home Office. The assignment will then be effective as of the date it was signed, subject to any payment or other action by the Company before receipt of such notice. An absolute policy assignment will make the assignee the Owner. A collateral assignment of this policy will not cause an ownership change. However, the rights of any Owner, beneficiary, or other payee will be subject to the terms of the collateral assignment. The Company is not responsible for the validity, effect or sufficiency of an assignment.

BENEFICIARY

The beneficiary named in the application for this policy will receive the death benefit upon the Insured's death unless the Owner has changed the beneficiary designation. Unless specifically designated as irrevocable, beneficiary designations may be changed by the Owner, while the Insured is living, by written notice satisfactory to the Company. An irrevocable beneficiary designation may be changed only with the consent of such irrevocable beneficiary. The consent of any irrevocable beneficiary will also be required for any policy loan, assignment or change. The change will take effect as of the date the notice was signed, subject to any payment or other action taken by the Company before receipt of such notice. If any beneficiary dies before the Insured, that beneficiary's interest will pass to any other beneficiaries according to their respective interests. If no beneficiary survives the Insured, the proceeds will be paid in one sum to the Owner, if living; otherwise, to the Owner's estate.

DEATH BENEFIT

DEATH BENEFIT

The death benefit payable to the beneficiary is the total of the following amounts determined on the date of the Insured's death:

The Insurance Amount of this Policy:

PLUS Interest from the date of death to date of payment at the rate declared by the Company for Settlement Option A as of the date of the Insured's death, provided however, that if any proceeds or refunds of premiums on this Policy are not paid within 30 days after proof of death of the Insured, interest will be paid upon the proceeds or refunds of premiums at the rate of 8% per year;

DEATH BENEFIT (CONTINUED)

PLUS	Any additional insurance on the Insured's life provided by an additional benefit agreement;
PLUS	Any additional insurance on the Insured's life purchased with dividends;
PLUS	Any other dividend credits;
PLUS	Any premium paid after the date of death;
MINUS	Any monthly deduction due if death occurs during the Grace Period;
MINUS	Any unpaid policy loans and unpaid loan interest.

INSURANCE AMOUNT

The Insurance Amount will be the Option A or Option B amount, as elected by the Owner and then in effect, but in no event will the Insurance Amount be less than the Minimum Insurance Amount. For this purpose:

Option A: means the Specified Amount; and

Option B: means the Specified Amount plus the Accumulated Value.

MINIMUM INSURANCE AMOUNT

The Minimum Insurance Amount is equal to a factor times the Accumulated Value. The factor varies by attained age as shown in the table below:

Attained Age	Factor	Attained Age	Factor
40 & younger	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75 to 90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95 & Older	1.00

DEATH BENEFIT (CONTINUED)

SPECIFIED AMOUNT

The Specified Amount is shown on the third page. The Owner may change the Specified Amount subject to Company rules in effect at the time of the change by filing a written request in a form satisfactory to the Company at its Home Office. Evidence of insurability satisfactory to the Company will be required for an increase in the Specified Amount. An increase in the Specified Amount will not be permitted if the age of the Insured exceeds the maximum issue age for this policy form at the time of request. Any automatic increase in Specified Amount as a result of any other policy provision including but not limited to the result of declared dividends will not be subject to evidence of insurability. The Specified Amount may be decreased only after the first policy anniversary. A decrease that would result in an Insurance Amount less than the Minimum Insurance Amount will not be allowed. A decrease in the Specified Amount is first applied to the most recent increase, then to each prior increase on a last-in first-out basis, then to the original Specified Amount.

INSURANCE AMOUNT OPTION

The Insurance Amount Option is shown on the third page. The Owner may change the Insurance Amount Option after the first policy anniversary, subject to Company rules in effect at the time of the change, by filing a written request in a form satisfactory to the Company at its Home Office. The Company will limit the number of Insurance Amount Option changes in a policy year to no more than two. The Specified Amount will be adjusted so that the Net Amount at Risk is the same immediately before and after the change.

For a change from Option B to Option A the Specified Amount will be increased by the amount of the Accumulated Value.

For a change from Option A to Option B the Specified Amount will be decreased by the amount of the Accumulated Value.

For a change from Option A to Option B if there is a reduction of the Specified Amount and there have been previous increases in Specified Amount, the reduction will be made on a last in, first out basis. The Specified Amount after any reduction must be at least the Minimum Insurance Amount. If the Net Amount at Risk has to be increased because of the Minimum Insurance Amount requirement, evidence of insurability may be required.

A change in the Insurance Amount Option will be subject to the limits as defined in the Internal Revenue Code Section 7702, as amended. An additional increase in the Specified Amount may be required to maintain compliance with these limits.

PREMIUMS

PREMIUMS

This policy is issued in consideration of the application and the initial premium payment. The amount of the initial premium is shown on the third page. No insurance takes effect under this policy until the initial premium is paid.

Subsequent premium payments are flexible. The Owner may change the amount and frequency of payments. At any time before the Coverage Termination Date, additional premium payments may be made. The minimum payment accepted will be $25. The maximum payment accepted will be the amount that will continue to qualify the policy as life insurance, or the amount necessary to keep the policy in force, if greater. The Company will return to the Owner all premium payments that cause the total of all premiums paid to the Company under this policy to exceed the greater of the Guideline Single Premium or the sum of Guideline Level Annual Premiums to date.

The Guideline Single and Guideline Level Annual Premiums are shown on the third page. All premiums are payable at the Home Office in Binghamton, New York.

The planned periodic premium is the amount the Owner plans to pay. The amount and the frequency of planned periodic premiums are shown on the third page. Planned periodic premiums may be scheduled annually, semi-annually or quarterly. The Owner may change the frequency and amount of the planned periodic premium payments subject to Company rules in effect at the time of the change by filing a written request in a form satisfactory to the Company at its Home Office.

Unless otherwise specified by the Owner, all premium payments received will be applied first to increase the Accumulated Value of this policy.

PREMIUMS (CONTINUED)

GRACE PERIOD

If, on a monthly anniversary day, the Accumulated Value as of the day before the monthly anniversary day is insufficient to cover the next Monthly Deduction, a Grace Period of 61 days will be allowed for the payment of a premium sufficient to keep the policy in force for the next three policy months.

Notice of the sufficient premium required to be paid to keep this policy in force will be sent to the last known address of the Owner and of any assignee on record no earlier than and within thirty days after the day when the insurer determines that the Accumulated Value under the policy is insufficient to pay the total charges that are necessary to keep the policy in force for one month from that date. If the Company does not receive this premium payment postmarked by the end of the Grace Period, the policy will lapse at the end of that 61-day period, and it will then terminate without value. If the Insured dies during the Grace Period, any past due Monthly Deductions will be deducted from the Death Benefit.

Coverage will continue in force during the Grace Period. The Grace Period shall not be preempted by a termination of this policy due to excessive loans.

REINSTATEMENT

If this policy has been terminated because the Grace Period expired, the policy is in default. The default date is the first day of the Grace Period. The policy may be reinstated within five years of the default date if:

(a) the policy has not been surrendered for cash;
(b) the Insured is alive;
(c) evidence of insurability satisfactory to the Company is given;
(d) premium sufficient to keep the policy in force for at least two months after the date of reinstatement is paid;
(e) any policy indebtedness existing on the default date is paid or reinstated with interest at the policy loan rates compounded annually from the default date; and
(f) the balance of the monthly deductions that were due during the Grace Period are paid.

The effective date of reinstatement will be the monthly anniversary day on or next following the date the Company approves the application for reinstatement. The Accumulated Value of this policy upon reinstatement will be that provided by the premiums then paid.

The application for reinstatement will be attached to, and become part of, this policy.

DIVIDENDS

DIVIDENDS

While this policy is in force, it is eligible to share in the divisible surplus of the Company. This policy's share, if any, will be determined annually by the Company and will be payable as a dividend at the end of each policy year provided the policy is in force at the end of that policy year. The Company expects that it will pay only minimal dividends, if any.

Each dividend may be applied under one of the options below. The Owner may change the option for future dividends without the consent of any beneficiary by written notice to the Company. If no dividend option is elected, dividends will be applied under Option C.

OPTION A: PAID IN CASH.

OPTION B: ADDED TO THE ACCUMULATED VALUE OF THE POLICY.

OPTION C: APPLIED TO PURCHASE PAID-UP ADDITIONAL INSURANCE MATURING ON THE COVERAGE TERMINATION DATE. Such paid-up insurance is referred to as dividend additions and may be surrendered for cash if not collaterally assigned. The amount of additional insurance purchased by each dividend applied will be that which the dividend will purchase when applied as a net single premium at the attained age of the Insured. The cash value is the present value but not less than the dividends applied to purchase the additions. The present value is the attained age net single premium for the total amount of paid-up insurance not previously surrendered, based on the 2001 Commissioners Standard Ordinary Mortality Table shown in the Table of Guaranteed Maximum Monthly Cost of Insurance Rates for the appropriate class of the Insured and a rate of interest of 4.0%. Dividend additions share in divisible surplus, if any.

POLICY VALUES

ACCUMULATED VALUE

The Accumulated Value on the Policy Date is:

	(a)	premium paid on or prior to the Policy Date times the quantity (1 minus the Premium Expense Factor);
MINUS	(b)	the Monthly Deduction made on the Policy Date.

Thereafter, the Accumulated Value on any day is:

	(a)	the Accumulated Value on the prior monthly anniversary day before the Monthly Deduction is made;
PLUS	(b)	the premiums received since the prior monthly anniversary day times the quantity (1 minus the Premium Expense Factor);
PLUS	(c)	any dividend credit to the policy under Dividend Option B since the prior monthly anniversary;
MINUS	(d)	the Monthly Deduction made on the prior monthly anniversary day;
MINUS	(e)	the amount of Accumulated Value surrendered since the prior monthly anniversary day;
PLUS	(f)	interest earned and accrued daily since the last monthly anniversary day as determined by items (a), (b), (c), (d), and (e) above.

The Premium Expense Factor will not be greater than the Guaranteed Maximum Premium Expense Factor shown on the third page of this policy.

If a negative Accumulated Value exists at the end of a policy month, the policy will enter the Grace Period as defined in the GRACE PERIOD provision. However, during the first five policy years, a negative Accumulated Value at the end of a policy month will not cause the policy to enter the Grace Period so long as the premiums paid to such date equal or exceed the amount described in the MINIMUM MONTHLY PREMIUM provision. Any such negative Accumulated Value must be repaid prior to the end of the fifth policy year. A negative Accumulated Value will not be used in the calculation of the Net Insurance Amount at Risk as defined in the COST OF INSURANCE provision. A negative Accumulated Value will not be used to reduce the Death Benefit.

MONTHLY DEDUCTION

The Monthly Deduction is determined as of the beginning of each policy month to be the sum of the following:

(a) the monthly Cost of Insurance;
(b) the monthly cost of any benefits provided by rider;
(c) the Monthly Administrative Charge; and
(d) the Policy Load.

The Monthly Administrative Charge will not be greater than the Guaranteed Maximum Monthly Administrative Charge shown on the third page of this policy.

FLEXIBLE FACTOR DETERMINATION

Flexible Factors, namely, current Cost of Insurance rates, Premium Expense Factor, Monthly Administrative Charge, Policy Load Factor, and credited interest rates, can be increased or decreased based on the Company's expectations of future experience regarding mortality, investment earnings, expenses, persistency and taxes. A change in Flexible Factors will be the same for all Insureds of the same age and premium class and whose policies have been in effect for the same length of time.

The Company will review the Flexible Factors for change no more often than once each policy year nor less often than once every five policy years. Where required or requested, the basis of Cost of Insurance Rates and method of computation has been filed with the insurance officials of the State in which this Policy was delivered.

COST OF INSURANCE

The Cost of Insurance for any policy month is equal to the monthly Cost of Insurance Rate multiplied by the Net Insurance Amount at Risk. The Net Insurance Amount at Risk is equal to the quantity (a) minus (b) where:

(a) is the Insurance Amount for the month divided by 1.00327374; and
(b) is the Accumulated Value at the beginning of the policy month before the Monthly Deduction is made.

The monthly Cost of Insurance Rate is based on the attained age and premium class of the Insured. Monthly Cost of Insurance Rates will be determined by the Company from time to time. The rates will not be greater than the rates shown in the Table of Guaranteed Maximum Monthly Cost of Insurance Rates on page 3 unless this policy is issued in a rated premium class. If this policy is issued in a rated premium class, the guaranteed monthly Cost of Insurance Rates are to be multiplied by the rating percentage or increased by any flat extra charge shown on the third page.

POLICY VALUES (CONTINUED)

COST OF INSURANCE (CONTINUED)

A change in monthly Cost of Insurance Rates will be the same for all Insureds of the same age and premium class and whose policies have been in effect for the same length of time. The Company will review the rates for change no more often than once each policy year nor less often than once every five policy years. The Cost of Insurance will never be less than zero.

POLICY LOAD

The Policy Load is equal to the Policy Load Factor multiplied by the Specified Amount and then divided by $1,000. The Policy Load Factor will not be greater than the Guaranteed Maximum Policy Load Factor shown on the third page of this policy. If the Specified Amount of this policy is increased, a different Policy Load Factor will apply to the amount of the increase for a 20 year period starting on the date of the increase. The Company will provide written notice of the Policy Load Factor applicable to the amount of the increase. Any decrease in Specified Amount will not change the Policy Load Factor, but will reduce the Policy Load due to the decrease in Specified Amount. As stated in the Specified Amount provision of this policy, decreases are made on a last-in, first-out basis.

INTEREST

Interest will be credited to this policy on each Monthly Anniversary day. A zero interest rate will be applied if the Accumulated Value is negative.

The interest rate to be credited to unloaned amounts (the "current interest rate") will be declared by the Company from time to time. The interest rates on unloaned amounts will be reviewed no less frequently than annually and may vary by issue year and duration. No interest rate will be less than 0.24662698% compounded monthly. This equals an effective rate of 3.0% compounded annually (the "guaranteed minimum interest rate").

Beginning in the eleventh policy year, additional interest will be credited to unloaned amounts. The rate at which the additional interest will be credited will be equal to the lesser of (1) 0.50% or (2) 0.50 times the difference between the current interest rate and the guaranteed minimum interest rate.

For loaned amounts, the interest rate will equal 0.32737398% compounded monthly. This equals an effective rate of 4.0% compounded annually.

Interest credited in excess of the guaranteed interest is nonforfeitable after crediting.

POLICY LOANS

Loans may be made at any time a loan value is available. The Owner should consult a tax advisor before taking a loan. The loan value equals the current Surrender Value projected at the guaranteed interest crediting rate from the date of the loan to the next policy anniversary, assuming no premium payments and no withdrawals, and then discounted at the loan interest rate.

A loan will be made on the sole security and proper assignment of this policy to the Company.

Loan interest will accrue daily from the date of the loan and is due at the end of each policy year. If interest is not paid when due it will be added to the amount of the loan. It will be added as of the due date and will bear interest at the same rate as the rest of the loan.

Loan interest during the first ten policy years will be charged at an effective annual interest rate of 6.00%.

Loan interest during policy years eleven to twenty will be charged at an effective annual interest rate of 5.25%.

Loan interest during policy years twenty-one and later will be charged at an effective annual interest rate of 5.00%.

A loan may be repaid in full or in part at any time:

(1) before the Insured's death, provided that the Policy is in force, or
(2) within 60 days after the Insured's death provided that the Policy was in force on the date of the Insured's death; provided that proceeds of the Policy have not been paid in cash or applied under a payment option.

If any payment is intended as a loan repayment, rather than a premium payment, the Owner must specify this when making the payment.

At any time the policy loan and loan interest equal or exceed the Cash Value of this policy, plus the cash value of any paid-up additions purchased with dividends, this policy will terminate without further value. At least 31 days prior notice will be mailed to the Owner and any assignee of record. The Company may defer making a loan for up to six months unless the loan is to be used to pay premiums to the Company.

SURRENDER AND NON-FORFEITURE PROVISIONS

CASH VALUE

The Cash Value on any date is equal to the Accumulated Value on that date.

SURRENDER

The Owner can make a full or partial surrender of the Surrender Value of this policy by sending a written request along with the policy to the Company's Home Office. A surrender must take place:

(a) on a monthly anniversary date;
(b) during the Insured's life; and
(c) before the Coverage Termination Date.

The amount payable on surrender of this policy is the Surrender Value on the date of surrender.

If the Owner requests a full surrender within 30 days after a policy anniversary, the amount payable will not be less than the amount payable on that anniversary less any unpaid policy loans and unpaid loan interest and partial surrenders made on or after that policy anniversary.

SURRENDER VALUE

The Surrender Value is equal to:

	(1)	the Cash Value on the date of surrender;
PLUS	(2)	Cash Value of any paid-up additions;
PLUS	(3)	other dividend credits;
MINUS	(4)	any unpaid loans and unpaid loan interest.

As long as the Surrender Value on any monthly anniversary date is sufficient to pay the monthly deduction, this policy will not lapse.

PARTIAL SURRENDER

Each partial surrender must be at least $500. The Company will reduce the Accumulated Value by the amount of any partial surrender. The Company will reduce the Specified Amount under Option A by the amount of the partial surrender. The Company will not reduce the Specified Amount under Option B.

A partial surrender will be first applied to the most recent increase, then to each prior increase on a last-in first-out basis, then to the original Specified Amount. However, the Company will not permit a partial surrender to reduce the Specified Amount under Option A to less than the minimum specified under the MINIMUM INSURANCE AMOUNT provision. A partial surrender will not be permitted during the first policy year.

If the Owner requests a partial surrender that would reduce the current Surrender Value to less than $500, it will be treated as a request for the full Surrender Value.

The Company will charge $25 for each partial surrender. The Company can limit the number of partial surrenders in a policy year to no more than four.

RECEIVING THE SURRENDER VALUE

The Surrender Value is payable in one lump sum or under a settlement option plan. The Company will pay the full or partial Surrender Value upon receipt of a request for surrender, and, if full surrender is requested, return of the policy. Interest, if any, will be added at the rate required by applicable state laws.

The Company can defer paying any full or partial Surrender Value for up to six months. The Company will not defer payment if the amount payable is to be used to pay premiums on policies with the Company. Upon full surrender of the policy, the policy will terminate.

MATURITY BENEFIT

If the Insured is alive on the Coverage Termination Date, the Surrender Value on that date will be paid to the Owner. This policy will then terminate.

PAID-UP INSURANCE BENEFIT

Upon written request of the Owner, the Surrender Value, if any, will be applied as a net single premium to provide fixed, Paid-Up Insurance maturing on the Coverage Termination Date. The amount will be that which the Surrender Value will purchase when applied as a net single premium using curtate functions with allowance for passage of time from the last preceding policy anniversary. The amount of Paid-Up Insurance purchased may not exceed the Minimum Insurance Amount. If this policy is continued as Paid-Up Insurance, upon surrender the Company will pay a Surrender Value of the Paid-Up Insurance in accordance with the terms of the Surrender provision.

The guaranteed Surrender Value of the Paid-Up Insurance will be the present value of the Paid-Up Insurance calculated using the same interest rate and mortality table as used in calculating the net single premium, less any unpaid loans or loan interest. The amount of Paid-Up Insurance will be paid in one sum to the Owner if the Insured is alive on the Coverage Termination Date; otherwise to the beneficiary at the Insured's prior death. This Paid-Up Insurance will not be subject to the Monthly Administrative Charge or Policy Load.

SURRENDER AND NON-FORFEITURE PROVISIONS (CONTINUED)

BASIS OF COMPUTATIONS

The minimum values are based on:

1. The mortality table shown on the Table of Guaranteed Maximum Monthly Cost of Insurance Rates Page; and
2. The Guaranteed Minimum Interest Rate on the Accumulated Value shown on the third page.

Amounts credited in excess of guaranteed minimum values will not be forfeited.

Net single premiums are based on:

1. The mortality table shown on the Table of Guaranteed Maximum Monthly Cost of Insurance Rates Page; and
2. An interest rate of 4.0%.

Appropriate multiples of this mortality table are used for rated premium classes.

All Surrender Values and the Paid-Up Insurance benefits are equal to or greater than those required by the state in which this Policy is delivered. Where required or requested, a detailed statement of the method of computing policy values has been filed with the insurance officials of that state.

SETTLEMENT OPTIONS

Upon written request, the Company will pay the net policy proceeds in accordance with the options shown below. Surrender proceeds may be settled under the options, too. Subject to Company rules, more than one Settlement Option may be elected. The Owner may elect or change any Settlement Option in the same manner as a change of beneficiary during the lifetime of the Insured. The payee may elect any Settlement Option when the proceeds are payable if the proceeds are payable in one sum. If the payee is an estate, corporation, partnership, or trustee, only Options A, B or C may be elected.

Settlement Option benefits under Options D, E, and F at the time of their commencement, will not be less than those that would be provided by the application of the Surrender Value to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants, whether the annuity benefits are payable in fixed or variable amounts or both.

OPTION A. INTEREST

The Company will retain the proceeds while the payee is alive or for 30 years, whichever is shorter. Interest will be paid at the rate declared yearly by the Company, but not less than 2½% per year. The proceeds may be withdrawn at any time by the payee in whole or in part (not less than $200 each time) upon written request.

OPTION B. FIXED PAYMENTS

Installments of specified amounts will be payable until the proceeds with any interest thereon are exhausted. The installment amount must be at least $75 per year per $1,000 of proceeds retained. Interest will be paid at the rate declared yearly by the Company, but not less than 2½% per year. The proceeds may be withdrawn at any time by the payee in whole or in part (not less than $200 each time) upon written request.

OPTION C. FIXED PERIOD

The proceeds will be used to provide installment payments during a specified period of 30 years or less. The Option C table shows the minimum monthly payments for each $1,000 of proceeds applied.

OPTION D. LIFE INCOME WITH GUARANTEED PERIOD

The proceeds will be paid in installments for a guaranteed period of 10 or 20 years, as elected, and for life thereafter. The Option D table shows minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the payee's age nearest birthday on the date the first payment becomes due.

OPTION E. JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE

The proceeds will be applied to provide an income payable during the lifetime of the Payee. If the contingent Payee is living at the death of the Payee, income payments will continue to the surviving contingent Payee, in an amount equal to one-half the amount payable while both the Payee and the contingent Payee were living. Payments will cease with the last payment due prior to the death of the surviving Payee. Option Table E shows the minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the ages nearest birthday of the Payee and the contingent Payee on the date the first payment becomes due. This option is only available to Payees at least 40 years of age.

SETTLEMENT OPTIONS (CONTINUED)

OPTION F. JOINT LIFE ANNUITY WITH 75% TO THE SURVIVING CONTINGENT PAYEE

The proceeds will be applied to provide an income payable during the lifetime of the Payee. If the contingent Payee is living at the death of the Payee, income payments will continue to the surviving contingent Payee, in an amount equal to three-quarters the amount payable while both the Payee and the contingent Payee were living. Payments will cease with the last payment due prior to the death of the surviving Payee. Option Table F shows the minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the ages nearest birthday of the Payee and the contingent Payee on the date the first payment becomes due. This option is only available to Payees at least 40 years of age.

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At the time the proceeds become payable under a Settlement Option, a Settlement Certificate will be issued. This certificate shall bear the date of the Insured's death if the proceeds settled are death proceeds and the Insured elected the option while alive. Otherwise the certificate shall bear the date the proceeds are payable. The first installment under Options B, C, D, E, and F will be payable on the date of the Settlement Certificate. If there are amounts due the Company to be deducted from the proceeds, the beneficiary may repay the amount due when filing proof of claim. If any installment or interest payment under an option is less than $20, the Company may change the payment interval so that payments will be at least $20 each. If the annual payment is less than $20, the Company may pay any unpaid amount in one sum.

The Settlement Certificate's share of the surplus of the Company will be determined annually. The Company expects that it will pay only minimal dividends, if any.

Settlement Option benefits may not be assigned or commuted before they are due unless the payee has the right to do so under the elected option. As far as allowed by law, such benefits are not subject to claims of creditors or legal process. If the policy is subject to a collateral assignment on the date proceeds are payable, the amount due the assignee will be paid in one sum and not according to the option elected.

A payee under a Settlement Option may, by written notice filed with the Company, name and change a contingent payee(s) to receive any amount that would otherwise be payable to the payee's estate. If no contingent payee survives the payee, any unpaid amount will be paid in a single sum to the last payee's estate. Any settlement under Options A, B, C or D will then terminate. Under Options A and B the single sum will include interest to date of death. Under Options C and D, the single sum will be the present value of any guaranteed payments remaining at that time, commuted using the interest rate applied in determining these payments, compounded each year.

If payments depend upon the survival of one or more payees, the Company may require proof of age or survival of each payee. If a business has the right to elect a Settlement Option but transfers this right to the Insured's surviving spouse or children, the transferee(s) may elect one of the above options as if named as beneficiary under this policy.

In the event that payments under the Settlement Options are the same for different periods certain, then the longest period certain with that payment amount will be deemed to have been chosen.

The underlying bases used for computing the Settlement Option Tables are the Annuity 2000 Mortality Table and 2.5% interest.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS

For annual, semiannual, or quarterly payments under Options C, D, E, or F, calculate the monthly payment from the below tables and then multiply by the appropriate modal factor:

Option	Modal Factor Annual	Semiannual	Quarterly
C	11.865	5.969	2.994
D - 10 Years	11.785	5.951	2.990
D - 20 Years	11.793	5.952	2.990
E	11.787	5.951	2.990
F	11.797	5.953	2.991

OPTION C - FIXED PERIOD

Years	Payment	Years	Payment	Years	Payment	Years	Payment	Years	Payment
1	$84.28	7	$12.95	13	$7.49	19	$5.49	25	$4.46
2	42.66	8	11.47	14	7.03	20	5.27	26	4.34
3	28.79	9	10.32	15	6.64	21	5.08	27	4.22
4	21.86	10	9.39	16	6.30	22	4.90	28	4.12
5	17.70	11	8.64	17	6.00	23	4.74	29	4.02
6	14.93	12	8.02	18	5.73	24	4.60	30	3.93

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION D - LIFE INCOME
WITH GUARANTEED PERIOD

Age of Payee	PAYEE Guaranteed 10 Years	PAYEE Guaranteed 20 Years
10*	$2.49	$2.48
11	2.50	2.50
12	2.51	2.51
13	2.52	2.52
14	2.54	2.54
15	2.55	2.55
16	2.57	2.56
17	2.58	2.58
18	2.60	2.59
19	2.61	2.61
20	2.63	2.63
21	2.65	2.64
22	2.67	2.66
23	2.69	2.68
24	2.71	2.70
25	2.73	2.72
26	2.75	2.74
27	2.77	2.76
28	2.79	2.79
29	2.82	2.81
30	2.84	2.83
31	2.87	2.86
32	2.89	2.88
33	2.92	2.91
34	2.95	2.94
35	2.98	2.97
36	3.01	3.00
37	3.05	3.03
38	3.08	3.06
39	3.12	3.10
40	3.16	3.13
41	3.19	3.17
42	3.24	3.21
43	3.28	3.25
44	3.32	3.29
45	3.37	3.33
46	3.42	3.38
47	3.47	3.42
48	3.53	3.47
49	3.58	3.52

* and under

Age of Payee	PAYEE Guaranteed 10 Years	PAYEE Guaranteed 20 Years
50	$3.64	$3.57
51	3.70	3.63
52	3.77	3.68
53	3.84	3.74
54	3.91	3.80
55	3.98	3.86
56	4.06	3.92
57	4.15	3.99
58	4.23	4.05
59	4.33	4.12
60	4.43	4.19
61	4.53	4.26
62	4.64	4.33
63	4.75	4.40
64	4.87	4.47
65	5.00	4.54
66	5.13	4.61
67	5.27	4.67
68	5.41	4.74
69	5.57	4.80
70	5.72	4.86
71	5.89	4.91
72	6.06	4.96
73	6.23	5.01
74	6.41	5.05
75	6.60	5.09
76	6.79	5.12
77	6.98	5.15
78	7.17	5.18
79	7.36	5.20
80	7.54	5.22
81	7.73	5.23
82	7.90	5.24
83	8.07	5.25
84	8.23	5.26
85	8.38	5.26
86	8.52	5.27
87	8.64	5.27
88	8.75	5.27
89	8.85	5.27
90+	8.94	5.27

+ and over

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION E - JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE

PRIMARY Payee Age	CONTINGENT Payee Age														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
40	$3.02	$3.05	$3.08	$3.11	$3.12	$3.14	$3.14	$3.14	$3.14	$3.14	$3.15	$3.15	$3.16	$3.16	$3.16
41	3.04	3.08	3.12	3.14	3.16	3.17	3.18	3.18	3.18	3.18	3.18	3.19	3.20	3.20	3.20
42	3.07	3.11	3.15	3.18	3.20	3.21	3.22	3.22	3.22	3.22	3.22	3.23	3.24	3.24	3.24
43	3.10	3.14	3.18	3.21	3.24	3.25	3.26	3.26	3.26	3.26	3.27	3.27	3.28	3.28	3.29
44	3.13	3.18	3.22	3.25	3.28	3.30	3.30	3.30	3.31	3.31	3.31	3.32	3.33	3.33	3.33
45	3.15	3.21	3.25	3.29	3.32	3.34	3.34	3.35	3.35	3.35	3.36	3.37	3.37	3.38	3.38
46	3.18	3.24	3.29	3.33	3.36	3.39	3.39	3.39	3.40	3.40	3.40	3.41	3.42	3.43	3.43
47	3.21	3.27	3.33	3.37	3.41	3.43	3.44	3.44	3.45	3.45	3.45	3.47	3.47	3.48	3.48
48	3.24	3.31	3.36	3.41	3.45	3.48	3.49	3.49	3.50	3.50	3.50	3.52	3.53	3.53	3.54
49	3.27	3.34	3.40	3.46	3.50	3.53	3.54	3.54	3.55	3.55	3.56	3.57	3.59	3.59	3.60
50	3.31	3.38	3.44	3.50	3.55	3.59	3.59	3.60	3.60	3.61	3.61	3.63	3.64	3.65	3.66
51	3.34	3.41	3.48	3.55	3.60	3.64	3.65	3.66	3.66	3.67	3.67	3.69	3.71	3.72	3.72
52	3.37	3.45	3.53	3.59	3.65	3.70	3.71	3.71	3.72	3.73	3.73	3.76	3.77	3.78	3.79
53	3.40	3.49	3.57	3.64	3.71	3.76	3.77	3.78	3.78	3.79	3.80	3.82	3.84	3.85	3.86
54	3.44	3.53	3.61	3.69	3.76	3.82	3.83	3.84	3.85	3.86	3.86	3.89	3.91	3.92	3.93
55	3.47	3.56	3.66	3.74	3.82	3.88	3.89	3.90	3.91	3.92	3.93	3.97	3.99	4.00	4.01
56	3.51	3.60	3.70	3.80	3.88	3.95	3.96	3.97	3.98	3.99	4.00	4.04	4.07	4.08	4.09
57	3.54	3.65	3.75	3.85	3.94	4.02	4.03	4.05	4.06	4.07	4.08	4.12	4.15	4.17	4.18
58	3.58	3.69	3.80	3.91	4.01	4.09	4.11	4.12	4.13	4.15	4.16	4.21	4.24	4.26	4.27
59	3.62	3.73	3.85	3.96	4.07	4.17	4.18	4.20	4.21	4.23	4.24	4.29	4.33	4.36	4.37
60	3.66	3.78	3.90	4.02	4.14	4.24	4.26	4.28	4.30	4.31	4.33	4.39	4.43	4.46	4.47
61	3.70	3.82	3.95	4.08	4.21	4.32	4.34	4.36	4.38	4.40	4.42	4.49	4.53	4.56	4.58
62	3.74	3.87	4.00	4.14	4.28	4.41	4.43	4.45	4.47	4.49	4.51	4.59	4.64	4.68	4.70
63	3.79	3.92	4.06	4.21	4.35	4.49	4.52	4.54	4.56	4.59	4.61	4.70	4.76	4.80	4.82
64	3.83	3.97	4.12	4.27	4.43	4.58	4.61	4.63	4.66	4.68	4.71	4.81	4.88	4.93	4.95
65	3.88	4.02	4.17	4.34	4.51	4.67	4.70	4.73	4.76	4.79	4.81	4.93	5.01	5.06	5.09
66	3.92	4.07	4.23	4.41	4.59	4.77	4.80	4.83	4.86	4.89	4.92	5.05	5.14	5.21	5.24
67	3.97	4.12	4.29	4.48	4.67	4.86	4.90	4.94	4.97	5.01	5.04	5.18	5.29	5.36	5.40
68	4.02	4.18	4.35	4.55	4.76	4.96	5.00	5.04	5.08	5.12	5.16	5.32	5.44	5.52	5.57
69	4.07	4.23	4.42	4.62	4.84	5.07	5.11	5.15	5.20	5.24	5.28	5.46	5.60	5.69	5.75
70	4.12	4.29	4.48	4.70	4.93	5.17	5.22	5.27	5.31	5.36	5.40	5.60	5.76	5.87	5.94
71	4.17	4.35	4.55	4.77	5.02	5.28	5.33	5.39	5.44	5.49	5.53	5.76	5.94	6.06	6.14
72	4.23	4.41	4.61	4.85	5.11	5.39	5.45	5.51	5.56	5.62	5.67	5.92	6.12	6.26	6.36
73	4.28	4.47	4.68	4.93	5.21	5.51	5.57	5.63	5.69	5.75	5.81	6.08	6.31	6.48	6.58
74	4.34	4.53	4.75	5.01	5.30	5.62	5.69	5.75	5.82	5.89	5.95	6.26	6.51	6.70	6.83
75	4.39	4.59	4.82	5.09	5.40	5.74	5.81	5.88	5.95	6.03	6.10	6.43	6.72	6.94	7.09
76	4.45	4.65	4.89	5.18	5.50	5.86	5.94	6.02	6.09	6.17	6.25	6.62	6.94	7.19	7.36
77	4.51	4.72	4.97	5.26	5.60	5.99	6.07	6.15	6.23	6.31	6.40	6.81	7.17	7.45	7.65
78	4.56	4.78	5.04	5.34	5.70	6.11	6.20	6.28	6.37	6.46	6.55	7.00	7.40	7.73	7.96
79	4.62	4.85	5.11	5.43	5.80	6.24	6.33	6.42	6.52	6.61	6.71	7.20	7.65	8.02	8.28

Option E table continued on the next page.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION E - JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE (CONTINUED)

PRIMARY Payee Age	CONTINGENT Payee Age														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
80	$4.68	$4.91	$5.19	$5.52	$5.91	$6.36	$6.46	$6.56	$6.66	$6.77	$6.87	$7.40	$7.90	$8.32	$8.63
81	4.74	4.98	5.26	5.60	6.01	6.49	6.60	6.70	6.81	6.92	7.04	7.61	8.16	8.64	8.99
82	4.80	5.04	5.34	5.69	6.11	6.62	6.73	6.84	6.96	7.08	7.20	7.82	8.43	8.97	9.37
83	4.86	5.11	5.41	5.78	6.22	6.75	6.87	6.99	7.11	7.24	7.36	8.04	8.71	9.31	9.77
84	4.92	5.17	5.49	5.86	6.32	6.88	7.00	7.13	7.26	7.39	7.53	8.25	8.99	9.66	10.18
85	4.97	5.24	5.56	5.95	6.43	7.01	7.14	7.27	7.41	7.55	7.69	8.47	9.27	10.02	10.62
86	5.03	5.30	5.63	6.03	6.53	7.13	7.27	7.41	7.55	7.70	7.86	8.68	9.56	10.39	11.06
87	5.09	5.37	5.70	6.12	6.63	7.26	7.40	7.55	7.70	7.86	8.02	8.90	9.85	10.76	11.53
88	5.14	5.43	5.77	6.20	6.73	7.38	7.53	7.68	7.84	8.01	8.18	9.11	10.13	11.14	12.00
89	5.19	5.48	5.84	6.28	6.82	7.50	7.65	7.82	7.98	8.16	8.34	9.32	10.42	11.52	12.48
90+	5.24	5.54	5.91	6.35	6.91	7.62	7.78	7.94	8.12	8.30	8.49	9.53	10.70	11.90	12.97

+ and over

A PRO RATA ALLOWANCE TO THE NEAREST CENT WILL BE MADE IN THE MONTHLY PAYMENT FOR ANY INTERMEDIATE AGE NOT SHOWN.

OPTION F — JOINT LIFE ANNUITY – 75% TO THE SURVIVING CONTINGENT PAYEE

PRIMARY PAYEE AGE	CONTINGENT PAYEE AGE														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
40	$2.95	$3.00	$3.05	$3.08	$3.11	$3.13	$3.13	$3.13	$3.13	$3.14	$3.14	$3.15	$3.15	$3.16	$3.16
41	2.97	3.03	3.08	3.11	3.14	3.16	3.16	3.17	3.17	3.17	3.18	3.19	3.19	3.20	3.20
42	2.99	3.05	3.10	3.14	3.18	3.20	3.20	3.21	3.21	3.21	3.22	3.23	3.23	3.24	3.24
43	3.01	3.08	3.13	3.18	3.21	3.24	3.24	3.25	3.25	3.25	3.26	3.27	3.28	3.28	3.28
44	3.03	3.10	3.16	3.21	3.25	3.28	3.28	3.29	3.29	3.30	3.30	3.31	3.32	3.33	3.33
45	3.05	3.13	3.19	3.25	3.29	3.32	3.33	3.33	3.33	3.34	3.34	3.36	3.37	3.37	3.38
46	3.07	3.15	3.22	3.28	3.33	3.36	3.37	3.37	3.38	3.38	3.39	3.41	3.42	3.42	3.43
47	3.09	3.18	3.25	3.32	3.37	3.41	3.41	3.42	3.43	3.43	3.44	3.46	3.47	3.48	3.48
48	3.11	3.20	3.28	3.35	3.41	3.45	3.46	3.47	3.47	3.48	3.49	3.51	3.52	3.53	3.54
49	3.13	3.22	3.31	3.39	3.45	3.50	3.51	3.52	3.52	3.53	3.54	3.56	3.58	3.59	3.59
50	3.15	3.25	3.34	3.43	3.50	3.55	3.56	3.57	3.58	3.58	3.59	3.62	3.64	3.65	3.65
51	3.17	3.27	3.37	3.46	3.54	3.60	3.61	3.62	3.63	3.64	3.65	3.68	3.70	3.71	3.72
52	3.19	3.30	3.41	3.50	3.59	3.65	3.66	3.68	3.69	3.69	3.70	3.74	3.76	3.78	3.78
53	3.21	3.32	3.44	3.54	3.63	3.71	3.72	3.73	3.74	3.75	3.76	3.80	3.83	3.84	3.85
54	3.23	3.35	3.47	3.58	3.68	3.76	3.78	3.79	3.80	3.81	3.82	3.87	3.90	3.92	3.93

Option F table continued on the next page.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION F — JOINT LIFE ANNUITY – 75% TO THE SURVIVING CONTINGENT PAYEE (CONTINUED)

PRIMARY PAYEE AGE	CONTINGENT PAYEE AGE														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
55	$3.25	$3.37	$3.50	$3.62	$3.73	$3.82	$3.84	$3.85	$3.86	$3.88	$3.89	$3.94	$3.97	$3.99	$4.00
56	3.27	3.40	3.53	3.66	3.78	3.88	3.90	3.91	3.93	3.94	3.96	4.01	4.05	4.07	4.09
57	3.29	3.42	3.56	3.70	3.83	3.94	3.96	3.98	3.99	4.01	4.03	4.09	4.13	4.16	4.17
58	3.31	3.45	3.59	3.74	3.88	4.00	4.02	4.04	4.06	4.08	4.10	4.17	4.22	4.25	4.26
59	3.33	3.47	3.63	3.78	3.93	4.06	4.09	4.11	4.13	4.15	4.17	4.25	4.31	4.34	4.36
60	3.35	3.50	3.66	3.82	3.98	4.13	4.15	4.18	4.20	4.23	4.25	4.34	4.40	4.44	4.46
61	3.37	3.52	3.69	3.86	4.04	4.19	4.22	4.25	4.28	4.30	4.33	4.43	4.50	4.54	4.57
62	3.39	3.55	3.72	3.90	4.09	4.26	4.29	4.32	4.35	4.38	4.41	4.52	4.60	4.66	4.69
63	3.41	3.57	3.75	3.95	4.14	4.33	4.37	4.40	4.43	4.46	4.49	4.62	4.71	4.77	4.81
64	3.43	3.60	3.78	3.99	4.20	4.40	4.44	4.48	4.51	4.55	4.58	4.72	4.83	4.90	4.94
65	3.45	3.62	3.82	4.03	4.25	4.47	4.51	4.55	4.59	4.63	4.67	4.83	4.95	5.03	5.07
66	3.47	3.65	3.85	4.07	4.30	4.54	4.59	4.63	4.68	4.72	4.76	4.94	5.07	5.17	5.22
67	3.50	3.67	3.88	4.11	4.36	4.61	4.66	4.71	4.76	4.81	4.85	5.05	5.21	5.31	5.37
68	3.52	3.70	3.91	4.15	4.41	4.69	4.74	4.79	4.85	4.90	4.95	5.17	5.34	5.46	5.54
69	3.54	3.72	3.94	4.19	4.47	4.76	4.82	4.87	4.93	4.99	5.04	5.29	5.49	5.63	5.71
70	3.56	3.75	3.97	4.23	4.52	4.83	4.89	4.96	5.02	5.08	5.14	5.42	5.64	5.79	5.89
71	3.58	3.77	4.00	4.27	4.57	4.90	4.97	5.04	5.11	5.17	5.24	5.54	5.79	5.97	6.09
72	3.60	3.80	4.03	4.31	4.63	4.98	5.05	5.12	5.19	5.26	5.34	5.67	5.95	6.16	6.30
73	3.62	3.82	4.06	4.35	4.68	5.05	5.13	5.20	5.28	5.36	5.44	5.80	6.12	6.36	6.51
74	3.64	3.85	4.09	4.39	4.73	5.12	5.20	5.28	5.37	5.45	5.53	5.94	6.29	6.56	6.74
75	3.66	3.87	4.12	4.43	4.78	5.19	5.28	5.37	5.45	5.54	5.63	6.08	6.47	6.78	6.99
76	3.68	3.90	4.15	4.46	4.83	5.26	5.35	5.45	5.54	5.64	5.73	6.21	6.65	7.00	7.24
77	3.71	3.92	4.18	4.50	4.88	5.33	5.43	5.53	5.63	5.73	5.83	6.35	6.84	7.23	7.51
78	3.73	3.95	4.21	4.54	4.93	5.40	5.50	5.60	5.71	5.82	5.93	6.49	7.03	7.47	7.80
79	3.75	3.97	4.24	4.57	4.98	5.46	5.57	5.68	5.79	5.91	6.03	6.63	7.22	7.72	8.09
80	3.77	3.99	4.27	4.61	5.02	5.53	5.64	5.76	5.88	6.00	6.12	6.77	7.41	7.98	8.40
81	3.79	4.02	4.30	4.64	5.07	5.59	5.71	5.83	5.96	6.08	6.21	6.91	7.61	8.24	8.72
82	3.81	4.04	4.32	4.68	5.11	5.66	5.78	5.90	6.03	6.17	6.31	7.04	7.80	8.51	9.06
83	3.82	4.06	4.35	4.71	5.16	5.72	5.84	5.97	6.11	6.25	6.39	7.17	8.00	8.78	9.41
84	3.84	4.08	4.38	4.74	5.20	5.77	5.90	6.04	6.18	6.33	6.48	7.30	8.20	9.05	9.76
85	3.86	4.10	4.40	4.77	5.24	5.83	5.97	6.11	6.25	6.40	6.56	7.43	8.39	9.33	10.13
86	3.88	4.12	4.43	4.80	5.28	5.88	6.02	6.17	6.32	6.48	6.64	7.55	8.58	9.61	10.50
87	3.89	4.14	4.45	4.83	5.32	5.94	6.08	6.23	6.39	6.55	6.72	7.67	8.76	9.88	10.88
88	3.91	4.16	4.47	4.86	5.35	5.99	6.13	6.29	6.45	6.62	6.79	7.79	8.94	10.15	11.26
89	3.93	4.18	4.49	4.88	5.38	6.03	6.18	6.34	6.51	6.68	6.86	7.89	9.11	10.42	11.63
90+	3.94	4.20	4.51	4.91	5.42	6.08	6.23	6.39	6.56	6.74	6.93	8.00	9.28	10.68	12.01

+ and over

A PRO RATA ALLOWANCE TO THE NEAREST CENT WILL BE MADE IN THE MONTHLY PAYMENT FOR ANY INTERMEDIATE AGE NOT SHOWN.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

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NOTICE

The Owner, by virtue of this policy, is entitled to vote, in person, by mail, or by proxy, at the Annual Meetings which are held at the Home Office in Binghamton, New York, on the first Tuesday of February.

If there are any questions about this policy or if anyone seeks to replace this policy, please contact a Security Mutual agent or the Home Office of the Company. All inquiries should be in writing, stating the Policy Number.

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE

Flexible Insurance Amount
Flexible Premiums Payable to the Coverage Termination Date or Until Prior Death
Premiums Can Vary by Frequency and Amount
Premiums Must be Sufficient to Keep the Policy in Force
Benefits and Values are on an Indeterminate Basis
Participating

SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
SECURITY MUTUAL BUILDING • 100 COURT STREET
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625 • (607) 723-3551
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Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
	2098-U AR Monthly COI Rates	2098-U	New		2098-U AR Monthly COI Rates.pdf

Current Monthly cost of insurance per thousand-Form 2098
Preferred plus non-smoker

	Year							
Issue age	1	2	3	4	5	6	7	8
16	0.0006	0.0070	0.0448	0.0700	0.0708	0.0708	0.0717	0.0707
17	0.0007	0.0074	0.0466	0.0708	0.0708	0.0714	0.0706	0.0683
18	0.0007	0.0073	0.0452	0.0708	0.0717	0.0676	0.0669	0.0642
19	0.0006	0.0070	0.0426	0.0717	0.0717	0.0640	0.0622	0.0595
20	0.0006	0.0065	0.0392	0.0717	0.0726	0.0589	0.0575	0.0553
21	0.0005	0.0059	0.0356	0.0656	0.0658	0.0542	0.0531	0.0517
22	0.0005	0.0052	0.0315	0.0581	0.0592	0.0493	0.0490	0.0488
23	0.0005	0.0052	0.0313	0.0577	0.0581	0.0489	0.0494	0.0490
24	0.0005	0.0051	0.0306	0.0565	0.0577	0.0495	0.0496	0.0502
25	0.0005	0.0050	0.0304	0.0561	0.0581	0.0497	0.0504	0.0517
26	0.0005	0.0050	0.0311	0.0567	0.0572	0.0498	0.0509	0.0528
27	0.0005	0.0050	0.0319	0.0573	0.0581	0.0506	0.0522	0.0542
28	0.0005	0.0051	0.0328	0.0585	0.0594	0.0527	0.0544	0.0564
29	0.0005	0.0052	0.0346	0.0611	0.0627	0.0551	0.0568	0.0604
30	0.0006	0.0054	0.0375	0.0650	0.0662	0.0578	0.0612	0.0643
31	0.0006	0.0056	0.0402	0.0689	0.0701	0.0626	0.0655	0.0684
32	0.0006	0.0059	0.0439	0.0747	0.0761	0.0673	0.0701	0.0731
33	0.0006	0.0062	0.0473	0.0796	0.0813	0.0717	0.0751	0.0779
34	0.0006	0.0064	0.0513	0.0854	0.0870	0.0772	0.0805	0.0849
35	0.0006	0.0068	0.0558	0.0925	0.0939	0.0831	0.0883	0.0928
36	0.0007	0.0071	0.0580	0.0942	0.0991	0.0912	0.0966	0.1016
37	0.0007	0.0076	0.0611	0.1007	0.1067	0.0997	0.1055	0.1096
38	0.0007	0.0081	0.0640	0.1038	0.1110	0.1050	0.1109	0.1150
39	0.0008	0.0088	0.0675	0.1070	0.1151	0.1111	0.1167	0.1207
40	0.0008	0.0095	0.0717	0.1103	0.1204	0.1169	0.1225	0.1260
41	0.0009	0.0104	0.0763	0.1142	0.1250	0.1234	0.1281	0.1304
42	0.0010	0.0114	0.0815	0.1177	0.1299	0.1298	0.1331	0.1354
43	0.0010	0.0128	0.0857	0.1203	0.1350	0.1372	0.1407	0.1422
44	0.0011	0.0142	0.0905	0.1215	0.1393	0.1448	0.1477	0.1492
45	0.0012	0.0159	0.0950	0.1218	0.1433	0.1524	0.1550	0.1565
46	0.0013	0.0187	0.1030	0.1280	0.1544	0.1634	0.1667	0.1688
47	0.0014	0.0217	0.1117	0.1379	0.1659	0.1758	0.1786	0.1810
48	0.0015	0.0238	0.1163	0.1436	0.1729	0.1850	0.1888	0.1920
49	0.0016	0.0258	0.1209	0.1528	0.1796	0.1938	0.2022	0.2058
50	0.0017	0.0279	0.1248	0.1578	0.1870	0.2029	0.2133	0.2199
51	0.0018	0.0299	0.1286	0.1624	0.1937	0.2120	0.2250	0.2337
52	0.0020	0.0318	0.1312	0.1660	0.2002	0.2213	0.2373	0.2495
53	0.0021	0.0358	0.1425	0.1812	0.2163	0.2396	0.2569	0.2694
54	0.0023	0.0403	0.1549	0.1973	0.2345	0.2595	0.2783	0.2917
55	0.0025	0.0453	0.1680	0.2154	0.2542	0.2813	0.3014	0.3166
56	0.0037	0.0469	0.1738	0.2263	0.2688	0.2990	0.3200	0.3340
57	0.0050	0.0484	0.1795	0.2376	0.2843	0.3170	0.3382	0.3519
58	0.0064	0.0492	0.1865	0.2473	0.3001	0.3284	0.3486	0.3630
59	0.0078	0.0495	0.1937	0.2566	0.3156	0.3393	0.3583	0.3735
60	0.0093	0.0500	0.2003	0.2652	0.3254	0.3501	0.3675	0.3838
61	0.0108	0.0501	0.2059	0.2731	0.3427	0.3723	0.3763	0.3938
62	0.0125	0.0499	0.2111	0.2806	0.3496	0.3796	0.3904	0.4030

63	0.0149	0.0522	0.2146	0.2879	0.3634	0.3963	0.4191	0.4322
64	0.0177	0.0545	0.2171	0.2987	0.3847	0.4315	0.4488	0.4842
65	0.0209	0.0568	0.2190	0.3239	0.4114	0.4614	0.5021	0.5168
66	0.0226	0.0623	0.2358	0.3554	0.4531	0.5315	0.5512	0.5838
67	0.0246	0.0683	0.2537	0.3900	0.5229	0.5833	0.6226	0.6411
68	0.0266	0.0739	0.2753	0.4234	0.5678	0.6333	0.6766	0.6981
69	0.0288	0.0801	0.2981	0.4585	0.6160	0.6880	0.7363	0.7608
70	0.0312	0.0866	0.3225	0.4966	0.6688	0.7483	0.8019	0.8300
71	0.0337	0.0937	0.3499	0.5285	0.7074	0.7944	0.8569	0.9129
72	0.0363	0.1012	0.3797	0.5630	0.7485	0.8442	0.9156	1.0036
73	0.0392	0.1093	0.4126	0.6003	0.7923	0.8968	0.9778	1.1023
74	0.0423	0.1183	0.4488	0.6405	0.8383	0.9519	1.0429	1.2087
75	0.0456	0.1282	0.4887	0.6834	0.8861	1.0089	1.1104	1.3218
76	0.0545	0.1520	0.5711	0.8056	1.0464	1.2013	1.3186	1.5497
77	0.0649	0.1799	0.6663	0.9459	1.2291	1.4209	1.5570	1.8141
78	0.0773	0.2124	0.7752	1.1060	1.4352	1.6706	1.8334	2.1199
79	0.0918	0.2499	0.8993	1.2869	1.6665	1.9584	2.1525	2.4716
80	0.1085	0.2932	1.0389	1.4905	1.9299	2.2877	2.5186	2.8742
81	0.1280	0.3423	1.1959	1.7236	2.2284	2.6626	2.9366	3.3335
82	0.1500	0.3983	1.3757	1.9885	2.5637	3.0870	3.4116	3.8514
83	0.1755	0.4627	1.5802	2.2881	2.9383	3.5646	3.9451	4.4291
84	0.2048	0.5367	1.8119	2.6250	3.3539	4.0956	4.5372	5.0714
85	0.2388	0.6214	2.0728	3.0016	3.8082	4.6773	5.1916	5.7836
86	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
87	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
88	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
89	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Preferred non-smoker

	Year							
Issue age	1	2	3	4	5	6	7	8
16	0.0007	0.0081	0.0520	0.0700	0.0708	0.0708	0.0717	0.0717
17	0.0008	0.0086	0.0540	0.0708	0.0708	0.0717	0.0717	0.0733
18	0.0008	0.0085	0.0524	0.0708	0.0717	0.0717	0.0733	0.0733
19	0.0008	0.0081	0.0494	0.0717	0.0717	0.0733	0.0733	0.0714
20	0.0007	0.0076	0.0455	0.0717	0.0733	0.0708	0.0689	0.0663
21	0.0006	0.0068	0.0412	0.0733	0.0733	0.0649	0.0638	0.0619
22	0.0005	0.0060	0.0365	0.0673	0.0685	0.0590	0.0587	0.0584
23	0.0005	0.0060	0.0362	0.0668	0.0672	0.0586	0.0591	0.0585
24	0.0005	0.0059	0.0354	0.0654	0.0667	0.0593	0.0593	0.0600
25	0.0005	0.0058	0.0352	0.0649	0.0672	0.0595	0.0602	0.0617
26	0.0005	0.0058	0.0359	0.0656	0.0662	0.0597	0.0609	0.0632
27	0.0005	0.0059	0.0370	0.0663	0.0672	0.0608	0.0627	0.0652
28	0.0006	0.0059	0.0379	0.0676	0.0686	0.0635	0.0657	0.0680
29	0.0006	0.0060	0.0399	0.0705	0.0724	0.0668	0.0688	0.0732
30	0.0006	0.0062	0.0433	0.0750	0.0763	0.0703	0.0744	0.0779
31	0.0006	0.0064	0.0464	0.0793	0.0808	0.0763	0.0797	0.0832
32	0.0007	0.0068	0.0507	0.0861	0.0876	0.0822	0.0854	0.0893

33	0.0007	0.0070	0.0545	0.0917	0.0936	0.0878	0.0921	0.0954
34	0.0007	0.0074	0.0590	0.0975	0.1001	0.0950	0.0989	0.1043
35	0.0007	0.0078	0.0643	0.1042	0.1080	0.1026	0.1089	0.1145
36	0.0008	0.0081	0.0663	0.1074	0.1130	0.1110	0.1176	0.1236
37	0.0008	0.0086	0.0691	0.1140	0.1206	0.1196	0.1267	0.1316
38	0.0008	0.0091	0.0717	0.1162	0.1243	0.1241	0.1311	0.1361
39	0.0008	0.0097	0.0749	0.1187	0.1277	0.1294	0.1360	0.1409
40	0.0009	0.0104	0.0789	0.1213	0.1324	0.1343	0.1406	0.1448
41	0.0010	0.0113	0.0830	0.1245	0.1361	0.1396	0.1449	0.1476
42	0.0010	0.0124	0.0879	0.1271	0.1402	0.1447	0.1485	0.1510
43	0.0011	0.0136	0.0915	0.1286	0.1443	0.1507	0.1546	0.1564
44	0.0012	0.0151	0.0959	0.1287	0.1476	0.1568	0.1600	0.1616
45	0.0013	0.0167	0.0997	0.1276	0.1502	0.1624	0.1652	0.1669
46	0.0014	0.0196	0.1081	0.1342	0.1619	0.1743	0.1778	0.1799
47	0.0015	0.0228	0.1172	0.1447	0.1740	0.1875	0.1906	0.1930
48	0.0016	0.0250	0.1221	0.1508	0.1814	0.1974	0.2013	0.2049
49	0.0017	0.0271	0.1268	0.1603	0.1884	0.2068	0.2158	0.2196
50	0.0018	0.0293	0.1310	0.1657	0.1963	0.2167	0.2276	0.2348
51	0.0019	0.0314	0.1350	0.1705	0.2032	0.2263	0.2402	0.2496
52	0.0021	0.0334	0.1378	0.1744	0.2102	0.2363	0.2534	0.2665
53	0.0023	0.0376	0.1496	0.1902	0.2272	0.2559	0.2744	0.2878
54	0.0024	0.0423	0.1627	0.2072	0.2463	0.2773	0.2973	0.3117
55	0.0026	0.0476	0.1765	0.2263	0.2670	0.3006	0.3221	0.3384
56	0.0039	0.0492	0.1826	0.2377	0.2824	0.3197	0.3419	0.3570
57	0.0053	0.0509	0.1885	0.2496	0.2987	0.3389	0.3616	0.3762
58	0.0067	0.0516	0.1960	0.2599	0.3152	0.3510	0.3727	0.3881
59	0.0082	0.0521	0.2035	0.2697	0.3316	0.3629	0.3832	0.3993
60	0.0098	0.0525	0.2105	0.2787	0.3420	0.3743	0.3929	0.4104
61	0.0114	0.0527	0.2164	0.2870	0.3602	0.3981	0.4024	0.4211
62	0.0131	0.0525	0.2218	0.2949	0.3674	0.4059	0.4176	0.4309
63	0.0157	0.0549	0.2255	0.3025	0.3818	0.4238	0.4482	0.4623
64	0.0186	0.0573	0.2280	0.3139	0.4042	0.4614	0.4800	0.5178
65	0.0219	0.0598	0.2301	0.3402	0.4322	0.4935	0.5370	0.5528
66	0.0237	0.0654	0.2476	0.3733	0.4760	0.5683	0.5895	0.6243
67	0.0259	0.0716	0.2664	0.4095	0.5490	0.6237	0.6656	0.6854
68	0.0279	0.0776	0.2890	0.4445	0.5960	0.6770	0.7232	0.7463
69	0.0302	0.0841	0.3129	0.4813	0.6466	0.7355	0.7871	0.8132
70	0.0327	0.0910	0.3385	0.5212	0.7020	0.7998	0.8571	0.8871
71	0.0353	0.0983	0.3672	0.5547	0.7426	0.8490	0.9157	0.9754
72	0.0381	0.1062	0.3985	0.5910	0.7856	0.9019	0.9782	1.0722
73	0.0411	0.1148	0.4330	0.6301	0.8317	0.9579	1.0444	1.1773
74	0.0444	0.1242	0.4710	0.6723	0.8801	1.0164	1.1137	1.2906
75	0.0479	0.1346	0.5128	0.7173	0.9302	1.0770	1.1852	1.4112
76	0.0572	0.1595	0.5995	0.8456	1.0986	1.2827	1.4077	1.6547
77	0.0682	0.1890	0.6995	0.9931	1.2906	1.5175	1.6626	1.9376
78	0.0812	0.2230	0.8139	1.1614	1.5071	1.7846	1.9583	2.2645
79	0.0963	0.2626	0.9444	1.3516	1.7505	2.0922	2.2997	2.6408
80	0.1140	0.3080	1.0912	1.5656	2.0276	2.4446	2.6915	3.0718
81	0.1344	0.3597	1.2565	1.8106	2.3415	2.8460	3.1390	3.5635
82	0.1577	0.4184	1.4456	2.0894	2.6944	3.3005	3.6477	4.1181
83	0.1844	0.4863	1.6610	2.4047	3.0889	3.8121	4.2194	4.7370

84	0.2153	0.5642	1.9048	2.7593	3.5265	4.3809	4.8539	5.4254
85	0.2514	0.6534	2.1795	3.1558	4.0051	5.0050	5.5555	6.1892
86	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
87	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
88	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
89	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Standard non-smoker

	Year							
Issue age	1	2	3	4	5	6	7	8
16	0.0009	0.0107	0.0683	0.0700	0.0708	0.0708	0.0717	0.0717
17	0.0011	0.0114	0.0700	0.0708	0.0708	0.0717	0.0717	0.0733
18	0.0011	0.0112	0.0692	0.0708	0.0717	0.0717	0.0733	0.0733
19	0.0011	0.0107	0.0653	0.0717	0.0717	0.0733	0.0733	0.0767
20	0.0010	0.0100	0.0601	0.0717	0.0733	0.0733	0.0767	0.0808
21	0.0009	0.0090	0.0544	0.0733	0.0733	0.0767	0.0808	0.0800
22	0.0007	0.0079	0.0481	0.0733	0.0767	0.0808	0.0800	0.0792
23	0.0007	0.0079	0.0477	0.0767	0.0808	0.0800	0.0792	0.0783
24	0.0007	0.0078	0.0468	0.0808	0.0800	0.0792	0.0783	0.0783
25	0.0007	0.0076	0.0464	0.0800	0.0792	0.0783	0.0783	0.0792
26	0.0007	0.0077	0.0473	0.0792	0.0783	0.0783	0.0792	0.0817
27	0.0007	0.0077	0.0487	0.0783	0.0783	0.0792	0.0817	0.0842
28	0.0007	0.0077	0.0501	0.0783	0.0792	0.0817	0.0842	0.0875
29	0.0008	0.0079	0.0526	0.0792	0.0817	0.0842	0.0875	0.0925
30	0.0008	0.0082	0.0572	0.0817	0.0842	0.0875	0.0925	0.0975
31	0.0008	0.0085	0.0612	0.0842	0.0875	0.0925	0.0975	0.1042
32	0.0008	0.0090	0.0670	0.0875	0.0925	0.0975	0.1042	0.1100
33	0.0009	0.0094	0.0720	0.0925	0.0975	0.1042	0.1100	0.1175
34	0.0009	0.0097	0.0781	0.0975	0.1042	0.1100	0.1175	0.1267
35	0.0010	0.0103	0.0850	0.1042	0.1100	0.1175	0.1267	0.1375
36	0.0010	0.0107	0.0881	0.1100	0.1175	0.1267	0.1375	0.1509
37	0.0010	0.0114	0.0923	0.1175	0.1267	0.1375	0.1509	0.1659
38	0.0011	0.0121	0.0964	0.1267	0.1375	0.1509	0.1659	0.1824
39	0.0011	0.0131	0.1012	0.1375	0.1509	0.1659	0.1832	0.1898
40	0.0012	0.0142	0.1070	0.1509	0.1659	0.1818	0.1904	0.1961
41	0.0013	0.0154	0.1134	0.1659	0.1842	0.1902	0.1974	0.2009
42	0.0014	0.0169	0.1206	0.1742	0.1920	0.1981	0.2031	0.2067
43	0.0015	0.0188	0.1263	0.1772	0.1989	0.2074	0.2128	0.2151
44	0.0016	0.0208	0.1330	0.1785	0.2045	0.2171	0.2214	0.2236
45	0.0017	0.0232	0.1391	0.1781	0.2094	0.2263	0.2301	0.2323
46	0.0019	0.0273	0.1493	0.1857	0.2197	0.2349	0.2396	0.2424
47	0.0021	0.0317	0.1602	0.1984	0.2296	0.2445	0.2483	0.2514
48	0.0022	0.0348	0.1650	0.2049	0.2326	0.2486	0.2535	0.2579
49	0.0024	0.0378	0.1697	0.2160	0.2347	0.2516	0.2623	0.2670
50	0.0025	0.0408	0.1733	0.2211	0.2373	0.2543	0.2671	0.2753
51	0.0027	0.0436	0.1766	0.2256	0.2384	0.2562	0.2718	0.2823
52	0.0028	0.0464	0.1783	0.2284	0.2390	0.2577	0.2763	0.2906
53	0.0031	0.0523	0.1915	0.2471	0.2503	0.2689	0.2882	0.3023
54	0.0033	0.0588	0.2059	0.2667	0.2629	0.2803	0.3006	0.3151

55	0.0036	0.0663	0.2210	0.2885	0.2759	0.2923	0.3132	0.3289
56	0.0054	0.0685	0.2276	0.3024	0.2912	0.3098	0.3314	0.3461
57	0.0074	0.0709	0.2340	0.3166	0.3075	0.3273	0.3493	0.3633
58	0.0093	0.0719	0.2419	0.3285	0.3238	0.3379	0.3587	0.3733
59	0.0115	0.0726	0.2498	0.3396	0.3398	0.3478	0.3672	0.3825
60	0.0136	0.0731	0.2566	0.3495	0.3494	0.3572	0.3748	0.3915
61	0.0159	0.0734	0.2621	0.3584	0.3670	0.3782	0.3820	0.3998
62	0.0182	0.0730	0.2664	0.3665	0.3731	0.3837	0.3946	0.4072
63	0.0218	0.0766	0.2684	0.3741	0.3867	0.3985	0.4215	0.4347
64	0.0260	0.0800	0.2687	0.3859	0.4080	0.4318	0.4491	0.4845
65	0.0306	0.0834	0.2678	0.4160	0.4347	0.4591	0.4997	0.5141
66	0.0331	0.0914	0.2884	0.4567	0.4790	0.5293	0.5489	0.5812
67	0.0361	0.1002	0.3105	0.5013	0.5530	0.5813	0.6202	0.6385
68	0.0390	0.1086	0.3369	0.5442	0.6005	0.6310	0.6740	0.6952
69	0.0423	0.1177	0.3649	0.5895	0.6515	0.6856	0.7335	0.7576
70	0.0457	0.1273	0.3948	0.6384	0.7075	0.7455	0.7989	0.8264
71	0.0494	0.1375	0.4283	0.6793	0.7480	0.7911	0.8531	0.9085
72	0.0533	0.1486	0.4646	0.7235	0.7912	0.8401	0.9109	0.9983
73	0.0575	0.1606	0.5049	0.7712	0.8373	0.8918	0.9721	1.0959
74	0.0620	0.1738	0.5491	0.8227	0.8856	0.9459	1.0361	1.2012
75	0.0670	0.1882	0.5978	0.8776	0.9358	1.0019	1.1024	1.3131
76	0.0800	0.2232	0.6989	1.0347	1.1053	1.1935	1.3097	1.5398
77	0.0954	0.2643	0.8155	1.2153	1.2987	1.4123	1.5471	1.8032
78	0.1136	0.3121	0.9490	1.4216	1.5168	1.6612	1.8226	2.1077
79	0.1347	0.3673	1.1011	1.6547	1.7618	1.9479	2.1405	2.4582
80	0.1595	0.4310	1.2724	1.9170	2.0411	2.2766	2.5058	2.8597
81	0.1880	0.5034	1.4654	2.2175	2.3574	2.6510	2.9229	3.3177
82	0.2208	0.5859	1.6861	2.5594	2.7134	3.0747	3.3971	3.8346
83	0.2583	0.6810	1.9376	2.9462	3.1111	3.5520	3.9302	4.4111
84	0.3016	0.7902	2.2225	3.3815	3.5526	4.0829	4.5218	5.0526
85	0.3519	0.9151	2.5434	3.8684	4.0358	4.6650	5.1759	5.7641
86	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
87	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
88	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
89	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Preferred Smoker

	Year							
Issue age	1	2	3	4	5	6	7	8
16	0.0010	0.0060	0.0516	0.0900	0.0942	0.0992	0.1042	0.1083
17	0.0012	0.0067	0.0557	0.0942	0.0992	0.1013	0.1083	0.1150
18	0.0012	0.0068	0.0559	0.0992	0.1042	0.0994	0.1150	0.1177
19	0.0012	0.0067	0.0545	0.1042	0.1083	0.0970	0.1180	0.1127
20	0.0012	0.0065	0.0520	0.1042	0.1047	0.0924	0.1124	0.1081
21	0.0012	0.0060	0.0486	0.0977	0.0980	0.0874	0.1074	0.1042
22	0.0011	0.0055	0.0443	0.0891	0.0908	0.0819	0.1018	0.1011
23	0.0011	0.0057	0.0453	0.0911	0.0918	0.0838	0.1055	0.1045
24	0.0011	0.0057	0.0456	0.0919	0.0937	0.0871	0.1090	0.1102
25	0.0012	0.0057	0.0466	0.0938	0.0971	0.0899	0.1137	0.1163

26	0.0012	0.0058	0.0481	0.0951	0.0959	0.0901	0.1126	0.1165
27	0.0012	0.0059	0.0501	0.0964	0.0977	0.0915	0.1133	0.1176
28	0.0012	0.0059	0.0520	0.0984	0.0998	0.0954	0.1159	0.1200
29	0.0012	0.0061	0.0552	0.1032	0.1057	0.1002	0.1188	0.1260
30	0.0012	0.0063	0.0606	0.1101	0.1120	0.1055	0.1254	0.1313
31	0.0013	0.0065	0.0655	0.1168	0.1188	0.1143	0.1313	0.1369
32	0.0013	0.0069	0.0723	0.1272	0.1292	0.1230	0.1375	0.1434
33	0.0013	0.0072	0.0784	0.1360	0.1385	0.1315	0.1444	0.1496
34	0.0014	0.0075	0.0858	0.1462	0.1487	0.1420	0.1516	0.1598
35	0.0014	0.0080	0.0942	0.1588	0.1611	0.1534	0.1628	0.1711
36	0.0015	0.0084	0.0972	0.1615	0.1703	0.1705	0.1805	0.1898
37	0.0015	0.0090	0.1012	0.1724	0.1838	0.1890	0.2000	0.2078
38	0.0016	0.0097	0.1050	0.1768	0.1913	0.2016	0.2129	0.2209
39	0.0017	0.0104	0.1093	0.1817	0.1986	0.2165	0.2273	0.2353
40	0.0019	0.0114	0.1147	0.1866	0.2081	0.2312	0.2422	0.2493
41	0.0020	0.0125	0.1201	0.1921	0.2163	0.2482	0.2575	0.2622
42	0.0022	0.0138	0.1263	0.1967	0.2251	0.2655	0.2723	0.2769
43	0.0024	0.0155	0.1305	0.1994	0.2342	0.2858	0.2932	0.2963
44	0.0027	0.0172	0.1353	0.1997	0.2420	0.3078	0.3140	0.3170
45	0.0029	0.0193	0.1388	0.1975	0.2489	0.3306	0.3361	0.3395
46	0.0032	0.0216	0.1503	0.2074	0.2682	0.3492	0.3561	0.3602
47	0.0034	0.0240	0.1628	0.2233	0.2877	0.3698	0.3755	0.3803
48	0.0037	0.0251	0.1692	0.2323	0.2994	0.3829	0.3903	0.3971
49	0.0039	0.0261	0.1756	0.2468	0.3107	0.3945	0.4112	0.4185
50	0.0042	0.0269	0.1810	0.2546	0.3232	0.4063	0.4267	0.4396
51	0.0045	0.0277	0.1863	0.2617	0.3340	0.4171	0.4425	0.4595
52	0.0047	0.0284	0.1897	0.2670	0.3449	0.4278	0.4585	0.4825
53	0.0051	0.0308	0.2059	0.2910	0.3721	0.4554	0.4880	0.5120
54	0.0055	0.0334	0.2236	0.3165	0.4030	0.4847	0.5196	0.5448
55	0.0059	0.0364	0.2424	0.3453	0.4365	0.5162	0.5531	0.5806
56	0.0088	0.0385	0.2501	0.3623	0.4609	0.5387	0.5762	0.6014
57	0.0119	0.0409	0.2576	0.3800	0.4869	0.5600	0.5974	0.6213
58	0.0149	0.0424	0.2669	0.3950	0.5131	0.5681	0.6029	0.6275
59	0.0181	0.0440	0.2765	0.4093	0.5389	0.5742	0.6061	0.6315
60	0.0212	0.0455	0.2853	0.4226	0.5552	0.5788	0.6072	0.6341
61	0.0244	0.0469	0.2928	0.4348	0.5838	0.6010	0.6068	0.6349
62	0.0276	0.0482	0.2996	0.4466	0.5951	0.5974	0.6140	0.6332
63	0.0327	0.0520	0.3042	0.4583	0.6184	0.6068	0.6416	0.6615
64	0.0382	0.0560	0.3075	0.4757	0.6544	0.6424	0.6681	0.7207
65	0.0443	0.0604	0.3104	0.5165	0.6996	0.6666	0.7255	0.7464
66	0.0480	0.0662	0.3340	0.5669	0.7708	0.7681	0.7964	0.8434
67	0.0522	0.0725	0.3596	0.6220	0.8898	0.8432	0.8996	0.9260
68	0.0565	0.0786	0.3900	0.6750	0.9658	0.9149	0.9771	1.0078
69	0.0611	0.0851	0.4222	0.7308	1.0474	0.9935	1.0629	1.0977
70	0.0661	0.0920	0.4566	0.7911	1.1368	1.0800	1.1571	1.1968
71	0.0714	0.0993	0.4950	0.8412	1.2011	1.1452	1.2347	1.3147
72	0.0770	0.1072	0.5367	0.8953	1.2692	1.2151	1.3174	1.4436
73	0.0830	0.1158	0.5826	0.9533	1.3416	1.2887	1.4045	1.5832
74	0.0894	0.1252	0.6330	1.0159	1.4175	1.3654	1.4954	1.7335
75	0.0965	0.1354	0.6885	1.0824	1.4956	1.4443	1.5889	1.8930
76	0.1152	0.1607	0.8045	1.2757	1.7659	1.7198	1.8867	2.2187

77	0.1373	0.1901	0.9382	1.4978	2.0743	2.0343	2.2278	2.5969
78	0.1632	0.2244	1.0912	1.7512	2.4217	2.3917	2.6233	3.0339
79	0.1936	0.2640	1.2655	2.0373	2.8119	2.8034	3.0797	3.5365
80	0.2290	0.3094	1.4615	2.3593	3.2566	3.2750	3.6035	4.1121
81	0.2698	0.3613	1.6821	2.7278	3.7597	3.8117	4.2015	4.7683
82	0.3165	0.4201	1.9343	3.1467	4.3258	4.4193	4.8809	5.5084
83	0.3699	0.4879	2.2213	3.6206	4.9580	5.1030	5.6441	6.3335
84	0.4320	0.5657	2.5463	4.1534	5.6597	5.8629	6.4905	7.2508
85	0.5034	0.6548	2.9120	4.7493	6.4269	6.6957	7.4260	8.2675
86	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
87	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
88	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
89	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Standard Smoker

	Year							
Issue Age	1	2	3	4	5	6	7	8
16	0.0013	0.0076	0.0484	0.0845	0.0863	0.0792	0.0787	0.0775
17	0.0015	0.0080	0.0505	0.0860	0.0870	0.0783	0.0772	0.0758
18	0.0016	0.0084	0.0516	0.0869	0.0862	0.0773	0.0759	0.0739
19	0.0017	0.0086	0.0522	0.0861	0.0851	0.0760	0.0740	0.0722
20	0.0017	0.0086	0.0515	0.0847	0.0836	0.0738	0.0723	0.0719
21	0.0017	0.0086	0.0506	0.0832	0.0811	0.0722	0.0719	0.0714
22	0.0016	0.0083	0.0496	0.0808	0.0793	0.0718	0.0715	0.0724
23	0.0017	0.0082	0.0484	0.0793	0.0790	0.0716	0.0728	0.0740
24	0.0016	0.0080	0.0475	0.0789	0.0788	0.0731	0.0743	0.0773
25	0.0016	0.0079	0.0473	0.0788	0.0802	0.0747	0.0777	0.0808
26	0.0015	0.0079	0.0494	0.0839	0.0852	0.0808	0.0840	0.0882
27	0.0015	0.0078	0.0510	0.0884	0.0921	0.0872	0.0916	0.0964
28	0.0015	0.0079	0.0537	0.0952	0.0987	0.0951	0.1001	0.1054
29	0.0016	0.0080	0.0574	0.1022	0.1075	0.1039	0.1093	0.1174
30	0.0016	0.0083	0.0614	0.1111	0.1178	0.1134	0.1218	0.1319
31	0.0017	0.0087	0.0665	0.1217	0.1288	0.1258	0.1363	0.1481
32	0.0018	0.0092	0.0725	0.1329	0.1422	0.1407	0.1529	0.1640
33	0.0019	0.0097	0.0789	0.1467	0.1588	0.1577	0.1721	0.1804
34	0.0020	0.0103	0.0866	0.1637	0.1779	0.1774	0.1927	0.2033
35	0.0021	0.0110	0.0958	0.1831	0.1994	0.1996	0.2184	0.2295
36	0.0022	0.0119	0.0985	0.1880	0.2088	0.2196	0.2397	0.2553
37	0.0023	0.0129	0.1013	0.1929	0.2191	0.2402	0.2629	0.2805
38	0.0024	0.0141	0.1052	0.1995	0.2291	0.2641	0.2873	0.2991
39	0.0026	0.0154	0.1092	0.2038	0.2394	0.2887	0.3085	0.3195
40	0.0028	0.0166	0.1125	0.2071	0.2482	0.3144	0.3297	0.3394
41	0.0030	0.0181	0.1153	0.2080	0.2573	0.3379	0.3516	0.3582
42	0.0032	0.0197	0.1171	0.2079	0.2636	0.3626	0.3729	0.3792
43	0.0035	0.0219	0.1182	0.2044	0.2683	0.3931	0.4032	0.4075
44	0.0038	0.0241	0.1178	0.1988	0.2710	0.4252	0.4335	0.4377
45	0.0040	0.0266	0.1163	0.1893	0.2729	0.4587	0.4660	0.4703
46	0.0044	0.0288	0.1258	0.2045	0.2948	0.4981	0.5077	0.5206
47	0.0047	0.0311	0.1364	0.2207	0.3135	0.5408	0.5485	0.5718

48	0.0050	0.0337	0.1473	0.2393	0.3254	0.5716	0.5822	0.6196
49	0.0054	0.0352	0.1578	0.2498	0.3356	0.5996	0.6248	0.6764
50	0.0056	0.0360	0.1614	0.2555	0.3462	0.6270	0.6581	0.7344
51	0.0059	0.0367	0.1646	0.2604	0.3548	0.6517	0.6912	0.7924
52	0.0062	0.0373	0.1662	0.2634	0.3632	0.6750	0.7235	0.8568
53	0.0067	0.0401	0.1789	0.2846	0.3885	0.7239	0.7758	0.9349
54	0.0071	0.0431	0.1927	0.3070	0.4170	0.7743	0.8300	1.0214
55	0.0076	0.0466	0.2071	0.3318	0.4475	0.8266	0.8854	1.1157
56	0.0112	0.0493	0.2097	0.3566	0.4814	0.8552	0.9148	1.1536
57	0.0152	0.0523	0.2116	0.3834	0.5183	0.8811	0.9399	1.1901
58	0.0191	0.0542	0.2144	0.4085	0.5569	0.8851	0.9393	1.1999
59	0.0230	0.0560	0.2167	0.4343	0.5965	0.8851	0.9342	1.2051
60	0.0269	0.0578	0.2175	0.4602	0.6269	0.8820	0.9250	1.2078
61	0.0310	0.0595	0.2166	0.4864	0.6728	0.9043	0.9129	1.2066
62	0.0349	0.0608	0.2142	0.5135	0.7004	0.8868	0.9112	1.2009
63	0.0412	0.0656	0.2094	0.5423	0.7435	0.8872	0.9382	1.2521
64	0.0481	0.0706	0.2028	0.5798	0.8040	0.9243	0.9612	1.3613
65	0.0557	0.0759	0.1949	0.6487	0.8788	0.9417	1.0248	1.4065
66	0.0602	0.0829	0.2091	0.7100	0.9653	1.0820	1.1218	1.5844
67	0.0652	0.0906	0.2244	0.7768	1.1110	1.1841	1.2632	1.7343
68	0.0703	0.0978	0.2427	0.8403	1.2021	1.2806	1.3676	1.8811
69	0.0758	0.1056	0.2618	0.9066	1.2994	1.3860	1.4827	2.0420
70	0.0817	0.1138	0.2822	0.9783	1.4056	1.5014	1.6083	2.2186
71	0.0880	0.1224	0.3048	1.0362	1.4792	1.5857	1.7093	2.4276
72	0.0944	0.1316	0.3292	1.0985	1.5569	1.6754	1.8161	2.6546
73	0.1014	0.1416	0.3559	1.1647	1.6387	1.7689	1.9274	2.8991
74	0.1088	0.1524	0.3850	1.2358	1.7233	1.8652	2.0423	3.1602
75	0.1169	0.1641	0.4168	1.3104	1.8094	1.9628	2.1590	3.4349
76	0.1394	0.1946	0.4870	1.5445	2.1365	2.3377	2.5641	4.0264
77	0.1663	0.2303	0.5678	1.8133	2.5095	2.7654	3.0278	4.7135
78	0.1976	0.2717	0.6603	2.1201	2.9300	3.2520	3.5659	5.5081
79	0.2345	0.3196	0.7655	2.4664	3.4019	3.8122	4.1870	6.4228
80	0.2771	0.3747	0.8839	2.8560	3.9400	4.4542	4.8999	7.4708
81	0.3265	0.4373	1.0170	3.3021	4.5492	5.1852	5.7141	8.6667
82	0.3829	0.5083	1.1691	3.8094	5.2343	6.0130	6.6396	10.0165
83	0.4474	0.5904	1.3423	4.3832	5.9999	6.9448	7.6792	11.5230
84	0.5223	0.6846	1.5382	5.0283	6.8496	7.9807	8.8331	13.1993
85	0.6085	0.7922	1.7586	5.7497	7.7789	9.1168	10.1085	15.0602
86	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
87	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
88	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
89	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

9	10	11	12	13	14	15	16	17
0.0696	0.0676	0.0300	0.0293	0.0279	0.0272	0.0265	0.0266	0.0246
0.0670	0.0641	0.0284	0.0279	0.0271	0.0266	0.0265	0.0266	0.0250
0.0631	0.0608	0.0273	0.0271	0.0263	0.0262	0.0265	0.0271	0.0257
0.0588	0.0574	0.0267	0.0261	0.0258	0.0260	0.0268	0.0278	0.0267
0.0553	0.0554	0.0259	0.0257	0.0257	0.0263	0.0273	0.0289	0.0281
0.0525	0.0527	0.0254	0.0254	0.0260	0.0269	0.0285	0.0303	0.0297
0.0498	0.0513	0.0252	0.0255	0.0263	0.0278	0.0297	0.0322	0.0317
0.0506	0.0528	0.0260	0.0266	0.0277	0.0296	0.0316	0.0344	0.0342
0.0525	0.0550	0.0271	0.0278	0.0293	0.0317	0.0340	0.0370	0.0371
0.0543	0.0573	0.0284	0.0297	0.0315	0.0341	0.0367	0.0401	0.0407
0.0555	0.0590	0.0291	0.0305	0.0325	0.0352	0.0378	0.0418	0.0427
0.0565	0.0610	0.0300	0.0315	0.0338	0.0368	0.0393	0.0437	0.0448
0.0601	0.0637	0.0313	0.0331	0.0354	0.0384	0.0413	0.0456	0.0471
0.0637	0.0672	0.0329	0.0351	0.0374	0.0407	0.0433	0.0477	0.0494
0.0675	0.0709	0.0350	0.0372	0.0404	0.0429	0.0450	0.0497	0.0517
0.0717	0.0755	0.0372	0.0403	0.0426	0.0446	0.0467	0.0517	0.0538
0.0758	0.0803	0.0404	0.0426	0.0445	0.0464	0.0481	0.0534	0.0555
0.0822	0.0868	0.0424	0.0443	0.0463	0.0480	0.0493	0.0547	0.0569
0.0893	0.0931	0.0445	0.0465	0.0477	0.0491	0.0500	0.0555	0.0578
0.0966	0.0987	0.0470	0.0480	0.0490	0.0498	0.0500	0.0557	0.0582
0.1056	0.1089	0.0528	0.0539	0.0552	0.0559	0.0564	0.0632	0.0660
0.1162	0.1179	0.0589	0.0604	0.0620	0.0633	0.0633	0.0718	0.0748
0.1226	0.1253	0.0652	0.0672	0.0692	0.0709	0.0711	0.0814	0.0847
0.1297	0.1321	0.0719	0.0744	0.0772	0.0786	0.0796	0.0921	0.0957
0.1361	0.1387	0.0790	0.0823	0.0860	0.0889	0.0891	0.1041	0.1082
0.1421	0.1453	0.0865	0.0909	0.0956	0.0980	0.0994	0.1177	0.1221
0.1478	0.1515	0.0948	0.1004	0.1061	0.1104	0.1111	0.1329	0.1381
0.1568	0.1603	0.1045	0.1103	0.1166	0.1219	0.1226	0.1503	0.1563
0.1664	0.1695	0.1149	0.1211	0.1280	0.1339	0.1355	0.1700	0.1768
0.1775	0.1788	0.1261	0.1329	0.1406	0.1472	0.1498	0.1925	0.2002
0.1891	0.1902	0.1449	0.1528	0.1619	0.1698	0.1741	0.2256	0.2349
0.2010	0.2023	0.1657	0.1751	0.1858	0.1951	0.2015	0.2632	0.2737
0.2112	0.2122	0.1923	0.2037	0.2148	0.2244	0.2298	0.3047	0.3174
0.2236	0.2265	0.2227	0.2363	0.2479	0.2556	0.2602	0.3513	0.3663
0.2383	0.2419	0.2574	0.2737	0.2847	0.2910	0.2936	0.4036	0.4217
0.2542	0.2583	0.2968	0.3159	0.3253	0.3283	0.3313	0.4622	0.4841
0.2702	0.2763	0.3412	0.3626	0.3705	0.3724	0.3743	0.5282	0.5546
0.2877	0.2949	0.3870	0.4136	0.4167	0.4203	0.4330	0.6023	0.6335
0.3069	0.3140	0.4378	0.4656	0.4669	0.4880	0.5068	0.6853	0.7221
0.3254	0.3342	0.4938	0.5169	0.5434	0.5708	0.5924	0.7777	0.8202
0.3433	0.3543	0.5608	0.6037	0.6346	0.6671	0.6922	0.8844	0.9325
0.3615	0.3755	0.6360	0.6956	0.7396	0.7692	0.8059	1.0024	1.0583
0.3725	0.3868	0.6981	0.7598	0.8088	0.8425	0.8894	1.1342	1.2002
0.3828	0.3977	0.7645	0.8274	0.8807	0.9186	0.9793	1.2826	1.3613
0.3931	0.4082	0.8346	0.8969	0.9544	0.9987	1.0766	1.6859	1.7949
0.4023	0.4176	0.9074	0.9682	1.0312	1.0838	1.1827	1.8471	1.9719
0.4108	0.4258	0.9829	1.0412	1.1117	1.1743	1.2982	2.0259	2.1669

0.4610	0.4637	1.1219	1.1791	1.2608	1.3432	1.4586	2.2226	2.3799
0.4932	0.5110	1.2801	1.3748	1.4294	1.5357	1.6373	2.4368	2.6107
0.5422	0.5472	1.4991	1.5132	1.6204	1.7537	1.8341	2.6688	2.8592
0.5961	0.6101	1.5855	1.6599	1.7787	1.9398	2.0015	2.9306	3.1325
0.6563	0.6713	1.7398	1.8203	1.9511	2.1422	2.1597	3.2093	3.4242
0.7057	0.7132	1.8948	1.9905	2.1368	2.3183	2.3633	3.5065	3.7441
0.7700	0.7789	2.0699	2.1773	2.3363	2.5320	2.5797	3.8326	4.0930
0.8406	0.8508	2.2607	2.3773	2.5475	2.7588	2.8174	4.1878	4.4708
0.9611	0.9730	2.6268	2.7755	2.9725	3.2027	3.2949	4.5724	4.8778
1.0944	1.1151	3.0324	3.2187	3.4542	3.7041	3.8340	4.9866	5.3143
1.2417	1.2714	3.4808	3.7195	3.9976	4.2671	4.4401	5.4304	5.7749
1.4028	1.4430	3.9853	4.2823	4.6069	4.8964	5.1176	5.8985	6.2534
1.5787	1.6350	4.5495	4.9113	5.2870	5.5962	5.8663	6.5156	6.8883
1.8268	1.9013	5.2739	5.6758	6.1026	6.4295	6.7057	7.3863	7.7864
2.1129	2.2088	6.1064	6.5500	7.0263	7.3614	7.6412	8.3496	8.7784
2.4406	2.5623	7.0593	7.5391	8.0613	8.4018	8.6825	9.4142	9.8731
2.8152	2.9676	8.1398	8.6473	9.2197	9.5620	9.8399	10.5890	11.0802
3.2412	3.4274	9.3525	9.8870	10.5143	10.8541	11.1254	11.8843	12.4097
3.7211	3.9441	10.7109	11.2717	11.9590	12.2915	12.5515	13.3116	13.8730
4.2552	4.5231	12.2312	12.8166	13.5701	13.8891	14.1324	14.8827	15.4823
4.8491	5.1712	13.9298	14.5385	15.3645	15.6631	15.8832	16.6109	17.2508
5.5077	5.8953	15.8256	16.4552	17.3614	17.6316	17.8210	18.5106	22.3515
6.2374	6.7031	17.9399	18.5877	19.5821	19.8141	19.9646	24.3659	28.3499
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

9	10	11	12	13	14	15	16	17
0.0733	0.0733	0.0425	0.0414	0.0394	0.0385	0.0375	0.0376	0.0347
0.0733	0.0767	0.0402	0.0395	0.0382	0.0376	0.0375	0.0377	0.0354
0.0756	0.0729	0.0386	0.0383	0.0371	0.0370	0.0375	0.0382	0.0363
0.0704	0.0688	0.0377	0.0368	0.0365	0.0367	0.0379	0.0392	0.0376
0.0663	0.0663	0.0365	0.0362	0.0362	0.0371	0.0386	0.0407	0.0396
0.0629	0.0631	0.0358	0.0358	0.0366	0.0379	0.0401	0.0428	0.0419
0.0596	0.0614	0.0355	0.0360	0.0371	0.0392	0.0419	0.0453	0.0448
0.0605	0.0630	0.0366	0.0374	0.0390	0.0417	0.0445	0.0484	0.0482
0.0627	0.0658	0.0381	0.0391	0.0412	0.0446	0.0478	0.0521	0.0522
0.0649	0.0684	0.0398	0.0418	0.0443	0.0480	0.0515	0.0565	0.0572
0.0665	0.0706	0.0410	0.0429	0.0458	0.0496	0.0533	0.0589	0.0602
0.0678	0.0733	0.0422	0.0444	0.0477	0.0520	0.0556	0.0618	0.0634
0.0726	0.0768	0.0442	0.0468	0.0499	0.0543	0.0584	0.0647	0.0668
0.0770	0.0812	0.0466	0.0497	0.0530	0.0577	0.0615	0.0678	0.0702
0.0818	0.0861	0.0497	0.0529	0.0574	0.0609	0.0640	0.0709	0.0736
0.0872	0.0919	0.0529	0.0573	0.0606	0.0635	0.0666	0.0739	0.0769
0.0926	0.0981	0.0576	0.0608	0.0635	0.0663	0.0688	0.0767	0.0795

0.1007	0.1063	0.0606	0.0634	0.0663	0.0687	0.0706	0.0786	0.0818
0.1097	0.1147	0.0638	0.0667	0.0685	0.0706	0.0718	0.0800	0.0833
0.1192	0.1221	0.0677	0.0691	0.0706	0.0718	0.0721	0.0805	0.0841
0.1309	0.1352	0.0738	0.0753	0.0772	0.0782	0.0788	0.0886	0.0925
0.1449	0.1471	0.0799	0.0819	0.0841	0.0857	0.0858	0.0975	0.1016
0.1536	0.1570	0.0856	0.0883	0.0911	0.0925	0.0934	0.1071	0.1115
0.1632	0.1663	0.0917	0.0950	0.0985	0.1003	0.1015	0.1176	0.1222
0.1722	0.1757	0.0979	0.1019	0.1065	0.1087	0.1102	0.1288	0.1340
0.1807	0.1849	0.1039	0.1091	0.1148	0.1177	0.1195	0.1413	0.1468
0.1891	0.1939	0.1105	0.1170	0.1238	0.1287	0.1295	0.1549	0.1610
0.2018	0.2062	0.1182	0.1248	0.1319	0.1380	0.1387	0.1701	0.1770
0.2156	0.2195	0.1261	0.1330	0.1406	0.1471	0.1488	0.1868	0.1942
0.2312	0.2330	0.1344	0.1417	0.1498	0.1569	0.1598	0.2053	0.2135
0.2425	0.2438	0.1550	0.1634	0.1732	0.1815	0.1861	0.2413	0.2513
0.2534	0.2551	0.1777	0.1879	0.1993	0.2092	0.2161	0.2821	0.2934
0.2617	0.2628	0.2068	0.2190	0.2308	0.2413	0.2469	0.3274	0.3409
0.2719	0.2754	0.2399	0.2546	0.2670	0.2753	0.2802	0.3781	0.3942
0.2843	0.2886	0.2778	0.2953	0.3070	0.3139	0.3167	0.4349	0.4544
0.2973	0.3021	0.3207	0.3412	0.3513	0.3546	0.3578	0.4988	0.5224
0.3095	0.3164	0.3690	0.3920	0.4004	0.4026	0.4049	0.5706	0.5991
0.3223	0.3305	0.4189	0.4476	0.4508	0.4549	0.4687	0.6514	0.6850
0.3360	0.3438	0.4743	0.5043	0.5057	0.5306	0.5488	0.7417	0.7813
0.3478	0.3572	0.5354	0.5603	0.5889	0.6188	0.6419	0.8425	0.8883
0.3670	0.3787	0.6067	0.6528	0.6861	0.7214	0.7483	0.9561	1.0080
0.3865	0.4014	0.6866	0.7506	0.7980	0.8303	0.8698	1.0817	1.1421
0.3983	0.4135	0.7528	0.8190	0.8715	0.9083	0.9587	1.2219	1.2930
0.4093	0.4253	0.8232	0.8909	0.9481	0.9891	1.0543	1.3795	1.4644
0.4203	0.4365	0.8978	0.9646	1.0263	1.0743	1.1577	1.8002	1.9165
0.4302	0.4466	0.9750	1.0401	1.1079	1.1645	1.2704	1.9718	2.1051
0.4394	0.4554	1.0550	1.1175	1.1931	1.2604	1.3930	2.1622	2.3126
0.4930	0.4958	1.2028	1.2640	1.3515	1.4398	1.5635	2.3715	2.5392
0.5276	0.5465	1.3706	1.4720	1.5306	1.6444	1.7532	2.5995	2.7847
0.5799	0.5852	1.6034	1.6185	1.7332	1.8757	1.9619	2.8460	3.0489
0.6374	0.6525	1.6957	1.7751	1.9023	2.0746	2.1406	3.1246	3.3397
0.7017	0.7178	1.8604	1.9463	2.0862	2.2907	2.3095	3.4210	3.6497
0.7544	0.7624	2.0258	2.1280	2.2846	2.4787	2.5267	3.7370	3.9900
0.8231	0.8326	2.2125	2.3275	2.4974	2.7066	2.7575	4.0835	4.3608
0.8984	0.9092	2.4162	2.5407	2.7227	2.9484	3.0111	4.4610	4.7623
1.0270	1.0397	2.8070	2.9659	3.1765	3.4223	3.5209	4.8698	5.1949
1.1691	1.1913	3.2398	3.4389	3.6906	3.9574	4.0963	5.3097	5.6586
1.3263	1.3580	3.7182	3.9732	4.2703	4.5581	4.7428	5.7812	6.1478
1.4981	1.5410	4.2563	4.5734	4.9202	5.2293	5.4655	6.2784	6.6558
1.6855	1.7455	4.8580	5.2442	5.6453	5.9753	6.2639	6.9338	7.3303
1.9508	2.0303	5.6328	6.0620	6.5179	6.8670	7.1620	7.8621	8.2871
2.2566	2.3591	6.5234	6.9973	7.5064	7.8644	8.1634	8.8891	9.3445
2.6073	2.7373	7.5436	8.0564	8.6146	8.9784	9.2784	10.0245	10.5117
3.0080	3.1711	8.7007	9.2432	9.8554	10.2212	10.5184	11.2780	11.7988
3.4641	3.6634	9.9997	10.5715	11.2425	11.6060	11.8963	12.6606	13.2171
3.9778	4.2164	11.4558	12.0560	12.7915	13.1473	13.4258	14.1845	14.7784
4.5501	4.8366	13.0859	13.7129	14.5197	14.8613	15.1218	15.8625	16.4961
5.1863	5.5311	14.9082	15.5604	16.4456	16.7655	17.0015	17.7092	18.3846

5.8925	6.3074	16.9437	17.6189	18.5900	18.8795	19.0828	19.7401	23.9032
6.6748	7.1736	19.2144	19.9097	20.9763	21.2252	21.3866	26.0383	28.3499
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

9	10	11	12	13	14	15	16	17
0.0733	0.0733	0.0489	0.0476	0.0454	0.0442	0.0432	0.0433	0.0399
0.0733	0.0767	0.0462	0.0454	0.0440	0.0433	0.0431	0.0433	0.0406
0.0767	0.0808	0.0442	0.0441	0.0427	0.0425	0.0431	0.0440	0.0416
0.0808	0.0800	0.0432	0.0422	0.0419	0.0421	0.0435	0.0451	0.0432
0.0800	0.0792	0.0418	0.0414	0.0415	0.0425	0.0442	0.0468	0.0454
0.0792	0.0783	0.0410	0.0410	0.0419	0.0433	0.0459	0.0491	0.0479
0.0783	0.0783	0.0406	0.0411	0.0424	0.0447	0.0480	0.0519	0.0512
0.0783	0.0792	0.0418	0.0428	0.0446	0.0476	0.0509	0.0554	0.0551
0.0792	0.0817	0.0435	0.0446	0.0471	0.0510	0.0546	0.0596	0.0598
0.0817	0.0842	0.0455	0.0476	0.0506	0.0548	0.0589	0.0646	0.0655
0.0842	0.0875	0.0468	0.0488	0.0521	0.0565	0.0608	0.0672	0.0687
0.0875	0.0925	0.0480	0.0505	0.0542	0.0589	0.0632	0.0703	0.0720
0.0925	0.0975	0.0501	0.0530	0.0566	0.0615	0.0662	0.0733	0.0758
0.0975	0.1042	0.0527	0.0561	0.0599	0.0653	0.0696	0.0768	0.0794
0.1042	0.1100	0.0560	0.0597	0.0647	0.0687	0.0722	0.0801	0.0831
0.1100	0.1175	0.0596	0.0645	0.0683	0.0715	0.0750	0.0833	0.0867
0.1175	0.1267	0.0646	0.0683	0.0714	0.0745	0.0773	0.0861	0.0894
0.1267	0.1375	0.0680	0.0712	0.0744	0.0770	0.0792	0.0881	0.0917
0.1375	0.1509	0.0715	0.0748	0.0767	0.0790	0.0803	0.0895	0.0932
0.1509	0.1611	0.0757	0.0772	0.0788	0.0804	0.0805	0.0898	0.0938
0.1659	0.1796	0.0843	0.0860	0.0882	0.0893	0.0900	0.1012	0.1056
0.1842	0.1963	0.0934	0.0958	0.0983	0.1002	0.1004	0.1140	0.1188
0.2009	0.2105	0.1024	0.1057	0.1090	0.1115	0.1117	0.1281	0.1334
0.2199	0.2241	0.1121	0.1161	0.1205	0.1227	0.1241	0.1438	0.1494
0.2331	0.2379	0.1224	0.1274	0.1332	0.1376	0.1379	0.1612	0.1676
0.2459	0.2516	0.1329	0.1396	0.1469	0.1505	0.1528	0.1808	0.1877
0.2587	0.2653	0.1444	0.1528	0.1618	0.1683	0.1693	0.2026	0.2106
0.2777	0.2838	0.1578	0.1667	0.1761	0.1843	0.1852	0.2272	0.2363
0.2984	0.3037	0.1720	0.1812	0.1918	0.2006	0.2030	0.2550	0.2652
0.3220	0.3243	0.1871	0.1974	0.2088	0.2186	0.2226	0.2861	0.2977
0.3275	0.3294	0.2109	0.2224	0.2358	0.2472	0.2535	0.3297	0.3432
0.3320	0.3341	0.2363	0.2498	0.2651	0.2784	0.2875	0.3772	0.3924
0.3319	0.3334	0.2687	0.2848	0.3003	0.3138	0.3212	0.4283	0.4461
0.3337	0.3379	0.3047	0.3235	0.3396	0.3501	0.3562	0.4840	0.5048
0.3369	0.3422	0.3448	0.3667	0.3815	0.3901	0.3934	0.5441	0.5687
0.3398	0.3453	0.3889	0.4142	0.4266	0.4304	0.4343	0.6096	0.6387
0.3408	0.3485	0.4372	0.4649	0.4749	0.4773	0.4797	0.6807	0.7148
0.3413	0.3498	0.4845	0.5181	0.5218	0.5263	0.5422	0.7576	0.7969
0.3413	0.3491	0.5352	0.5694	0.5709	0.5987	0.6198	0.8402	0.8854

0.3382	0.3474	0.5892	0.6168	0.6486	0.6812	0.7072	0.9285	0.9793
0.3556	0.3672	0.6692	0.7205	0.7576	0.7962	0.8262	1.0555	1.1129
0.3733	0.3878	0.7589	0.8304	0.8832	0.9182	0.9622	1.1957	1.2625
0.3832	0.3980	0.8329	0.9068	0.9655	1.0055	1.0617	1.3525	1.4310
0.3922	0.4076	0.9118	0.9873	1.0512	1.0958	1.1687	1.5287	1.6223
0.4010	0.4165	0.9950	1.0697	1.1386	1.1909	1.2844	2.0061	2.1353
0.4085	0.4242	1.0815	1.1542	1.2296	1.2918	1.4105	2.1974	2.3453
0.4150	0.4304	1.1710	1.2405	1.3250	1.3990	1.5479	2.4095	2.5764
0.4636	0.4663	1.3372	1.4053	1.5030	1.6007	1.7392	2.6426	2.8287
0.4935	0.5112	1.5261	1.6394	1.7043	1.8307	1.9525	2.8965	3.1022
0.5394	0.5442	1.7882	1.8044	1.9326	2.0911	2.1872	3.1713	3.3964
0.5931	0.6069	1.8912	1.9797	2.1218	2.3139	2.3872	3.4819	3.7207
0.6533	0.6680	2.0756	2.1715	2.3281	2.5562	2.5763	3.8128	4.0667
0.7024	0.7093	2.2606	2.3746	2.5497	2.7660	2.8190	4.1654	4.4464
0.7663	0.7747	2.4695	2.5974	2.7875	3.0208	3.0770	4.5524	4.8606
0.8365	0.8461	2.6971	2.8359	3.0392	3.2911	3.3606	4.9743	5.3094
0.9561	0.9674	3.1337	3.3105	3.5460	3.8200	3.9293	5.4313	5.7933
1.0884	1.1086	3.6175	3.8390	4.1203	4.4175	4.5719	5.9237	6.3119
1.2347	1.2637	4.1523	4.4360	4.7682	5.0886	5.2941	6.4514	6.8597
1.3947	1.4340	4.7542	5.1072	5.4950	5.8387	6.1016	7.0082	7.4286
1.5692	1.6245	5.4274	5.8574	6.3062	6.6728	6.9941	7.7421	8.1838
1.8162	1.8895	6.2939	6.7717	7.2816	7.6696	7.9979	8.7795	9.2526
2.1008	2.1955	7.2900	7.8176	8.3868	8.7846	9.1174	9.9277	10.4339
2.4273	2.5476	8.4313	9.0021	9.6260	10.0305	10.3642	11.1972	11.7381
2.8003	2.9513	9.7262	10.3299	11.0137	11.4206	11.7515	12.5991	13.1766
3.2249	3.4094	11.1805	11.8163	12.5657	12.9700	13.2932	14.1458	14.7620
3.7031	3.9241	12.8109	13.4780	14.2994	14.6951	15.0048	15.8511	16.5077
4.2358	4.5013	14.6366	15.3335	16.2340	16.6142	16.9040	17.7296	18.4288
4.8281	5.1473	16.6786	17.4035	18.3910	18.7472	19.0094	19.7974	20.5413
5.4855	5.8692	18.3999	19.7101	20.7938	21.1162	21.3422	22.0725	25.1064
6.2138	6.6751	19.9936	21.4983	23.1138	23.7460	23.9254	26.8293	28.3499
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

9	10	11	12	13	14	15	16	17
0.1150	0.1153	0.0332	0.0324	0.0308	0.0300	0.0293	0.0369	0.0339
0.1185	0.1132	0.0326	0.0320	0.0310	0.0305	0.0304	0.0381	0.0358
0.1154	0.1112	0.0323	0.0321	0.0311	0.0310	0.0314	0.0401	0.0380
0.1111	0.1085	0.0327	0.0319	0.0316	0.0318	0.0328	0.0426	0.0409
0.1079	0.1081	0.0327	0.0324	0.0324	0.0332	0.0345	0.0456	0.0443
0.1058	0.1060	0.0331	0.0331	0.0338	0.0350	0.0371	0.0495	0.0484
0.1033	0.1065	0.0338	0.0342	0.0352	0.0372	0.0399	0.0539	0.0533
0.1078	0.1125	0.0358	0.0367	0.0382	0.0408	0.0436	0.0594	0.0590
0.1150	0.1206	0.0384	0.0394	0.0416	0.0450	0.0482	0.0658	0.0659
0.1223	0.1290	0.0413	0.0433	0.0459	0.0497	0.0534	0.0733	0.0743

0.1238	0.1316	0.0425	0.0445	0.0475	0.0514	0.0553	0.0767	0.0784
0.1249	0.1349	0.0439	0.0462	0.0496	0.0539	0.0577	0.0809	0.0829
0.1320	0.1396	0.0460	0.0487	0.0520	0.0565	0.0607	0.0851	0.0878
0.1384	0.1457	0.0487	0.0518	0.0553	0.0601	0.0640	0.0898	0.0928
0.1452	0.1528	0.0519	0.0552	0.0599	0.0636	0.0668	0.0944	0.0980
0.1531	0.1613	0.0555	0.0601	0.0636	0.0665	0.0697	0.0989	0.1030
0.1609	0.1705	0.0606	0.0639	0.0668	0.0696	0.0722	0.1032	0.1072
0.1730	0.1826	0.0640	0.0669	0.0699	0.0724	0.0744	0.1066	0.1109
0.1865	0.1949	0.0676	0.0707	0.0725	0.0747	0.0759	0.1094	0.1138
0.2005	0.2052	0.0719	0.0735	0.0750	0.0765	0.0766	0.1110	0.1158
0.2202	0.2274	0.0838	0.0855	0.0875	0.0888	0.0894	0.1313	0.1370
0.2439	0.2475	0.0966	0.0991	0.1017	0.1037	0.1038	0.1548	0.1613
0.2586	0.2643	0.1101	0.1136	0.1172	0.1199	0.1201	0.1820	0.1893
0.2749	0.2801	0.1250	0.1295	0.1344	0.1368	0.1385	0.2129	0.2212
0.2900	0.2959	0.1412	0.1471	0.1538	0.1589	0.1592	0.2484	0.2580
0.3045	0.3115	0.1584	0.1665	0.1753	0.1795	0.1823	0.2891	0.3004
0.3188	0.3269	0.1775	0.1881	0.1994	0.2074	0.2086	0.3360	0.3492
0.3405	0.3479	0.1999	0.2114	0.2236	0.2339	0.2352	0.3903	0.4059
0.3643	0.3705	0.2243	0.2366	0.2506	0.2620	0.2652	0.4531	0.4713
0.3910	0.3939	0.2509	0.2649	0.2805	0.2934	0.2990	0.5255	0.5468
0.4101	0.4124	0.2942	0.3104	0.3294	0.3452	0.3542	0.6343	0.6607
0.4291	0.4318	0.3419	0.3617	0.3843	0.4033	0.4169	0.7592	0.7900
0.4433	0.4453	0.4030	0.4273	0.4511	0.4709	0.4824	0.9003	0.9378
0.4613	0.4672	0.4728	0.5021	0.5273	0.5438	0.5533	1.0609	1.1067
0.4830	0.4903	0.5529	0.5886	0.6124	0.6261	0.6311	1.2433	1.2997
0.5058	0.5140	0.6441	0.6862	0.7069	0.7130	0.7192	1.4514	1.5210
0.5276	0.5394	0.7470	0.7948	0.8121	0.8160	0.8198	1.6889	1.7739
0.5509	0.5646	0.8538	0.9134	0.9198	0.9275	0.9557	1.9592	2.0618
0.5754	0.5889	0.9725	1.0350	1.0373	1.0879	1.1265	2.2661	2.3884
0.5972	0.6136	1.1036	1.1553	1.2154	1.2762	1.3253	2.6130	2.7562
0.6182	0.6384	1.2734	1.3718	1.4427	1.5156	1.5734	3.0251	3.1892
0.6382	0.6631	1.4629	1.6021	1.7046	1.7708	1.8564	3.4795	3.6724
0.6438	0.6688	1.6206	1.7663	1.8815	1.9577	2.0682	3.8842	4.2068
0.6472	0.6726	1.7863	1.9362	2.0628	2.1479	2.2930	4.2068	4.5725
0.6492	0.6745	1.9584	2.1073	2.2445	2.3447	2.5322	4.5725	4.9637
0.6485	0.6734	2.1332	2.2783	2.4292	2.5487	2.7882	4.9637	5.4091
0.6453	0.6691	2.3094	2.4479	2.6170	2.7598	3.0617	5.4091	5.9182
0.7056	0.7095	2.6404	2.7752	2.9710	3.1608	3.4412	5.9182	6.4910
0.7340	0.7604	3.0126	3.2396	3.3670	3.6138	3.8584	6.4910	7.1026
0.7831	0.7901	3.5285	3.5539	3.8104	4.1210	4.3117	7.1026	7.8148
0.8608	0.8808	3.7263	3.9001	4.1846	4.5627	4.7056	7.8148	8.5432
0.9475	0.9688	4.0904	4.2787	4.5923	5.0437	5.0759	8.5432	9.2939
1.0181	1.0283	4.4503	4.6746	5.0234	5.4483	5.5472	9.2939	10.1078
1.1102	1.1223	4.8572	5.1068	5.4855	5.9433	6.0479	10.1078	11.0337
1.2112	1.2250	5.2982	5.5687	5.9739	6.4675	6.5987	11.0337	11.9938
1.3834	1.3996	6.1495	6.4919	6.9598	7.4944	7.7030	11.9938	13.0960
1.5738	1.6025	7.0913	7.5180	8.0775	8.6539	8.9503	13.0960	14.2339
1.7840	1.8252	8.1315	8.6775	9.3386	9.9563	10.3520	14.2339	15.3925
2.0132	2.0695	9.3023	9.9814	10.7536	11.4122	11.9199	15.3925	16.4969
2.2631	2.3423	10.6130	11.4399	12.3337	13.0318	13.6521	16.4969	17.2854
2.6178	2.7226	11.9938	13.0960	14.2328	14.9717	15.6048	17.2854	18.2047

3.0261	3.1615	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598
3.4944	3.6662	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420
4.0290	4.2445	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072
4.6372	4.9004	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358
5.3217	5.6365	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481
6.0835	6.4615	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147
6.9300	7.3842	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589
7.8687	8.4148	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662
8.9078	9.5644	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

9	10	11	12	13	14	15	16	17
0.0767	0.0748	0.0435	0.0424	0.0404	0.0394	0.0384	0.0481	0.0445
0.0748	0.0734	0.0435	0.0428	0.0418	0.0411	0.0409	0.0514	0.0483
0.0734	0.0729	0.0432	0.0434	0.0431	0.0429	0.0434	0.0555	0.0526
0.0729	0.0721	0.0439	0.0443	0.0447	0.0450	0.0464	0.0601	0.0576
0.0720	0.0729	0.0447	0.0461	0.0467	0.0479	0.0499	0.0658	0.0639
0.0726	0.0740	0.0465	0.0478	0.0495	0.0513	0.0543	0.0726	0.0710
0.0736	0.0766	0.0483	0.0505	0.0525	0.0555	0.0595	0.0806	0.0795
0.0770	0.0800	0.0509	0.0536	0.0568	0.0603	0.0649	0.0900	0.0893
0.0804	0.0845	0.0538	0.0569	0.0609	0.0657	0.0710	0.1005	0.1010
0.0849	0.0896	0.0569	0.0609	0.0659	0.0717	0.0779	0.1108	0.1151
0.0929	0.0986	0.0605	0.0656	0.0713	0.0774	0.0845	0.1185	0.1210
0.1016	0.1094	0.0652	0.0701	0.0756	0.0824	0.0883	0.1239	0.1270
0.1133	0.1229	0.0693	0.0736	0.0787	0.0856	0.0922	0.1295	0.1338
0.1273	0.1358	0.0729	0.0779	0.0831	0.0906	0.0966	0.1359	0.1406
0.1413	0.1487	0.0774	0.0823	0.0895	0.0951	0.1001	0.1419	0.1475
0.1554	0.1638	0.0821	0.0891	0.0943	0.0988	0.1037	0.1480	0.1544
0.1701	0.1805	0.0891	0.0941	0.0984	0.1027	0.1067	0.1537	0.1596
0.1906	0.2013	0.0936	0.0979	0.1025	0.1062	0.1092	0.1576	0.1644
0.2139	0.2236	0.0983	0.1030	0.1057	0.1088	0.1107	0.1607	0.1674
0.2391	0.2448	0.1043	0.1064	0.1086	0.1107	0.1109	0.1617	0.1691
0.2668	0.2760	0.1209	0.1233	0.1264	0.1279	0.1289	0.1948	0.2036
0.3006	0.3051	0.1387	0.1423	0.1462	0.1488	0.1489	0.2335	0.2436
0.3234	0.3308	0.1572	0.1623	0.1676	0.1713	0.1715	0.2781	0.2896
0.3491	0.3560	0.1773	0.1838	0.1910	0.1941	0.1965	0.3296	0.3426
0.3737	0.3816	0.1987	0.2074	0.2171	0.2241	0.2243	0.3885	0.4041
0.3981	0.4077	0.2211	0.2329	0.2457	0.2511	0.2551	0.4569	0.4748
0.4226	0.4339	0.2457	0.2609	0.2771	0.2884	0.2897	0.5354	0.5570
0.4583	0.4687	0.2742	0.2904	0.3078	0.3217	0.3235	0.6266	0.6523
0.4974	0.5064	0.3048	0.3219	0.3417	0.3568	0.3612	0.7321	0.7620
0.5416	0.5456	0.3375	0.3569	0.3785	0.3955	0.4033	0.8535	0.8892
0.5926	0.5959	0.4218	0.4457	0.4737	0.4957	0.5091	1.0209	1.0639
0.6450	0.6490	0.5200	0.5505	0.5858	0.6141	0.6354	1.2093	1.2590

0.6917	0.6951	0.6479	0.6877	0.7267	0.7579	0.7767	1.4183	1.4782
0.7458	0.7555	0.8004	0.8510	0.8943	0.9219	0.9372	1.6521	1.7238
0.8073	0.8198	0.9821	1.0463	1.0892	1.1129	1.1207	1.9127	2.0000
0.8722	0.8868	1.1963	1.2755	1.3142	1.3247	1.3353	2.2051	2.3111
0.9374	0.9586	1.4466	1.5399	1.5734	1.5798	1.5860	2.4518	2.6302
1.0062	1.0317	1.7178	1.8390	1.8515	1.8658	1.9214	2.6302	2.8095
1.0789	1.1046	1.9429	2.1153	2.1634	2.2678	2.3498	2.8095	3.0233
1.1476	1.1795	2.1153	2.2835	2.4518	2.6302	2.8095	3.0233	3.2598
1.1862	1.2251	2.2835	2.4518	2.6302	2.8095	3.0233	3.2598	3.5694
1.2227	1.2706	2.4518	2.6302	2.8095	3.0233	3.2598	3.5694	3.8842
1.2313	1.2791	2.6302	2.8095	3.0233	3.2598	3.5694	3.8842	4.2068
1.2352	1.2838	2.8095	3.0233	3.2598	3.5694	3.8842	4.2068	4.5725
1.2365	1.2847	3.0233	3.2598	3.5694	3.8842	4.2068	4.5725	4.9637
1.2326	1.2799	3.2598	3.5694	3.8842	4.2068	4.5725	4.9637	5.4091
1.2239	1.2691	3.5694	3.8842	4.2068	4.5725	4.9637	5.4091	5.9182
1.3356	1.3430	3.8842	4.2068	4.5725	4.9637	5.4091	5.9182	6.4910
1.3862	1.4360	4.2068	4.5725	4.9637	5.4091	5.9182	6.4910	7.1026
1.4754	1.4884	4.5725	4.9637	5.4091	5.9182	6.4910	7.1026	7.8148
1.6167	1.6542	4.9637	5.4091	5.9182	6.4910	7.1026	7.8148	8.5432
1.7740	1.8137	5.4091	5.9182	6.4910	7.1026	7.8148	8.5432	9.2939
1.8999	1.9182	5.9182	6.4910	7.1026	7.8148	8.5432	9.2939	10.1078
2.0645	2.0865	6.4910	7.1026	7.8148	8.5432	9.2939	10.1078	11.0337
2.2442	2.2691	7.1026	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938
2.5540	2.5825	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960
2.8942	2.9456	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339
3.2676	3.3418	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925
3.6724	3.7735	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969
4.1111	4.2533	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854
4.7553	4.9440	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047
5.4974	5.7414	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598
6.3488	6.6589	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420
7.3214	7.7109	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072
8.4287	8.9049	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358
9.6756	10.2459	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481
11.0648	11.7498	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147
12.6096	13.4337	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589
14.3244	15.3167	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662
16.2249	17.4194	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

18	19	20	21	22	23	24	25	26
0.0230	0.0214	0.0201	0.0220	0.0221	0.0224	0.0226	0.0230	0.0237
0.0236	0.0223	0.0211	0.0233	0.0237	0.0241	0.0246	0.0253	0.0262
0.0244	0.0234	0.0223	0.0250	0.0255	0.0262	0.0271	0.0279	0.0290
0.0257	0.0248	0.0240	0.0270	0.0278	0.0287	0.0299	0.0309	0.0321
0.0272	0.0266	0.0257	0.0293	0.0305	0.0317	0.0330	0.0344	0.0357
0.0292	0.0286	0.0280	0.0322	0.0336	0.0352	0.0367	0.0381	0.0397
0.0314	0.0310	0.0307	0.0356	0.0373	0.0390	0.0408	0.0425	0.0442
0.0341	0.0341	0.0339	0.0393	0.0414	0.0433	0.0453	0.0471	0.0488
0.0373	0.0376	0.0375	0.0438	0.0459	0.0482	0.0503	0.0522	0.0540
0.0413	0.0415	0.0417	0.0485	0.0511	0.0536	0.0557	0.0577	0.0595
0.0434	0.0441	0.0443	0.0517	0.0545	0.0571	0.0595	0.0616	0.0637
0.0458	0.0466	0.0471	0.0549	0.0578	0.0607	0.0632	0.0657	0.0682
0.0483	0.0493	0.0500	0.0579	0.0611	0.0641	0.0671	0.0700	0.0730
0.0508	0.0520	0.0526	0.0609	0.0643	0.0676	0.0710	0.0744	0.0779
0.0533	0.0544	0.0551	0.0637	0.0675	0.0713	0.0751	0.0791	0.0831
0.0554	0.0567	0.0574	0.0664	0.0706	0.0749	0.0793	0.0838	0.0886
0.0573	0.0586	0.0595	0.0691	0.0737	0.0785	0.0835	0.0888	0.0944
0.0588	0.0603	0.0616	0.0716	0.0767	0.0820	0.0878	0.0940	0.1007
0.0598	0.0617	0.0633	0.0738	0.0795	0.0857	0.0922	0.0995	0.1074
0.0605	0.0627	0.0647	0.0758	0.0822	0.0891	0.0969	0.1053	0.1145
0.0687	0.0710	0.0731	0.0881	0.0956	0.1040	0.1132	0.1232	0.1357
0.0777	0.0802	0.0826	0.1021	0.1112	0.1212	0.1321	0.1441	0.1601
0.0877	0.0905	0.0933	0.1184	0.1291	0.1410	0.1540	0.1681	0.1879
0.0991	0.1023	0.1054	0.1371	0.1499	0.1639	0.1792	0.1952	0.2201
0.1119	0.1157	0.1191	0.1588	0.1739	0.1902	0.2075	0.2261	0.2569
0.1266	0.1308	0.1346	0.1837	0.2010	0.2197	0.2397	0.2615	0.2995
0.1432	0.1480	0.1523	0.2120	0.2317	0.2532	0.2765	0.3021	0.3486
0.1619	0.1673	0.1719	0.2437	0.2665	0.2915	0.3187	0.3486	0.4055
0.1833	0.1890	0.1935	0.2796	0.3060	0.3350	0.3670	0.4021	0.4706
0.2071	0.2127	0.2174	0.3202	0.3509	0.3848	0.4222	0.4630	0.5455
0.2430	0.2501	0.2560	0.3695	0.4053	0.4446	0.4878	0.5348	0.6257
0.2835	0.2924	0.3004	0.4247	0.4657	0.5109	0.5600	0.6136	0.7123
0.3292	0.3404	0.3508	0.4857	0.5324	0.5836	0.6393	0.6991	0.8063
0.3810	0.3952	0.4084	0.5526	0.6057	0.6632	0.7250	0.7926	0.9082
0.4396	0.4573	0.4739	0.6260	0.6853	0.7489	0.8185	0.8951	1.0195
0.5061	0.5276	0.5480	0.7055	0.7708	0.8421	0.9207	1.0078	1.1401
0.5809	0.6067	0.6313	0.7908	0.8636	0.9438	1.0329	1.1316	1.2706
0.6648	0.6954	0.7243	0.8827	0.9644	1.0551	1.1554	1.2669	1.4097
0.7585	0.7938	0.8287	0.9825	1.0745	1.1764	1.2892	1.4132	1.5564
0.8620	0.9040	0.9466	1.0910	1.1941	1.3082	1.4334	1.5697	1.7087
0.9814	1.0318	1.0840	1.2848	1.4072	1.5415	1.6876	1.8454	2.0058
1.1164	1.1775	1.2410	1.5085	1.6519	1.8080	1.9766	2.1570	2.3387
1.2701	1.3435	1.4204	1.7651	1.9313	2.1107	2.3028	2.5055	2.7107
1.4447	1.5328	1.6242	2.0577	2.2482	2.4522	2.6673	2.8946	3.1335
1.9110	2.0325	2.1577	2.9895	3.2611	3.5478	3.8508	4.1807	4.5268
2.1035	2.2402	2.3801	3.2916	3.5796	3.8836	4.2147	4.5726	4.9473
2.3143	2.4665	2.6214	3.6146	3.9201	4.2528	4.6120	4.9973	5.4006

2.5432	2.7108	2.8793	3.9604	4.2947	4.6557	5.0428	5.4553	5.8870
2.7902	2.9717	3.1554	4.3407	4.7038	5.0931	5.5076	5.9466	6.4009
3.0530	3.2503	3.4593	4.7564	5.1481	5.5651	6.0065	6.4658	6.9351
3.3387	3.5575	3.7870	5.1968	5.6105	6.0475	6.5012	6.9635	7.4532
3.6525	3.8926	4.1426	5.6712	6.1052	6.5548	7.0118	7.4753	7.9862
3.9946	4.2558	4.5263	6.1799	6.6269	7.0798	7.5380	8.0012	8.5342
4.3653	4.6477	4.9382	6.7170	7.1676	7.6223	8.0802	8.5405	9.0971
4.7648	5.0682	5.3738	7.2752	7.7277	8.1821	8.6377	9.0935	9.6747
5.1935	5.5125	5.8273	7.8545	8.3071	8.7594	9.2106	9.6596	10.2668
5.6463	5.9747	6.2988	8.4551	8.9059	9.3542	9.7989	10.2389	10.8734
6.1168	6.4549	6.7884	9.0773	9.5243	9.9664	10.4024	10.8310	11.4944
6.6053	6.9533	7.2963	9.7210	10.1623	10.5960	11.0211	11.4359	12.1297
7.2581	7.6235	7.9839	10.6008	11.0432	11.4753	11.8954	12.3023	12.4627
8.1823	8.5734	8.9580	11.8732	12.3445	12.8042	13.2504	13.5603	13.8704
9.2022	9.6200	10.0306	13.2734	13.7755	14.2641	14.6350	15.0062	15.3777
10.3265	10.7727	11.2106	14.8134	15.3476	15.7801	16.2130	16.6463	17.0799
11.5645	12.0408	12.5075	16.5058	17.0029	17.5006	17.9987	18.4973	18.9964
12.9270	13.4349	13.9322	15.4328	16.9379	18.4475	19.9616	21.4801	23.0032
14.4250	14.9665	17.0806	19.2035	21.3352	23.4759	25.6256	27.7843	29.9522
16.0711	18.7729	21.4892	24.2199	26.9653	29.7254	32.5004	35.2904	38.0955
20.5255	23.8213	27.1384	30.4771	33.8376	36.7251	39.3435	42.1036	44.9566
26.2215	30.0774	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566	47.9782
30.0774	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566	47.9782	51.1250
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

18	19	20	21	22	23	24	25	26
0.0325	0.0303	0.0284	0.0398	0.0400	0.0403	0.0408	0.0415	0.0426
0.0333	0.0314	0.0298	0.0422	0.0428	0.0434	0.0442	0.0455	0.0470
0.0345	0.0330	0.0316	0.0452	0.0460	0.0471	0.0485	0.0502	0.0519
0.0363	0.0350	0.0337	0.0486	0.0499	0.0516	0.0536	0.0556	0.0578
0.0384	0.0374	0.0363	0.0528	0.0547	0.0570	0.0593	0.0617	0.0642
0.0411	0.0403	0.0394	0.0579	0.0604	0.0630	0.0658	0.0686	0.0715
0.0442	0.0437	0.0432	0.0638	0.0668	0.0701	0.0733	0.0764	0.0796
0.0480	0.0479	0.0477	0.0706	0.0743	0.0779	0.0816	0.0851	0.0882
0.0525	0.0528	0.0527	0.0785	0.0826	0.0869	0.0908	0.0942	0.0976
0.0580	0.0585	0.0586	0.0872	0.0920	0.0967	0.1006	0.1043	0.1075
0.0612	0.0622	0.0624	0.0938	0.0991	0.1037	0.1083	0.1123	0.1162
0.0649	0.0659	0.0667	0.1004	0.1059	0.1112	0.1161	0.1207	0.1254
0.0686	0.0699	0.0709	0.1068	0.1129	0.1186	0.1241	0.1297	0.1352
0.0724	0.0740	0.0748	0.1134	0.1198	0.1261	0.1326	0.1390	0.1454
0.0761	0.0776	0.0787	0.1195	0.1267	0.1340	0.1414	0.1488	0.1563
0.0793	0.0812	0.0822	0.1256	0.1336	0.1419	0.1503	0.1588	0.1680
0.0822	0.0841	0.0855	0.1316	0.1406	0.1498	0.1595	0.1697	0.1804

0.0845	0.0868	0.0886	0.1374	0.1474	0.1577	0.1690	0.1809	0.1939
0.0863	0.0890	0.0914	0.1428	0.1538	0.1659	0.1788	0.1929	0.2083
0.0875	0.0908	0.0936	0.1477	0.1603	0.1739	0.1891	0.2058	0.2238
0.0962	0.0995	0.1025	0.1661	0.1804	0.1964	0.2139	0.2332	0.2566
0.1055	0.1090	0.1123	0.1865	0.2034	0.2217	0.2418	0.2641	0.2933
0.1156	0.1195	0.1229	0.2097	0.2288	0.2499	0.2732	0.2983	0.3334
0.1267	0.1308	0.1348	0.2354	0.2573	0.2815	0.3078	0.3355	0.3781
0.1387	0.1434	0.1478	0.2640	0.2893	0.3165	0.3454	0.3765	0.4278
0.1522	0.1573	0.1621	0.2960	0.3243	0.3542	0.3867	0.4219	0.4830
0.1670	0.1727	0.1778	0.3312	0.3621	0.3957	0.4322	0.4722	0.5449
0.1834	0.1895	0.1948	0.3690	0.4036	0.4415	0.4826	0.5281	0.6139
0.2014	0.2076	0.2127	0.4102	0.4491	0.4916	0.5386	0.5902	0.6908
0.2209	0.2269	0.2319	0.4555	0.4992	0.5475	0.6006	0.6588	0.7760
0.2599	0.2675	0.2739	0.5106	0.5599	0.6141	0.6737	0.7389	0.8644
0.3039	0.3134	0.3218	0.5714	0.6267	0.6873	0.7536	0.8256	0.9584
0.3536	0.3656	0.3769	0.6380	0.6996	0.7670	0.8401	0.9187	1.0594
0.4099	0.4251	0.4394	0.7107	0.7791	0.8531	0.9326	1.0195	1.1682
0.4738	0.4926	0.5105	0.7897	0.8645	0.9449	1.0325	1.1293	1.2862
0.5459	0.5690	0.5910	0.8744	0.9555	1.0438	1.1413	1.2494	1.4133
0.6273	0.6552	0.6817	0.9643	1.0533	1.1511	1.2598	1.3802	1.5499
0.7187	0.7516	0.7829	1.0606	1.1588	1.2679	1.3886	1.5225	1.6945
0.8207	0.8589	0.8967	1.1644	1.2736	1.3944	1.5284	1.6754	1.8454
0.9336	0.9791	1.0253	1.2768	1.3974	1.5312	1.6779	1.8376	2.0005
1.0609	1.1154	1.1721	1.5070	1.6507	1.8084	1.9798	2.1652	2.3536
1.2049	1.2709	1.3395	1.7728	1.9416	2.1252	2.3233	2.5358	2.7495
1.3684	1.4477	1.5308	2.0779	2.2737	2.4851	2.7114	2.9503	3.1922
1.5542	1.6492	1.7476	2.4260	2.6507	2.8912	3.1451	3.4132	3.6952
2.0403	2.1700	2.3037	3.5475	3.8699	4.2102	4.5697	4.9616	5.3723
2.2454	2.3912	2.5405	3.9052	4.2468	4.6075	5.0006	5.4254	5.8701
2.4698	2.6320	2.7972	4.2873	4.6497	5.0444	5.4707	5.9281	6.4067
2.7134	2.8921	3.0716	4.6963	5.0929	5.5212	5.9805	6.4700	6.9823
2.9760	3.1696	3.3652	5.1462	5.5769	6.0385	6.5302	7.0512	7.5902
3.2554	3.4657	3.6883	5.6377	6.1022	6.5967	7.1203	7.6652	8.2222
3.5592	3.7924	4.0369	6.1587	6.6493	7.1678	7.7058	8.2544	8.8355
3.8930	4.1487	4.4151	6.7202	7.2349	7.7680	8.3099	8.8599	9.4665
4.2567	4.5350	4.8229	7.3220	7.8519	8.3890	8.9326	9.4818	10.1152
4.6507	4.9515	5.2609	7.9574	8.4915	9.0305	9.5736	10.1196	10.7812
5.0755	5.3985	5.7239	8.6176	9.1538	9.6927	10.2328	10.7733	11.4647
5.5310	5.8706	6.2058	9.3024	9.8388	10.3752	10.9100	11.4424	12.1652
6.0120	6.3617	6.7065	10.0125	10.5469	11.0781	11.6051	12.1268	12.8828
6.5117	6.8715	7.2263	10.7477	11.2776	11.8014	12.3181	12.8262	13.6172
7.0302	7.4005	7.7654	11.5083	12.0314	12.5452	13.0487	13.5404	14.3682
7.7236	8.1122	8.4954	12.5487	13.0729	13.5847	14.0825	14.5645	15.3262
8.7080	9.1234	9.5321	14.0574	14.6162	15.1609	15.6896	16.5059	17.3235
9.7945	10.2380	10.6736	15.7183	16.3136	16.8929	17.7721	18.6528	19.5351
10.9924	11.4655	11.9295	17.5460	18.1797	19.1292	20.0805	21.0336	21.9884
12.3121	12.8161	13.3099	19.5555	20.5844	21.6154	22.6485	23.6837	24.7209
13.7644	14.3014	14.8264	16.9687	19.1201	21.2807	23.4504	25.6293	27.8175
15.3619	15.9332	18.5979	21.2766	23.9695	26.6766	29.3980	32.1339	34.8844
17.1174	20.2878	23.4779	26.6880	29.9184	33.1691	36.4404	39.3435	42.1036
22.0521	25.7462	29.4671	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566

28.1005	30.0774	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566	47.9782
30.0774	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566	47.9782	51.1250
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

18	19	20	21	22	23	24	25	26
0.0373	0.0347	0.0324	0.0354	0.0354	0.0359	0.0363	0.0369	0.0378
0.0382	0.0360	0.0342	0.0374	0.0380	0.0385	0.0393	0.0405	0.0418
0.0396	0.0379	0.0361	0.0401	0.0408	0.0418	0.0431	0.0446	0.0462
0.0416	0.0400	0.0386	0.0432	0.0443	0.0459	0.0477	0.0494	0.0514
0.0440	0.0429	0.0415	0.0468	0.0487	0.0507	0.0527	0.0549	0.0571
0.0471	0.0460	0.0450	0.0515	0.0538	0.0561	0.0586	0.0609	0.0636
0.0506	0.0499	0.0493	0.0568	0.0594	0.0623	0.0651	0.0679	0.0707
0.0548	0.0547	0.0544	0.0628	0.0661	0.0692	0.0725	0.0756	0.0782
0.0600	0.0604	0.0602	0.0698	0.0734	0.0771	0.0807	0.0836	0.0866
0.0663	0.0668	0.0669	0.0776	0.0817	0.0858	0.0893	0.0926	0.0955
0.0698	0.0708	0.0713	0.0827	0.0873	0.0914	0.0955	0.0989	0.1023
0.0737	0.0750	0.0758	0.0879	0.0926	0.0973	0.1015	0.1056	0.1097
0.0778	0.0793	0.0804	0.0928	0.0980	0.1030	0.1078	0.1125	0.1174
0.0819	0.0838	0.0847	0.0978	0.1033	0.1088	0.1143	0.1198	0.1254
0.0859	0.0876	0.0889	0.1024	0.1084	0.1147	0.1210	0.1273	0.1338
0.0893	0.0914	0.0926	0.1068	0.1135	0.1206	0.1277	0.1350	0.1428
0.0924	0.0945	0.0960	0.1111	0.1186	0.1264	0.1345	0.1432	0.1522
0.0948	0.0973	0.0994	0.1151	0.1235	0.1322	0.1416	0.1516	0.1624
0.0965	0.0995	0.1022	0.1188	0.1280	0.1381	0.1488	0.1606	0.1734
0.0977	0.1013	0.1045	0.1220	0.1324	0.1437	0.1563	0.1701	0.1850
0.1098	0.1136	0.1171	0.1434	0.1557	0.1696	0.1848	0.2013	0.2237
0.1233	0.1274	0.1313	0.1679	0.1829	0.1995	0.2176	0.2378	0.2685
0.1382	0.1429	0.1470	0.1962	0.2143	0.2341	0.2560	0.2794	0.3198
0.1550	0.1600	0.1647	0.2289	0.2504	0.2741	0.2997	0.3266	0.3790
0.1736	0.1793	0.1847	0.2665	0.2921	0.3196	0.3489	0.3805	0.4469
0.1946	0.2012	0.2072	0.3098	0.3394	0.3708	0.4049	0.4419	0.5253
0.2184	0.2257	0.2324	0.3587	0.3924	0.4289	0.4685	0.5121	0.6157
0.2449	0.2533	0.2601	0.4134	0.4524	0.4948	0.5412	0.5924	0.7198
0.2749	0.2836	0.2903	0.4750	0.5202	0.5696	0.6241	0.6841	0.8391
0.3080	0.3166	0.3234	0.5446	0.5971	0.6549	0.7186	0.7887	0.9755
0.3549	0.3654	0.3743	0.6354	0.6971	0.7648	0.8391	0.9205	1.1258
0.4065	0.4192	0.4308	0.7383	0.8098	0.8884	0.9742	1.0675	1.2900
0.4630	0.4788	0.4935	0.8537	0.9365	1.0269	1.1248	1.2301	1.4695
0.5251	0.5446	0.5630	0.9835	1.0783	1.1808	1.2908	1.4112	1.6673
0.5932	0.6169	0.6395	1.1283	1.2353	1.3502	1.4756	1.6135	1.8858
0.6677	0.6960	0.7233	1.2886	1.4081	1.5383	1.6815	1.8408	2.1258
0.7488	0.7822	0.8140	1.4645	1.5995	1.7481	1.9127	2.0951	2.3898
0.8364	0.8749	0.9112	1.6591	1.8125	1.9827	2.1710	2.3799	2.6765
0.9302	0.9735	1.0162	1.8755	2.0508	2.2451	2.4603	2.6961	2.9850

1.0292	1.0792	1.1301	2.1172	2.3168	2.5380	2.7804	3.0444	3.3134
1.1713	1.2311	1.2933	2.4342	2.6658	2.9196	3.1958	3.4938	3.7969
1.3316	1.4043	1.4798	2.7890	3.0537	3.3416	3.6521	3.9850	4.3198
1.5141	1.6014	1.6927	3.1826	3.4816	3.8042	4.1497	4.5142	4.8830
1.7213	1.8259	1.9343	3.6163	3.9502	4.3077	4.6848	5.0829	5.5016
2.2729	2.4167	2.5649	5.1133	5.5768	6.0658	6.5825	7.1460	7.7371
2.5012	2.6629	2.8285	5.4814	5.9596	6.4645	7.0149	7.6101	8.2334
2.7508	2.9307	3.1140	5.8558	6.3495	6.8875	7.4687	8.0924	8.7454
3.0220	3.2203	3.4192	6.2371	6.7627	7.3305	7.9397	8.5891	9.2688
3.3145	3.5290	3.7458	6.6407	7.1953	7.7902	8.4240	9.0959	9.7907
3.6254	3.8585	4.1055	7.0625	7.6434	8.2621	8.9175	9.5993	10.2962
3.9644	4.2229	4.4943	7.7177	8.3315	8.9806	9.6543	10.3410	11.0673
4.3365	4.6207	4.9164	8.4241	9.0688	9.7365	10.4152	11.1037	11.8612
4.7428	5.0520	5.3720	9.1821	9.8461	10.5189	11.1998	11.8875	12.6777
5.1830	5.5174	5.8614	9.9828	10.6524	11.3277	12.0081	12.6921	13.5166
5.6577	6.0171	6.3791	10.8154	11.4878	12.1632	12.8400	13.5173	14.3779
6.1673	6.5452	6.9180	11.6798	12.3526	13.0249	13.6956	14.3629	15.2613
6.7054	7.0946	7.4782	12.5764	13.2468	13.9132	14.5742	15.2283	16.1669
7.2648	7.6653	8.0600	13.5056	14.1706	14.8281	15.4764	16.1138	17.0944
7.8455	8.2576	8.6638	14.4677	15.1243	15.7695	16.4017	17.0187	18.0436
8.6218	9.0545	9.4810	15.7833	16.4420	17.0851	17.7105	18.3160	19.9271
9.7208	10.1826	10.6368	17.6835	18.3858	19.0706	19.7351	21.3894	23.0490
10.9338	11.4261	11.9094	19.7769	20.5252	21.2537	22.9750	24.7021	26.4351
12.2714	12.7957	13.3095	22.0811	22.8783	24.6856	26.4993	28.3194	30.1460
13.7450	14.3028	14.8485	24.6166	26.5289	28.3499	30.0774	32.0379	34.2504
15.3673	15.9601	16.5390	23.4656	26.1860	28.9208	31.6703	34.2563	36.7251
17.1516	17.7814	20.1466	28.3129	30.0774	32.0379	34.2563	36.7251	39.3435
19.1133	21.6981	24.2960	30.0774	32.0379	34.2563	36.7251	39.3435	42.1036
23.3484	26.1708	29.0090	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566
28.1584	30.0774	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566	47.9782
30.0774	32.0379	34.2563	36.7251	39.3435	42.1036	44.9566	47.9782	51.1250
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

18	19	20	21	22	23	24	25	26
0.0316	0.0296	0.0276	0.0466	0.0466	0.0472	0.0478	0.0484	0.0744
0.0336	0.0319	0.0303	0.0510	0.0518	0.0524	0.0536	0.0550	0.0852
0.0363	0.0346	0.0330	0.0564	0.0576	0.0590	0.0608	0.0630	0.0975
0.0393	0.0379	0.0366	0.0630	0.0646	0.0670	0.0694	0.0718	0.1122
0.0430	0.0419	0.0406	0.0706	0.0730	0.0762	0.0792	0.0826	0.1287
0.0474	0.0465	0.0455	0.0796	0.0834	0.0868	0.0908	0.0946	0.1482
0.0526	0.0519	0.0513	0.0906	0.0950	0.0996	0.1042	0.1088	0.1698
0.0588	0.0586	0.0584	0.1034	0.1088	0.1140	0.1196	0.1246	0.1938
0.0663	0.0666	0.0664	0.1180	0.1244	0.1308	0.1370	0.1422	0.2208
0.0753	0.0756	0.0759	0.1352	0.1424	0.1498	0.1560	0.1618	0.2502

0.0797	0.0809	0.0813	0.1492	0.1578	0.1652	0.1728	0.1792	0.2703
0.0849	0.0863	0.0873	0.1641	0.1732	0.1821	0.1902	0.1980	0.2911
0.0902	0.0921	0.0934	0.1794	0.1897	0.1995	0.2089	0.2185	0.3133
0.0958	0.0979	0.0991	0.1953	0.2066	0.2178	0.2292	0.2404	0.3370
0.1012	0.1034	0.1047	0.2112	0.2240	0.2372	0.2505	0.2638	0.3616
0.1061	0.1087	0.1101	0.2275	0.2424	0.2575	0.2729	0.2887	0.3883
0.1108	0.1133	0.1153	0.2445	0.2614	0.2788	0.2967	0.3161	0.4165
0.1146	0.1178	0.1202	0.2617	0.2805	0.3006	0.3222	0.3450	0.4477
0.1180	0.1216	0.1250	0.2784	0.3003	0.3237	0.3491	0.3770	0.4808
0.1208	0.1251	0.1291	0.2949	0.3204	0.3477	0.3781	0.4117	0.5168
0.1424	0.1474	0.1519	0.3478	0.3779	0.4117	0.4487	0.4891	0.6062
0.1675	0.1731	0.1782	0.4085	0.4455	0.4860	0.5308	0.5802	0.7083
0.1961	0.2027	0.2085	0.4794	0.5238	0.5725	0.6264	0.6846	0.8228
0.2292	0.2367	0.2439	0.5613	0.6143	0.6729	0.7364	0.8036	0.9525
0.2673	0.2762	0.2845	0.6563	0.7199	0.7883	0.8615	0.9405	1.0997
0.3113	0.3218	0.3315	0.7660	0.8402	0.9190	1.0046	1.0973	1.2671
0.3623	0.3744	0.3857	0.8916	0.9761	1.0681	1.1682	1.2778	1.4576
0.4210	0.4353	0.4476	1.0326	1.1312	1.2382	1.3558	1.4854	1.6741
0.4891	0.5046	0.5168	1.1929	1.3074	1.4331	1.5716	1.7241	1.9198
0.5662	0.5823	0.5953	1.3750	1.5090	1.6563	1.8193	1.9977	2.1968
0.6837	0.7043	0.7217	1.5837	1.7382	1.9082	2.0950	2.2997	2.5235
0.8188	0.8449	0.8683	1.8057	1.9816	2.1751	2.3866	2.6160	2.8631
0.9735	1.0071	1.0387	2.0392	2.2379	2.4547	2.6898	2.9421	3.2160
1.1514	1.1948	1.2355	2.2826	2.5032	2.7418	2.9983	3.2777	3.5813
1.3560	1.4107	1.4626	2.5314	2.7722	3.0304	3.3118	3.6210	3.9579
1.5904	1.6586	1.7236	2.7802	3.0383	3.3189	3.6279	3.9707	4.3403
1.8588	1.9420	2.0214	3.0205	3.2988	3.6047	3.9440	4.3194	4.7216
2.1643	2.2640	2.3579	3.2504	3.5507	3.8834	4.2515	4.6596	5.0887
2.5095	2.6265	2.7420	3.4644	3.7881	4.1456	4.5420	4.9762	5.4260
2.8969	3.0382	3.1811	3.6567	4.0004	4.3814	4.7987	5.2526	5.7152
3.3558	3.5269	3.7042	4.2244	4.6253	5.0643	5.5418	6.0569	6.5751
3.8723	4.0816	4.2990	4.8703	5.3307	5.8315	6.3717	6.9504	7.5192
4.4570	4.7105	4.9758	5.5988	6.1229	6.6879	7.2930	7.9310	8.5545
4.9637	5.4091	5.7405	6.4161	7.0062	7.6377	8.3034	9.0066	9.7123
5.4091	5.9182	6.4910	7.1026	7.8148	8.5432	9.2939	10.1078	10.9998
5.9182	6.4910	7.1026	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938
6.4910	7.1026	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960
7.1026	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339
7.8148	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925
8.5432	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969
9.2939	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854
10.1078	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047
11.0337	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598
11.9938	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420
13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072
14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358
15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481
16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147
17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589
18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662
19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696

20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696	30.8552
22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696	30.8552	32.5103
23.4358	24.9481	25.6147	26.6589	28.0662	29.3696	30.8552	32.5103	34.3642
24.9481	25.6147	26.6589	28.0662	29.3696	30.8552	32.5103	34.3642	36.8210
25.6147	26.6589	28.0662	29.3696	30.8552	32.5103	34.3642	36.8210	39.4290
26.6589	28.0662	29.3696	30.8552	32.5103	34.3642	36.8210	39.4290	42.1787
28.0662	29.3696	30.8552	32.5103	34.3642	36.8210	39.4290	42.1787	45.0240
29.3696	30.8552	32.5103	34.3642	36.8210	39.4290	42.1787	45.0240	48.0377
30.8552	32.5103	34.3642	36.8210	39.4290	42.1787	45.0240	48.0377	51.1765
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

18	19	20	21	22	23	24	25	26
0.0415	0.0388	0.0364	0.0610	0.0612	0.0620	0.0626	0.0636	0.0981
0.0455	0.0429	0.0406	0.0690	0.0698	0.0708	0.0722	0.0742	0.1152
0.0500	0.0479	0.0456	0.0780	0.0794	0.0814	0.0840	0.0868	0.1347
0.0555	0.0536	0.0516	0.0886	0.0910	0.0942	0.0978	0.1014	0.1581
0.0619	0.0603	0.0584	0.1012	0.1050	0.1094	0.1138	0.1186	0.1851
0.0695	0.0681	0.0665	0.1166	0.1216	0.1270	0.1330	0.1384	0.2166
0.0784	0.0773	0.0764	0.1346	0.1412	0.1482	0.1550	0.1618	0.2529
0.0888	0.0885	0.0881	0.1558	0.1640	0.1722	0.1806	0.1886	0.2932
0.1015	0.1019	0.1016	0.1808	0.1904	0.2004	0.2102	0.2182	0.3394
0.1166	0.1174	0.1178	0.2096	0.2212	0.2328	0.2428	0.2520	0.3904
0.1230	0.1248	0.1255	0.2346	0.2485	0.2609	0.2728	0.2831	0.4326
0.1302	0.1323	0.1338	0.2616	0.2764	0.2911	0.3043	0.3169	0.4792
0.1374	0.1404	0.1424	0.2892	0.3062	0.3223	0.3379	0.3534	0.5292
0.1450	0.1486	0.1504	0.3183	0.3368	0.3555	0.3745	0.3930	0.5830
0.1526	0.1559	0.1582	0.3473	0.3686	0.3906	0.4129	0.4351	0.6404
0.1592	0.1631	0.1653	0.3768	0.4021	0.4276	0.4538	0.4801	0.7038
0.1651	0.1692	0.1721	0.4075	0.4362	0.4659	0.4964	0.5294	0.7719
0.1699	0.1745	0.1784	0.4383	0.4711	0.5053	0.5425	0.5815	0.8468
0.1735	0.1792	0.1840	0.4688	0.5062	0.5468	0.5907	0.6391	0.9288
0.1763	0.1828	0.1888	0.4979	0.5420	0.5897	0.6426	0.7011	1.0180
0.2118	0.2193	0.2260	0.5756	0.6267	0.6837	0.7465	0.8161	1.1585
0.2530	0.2614	0.2695	0.6621	0.7230	0.7903	0.8648	0.9474	1.3104
0.3003	0.3105	0.3198	0.7606	0.8321	0.9117	0.9994	1.0943	1.4723
0.3554	0.3671	0.3783	0.8720	0.9558	1.0489	1.1499	1.2575	1.6464
0.4187	0.4331	0.4466	0.9976	1.0961	1.2028	1.3161	1.4390	1.8332
0.4926	0.5095	0.5254	1.1397	1.2520	1.3714	1.5009	1.6419	2.0351
0.5783	0.5983	0.6169	1.2974	1.4227	1.5589	1.7068	1.8689	2.2525
0.6771	0.7008	0.7210	1.4696	1.6118	1.7667	1.9366	2.1240	2.4865
0.7916	0.8175	0.8382	1.6596	1.8211	1.9986	2.1944	2.4099	2.7365
0.9218	0.9486	0.9708	1.8695	2.0542	2.2576	2.4821	2.7287	3.0015
1.1019	1.1358	1.1645	2.1575	2.3705	2.6052	2.8095	3.0233	3.2598
1.3055	1.3477	1.3855	2.4518	2.6302	2.8095	3.0233	3.2598	3.5694

1.5347	1.5883	1.6377	2.6302	2.8095	3.0233	3.2598	3.5694	3.8842
1.7938	1.8613	1.9248	2.8095	3.0233	3.2598	3.5694	3.8842	4.2068
2.0865	2.1706	2.2504	3.0233	3.2598	3.5694	3.8842	4.2068	4.5725
2.4166	2.5198	2.6180	3.2598	3.5694	3.8842	4.2068	4.5725	4.9637
2.7875	2.9122	3.0302	3.5694	3.8842	4.2068	4.5725	4.9637	5.4091
3.0233	3.2598	3.4881	3.8842	4.2068	4.5725	4.9637	5.4091	5.9182
3.2598	3.5694	3.8842	4.2068	4.5725	4.9637	5.4091	5.9182	6.4910
3.5694	3.8842	4.2068	4.5725	4.9637	5.4091	5.9182	6.4910	7.1026
3.8842	4.2068	4.5725	4.9637	5.4091	5.9182	6.4910	7.1026	7.8148
4.2068	4.5725	4.9637	5.4091	5.9182	6.4910	7.1026	7.8148	8.5432
4.5725	4.9637	5.4091	5.9182	6.4910	7.1026	7.8148	8.5432	9.2939
4.9637	5.4091	5.9182	6.4910	7.1026	7.8148	8.5432	9.2939	10.1078
5.4091	5.9182	6.4910	7.1026	7.8148	8.5432	9.2939	10.1078	11.0337
5.9182	6.4910	7.1026	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938
6.4910	7.1026	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960
7.1026	7.8148	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339
7.8148	8.5432	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925
8.5432	9.2939	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969
9.2939	10.1078	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854
10.1078	11.0337	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047
11.0337	11.9938	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598
11.9938	13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420
13.0960	14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072
14.2339	15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358
15.3925	16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481
16.4969	17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147
17.2854	18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589
18.2047	19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662
19.2598	20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696
20.4420	22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696	30.8552
22.0072	23.4358	24.9481	25.6147	26.6589	28.0662	29.3696	30.8552	32.5103
23.4358	24.9481	25.6147	26.6589	28.0662	29.3696	30.8552	32.5103	34.3642
24.9481	25.6147	26.6589	28.0662	29.3696	30.8552	32.5103	34.3642	36.8210
25.6147	26.6589	28.0662	29.3696	30.8552	32.5103	34.3642	36.8210	39.4290
26.6589	28.0662	29.3696	30.8552	32.5103	34.3642	36.8210	39.4290	42.1787
28.0662	29.3696	30.8552	32.5103	34.3642	36.8210	39.4290	42.1787	45.0240
29.3696	30.8552	32.5103	34.3642	36.8210	39.4290	42.1787	45.0240	48.0377
30.8552	32.5103	34.3642	36.8210	39.4290	42.1787	45.0240	48.0377	51.1765
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

27	28	29	30	31	Attained Age
0.0244	0.0251	0.0256	0.0260	0.0598	46
0.0270	0.0278	0.0285	0.0289	0.0666	47
0.0300	0.0308	0.0316	0.0321	0.0737	48
0.0333	0.0343	0.0351	0.0355	0.0815	49
0.0370	0.0381	0.0389	0.0392	0.0898	50
0.0411	0.0422	0.0429	0.0432	0.0990	51
0.0455	0.0466	0.0473	0.0475	0.1090	52
0.0503	0.0513	0.0520	0.0522	0.1200	53
0.0554	0.0564	0.0572	0.0575	0.1320	54
0.0609	0.0621	0.0629	0.0632	0.1449	55
0.0656	0.0672	0.0684	0.0692	0.1594	56
0.0705	0.0726	0.0743	0.0757	0.1752	57
0.0757	0.0783	0.0808	0.0828	0.1929	58
0.0812	0.0846	0.0878	0.0909	0.2126	59
0.0871	0.0913	0.0955	0.0998	0.2344	60
0.0935	0.0987	0.1041	0.1096	0.2589	61
0.1004	0.1068	0.1135	0.1205	0.2854	62
0.1079	0.1156	0.1238	0.1323	0.3139	63
0.1159	0.1252	0.1349	0.1450	0.3450	64
0.1246	0.1354	0.1467	0.1588	0.3789	65
0.1476	0.1602	0.1738	0.1883	0.4163	66
0.1739	0.1890	0.2052	0.2226	0.4575	67
0.2045	0.2223	0.2416	0.2628	0.5030	68
0.2395	0.2609	0.2843	0.3096	0.5530	69
0.2803	0.3058	0.3336	0.3642	0.6079	70
0.3272	0.3577	0.3909	0.4272	0.6676	71
0.3817	0.4179	0.4573	0.5000	0.7321	72
0.4444	0.4871	0.5333	0.5832	0.8029	73
0.5166	0.5665	0.6204	0.6793	0.8814	74
0.5991	0.6570	0.7205	0.7907	0.9688	75
0.6854	0.7511	0.8234	0.9040	1.0662	76
0.7796	0.8536	0.9364	1.0280	1.1748	77
0.8820	0.9663	1.0598	1.1638	1.2949	78
0.9939	1.0890	1.1945	1.3104	1.4264	79
1.1157	1.2227	1.3397	1.4673	1.5695	80
1.2479	1.3662	1.4946	1.6333	1.7239	81
1.3895	1.5186	1.6577	1.8067	1.8886	82
1.5393	1.6786	1.8276	1.9842	2.0644	83
1.6957	1.8444	2.0004	2.1647	2.2571	84
1.8568	2.0121	2.1752	2.3525	2.4672	85
2.1741	2.3511	2.5434	2.7508	2.6947	86
2.5297	2.7372	2.9612	3.2008	2.9398	87
2.9339	3.1745	3.4320	3.7062	3.2024	88
3.3911	3.6669	3.9604	4.2708	3.4795	89
4.8972	5.2912	5.7082	6.1416	3.7672	90
5.3460	5.7677	6.2063	6.6542	4.0658	91
5.8273	6.2711	6.7243	7.1865	4.3753	92

6.3360	6.7947	7.2624	7.7390	4.6955	93
6.8648	7.3382	7.8207	8.3118	5.0269	94
7.4142	7.9025	8.3996	8.9049	5.3693	95
7.9533	8.4637	8.9839	9.5136	5.7229	96
8.5087	9.0424	9.5870	10.1425	6.0877	97
9.0801	9.6383	10.2090	10.7919	6.4638	98
9.6675	10.2518	10.8500	11.4615	6.8514	99
10.2712	10.8829	11.5099	12.1520	10.0057	100
10.8907	11.5315	12.1890	11.3874	10.5870	101
11.5264	12.1977	11.8658	11.5341	11.2026	102
12.1779	12.0969	12.0159	11.9349	11.8539	103
12.2124	12.2952	12.3779	12.4607	12.5435	104
12.6231	12.7836	12.9441	13.1047	13.2654	105
14.1807	14.4912	14.8018	15.1127	14.6785	106
15.7495	16.1215	16.4938	16.8664	15.6115	107
17.5139	17.9483	18.3831	18.8182	16.5885	108
19.4960	19.9961	20.4967	20.9978	17.6204	109
24.5309	26.0631	27.5999	29.1413	23.8857	110
32.1292	34.3154	36.5109	38.7158	30.2286	111
40.9159	43.7516	46.6028	49.4697	36.6507	112
47.9782	51.1250	54.2398	57.3423	43.1532	113
51.1250	54.2398	57.3423	60.2927	49.7379	114
54.2398	57.3423	60.2927	64.2100	56.4063	115
0.0000	0.0000	0.0000	0.0000	63.1599	116
0.0000	0.0000	0.0000	0.0000	70.0004	117
0.0000	0.0000	0.0000	0.0000	76.9295	118
0.0000	0.0000	0.0000	0.0000	83.3333	119
0.0000	0.0000	0.0000	0.0000	83.3333	120

					Attained age
27	28	29	30	31	
0.0437	0.0449	0.0459	0.0465	0.0766	46
0.0484	0.0499	0.0510	0.0519	0.0852	47
0.0538	0.0553	0.0567	0.0577	0.0944	48
0.0599	0.0616	0.0632	0.0639	0.1044	49
0.0666	0.0687	0.0700	0.0707	0.1152	50
0.0741	0.0760	0.0774	0.0780	0.1270	51
0.0821	0.0842	0.0853	0.0858	0.1399	52
0.0909	0.0928	0.0939	0.0945	0.1539	53
0.1001	0.1022	0.1035	0.1040	0.1693	54
0.1103	0.1125	0.1139	0.1143	0.1859	55
0.1197	0.1226	0.1247	0.1260	0.2045	56
0.1298	0.1335	0.1365	0.1391	0.2248	57
0.1404	0.1452	0.1496	0.1534	0.2476	58
0.1517	0.1580	0.1639	0.1697	0.2729	59
0.1641	0.1718	0.1798	0.1878	0.3012	60
0.1773	0.1872	0.1974	0.2079	0.3326	61
0.1919	0.2041	0.2169	0.2305	0.3669	62

0.2077	0.2226	0.2386	0.2552	0.4037	63
0.2249	0.2430	0.2621	0.2817	0.4437	64
0.2436	0.2649	0.2870	0.3108	0.4874	65
0.2794	0.3033	0.3290	0.3565	0.5357	66
0.3188	0.3462	0.3760	0.4080	0.5888	67
0.3627	0.3944	0.4287	0.4662	0.6475	68
0.4116	0.4482	0.4882	0.5319	0.7120	69
0.4663	0.5088	0.5551	0.6057	0.7827	70
0.5277	0.5766	0.6302	0.6885	0.8597	71
0.5964	0.6527	0.7141	0.7807	0.9428	72
0.6730	0.7375	0.8074	0.8826	1.0338	73
0.7581	0.8314	0.9104	0.9967	1.1346	74
0.8524	0.9348	1.0253	1.1251	1.2468	75
0.9470	1.0375	1.1375	1.2489	1.3717	76
1.0489	1.1488	1.2600	1.3835	1.5110	77
1.1591	1.2698	1.3929	1.5296	1.6646	78
1.2788	1.4011	1.5369	1.6861	1.8329	79
1.4079	1.5429	1.6908	1.8521	2.0160	80
1.5472	1.6939	1.8535	2.0257	2.2135	81
1.6951	1.8530	2.0230	2.2050	2.4240	82
1.8504	2.0182	2.1975	2.3861	2.6485	83
2.0108	2.1873	2.3726	2.5678	2.8949	84
2.1741	2.3561	2.5475	2.7554	3.1635	85
2.5514	2.7593	2.9852	3.2290	3.4545	86
2.9743	3.2186	3.4820	3.7640	3.7681	87
3.4551	3.7387	4.0423	4.3652	4.1042	88
3.9992	4.3246	4.6709	5.0373	4.4588	89
5.8121	6.2802	6.7754	7.2903	4.8272	90
6.3434	6.8443	7.3653	7.8972	5.2091	91
6.9133	7.4402	7.9784	8.5273	5.6049	92
7.5151	8.0596	8.6151	9.1810	6.0146	93
8.1409	8.7027	9.2755	9.8584	6.4381	94
8.7906	9.3700	9.9599	10.5597	6.8758	95
9.4293	10.0352	10.6530	11.2823	7.3277	96
10.0871	10.7212	11.3686	12.0291	7.7939	97
10.7640	11.4278	12.1066	12.8002	8.2744	98
11.4599	12.1552	12.8673	13.5958	8.7696	99
12.1747	12.9033	13.6504	14.4159	14.1227	100
12.9085	13.6722	14.4564	14.7075	14.9587	101
13.6612	14.4619	14.9134	15.3652	15.8175	102
14.4325	15.0383	15.6448	16.2520	16.8600	103
15.0876	15.8080	16.5294	17.2518	17.9753	104
16.0891	16.8531	17.6183	18.3846	19.1521	105
18.1425	18.9627	19.7843	20.6072	20.3901	106
20.4189	21.3042	22.1911	23.0795	21.6926	107
22.9451	23.9035	24.8638	25.8258	23.0578	108
25.7603	26.8018	27.8453	28.8911	24.5008	109
30.0151	32.2221	34.4386	36.6647	30.2249	110
37.6496	40.4296	43.2246	46.0346	36.0133	111
44.9566	47.9782	51.1250	54.2398	41.8672	112
47.9782	51.1250	54.2398	57.3423	47.7876	113

51.1250	54.2398	57.3423	60.2927	53.7757	114
54.2398	57.3423	60.2927	64.2100	59.8326	115
0.0000	0.0000	0.0000	0.0000	65.9595	116
0.0000	0.0000	0.0000	0.0000	72.1577	117
0.0000	0.0000	0.0000	0.0000	78.4284	118
0.0000	0.0000	0.0000	0.0000	83.3333	119
0.0000	0.0000	0.0000	0.0000	83.3333	120

					Attained age
27	28	29	30	31	
0.0389	0.0399	0.0408	0.0414	0.0923	46
0.0430	0.0443	0.0454	0.0461	0.1029	47
0.0478	0.0493	0.0505	0.0513	0.1139	48
0.0532	0.0548	0.0561	0.0567	0.1262	49
0.0592	0.0610	0.0621	0.0628	0.1391	50
0.0658	0.0675	0.0687	0.0692	0.1533	51
0.0729	0.0747	0.0757	0.0762	0.1688	52
0.0806	0.0823	0.0834	0.0838	0.1858	53
0.0889	0.0906	0.0918	0.0922	0.2043	54
0.0978	0.0997	0.1010	0.1014	0.2244	55
0.1054	0.1080	0.1099	0.1110	0.2469	56
0.1134	0.1167	0.1194	0.1216	0.2714	57
0.1219	0.1260	0.1299	0.1332	0.2990	58
0.1308	0.1362	0.1413	0.1463	0.3295	59
0.1405	0.1470	0.1539	0.1607	0.3636	60
0.1507	0.1591	0.1678	0.1767	0.4016	61
0.1619	0.1723	0.1831	0.1945	0.4430	62
0.1741	0.1866	0.2000	0.2139	0.4873	63
0.1873	0.2023	0.2182	0.2346	0.5357	64
0.2014	0.2190	0.2373	0.2570	0.5885	65
0.2435	0.2645	0.2869	0.3108	0.6466	66
0.2920	0.3172	0.3444	0.3740	0.7109	67
0.3480	0.3784	0.4116	0.4477	0.7817	68
0.4127	0.4495	0.4898	0.5337	0.8596	69
0.4875	0.5319	0.5807	0.6336	0.9450	70
0.5742	0.6275	0.6860	0.7495	1.0379	71
0.6741	0.7379	0.8075	0.8829	1.1381	72
0.7891	0.8647	0.9470	1.0353	1.2481	73
0.9211	1.0099	1.1060	1.2110	1.3696	74
1.0713	1.1748	1.2883	1.4139	1.5051	75
1.2335	1.3513	1.4811	1.6260	1.6559	76
1.4115	1.5456	1.6949	1.8607	1.8239	77
1.6076	1.7609	1.9311	2.1202	2.0094	78
1.8246	1.9988	2.1920	2.4041	2.2125	79
2.0635	2.2608	2.4769	2.7122	2.4333	80
2.3267	2.5466	2.7855	3.0433	2.6719	81
2.6130	2.8554	3.1165	3.3957	2.9257	82
2.9217	3.1859	3.4679	3.7643	3.1966	83
3.2515	3.5359	3.8344	4.1486	3.4939	84

3.5997	3.9001	4.2154	4.5587	3.8180	85
4.1150	4.4490	4.8124	5.2045	4.1692	86
4.6716	5.0543	5.4674	5.9098	4.5474	87
5.2843	5.7172	6.1809	6.6743	4.9529	88
5.9535	6.4376	6.9526	7.4979	5.3808	89
8.3700	9.0438	9.7573	10.4991	5.8250	90
8.8971	9.5996	10.3304	11.0767	6.2857	91
9.4368	10.1561	10.8908	11.6400	6.7632	92
9.9762	10.6987	11.4358	12.1866	7.2571	93
10.5007	11.2248	11.9630	12.7141	7.7680	94
11.0072	11.7321	12.4699	13.2199	8.2957	95
11.8094	12.5666	13.3383	14.1237	8.8407	96
12.6359	13.4271	14.2344	15.0578	9.4027	97
13.4866	14.3137	15.1589	16.0219	9.9821	98
14.3615	15.2266	16.1117	17.0166	10.5790	99
15.2607	16.1658	17.0930	18.0424	20.3676	100
16.1843	17.1315	18.1031	19.9025	21.7083	101
17.1319	18.1237	19.7925	21.4668	23.1467	102
18.1038	19.7402	21.3819	23.0289	24.6812	103
19.6890	21.3398	22.9959	24.6574	26.3243	104
21.5433	23.1646	24.7911	26.4228	28.0597	105
24.7140	26.3845	28.0604	29.7418	29.8874	106
28.1739	29.9186	31.6693	33.4259	31.8129	107
31.9791	33.8187	35.6649	37.5177	33.8340	108
36.1989	38.1548	40.1181	42.0888	35.9730	109
39.3435	42.1036	44.9566	47.9782	39.7811	110
42.1036	44.9566	47.9782	51.1250	43.6173	111
44.9566	47.9782	51.1250	54.2398	47.4819	112
47.9782	51.1250	54.2398	57.3423	51.3753	113
51.1250	54.2398	57.3423	60.2927	55.2977	114
54.2398	57.3423	60.2927	64.2100	59.2494	115
0.0000	0.0000	0.0000	0.0000	63.2309	116
0.0000	0.0000	0.0000	0.0000	67.2424	117
0.0000	0.0000	0.0000	0.0000	71.2843	118
0.0000	0.0000	0.0000	0.0000	75.3569	119
0.0000	0.0000	0.0000	0.0000	83.3333	120

					Attained age
27	28	29	30	31	
0.0765	0.0786	0.0804	0.0816	0.1567	46
0.0879	0.0906	0.0927	0.0939	0.1748	47
0.1008	0.1041	0.1065	0.1083	0.1937	48
0.1161	0.1197	0.1227	0.1242	0.2146	49
0.1335	0.1380	0.1404	0.1416	0.2368	50
0.1533	0.1575	0.1602	0.1614	0.2608	51
0.1752	0.1797	0.1821	0.1830	0.2875	52
0.1998	0.2040	0.2067	0.2076	0.3166	53
0.2268	0.2310	0.2343	0.2352	0.3481	54
0.2568	0.2619	0.2652	0.2658	0.3826	55

0.2782	0.2854	0.2902	0.2932	0.4207	56
0.3013	0.3100	0.3172	0.3232	0.4626	57
0.3256	0.3367	0.3475	0.3565	0.5097	58
0.3517	0.3661	0.3799	0.3937	0.5623	59
0.3799	0.3979	0.4165	0.4354	0.6205	60
0.4102	0.4333	0.4570	0.4817	0.6854	61
0.4435	0.4720	0.5021	0.5336	0.7563	62
0.4799	0.5147	0.5519	0.5903	0.8323	63
0.5195	0.5615	0.6056	0.6513	0.9153	64
0.5627	0.6116	0.6630	0.7179	1.0058	65
0.6603	0.7170	0.7780	0.8435	1.1053	66
0.7705	0.8372	0.9093	0.9876	1.2156	67
0.8957	0.9744	1.0600	1.1538	1.3370	68
1.0378	1.1310	1.2331	1.3443	1.4706	69
1.2001	1.3106	1.4309	1.5625	1.6168	70
1.3855	1.5150	1.6569	1.8115	1.7759	71
1.5965	1.7486	1.9143	2.0939	1.9474	72
1.8361	2.0133	2.2055	2.4114	2.1352	73
2.1078	2.3121	2.5318	2.7720	2.3425	74
2.4132	2.6465	2.9012	3.1831	2.5737	75
2.7646	3.0281	3.3185	3.6418	2.8305	76
3.1325	3.4296	3.7600	4.1263	3.1166	77
3.5173	3.8521	4.2229	4.6346	3.4319	78
3.9183	4.2911	4.7046	5.1580	3.7771	79
4.3304	4.7429	5.1947	5.6866	4.1525	80
4.7488	5.1961	5.6822	6.2065	4.5573	81
5.1613	5.6385	6.1525	6.7021	4.9882	82
5.5539	6.0543	6.5883	7.1499	5.4477	83
5.9095	6.4247	6.9654	7.5343	5.9523	84
6.2077	6.7238	7.2660	7.8559	6.5025	85
7.1231	7.6987	8.3254	9.0020	7.0992	86
8.1284	8.7915	9.5076	10.2754	7.7419	87
9.2539	10.0093	10.8195	11.6823	8.4314	88
10.5070	11.3591	12.2669	13.2288	9.1590	89
11.8938	12.8465	13.8562	14.9061	9.9141	90
13.0960	14.2339	15.3925	16.4969	10.6970	91
14.2339	15.3925	16.4969	17.2854	11.5081	92
15.3925	16.4969	17.2854	18.2047	12.3471	93
16.4969	17.2854	18.2047	19.2598	13.2145	94
17.2854	18.2047	19.2598	20.4420	14.1107	95
18.2047	19.2598	20.4420	22.0072	15.0357	96
19.2598	20.4420	22.0072	23.4358	15.9898	97
20.4420	22.0072	23.4358	24.9481	16.9733	98
22.0072	23.4358	24.9481	25.6147	17.9862	99
23.4358	24.9481	25.6147	26.6589	28.0662	100
24.9481	25.6147	26.6589	28.0662	29.3696	101
25.6147	26.6589	28.0662	29.3696	30.8552	102
26.6589	28.0662	29.3696	30.8552	32.5103	103
28.0662	29.3696	30.8552	32.5103	34.3642	104
29.3696	30.8552	32.5103	34.3642	36.8210	105
30.8552	32.5103	34.3642	36.8210	39.4290	106

32.5103	34.3642	36.8210	39.4290	42.1787	107
34.3642	36.8210	39.4290	42.1787	45.0240	108
36.8210	39.4290	42.1787	45.0240	48.0377	109
39.4290	42.1787	45.0240	48.0377	51.1765	110
42.1787	45.0240	48.0377	51.1765	54.2851	111
45.0240	48.0377	51.1765	54.2851	57.3833	112
48.0377	51.1765	54.2851	57.3833	60.3301	113
51.1765	54.2851	57.3833	60.3301	64.2411	114
54.2851	57.3833	60.3301	64.2411	68.0147	115
0.0000	0.0000	0.0000	0.0000	71.9789	116
0.0000	0.0000	0.0000	0.0000	76.3268	117
0.0000	0.0000	0.0000	0.0000	80.5029	118
0.0000	0.0000	0.0000	0.0000	83.3333	119
0.0000	0.0000	0.0000	0.0000	83.3333	120

					Attained age
27	28	29	30	31	
0.1008	0.1035	0.1059	0.1074	0.2156	46
0.1185	0.1221	0.1251	0.1269	0.2404	47
0.1395	0.1437	0.1473	0.1497	0.2667	48
0.1638	0.1689	0.1731	0.1749	0.2953	49
0.1920	0.1980	0.2019	0.2040	0.3261	50
0.2247	0.2304	0.2346	0.2361	0.3594	51
0.2610	0.2676	0.2712	0.2727	0.3961	52
0.3025	0.3088	0.3130	0.3148	0.4365	53
0.3484	0.3553	0.3598	0.3616	0.4799	54
0.4003	0.4081	0.4132	0.4144	0.5274	55
0.4459	0.4568	0.4648	0.4692	0.5803	56
0.4958	0.5103	0.5218	0.5314	0.6381	57
0.5497	0.5682	0.5860	0.6012	0.7032	58
0.6082	0.6334	0.6568	0.6807	0.7755	59
0.6727	0.7046	0.7378	0.7708	0.8561	60
0.7434	0.7852	0.8285	0.8732	0.9460	61
0.8215	0.8745	0.9304	0.9897	1.0442	62
0.9084	0.9743	1.0458	1.1196	1.1493	63
1.0038	1.0862	1.1730	1.2624	1.2641	64
1.1101	1.2083	1.3113	1.4215	1.3894	65
1.2628	1.3730	1.4907	1.6177	1.5275	66
1.4265	1.5518	1.6863	1.8326	1.6801	67
1.6036	1.7457	1.8996	2.0685	1.8482	68
1.7944	1.9561	2.1334	2.3266	2.0330	69
2.0014	2.1860	2.3876	2.6078	2.2356	70
2.2257	2.4348	2.6635	2.9116	2.4556	71
2.4680	2.7035	2.9603	3.2373	2.6926	72
2.7283	2.9917	3.2598	3.5694	2.9520	73
3.0054	3.2598	3.5694	3.8842	3.2381	74
3.2598	3.5694	3.8842	4.2068	3.5567	75
3.5694	3.8842	4.2068	4.5725	3.9108	76
3.8842	4.2068	4.5725	4.9637	4.3050	77

4.2068	4.5725	4.9637	5.4091	4.7392	78
4.5725	4.9637	5.4091	5.9182	5.2142	79
4.9637	5.4091	5.9182	6.4910	5.7303	80
5.4091	5.9182	6.4910	7.1026	6.2870	81
5.9182	6.4910	7.1026	7.8148	6.8794	82
6.4910	7.1026	7.8148	8.5432	7.5106	83
7.1026	7.8148	8.5432	9.2939	8.2043	84
7.8148	8.5432	9.2939	10.1078	8.9610	85
8.5432	9.2939	10.1078	11.0337	9.7815	86
9.2939	10.1078	11.0337	11.9938	10.6659	87
10.1078	11.0337	11.9938	13.0960	11.6148	88
11.0337	11.9938	13.0960	14.2339	12.6160	89
11.9938	13.0960	14.2339	15.3925	13.6552	90
13.0960	14.2339	15.3925	16.4969	14.7321	91
14.2339	15.3925	16.4969	17.2854	15.8475	92
15.3925	16.4969	17.2854	18.2047	17.0014	93
16.4969	17.2854	18.2047	19.2598	18.1941	94
17.2854	18.2047	19.2598	20.4420	19.4261	95
18.2047	19.2598	20.4420	22.0072	20.6976	96
19.2598	20.4420	22.0072	23.4358	22.0089	97
20.4420	22.0072	23.4358	24.9481	23.3604	98
22.0072	23.4358	24.9481	25.6147	24.7523	99
23.4358	24.9481	25.6147	26.6589	28.0662	100
24.9481	25.6147	26.6589	28.0662	29.3696	101
25.6147	26.6589	28.0662	29.3696	30.8552	102
26.6589	28.0662	29.3696	30.8552	32.5103	103
28.0662	29.3696	30.8552	32.5103	34.3642	104
29.3696	30.8552	32.5103	34.3642	36.8210	105
30.8552	32.5103	34.3642	36.8210	39.4290	106
32.5103	34.3642	36.8210	39.4290	42.1787	107
34.3642	36.8210	39.4290	42.1787	45.0240	108
36.8210	39.4290	42.1787	45.0240	48.0377	109
39.4290	42.1787	45.0240	48.0377	51.1765	110
42.1787	45.0240	48.0377	51.1765	54.2851	111
45.0240	48.0377	51.1765	54.2851	57.3833	112
48.0377	51.1765	54.2851	57.3833	60.3301	113
51.1765	54.2851	57.3833	60.3301	64.2411	114
54.2851	57.3833	60.3301	64.2411	68.0147	115
0.0000	0.0000	0.0000	0.0000	71.9789	116
0.0000	0.0000	0.0000	0.0000	76.3268	117
0.0000	0.0000	0.0000	0.0000	80.5029	118
0.0000	0.0000	0.0000	0.0000	83.3333	119
0.0000	0.0000	0.0000	0.0000	83.3333	120

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Certification/Notice

Comments:

Attachments:

AR 2098-U flesch.pdf

Compliance Bull 11-88 2098-U AR.pdf

ComplianceRuleReg19 2098-U AR.pdf

ComplianceRuleReg 49 2098-U AR.pdf

Item Status: **Status Date:**

Satisfied - Item: Application

Comments:

Attachments:

IO4386AR 04-2006.pdf

IO-10740-AR 04-2006.pdf

Item Status: **Status Date:**

Bypassed - Item: Outline of Coverage

Bypass Reason: No health products filed.

Comments:

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachment:

2098-U St of Var AR.pdf

Item Status: **Status Date:**

Satisfied - Item: 2098-U Redline Copy

Comments:

Attachment:

2098-U AR redline.pdf

Item Status: **Status Date:**

Satisfied - Item: Bulletin 11-83 Certification

Comments:

Attachment:

Bulletin 11-83 Certification.pdf

SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
SECURITY MUTUAL BUILDING • 100 COURT STREET
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625
(607) 723-3551 www.smlny.com

Certification

This is to certify that the attached Universal Life Policy has achieved the following Flesch Reading Ease Score of

Form Nos.	Flesch Reading Ease Score
2098-U	46.55

and complies with the requirements of Ark. Stat. Ann. Sections 23-80-201 through 23-80-208, cited as the Life and Disability Insurance Policy Language Simplification Act.

Thomas Robbins

Thomas Robbins, CLU, FLMI, RHU
Second Vice President-Customer Relations and Conservation

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STATE OF ARKANSAS

CERTIFICATION-CONSUMER INFORMATION NOTICE

I, Thomas Robbins, Second Vice President – Customer Relations and Conservation, do hereby certify that the submission of Policy Form 2098-U complies with the provisions of Arkansas Act 197 of 1987 and Bulletin 11-88 as well as all applicable requirements of the Arkansas Insurance Department.

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

By: Thomas Robbins
Thomas Robbins, CLU, FLMI, RHU
Second Vice President, Customer Relations and Conservation

12/15/2008
Date

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INSURANCE COMPANY OF NEW YORK
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STATE OF ARKANSAS

CERTIFICATION-UNFAIR SEX OR MARITIAL STATUS DISCRIMINATION IN THE SALE OF INSURANCE

I, Thomas Robbins, Second Vice President – Customer Relations and Conservation, do hereby certify that the submission of Policy Form 2098-U complies with the provisions of Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

By: Thomas Robbins
Thomas Robbins, CLU, FLMI, RHU
Second Vice President, Customer Relations and Conservation

12/15/2008
Date

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INSURANCE COMPANY OF NEW YORK
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STATE OF ARKANSAS

CERTIFICATION-LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION NOTICES

I, Thomas Robbins, Second Vice President – Customer Relations and Conservation, do hereby certify that the submission of Policy Form 2098-U complies with the provisions of Rule and Regulation 49 as well as all applicable requirements of the Arkansas Insurance Department.

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

By: Thomas Robbins
Thomas Robbins, CLU, FLMI, RHU
Second Vice President, Customer Relations and Conservation

12/15/2008
Date

PART 1

APPLICATION FOR:

SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
SECURITY MUTUAL BUILDING • 100 COURT ST.
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625
607.723.3551 • www.smlny.com

(Please print all information in black ink)

COMPLETE FOR ALL PLANS

1. A. Proposed Insured (First, Middle Initial, Last)

B. ☐ Male ☐ Female | C. Birth Date – Mo. Day Yr. | D. Place of Birth

E. Residence Address Zip

F. Occupation – List Duties

G. Employer's Name and Address Zip

2. A. Owner, if other than Proposed Insured

B. Address Zip

3. A. Applicant, if other than Owner

B. Address Zip

4. Send Premium Notices to: ☐ Proposed Insured ☐ Owner ☐ Applicant ☐ Other (List name and address) Zip

5. Beneficiary: Primary: Relationship to Proposed Insured:

Contingent: Relationship to Proposed Insured:

COMPLETE FOR TRADITIONAL AND TERM PLANS

6. A. Plan of Insurance | B. Face Amount $ | C. What Premium Amount has been received with this Application? $

D. Premium Mode | E. Basic Annual Premium Per M $

F. ☐ Waiver of Premium Benefit | G. ☐ Accidental Death Benefit – Amount $ | H. ☐ Other:

I. Rider | J. Amount/Unit | K. Rider | L. Amount/Unit

M. Dividend Option
☐ 1 Yr. Term ☐ Addns.
☐ Accums. ☐ Cash ☐ Reduce
☐ P-WL ☐ Other:_____
☐ 1 Yr. Term Balance to above

N. Do you elect that Dividend Accumulations be applied to unpaid premiums?
☐ Yes ☐ No

O. Do you elect Automatic Premium Loan, if available?
☐ Yes ☐ No

P. SPECIAL ISSUE INSTRUCTIONS

COMPLETE FOR UNIVERSAL LIFE

7. A. Plan of Insurance | B. Specified Amount $ | C. Initial Premium (May not be less than the Planned Periodic Premium applied for) $

D. Planned Periodic Premium $ | E. Planned Periodic Premium Mode | F. What Premium Amount has been received with this Application? $

G. DEATH BENEFIT OPTION
☐ Option A. Specified Amount includes the Cash Value.
☐ Option B. Specified Amount is in addition to the Cash Value.
☐ Other (Specify):

H. Dividend Option
☐ Cash ☐ Addns.
☐ Other:_____

I. ☐ Waiver of Monthly Deduction | J. Accidental Death Benefit – Amount $ | K. ☐ Other:

L. Rider | M. Amount/Unit | N. Rider | O. Amount/Unit

P. SPECIAL ISSUE INSTRUCTIONS

COMPLETE FOR ANNUITIES

8. A. Plan: ☐ FPA Policy ☐ FPA Rider ☐ SPDA Policy ☐ SPDA Rider ☐ Other:
B. Stipulated Premium $
C. Premium Mode
D. Amount Paid with Application $

E. Dividend Option ☐ Accums. ☐ Cash

F. Do you elect Automatic Premium Surrender? (FPA & SPDA Riders only) ☐ Yes ☐ No

G. Disability Benefit ☐ Yes ☐ No (If "Yes" and FPA policy applied for, complete Part 2.)
If "Yes," do you elect Automatic Premium Withdrawal? ☐ Yes ☐ No

H. Tax Status
a. ☐ The contract is not tax-qualified;
b. ☐ The contract is applied for in connection with a qualified Pension (corporate or otherwise), Profit-Sharing, SEPP, or ESOP Plan;
c. ☐ The contract is applied for as an Individual Retirement Annuity;
d. ☐ The payor is a public school or an I.R.C. Sec. 501(c)(3) organization exempt under Sec. 501(a).

I. Maturity Date: ☐ The Proposed Annuitant's 65th birthday if it falls on the first day of the month. If it does not, the first day of the following month. ☐ First day of Mo._____Yr._____

J. Type of Annuity Benefit: ☐ Life Income 10 Years Certain; ☐ Life Income_____Years Certain; ☐ Life Annuity – No Period Certain. ☐ Joint & Survivor Life Income (_____% to Survivor) a. Name of Survivor_____; b. Sex_____ ; c. Tax ID #_____ ; d. Date of Birth_____; e. Place of Birth_____.
☐ Selection Deferred; ☐ Other (Specify).

K. SPECIAL ISSUE INSTRUCTIONS

COMPLETE FOR ALL PLANS

9. List all life insurance in-force. (If none, so state).

Insurance Company	Year Issued	Amount of Insurance	Amount of Accidental Death Benefit

	Yes	No
10. Will the insurance or annuity now being applied for replace or change insurance or annuities in any Company? (If "Yes," attach required replacement forms.) Name of Company: Policy Number: Amount $	☐	☐
11. Have you smoked one or more cigarettes within the last 12 months?	☐	☐
12. Have you any other applications or negotiations for Life or S&A insurance pending or contemplated? Name of Company: Policy Number: Amount $	☐	☐
13. Have you flown as a trainee, pilot or crew member within 3 years or contemplate such flights in the future? (If "Yes," complete Aviation Questionnaire.)	☐	☐
14. Have you within the last 3 years had a driver's license suspended or revoked, or been convicted of two or more moving violations or driving under the influence of alcohol or drugs? (Provide full details below – including dates, type of violation, and reason for license suspension or revocation.)	☐	☐
15. Have you within the last 3 years engaged in, or do you plan to engage in motor racing on land or water, underwater diving, sky diving, ballooning, hang gliding or parachuting? (If "Yes," provide details below.)	☐	☐
16. Do you intend to travel or reside outside the United States or Canada? (If "Yes," provide details below.)	☐	☐
17. Have you ever had an application for life or health insurance declined, or that required an extra premium or was otherwise modified? (If "Yes," provide full details below.)	☐	☐

18. Provide details for "Yes" answers to questions 13. through 17. above.

AUTHORIZATION TO OBTAIN INFORMATION

I hereby authorize any physician, medical practitioner, hospital, clinic, other medical or medically related facility, insurance or reinsuring company, the Medical Information Bureau, Inc., consumer reporting agency or employer, having information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment including psychiatric conditions, drug or alcohol abuse, and any other medical or non-medical information about me or my health to give to Security Mutual Life Insurance Company of New York or its legal representative, or any reinsuring company or its legal representative, any and all such information.

To facilitate rapid submission of such information, I authorize all said sources, except MIB, to give such records or knowledge to any agency employed by the Security Mutual Life Insurance Company of New York to collect and transmit such information.

I understand the information obtained by use of this Authorization will be used by Security Mutual Life Insurance Company of New York to determine eligibility for insurance. Any information obtained will not be released by Security Mutual Life Insurance Company of New York to any person or organization except to reinsuring companies, the Medical Information Bureau, Inc., other persons or organizations performing business or legal services in connection with my application, or as may be otherwise lawfully required or as I may further authorize.

I understand that I may request to receive a copy of this Authorization.

I agree that a photographic copy of this Authorization shall be as valid as the original.

I acknowledge having received and read the Notice to the Proposed Insured and the Medical Information Bureau Notice.

I agree that this Authorization shall remain valid for two and one-half years from its date unless I revoke it in writing.

I authorize Security Mutual Life Insurance Company of New York to request an investigative consumer report.

Date	Witness	Signature of Proposed Insured

MK-4407 Rev. 6/94

REQUEST FOR TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION

Enter your Taxpayer (Policyowner) Identification Number in the appropriate box. For most individuals, this is your Social Security Number.

Social Security Number ☐☐☐–☐☐–☐☐☐☐

Employer Identification Number ☐☐–☐☐☐☐☐☐☐

Certification. – Under penalties of perjury, I certify that

(1) The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), **and**

(2) I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding.

Certification Instructions. – You must cross out item (2) above if you have been notified by IRS that you are subject to backup withholding because of underreporting interest or dividends on your tax return.

Please Sign Here | **Taxpayer Signature** ▶

IT IS HEREBY UNDERSTOOD AND AGREED: (1) No one except the President, a Vice President or a Secretary of the indicated company has authority to accept any information not contained in this application, or to make, modify or enlarge any contract, or to waive any requirement; (2) EXCEPT AS PROVIDED IN ANY TEMPORARY INSURANCE RECEIPT ISSUED, ANY POLICY ISSUED ON THIS APPLICATION SHALL TAKE EFFECT ON THE DATE IT IS DELIVERED TO THE OWNER AND THE FIRST PREMIUM IS PAID DURING THE LIFETIME OF EACH AND EVERY PERSON PROPOSED FOR INSURANCE UNDER SUCH POLICY AND THEN ONLY IF THE HEALTH AND OTHER CONDITIONS AFFECTING INSURABILITY REMAIN AS DESCRIBED IN THIS APPLICATION; ALL LATER PREMIUMS WILL BE DUE ON THE DATE SPECIFIED IN THE POLICY; (3) all statements and answers made above, together with those in any Part 2 and in any supplemental application made in connection herewith are complete and true to the best of my knowledge and belief and are offered to the Company to induce it to issue the policy or policies applied for.

The undersigned applicant and agent represent that the applicant has read, or had read to him, the completed application and that he realizes that any false statement or misrepresentation which is material to the risk therein may result in loss of coverage under any policy issued hereunder. ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

Signed at _____ Date _____

Signature of Soliciting Agent	Signature of Proposed Insured
Print or Type Name of Soliciting Agent	Soliciting Agent License Number

Print or Type Name of General Agent (if other than Proposed Insured)	Signature of Owner or Applicant (if Business or Trust)	Title

IO-4386-AR Ed. 12/97

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607.723.3551 • www.smlny.com

Application for Life Insurance Within a Pension or Profit Sharing Plan
PART 1

Section I – Participant Information (Proposed Insured)

1. a. Proposed Insured Name (First, Middle and Last):
   b. Date of Birth:
   c. Place of Birth:
   d. ❑ Male ❑ Female
   e. Social Security Number
   – –
   f. Telephone Number:
   Work: _____
   Home: _____
   g. E-mail:
2. Residence Address:
   h. Driver's License #
   i. State:
3. a. Occupation (Title & Duties): _____
   b. Annual Income:
4. Will the insurance being applied for replace or change insurance or annuities in any company? ❑ Yes ❑ No
   List all life insurance in force on Proposed Insured. (If none, so state).

Insurance Company	Amount of Insurance	Amount of Accidental Death Benefit	Will This Coverage be Replaced or Changed?
			❑ Yes ❑ No
			❑ Yes ❑ No
			❑ Yes ❑ No

Section II – Plan & Trustee Information (Applicant/Owner)

5. a. Name of Plan Sponsor (Employer):
   b. Employer Address:
   ❑ Use this address for all correspondence
6. a. Name of Plan:
   b. Name of Plan Trustee(s):
   c. Trustee Address (if different than employer)
   ❑ Use this address for all correspondence
7. Owner and Beneficiary: **The Plan Trustee(s).** ***(If the Plan is a fully insured Plan without a trust, the Owner and Beneficiary shall be the Plan.)***

Section III – Insurance Information

Whole Life	Universal Life
8. Product Name:	8. Product Name:
9. Face Amount of Base Policy:	9. Specified Face Amount:
10. a. ❑ Term Rider Death Benefit: $_____ b. ❑ Paid-up Additions Rider Initial Deposit $_____ PUA Rider Subsequent Deposits of $_____ for____ years	10. ❑ Level Death Benefit (Option A) ❑ Increasing Death Benefit (Option B)
11. Basic Annual Premium per Thousand:	11. Initial Premium: $_____ Planned Periodic Premium $_____
12. a. Dividend Option: ❑ Reduce the Premium (all DB Plans) ❑ PUA ❑ Accumulate ❑ 1YT ❑ Cash ❑ ICV	12. a. Dividend Option: ❑ Reduce the Premium ❑ Accumulate ❑ Cash

13. a. Amount Paid with Application: $_____
    b. Premium Mode: ❑ Annual ❑ Semi-Annual ❑ Quarterly ❑ Monthly
    (multiple applications require List Bill) ❑ Current List Bill #: _____
    (There is an additional charge for the convenience of paying more frequently than annually.)

Section IV – Additional Benefits & Riders

14. a. ❑ Waiver of Premium (Deduction for UL) (NOT AVAILABLE FOR FLEXIBLE PREMIUM ANNUITY (FPA) RIDER)
    b. Automatic Premium Loan (Whole Life Only) ❑ Yes ❑ No
    c. ❑ Accidental Death Benefit $ _____
    d. ❑ FPA Automatic Premium Surrender
    e. ❑ Other

15. Flexible Premium Annuity (FPA) Rider (Whole Life Only):
    a. Stipulated Premium $ _____ (Waiver of Premium Benefit NOT APPLICABLE)
    b. Amount Paid with Application $ _____
    c. ❑ Maturity Date: ❑ Age 70 (or 10 years from issue date) (Other Date:)

Issue Date Requested:

Section V – To Be Completed by Proposed Insured

16. Insured's Height _____ Weight _____ Describe any weight change in past year: ❑ Gained ❑ Lost _____ lbs.
    Name of Proposed Insured's Personal Physician: _____ If none ❑
    Date of last visit: _____ Reason _____
    Address _____ Telephone _____

17. In the past 10 years, have you had or been told that you had:
    a. (1) asthma or emphysema; (2) high blood pressure, stroke, heart or circulatory disease or disorder; (3) intestinal disease or disorder or ulcer; (4) diabetes; (5) leukemia, cancer, tumor or malignancy; (6) epilepsy, mental or nervous disease or disorder; (7) kidney or genito-urinary disease or disorder; or disorder of the back, muscles, bones or joints? ❑ Yes ❑ No

    b. In the past 10 years, have you used or are you currently using, heroin, morphine, other narcotics, marijuana, barbiturates, amphetamines or hallucinogenic drugs other than as prescribed by a physician, or have you in the last 10 years received treatment or consultation for the use of any such substance or for alcoholism? ❑ Yes ❑ No

18. Have you been treated for or been diagnosed by a member of the medical profession as having an immune deficiency disorder or AIDS? ❑ Yes ❑ No

19. Have you smoked one or more cigarettes, cigars or used any tobacco products in the last four years? ❑ Yes ❑ No
    (If "Yes", advise product used, when and for how long in the "Remarks" section.)

Remarks: *Give details for any questions answered "Yes." Include all dates, diagnoses, duration and names of all attending physicians. Attach an additional sheet of paper, if necessary.*

Plan Trustee Completes:

REQUEST FOR TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION

Enter your Taxpayer (Policyowner) Identification Number in the appropriate box. For most individuals, this is your Social Security Number.

Social Security Number ___ ___ ___ — ___ ___ — ___ ___ ___ ___

Employer Identification Number ___ ___ — ___ ___ ___ ___ ___ ___ ___

Certification. - Under penalties of perjury, I certify that

(1) The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), **and**

(2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, **and**

(3) I am a U.S. person (including a U.S. resident alien).

Certification Instructions. - You must cross out item (2) above if you have been notified by IRS that you are subject to backup withholding because of underreporting interest or dividends on your tax return.

Policyowner: Your signature on this application is certification that the taxpayer identification number provided above is correct and complete.

PROPOSED INSURED'S AUTHORIZATION TO OBTAIN INFORMATION

By my signature below, I hereby authorize any physician, medical practitioner, hospital, clinic, other medical or medically related facility, insurance or reinsuring company, the Medical Information Bureau, Inc., consumer reporting agency or employer, having information available as to diagnosis, treatment and prognosis with respect to any physical or mental condition and/or treatment including psychiatric conditions, drug or alcohol abuse, and any other medical or non-medical information about me or my health, including motor vehicle and driving records, to give to Security Mutual Life Insurance Company of New York or its legal representative, or any reinsuring company or its legal representative, any and all such information.

To facilitate rapid submission of such information, I authorize all said sources, except MIB, to give such records or knowledge to any agency employed by the Security Mutual Life Insurance Company of New York to collect and transmit such information.

I understand the information obtained by use of this Authorization will be used by Security Mutual Life Insurance Company of New York to determine eligibility for insurance. Any information obtained will not be released by Security Mutual Life Insurance Company of New York to any person or organization except to reinsuring companies, the Medical Information Bureau, Inc., other persons or organizations performing business or legal services in connection with my application, or as may be otherwise lawfully required or as I may further authorize.

I understand that I may request to receive a copy of this Authorization.

I agree that a photocopied, facsimile or e-mailed copy of this Authorization shall be as valid as the original.

I acknowledge having received and read the Notice Regarding Possible Investigative Consumer Report and the Medical Information Bureau Disclosure Notice.

I authorize Security Mutual Life Insurance Company of New York to request an investigative consumer report.

I agree that this Authorization shall remain valid for two and one-half years from its date unless I revoke it in writing by written notice to the Home Office of the Company.

IT IS HEREBY UNDERSTOOD AND AGREED: (1) No one except the President, a Vice President or a Secretary of Security Mutual Life Insurance Company of New York has authority to accept any information not contained in this application, or to make, modify or enlarge any contract, or to waive any requirement; (2) EXCEPT AS PROVIDED IN ANY CONDITIONAL RECEIPT ISSUED, ANY POLICY ISSUED ON THIS APPLICATION SHALL TAKE EFFECT ON THE DATE IT IS DELIVERED TO THE OWNER AND THE FIRST PREMIUM IS PAID DURING THE LIFETIME OF EACH AND EVERY PERSON PROPOSED FOR INSURANCE UNDER SUCH POLICY AND THEN ONLY IF THE HEALTH AND OTHER CONDITIONS AFFECTING INSURABILITY REMAIN AS DESCRIBED IN THIS APPLICATION; ALL LATER PREMIUMS WILL BE DUE ON THE DATES SPECIFIED IN THE POLICY; (3) any and all statements and answers provided anywhere in this application, together with those in any Part 2 and in any supplemental application made in connection herewith are full, complete and true to the best of my knowledge and belief and are made to the Company to induce it to issue the policy or policies applied for and will be attached to and made a part of any policy issued.

The undersigned each represent that the applicant and the proposed insured each has read, or had read to each of them, the completed application and that they each realize that any false statement or misrepresentation which is material to the risk therein may result in loss of coverage under any policy issued hereunder.

ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

Signed at _____ Date _____

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of Proposed Insured	Signature of Soliciting Agent
Print or Type Name of Soliciting Agent	Soliciting Agent License Number

Print or Type Name of General Agent	Signature of Owner or Applicant (Plan Trustee)	Title (if Business or Trust)

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

STATEMENT OF VARIABILITY
FORM 2098-U
January 6, 2009
State of Arkansas

1. On the Jacket Front and THIRD PAGE, SPECIFIED AMOUNT may range from $25,000 to $50,000,000. The minimum specified amount for specified amount increases is $1,000.

2. On the Jacket Front and THIRD PAGE, PLANNED PERIODIC PREMIUM mode may be ANNUAL, SEMI-ANNUAL, QUARTERLY or SPECIAL MONTHLY. Premiums vary by Issue Age and Premium Class.

3. On the Jacket Front and THIRD PAGE, AGE: The Issue Age may range from 16-85.

4. On the Jacket Front, THIRD PAGE, PREMIUM CLASS may be PREFERRED PLUS NON-SMOKER, PREFERRED NON-SMOKER, STANDARD NON-SMOKER, PREFERRED SMOKER, or STANDARD SMOKER.. If the policy is issued with a table rating, the following language will also appear before the premium class: [RATED [percentage %]]. The percentage may range from 133% to 500%. If the policy is issued with a Flat Extra Monthly Charge, the word RATED will appear before the premium class.

5. If the policy is issued with a Flat Extra Monthly Charge, the following language will appear under POLICY DATA on the THIRD PAGE:
FLAT EXTRA MONTHLY CHARGE: [AMOUNT] CEASES [DATE]
The cease date may be from one year after the issue date to the Coverage Termination Date.

6. On THIRD PAGE, INSURANCE AMOUNT OPTION is selected by the Owner, and is defined in the Insurance Amount Option provision on the SEVENTH PAGE. The Insurance Amount Options are:
[A: SPECIFIED AMOUNT]
[B: SPECIFIED AMOUNT PLUS THE ACCUMULATED VALUE]

7. On THIRD PAGE, GUARANTEED MAXIMUM POLICY LOAD FACTOR varies by Issue Age and Premium Class. It may range from $0.075 to $1.10 per month in the first 20 years.

8. On THIRD PAGE, COVERAGE TERMINATION DATE will be the policy anniversary nearest the Insured's attained age 121.

9. On PAGE 3(A), TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES: Rates will change based on the Issue Age and Premium Class. The following disclosure will appear on all Page 3(A)'s: THESE RATES ARE FOR THE BASE POLICY AT ISSUE. THEY ARE BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY MORTALITY TABLE GENDER BLENDED ULTIMATE AGE-NEAREST-BIRTHDAY [STANDARD NONSMOKER] OR [STANDARD SMOKER].

10. In the event of a change in Premium Class, the following language will appear:

THIRD PAGE

a. Page title will read AMENDED POLICY DATA FOR PREMIUM CLASS CHANGE.

b. The word AMENDED will appear before SPECIFIED AMOUNT, GUARANTEED MAXIMUM POLICY LOAD FACTOR, PLANNED PERIODIC PREMIUM, PREMIUM CLASS, GUIDELINE SINGLE PREMIUM, GUIDELINE LEVEL ANNUAL PREMIUM. In the event of a premium class change during the first 5 years from issue, the word AMENDED will appear before MINIMUM MONTHLY PREMIUM.

c. In the event of a premium class change more than 5 years from issue, MINIMUM MONTHLY PREMIUM would show as NOT APPLICABLE.

d. ISSUE DATE will be removed and replaced by EFFECTIVE DATE OF PREMIUM CLASS CHANGE.

<u>PAGE 3(A)</u>

e. Page title will read TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES / RATES ARE PER $1,000 AMENDED EFFECTIVE [DATE]

f. The following will appear below the table: *NEW GUARANTEED RATES TAKE EFFECT FROM THE DATE OF THIS AMENDMENT

g. Asterisks will replace the numerical values of the Guaranteed Maximum Monthly Cost of Insurance Rates which would have occurred before the effective date of the PREMIUM CLASS change.

h. The following disclosure will appear on all Page 3(A)'s: THESE RATES ARE FOR THE BASE POLICY AT ISSUE. THEY ARE BASED ON THE ULTIMATE AGE-NEAREST-BIRTHDAY 2001 COMMISSIONERS STANDARD ORDINARY MORTALITY TABLE [MALE STANDARD NONSMOKER], [MALE STANDARD SMOKER], [FEMALE STANDARD NONSMOKER], [FEMALE STANDARD SMOKER], [MALE COMPOSITE] or [FEMALE COMPOSITE].

11. In the event of an increase in Specified Amount, the following language will appear. The minimum additional Specified Amount is $500.

THIRD PAGE

a. The title of the page will be POLICY DATA FOR ADDITIONAL SPECIFIED AMOUNT.

b. The word ADDITIONAL will appear before SPECIFIED AMOUNT, GUARANTEED MAXIMUM LOAD FACTOR, PLANNED PERIODIC PREMIUM, GUIDELINE SINGLE PREMIUM, GUIDELINE LEVEL ANNUAL PREMIUM.

c. ISSUE DATE will be removed and replaced by EFFECTIVE DATE OF ADDITIONAL SPECIFIED AMOUNT.

d. INITIAL PREMIUM will be deleted.

12. In the event the Waiver of Monthly Deduction rider is issued with form 2098-U, PAGE 3(B) will be issued with the following language.

WAIVER OF MONTHLY DEDUCTION will appear under BENEFIT; the Expiration Date will appear under EXPIRES; SEE SUPPLEMENTAL SCHEDULE will appear under MONTHLY COST.

In addition, if Waiver of Monthly Deduction is issued, PAGE 3(C) will be issued, entitled POLICY DATA (CONTINUED) MONTHLY COST OF INSURANCE RATE WAIVER OF MONTHLY DEDUCTION RATES PER $1 OF MONTHLY DEDUCTION. ATTAINED AGE and COST will appear in a table.

SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
SECURITY MUTUAL BUILDING • 100 COURT STREET
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625 • (607) 723-3551
www.smlny.com • (800) 765-6668

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK agrees to pay the Maturity Benefit to the Owner if the Insured is alive on the Coverage Termination Date subject to the conditions and provisions of this policy. Otherwise the Company agrees to pay the death benefit to the beneficiary. Payment will be made when proof of the Insured's death, and proof of the Claimant's entitlement to the proceeds, are received at the Company's Home Office in Binghamton, New York. This policy may have to be returned.

This policy is issued in consideration of the application and the payment of the initial premium.

Signed for the Company at Binghamton, New York on the Issue Date.

[ ] [ ]

[Secretary] [President]

RIGHT TO EXAMINE POLICY

Please read this policy. The Owner may return this policy to the Company or to the agent or broker through whom it was purchased within 10 days after it is received. If this policy is issued as a replacement policy, the Owner may return it within 30 days after it is received, or any longer period as may be required by the laws of the state in which this policy is delivered. If the policy is returned within the stated period, the policy will be void from the beginning. The Company will refund any premium paid.

Flexible Insurance Amount
Flexible Premiums Payable to the Coverage Termination Date or Until Prior Death
Premiums Can Vary by Frequency and Amount
Premiums Must be Sufficient to Keep the Policy in Force
Benefits and Values are on an Indeterminate Basis
Participating

INSURED:	[JOHN DOE]	AGE:	[35]
POLICY NUMBER:	[SPECIMEN]	POLICY DATE:	[AUGUST 01, 2008]
SPECIFIED AMOUNT:	[$1,000,000.00]	ISSUE DATE:	[AUGUST 01, 2008]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]	PREMIUM CLASS:	[STANDARD NON-SMOKER]
OWNER:	[JOHN DOE]		

[STATE] INSURANCE DEPARTMENT TELEPHONE NUMBER: [XXX-XXX-XXXX]

SECOND PAGE

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POLICY DATA

SPECIFIED AMOUNT:	[$1,000,000]
INSURANCE AMOUNT OPTION:	[A: SPECIFIED AMOUNT]
MONTHLY ANNIVERSARY DAY:	[1]
GUARANTEED MAXIMUM PREMIUM EXPENSE FACTOR:	8.0%
GUARANTEED MAXIMUM MONTHLY ADMINISTRATIVE CHARGE:	$6.25 PER MONTH
GUARANTEED MAXIMUM POLICY LOAD FACTOR:	[$.10] PER MONTH IN FIRST TWENTY POLICY YEARS; $0 THEREAFTER
GUARANTEED MINIMUM INTEREST RATE ON THE ACCUMULATED VALUE:	3.0% A YEAR
GUARANTEED INTEREST RATE CREDITED TO LOANED AMOUNTS:	4.0% A YEAR
COVERAGE TERMINATION DATE:	[AUGUST 1, 2094]

PREMIUMS

INITIAL PREMIUM:	[$5,591.37]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]
GUIDELINE SINGLE PREMIUM:	[$127,072.37]
GUIDELINE LEVEL ANNUAL PREMIUM:	[$11,242.70]

THERE IS NO RELATIONSHIP BETWEEN THE PLANNED PERIODIC PREMIUM AND THE COVERAGE TERMINATION DATE SHOWN ABOVE. THIS POLICY MAY EXPIRE PRIOR TO THE END OF THE COVERAGE TERMINATION DATE EVEN IF THE PLANNED PERIODIC PREMIUM IS PAID AS SCHEDULED. THE PLANNED PERIODIC PREMIUM MAY NEED TO BE INCREASED TO KEEP THIS POLICY AND COVERAGE IN FORCE. EVEN IF COVERAGE CONTINUES TO THE COVERAGE TERMINATION DATE, THERE MAY BE LITTLE OR NO SURRENDER VALUE TO BE PAID AS A MATURITY BENEFIT.

THE POLICY DATA IS CONTINUED ON THE FOLLOWING PAGES.

INSURED:	[JOHN DOE]	AGE:	[35]
POLICY NUMBER:	[SPECIMEN]	POLICY DATE:	[AUGUST 1, 2008]
SPECIFIED AMOUNT:	[$1,000,000]	ISSUE DATE:	[AUGUST 1, 2008]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]	PREMIUM CLASS:	[STANDARD NON-SMOKER]

OWNER: [INSURED]

POLICY DATA (CONTINUED)

DIVIDENDS ARE NOT GUARANTEED AND THE COMPANY EXPECTS IT WILL PAY ONLY MINIMAL DIVIDENDS, IF ANY. THE COMPANY HAS THE RIGHT TO CHANGE THE AMOUNT OF DIVIDENDS TO BE CREDITED TO THIS POLICY, WHICH MAY RESULT IN LOWER DIVIDEND CASH VALUES THAN WERE ILLUSTRATED. GUARANTEED POLICY VALUES ARE CALCULATED USING THE GUARANTEED INTEREST RATE OF 3.0%.

INTEREST CREDITED ON UNLOANED AMOUNTS IN EXCESS OF THE GUARANTEED RATE OF 3.0% IS NOT GUARANTEED. THE INTEREST RATE CREDITED TO LOANED AMOUNTS IS FIXED AT 4.0%, WHICH MAY BE HIGHER OR LOWER THAN THE INTEREST RATE CREDITED TO UNLOANED AMOUNTS. SEE THE INTEREST PROVISION OF THIS POLICY. THE COMPANY HAS THE RIGHT TO CHANGE THE AMOUNT OF INTEREST CREDITED TO THIS POLICY AND THE AMOUNT OF COST OF INSURANCE OR OTHER EXPENSE CHARGES DEDUCTED UNDER THIS POLICY. SUCH CHANGES MAY REQUIRE MORE PREMIUM TO BE PAID THAN WAS ILLUSTRATED OR THE CASH VALUES MAY BE LESS THAN THOSE ILLUSTRATED.

EVEN IF THE PLANNED PERIODIC PREMIUM IS INITIALLY SUFFICIENT TO KEEP THE POLICY IN FORCE, COVERAGE MAY EXPIRE PRIOR TO THE COVERAGE TERMINATION DATE BECAUSE OF CHANGES AFFECTING THE POLICY. FOR EXAMPLE, THE AMOUNT OF COST OF INSURANCE DEDUCTED UNDER THIS POLICY AND INTEREST RATES CREDITED TO THIS POLICY MAY CHANGE, POLICY LOANS OR PARTIAL SURRENDERS MAY BE TAKEN, OR THE INSURANCE AMOUNT OPTION OR THE SPECIFIED AMOUNT OF THE POLICY MAY BE CHANGED.

BEGINNING IN POLICY YEAR 11, THE EFFECTIVE ANNUAL RATE OF INTEREST CREDITED WILL BE INCREASED SUBJECT TO CONDITIONS CONTAINED IN THE INTEREST PROVISION OF THE POLICY.

THIS POLICY MAY NOT QUALIFY AS LIFE INSURANCE UNDER FEDERAL TAX LAW AFTER THE INSURED'S ATTAINED AGE 100. THE OWNER SHOULD CONSULT HIS/HER TAX ADVISOR BEFORE CONTINUING THE POLICY AFTER THE INSURED'S ATTAINED AGE 100.

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES
RATES ARE PER $1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
1	0.0875	30	1.1004	59	17.0207
2	0.0925	31	1.2156	60	18.3999
3	0.0975	32	1.3334	61	19.9936
4	0.1042	33	1.4546	62	21.4983
5	0.1100	34	1.5858	63	23.1138
6	0.1175	35	1.7221	64	23.9886
7	0.1267	36	1.8852	65	25.2309
8	0.1375	37	2.0684	66	26.8293
9	0.1509	38	2.3045	67	28.3499
10	0.1659	39	2.5532	68	30.0774
11	0.1842	40	2.8162	69	32.0379
12	0.2009	41	3.1038	70	34.2563
13	0.2209	42	3.4175	71	36.7251
14	0.2334	43	3.7775	72	39.3435
15	0.2484	44	4.1950	73	42.1036
16	0.2684	45	4.6717	74	44.9566
17	0.2918	46	5.1901	75	47.9782
18	0.3218	47	5.7951	76	51.1250
19	0.3551	48	6.4311	77	54.2398
20	0.3960	49	7.1051	78	57.3423
21	0.4452	50	7.8478	79	60.2927
22	0.4961	51	8.6746	80	64.2100
23	0.5503	52	9.5529	81	67.9891
24	0.5995	53	10.5646	82	71.9579
25	0.6538	54	11.6363	83	76.3104
26	0.7180	55	12.7582	84	80.4912
27	0.7956	56	13.8800	85	83.3333
28	0.8883	57	14.7786	86	83.3333
29	0.9918	58	15.8137		

THESE RATES ARE FOR THE BASE POLICY AT ISSUE. THEY ARE BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY MORTALITY TABLE GENDER BLENDED ULTIMATE AGE-NEAREST-BIRTHDAY [STANDARD NON-SMOKER.]

INSURED: [JOHN DOE] POLICY NUMBER: [SPECIMEN]

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GENERAL PROVISIONS AND EXCLUSIONS

THE CONTRACT

The entire contract consists of this policy and the attached applications. In issuing, changing, or reinstating this policy, the Company has relied upon the statements made in the applications. These statements shall, in the absence of fraud, be deemed as representations and not warranties. The Company will not use any statement to void this policy or to defend against a claim under it, unless the statement is contained in the attached written applications. Policy years, policy months, and policy anniversaries are measured from the Policy Date. The only way this contract may be modified is by a written agreement signed by the President, a Vice President, or the Secretary of the Company. The Company may require that the policy be submitted for endorsement to show any change. No agent has authority to change the policy or to waive any of its provisions.

INCONTESTABILITY

Except for fraud in the procurement of the policy (when permitted by applicable law in the state where this policy is delivered or issued for delivery):

1) The Company will not contest this policy after it has been in force, during the Insured's lifetime, for two years from its Issue Date, except for:

(a) failure to pay sufficient premium during the Grace Period, or
(b) any Rider providing disability or accidental death benefits, or
(c) increases in Specified Amount.

2) The Company cannot contest any reinstatement of this policy for any material misstatement made in the application for reinstatement after the policy has been in force, during the Insured's lifetime, for two years from the date of such reinstatement (see "Reinstatement").

3) The Company will not contest any increase in the Specified Amount after such increase has been in force, during the Insured's lifetime, for two years from its effective date. An increase in the Specified Amount due solely to a change in Insurance Amount Options will not be contested.

MISSTATEMENT OF AGE

If the Insured's age was misstated in any application attached to this policy the Net Insurance Amount at Risk and the Insurance Amount will be adjusted. The adjusted Net Insurance Amount at Risk will equal what the most recent Cost of Insurance charge would provide at the correct age. The adjusted Insurance Amount is equal to the adjusted Net Insurance Amount at Risk plus the Accumulated Value. Upon receipt of due proof, the Company will admit the age of the Insured at any time.

SUICIDE

If the Insured dies by suicide while sane or insane within two years from the Issue Date, the policy proceeds will be limited to the gross premiums paid, reduced by the amount of any dividends paid in cash and any outstanding loans with loan interest to date of death, and any partial surrenders.

If the Insured dies by suicide while sane or insane within two years following an increase in the Specified Amount, other than increases due solely to a change in Insurance Amount Options, the Company's liability with respect to such increase will be limited to the total Cost of Insurance charges for, and any charges and loads associated with, the increase.

CHANGE OF PLAN

Subject to Company rules, this policy may be changed to another form, amount or plan of insurance.

ANNUAL REPORT

Each year a report will be sent to the Owner, without charge, of the status of the policy and any other information required by the state in which this policy is delivered or by federal law. The report will provide current information as of a date not more than four months prior to mailing. The report will contain at least the following information:

1. The beginning and end dates of the current report period;
2. The Accumulated Value, if any, at the beginning of the current report period and at the end of the current report period;
3. The amounts that have been credited or debited to the Accumulated Value during the current report period, identified by type;
4. The current death benefit at the end of the current report period;
5. The Surrender Value, if any, at the end of the current report period;
6. The amount of outstanding loans, if any, at the end of the current report period; and

GENERAL PROVISIONS AND EXCLUSIONS (CONTINUED)

ANNUAL REPORT (CONTINUED)

7. If, assuming guaranteed interest, mortality and expense loads, the policy's Surrender Value will not maintain insurance in force until the end of the next reporting period unless further premium payments are made, a notice to this effect.

ILLUSTRATIVE REPORT

Upon written request, the Company will provide to the Owner an illustrative report of future policy values and death benefits. One such report will be provided to the Owner per year at no charge. Additional reports in a year will be subject to a fee of $25 per report.

COVERAGE TERMINATION DATE

The Coverage Termination Date is the policy anniversary nearest the Insured's 121st birthday. Coverage may terminate earlier even if planned periodic premiums are paid as scheduled.

RIGHTS OF OWNER AND BENEFICIARY

RIGHTS OF OWNER

The Owner on the Policy Date will be the person designated on the third page of this policy. If no other Owner is designated, the Insured will be the Owner. Consistent with the terms of any beneficiary designation and any assignment, the Owner may, during the lifetime of the Insured:

(a) assign or surrender this policy;
(b) make or repay a policy loan;
(c) amend or modify this policy with the written consent of the Company; and
(d) exercise any right, receive any benefit, or enjoy any privilege contained in this policy.

During the lifetime of the Insured, the Owner may change the ownership designation by written notice satisfactory to the Company. Unless otherwise specified by the Owner, the change will take effect as of the date the notice is signed by the Owner, subject to any payments made or actions taken by the Company prior to receipt of the notice.

ASSIGNMENT

The Owner may assign the ownership of this policy. No policy assignment will be binding on the Company unless it is in writing in a form satisfactory to the Company and received and recorded by the Company at its Home Office. The assignment will then be effective as of the date it was signed, subject to any payment or other action by the Company before receipt of such notice. An absolute policy assignment will make the assignee the Owner. A collateral assignment of this policy will not cause an ownership change. However, the rights of any Owner, beneficiary, or other payee will be subject to the terms of the collateral assignment. The Company is not responsible for the validity, effect or sufficiency of an assignment.

BENEFICIARY

The beneficiary named in the application for this policy will receive the death benefit upon the Insured's death unless the Owner has changed the beneficiary designation. Unless specifically designated as irrevocable, beneficiary designations may be changed by the Owner, while the Insured is living, by written notice satisfactory to the Company. An irrevocable beneficiary designation may be changed only with the consent of such irrevocable beneficiary. The consent of any irrevocable beneficiary will also be required for any policy loan, assignment or change. The change will take effect as of the date the notice was signed, subject to any payment or other action taken by the Company before receipt of such notice. If any beneficiary dies before the Insured, that beneficiary's interest will pass to any other beneficiaries according to their respective interests. If no beneficiary survives the Insured, the proceeds will be paid in one sum to the Owner, if living; otherwise, to the Owner's estate.

DEATH BENEFIT

DEATH BENEFIT

The death benefit payable to the beneficiary is the total of the following amounts determined on the date of the Insured's death:

The Insurance Amount of this Policy:

PLUS Interest from the date of death to date of payment at the rate declared by the Company for Settlement Option A as of the date of the Insured's death, provided however, that if any proceeds or refunds of premiums on this Policy are not paid within 30 days after proof of death of the Insured, interest will be paid upon the proceeds or refunds of premiums at the rate of 8% per year;

DEATH BENEFIT (CONTINUED)

PLUS	Any additional insurance on the Insured's life provided by an additional benefit agreement;
PLUS	Any additional insurance on the Insured's life purchased with dividends;
PLUS	Any other dividend credits;
PLUS	Any premium paid after the date of death;
MINUS	Any monthly deduction due if death occurs during the Grace Period;
MINUS	Any unpaid policy loans and unpaid loan interest.

INSURANCE AMOUNT

The Insurance Amount will be the Option A or Option B amount, as elected by the Owner and then in effect, but in no event will the Insurance Amount be less than the Minimum Insurance Amount. For this purpose:

Option A: means the Specified Amount; and

Option B: means the Specified Amount plus the Accumulated Value.

MINIMUM INSURANCE AMOUNT

The Minimum Insurance Amount is equal to a factor times the Accumulated Value. The factor varies by attained age as shown in the table below:

Attained Age	Factor	Attained Age	Factor
40 & younger	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75 to 90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95 & Older	1.00

DEATH BENEFIT (CONTINUED)

SPECIFIED AMOUNT

The Specified Amount is shown on the third page. The Owner may change the Specified Amount subject to Company rules in effect at the time of the change by filing a written request in a form satisfactory to the Company at its Home Office. Evidence of insurability satisfactory to the Company will be required for an increase in the Specified Amount. An increase in the Specified Amount will not be permitted if the age of the Insured exceeds the maximum issue age for this policy form at the time of request. Any automatic increase in Specified Amount as a result of any other policy provision including but not limited to the result of declared dividends will not be subject to evidence of insurability. The Specified Amount may be decreased only after the first policy anniversary. A decrease that would result in an Insurance Amount less than the Minimum Insurance Amount will not be allowed. A decrease in the Specified Amount is first applied to the most recent increase, then to each prior increase on a last-in first-out basis, then to the original Specified Amount.

INSURANCE AMOUNT OPTION

The Insurance Amount Option is shown on the third page. The Owner may change the Insurance Amount Option after the first policy anniversary, subject to Company rules in effect at the time of the change, by filing a written request in a form satisfactory to the Company at its Home Office. The Company will limit the number of Insurance Amount Option changes in a policy year to no more than two. The Specified Amount will be adjusted so that the Net Amount at Risk is the same immediately before and after the change.

For a change from Option B to Option A the Specified Amount will be increased by the amount of the Accumulated Value.

For a change from Option A to Option B the Specified Amount will be decreased by the amount of the Accumulated Value.

For a change from Option A to Option B if there is a reduction of the Specified Amount and there have been previous increases in Specified Amount, the reduction will be made on a last in, first out basis. The Specified Amount after any reduction must be at least the Minimum Insurance Amount. If the Net Amount at Risk has to be increased because of the Minimum Insurance Amount requirement, evidence of insurability may be required.

A change in the Insurance Amount Option will be subject to the limits as defined in the Internal Revenue Code Section 7702, as amended. An additional increase in the Specified Amount may be required to maintain compliance with these limits.

PREMIUMS

PREMIUMS

This policy is issued in consideration of the application and the initial premium payment. The amount of the initial premium is shown on the third page. No insurance takes effect under this policy until the initial premium is paid.

Subsequent premium payments are flexible. The Owner may change the amount and frequency of payments. At any time before the Coverage Termination Date, additional premium payments may be made. The minimum payment accepted will be $25. The maximum payment accepted will be the amount that will continue to qualify the policy as life insurance, or the amount necessary to keep the policy in force, if greater. The Company will return to the Owner all premium payments that cause the total of all premiums paid to the Company under this policy to exceed the greater of the Guideline Single Premium or the sum of Guideline Level Annual Premiums to date.

The Guideline Single and Guideline Level Annual Premiums are shown on the third page. All premiums are payable at the Home Office in Binghamton, New York.

The planned periodic premium is the amount the Owner plans to pay. The amount and the frequency of planned periodic premiums are shown on the third page. Planned periodic premiums may be scheduled annually, semi-annually or quarterly. The Owner may change the frequency and amount of the planned periodic premium payments subject to Company rules in effect at the time of the change by filing a written request in a form satisfactory to the Company at its Home Office.

Unless otherwise specified by the Owner, all premium payments received will be applied first to increase the Accumulated Value of this policy.

PREMIUMS (CONTINUED)

GRACE PERIOD

If, on a monthly anniversary day, the Accumulated Value as of the day before the monthly anniversary day is insufficient to cover the next Monthly Deduction, a Grace Period of 61 days will be allowed for the payment of a premium sufficient to keep the policy in force for the next three policy months.

Notice of the sufficient premium required to be paid to keep this policy in force will be sent to the last known address of the Owner and of any assignee on record no earlier than and within thirty days after the day when the insurer determines that the Accumulated Value under the policy is insufficient to pay the total charges that are necessary to keep the policy in force for one month from that date. If the Company does not receive this premium payment postmarked by the end of the Grace Period, the policy will lapse at the end of that 61-day period, and it will then terminate without value. If the Insured dies during the Grace Period, any past due Monthly Deductions will be deducted from the Death Benefit.

Coverage will continue in force during the Grace Period. The Grace Period shall not be preempted by a termination of this policy due to excessive loans.

REINSTATEMENT

If this policy has been terminated because the Grace Period expired, the policy is in default. The default date is the first day of the Grace Period. The policy may be reinstated within five years of the default date if:

(a) the policy has not been surrendered for cash;
(b) the Insured is alive;
(c) evidence of insurability satisfactory to the Company is given;
(d) premium sufficient to keep the policy in force for at least two months after the date of reinstatement is paid;
(e) any policy indebtedness existing on the default date is paid or reinstated with interest at the policy loan rates compounded annually from the default date; and
(f) the balance of the monthly deductions that were due during the Grace Period are paid.

The effective date of reinstatement will be the monthly anniversary day on or next following the date the Company approves the application for reinstatement. The Accumulated Value of this policy upon reinstatement will be that provided by the premiums then paid.

The application for reinstatement will be attached to, and become part of, this policy.

DIVIDENDS

DIVIDENDS

While this policy is in force, it is eligible to share in the divisible surplus of the Company. This policy's share, if any, will be determined annually by the Company and will be payable as a dividend at the end of each policy year provided the policy is in force at the end of that policy year. The Company expects that it will pay only minimal dividends, if any.

Each dividend may be applied under one of the options below. The Owner may change the option for future dividends without the consent of any beneficiary by written notice to the Company. If no dividend option is elected, dividends will be applied under Option C.

OPTION A: PAID IN CASH.

OPTION B: ADDED TO THE ACCUMULATED VALUE OF THE POLICY.

OPTION C: APPLIED TO PURCHASE PAID-UP ADDITIONAL INSURANCE MATURING ON THE COVERAGE TERMINATION DATE. Such paid-up insurance is referred to as dividend additions and may be surrendered for cash if not collaterally assigned. The amount of additional insurance purchased by each dividend applied will be that which the dividend will purchase when applied as a net single premium at the attained age of the Insured. The cash value is the present value but not less than the dividends applied to purchase the additions. The present value is the attained age net single premium for the total amount of paid-up insurance not previously surrendered, based on the 2001 Commissioners Standard Ordinary Mortality Table shown in the Table of Guaranteed Maximum Monthly Cost of Insurance Rates for the appropriate class of the Insured and a rate of interest of 4.0%. Dividend additions share in divisible surplus, if any.

POLICY VALUES

ACCUMULATED VALUE

The Accumulated Value on the Policy Date is:

	(a)	premium paid on or prior to the Policy Date times the quantity (1 minus the Premium Expense Factor);
MINUS	(b)	the Monthly Deduction made on the Policy Date.

Thereafter, the Accumulated Value on any day is:

	(a)	the Accumulated Value on the prior monthly anniversary day before the Monthly Deduction is made;
PLUS	(b)	the premiums received since the prior monthly anniversary day times the quantity (1 minus the Premium Expense Factor);
PLUS	(c)	any dividend credit to the policy under Dividend Option B since the prior monthly anniversary;
MINUS	(d)	the Monthly Deduction made on the prior monthly anniversary day;
MINUS	(e)	the amount of Accumulated Value surrendered since the prior monthly anniversary day;
PLUS	(f)	interest earned and accrued daily since the last monthly anniversary day as determined by items (a), (b), (c), (d), and (e) above.

The Premium Expense Factor will not be greater than the Guaranteed Maximum Premium Expense Factor shown on the third page of this policy.

If a negative Accumulated Value exists at the end of a policy month, the policy will enter the Grace Period as defined in the GRACE PERIOD provision. However, during the first five policy years, a negative Accumulated Value at the end of a policy month will not cause the policy to enter the Grace Period so long as the premiums paid to such date equal or exceed the amount described in the MINIMUM MONTHLY PREMIUM provision. Any such negative Accumulated Value must be repaid prior to the end of the fifth policy year. A negative Accumulated Value will not be used in the calculation of the Net Insurance Amount at Risk as defined in the COST OF INSURANCE provision. A negative Accumulated Value will not be used to reduce the Death Benefit.

MONTHLY DEDUCTION

The Monthly Deduction is determined as of the beginning of each policy month to be the sum of the following:

(a) the monthly Cost of Insurance;
(b) the monthly cost of any benefits provided by rider;
(c) the Monthly Administrative Charge; and
(d) the Policy Load.

The Monthly Administrative Charge will not be greater than the Guaranteed Maximum Monthly Administrative Charge shown on the third page of this policy.

FLEXIBLE FACTOR DETERMINATION

Flexible Factors, namely, current Cost of Insurance rates, Premium Expense Factor, Monthly Administrative Charge, Policy Load Factor, and credited interest rates, can be increased or decreased based on the Company's expectations of future experience regarding mortality, investment earnings, expenses, persistency and taxes. A change in Flexible Factors will be the same for all Insureds of the same age and premium class and whose policies have been in effect for the same length of time.

The Company will review the Flexible Factors for change no more often than once each policy year nor less often than once every five policy years. Where required or requested, the basis of Cost of Insurance Rates and method of computation has been filed with the insurance officials of the State in which this Policy was delivered.

COST OF INSURANCE

The Cost of Insurance for any policy month is equal to the monthly Cost of Insurance Rate multiplied by the Net Insurance Amount at Risk. The Net Insurance Amount at Risk is equal to the quantity (a) minus (b) where:

(a) is the Insurance Amount for the month divided by 1.00327374; and
(b) is the Accumulated Value at the beginning of the policy month before the Monthly Deduction is made.

The monthly Cost of Insurance Rate is based on the attained age and premium class of the Insured. Monthly Cost of Insurance Rates will be determined by the Company from time to time. The rates will not be greater than the rates shown in the Table of Guaranteed Maximum Monthly Cost of Insurance Rates on page 3 unless this policy is issued in a rated premium class. If this policy is issued in a rated premium class, the guaranteed monthly Cost of Insurance Rates are to be multiplied by the rating percentage or increased by any flat extra charge shown on the third page.

POLICY VALUES (CONTINUED)

COST OF INSURANCE (CONTINUED)

A change in monthly Cost of Insurance Rates will be the same for all Insureds of the same age and premium class and whose policies have been in effect for the same length of time. The Company will review the rates for change no more often than once each policy year nor less often than once every five policy years. The Cost of Insurance will never be less than zero.

POLICY LOAD

The Policy Load is equal to the Policy Load Factor multiplied by the Specified Amount and then divided by $1,000. The Policy Load Factor will not be greater than the Guaranteed Maximum Policy Load Factor shown on the third page of this policy. If the Specified Amount of this policy is increased, a different Policy Load Factor will apply to the amount of the increase for a 20 year period starting on the date of the increase. The Company will provide written notice of the Policy Load Factor applicable to the amount of the increase. Any decrease in Specified Amount will not change the Policy Load Factor, but will reduce the Policy Load due to the decrease in Specified Amount. As stated in the Specified Amount provision of this policy, decreases are made on a last-in, first-out basis.

INTEREST

Interest will be credited to this policy on each Monthly Anniversary day. A zero interest rate will be applied if the Accumulated Value is negative.

The interest rate to be credited to unloaned amounts (the "current interest rate") will be declared by the Company from time to time. The interest rates on unloaned amounts will be reviewed no less frequently than annually and may vary by issue year and duration. No interest rate will be less than 0.24662698% compounded monthly. This equals an effective rate of 3.0% compounded annually (the "guaranteed minimum interest rate").

Beginning in the eleventh policy year, additional interest will be credited to unloaned amounts. The rate at which the additional interest will be credited will be equal to the lesser of (1) 0.50% or (2) 0.50 times the difference between the current interest rate and the guaranteed minimum interest rate.

For loaned amounts, the interest rate will equal 0.32737398% compounded monthly. This equals an effective rate of 4.0% compounded annually.

Interest credited in excess of the guaranteed interest is nonforfeitable after crediting.

POLICY LOANS

Loans may be made at any time a loan value is available. The Owner should consult a tax advisor before taking a loan. The loan value equals the current Surrender Value projected at the guaranteed interest crediting rate from the date of the loan to the next policy anniversary, assuming no premium payments and no withdrawals, and then discounted at the loan interest rate.

A loan will be made on the sole security and proper assignment of this policy to the Company.

Loan interest will accrue daily from the date of the loan and is due at the end of each policy year. If interest is not paid when due it will be added to the amount of the loan. It will be added as of the due date and will bear interest at the same rate as the rest of the loan.

Loan interest during the first ten policy years will be charged at an effective annual interest rate of 6.00%.

Loan interest during policy years eleven to twenty will be charged at an effective annual interest rate of 5.25%.

Loan interest during policy years twenty-one and later will be charged at an effective annual interest rate of 5.00%.

A loan may be repaid in full or in part at any time:

(1) before the Insured's death, provided that the Policy is in force, or
(2) within 60 days after the Insured's death provided that the Policy was in force on the date of the Insured's death; provided that proceeds of the Policy have not been paid in cash or applied under a payment option.

If any payment is intended as a loan repayment, rather than a premium payment, the Owner must specify this when making the payment.

At any time the policy loan and loan interest equal or exceed the Cash Value of this policy, plus the cash value of any paid-up additions purchased with dividends, this policy will terminate without further value. At least 31 days prior notice will be mailed to the Owner and any assignee of record. The Company may defer making a loan for up to six months unless the loan is to be used to pay premiums to the Company.

SURRENDER AND NON-FORFEITURE PROVISIONS

CASH VALUE

The Cash Value on any date is equal to the Accumulated Value on that date.

SURRENDER

The Owner can make a full or partial surrender of the Surrender Value of this policy by sending a written request along with the policy to the Company's Home Office. A surrender must take place:

(a) on a monthly anniversary date;
(b) during the Insured's life; and
(c) before the Coverage Termination Date.

The amount payable on surrender of this policy is the Surrender Value on the date of surrender.

If the Owner requests a full surrender within 30 days after a policy anniversary, the amount payable will not be less than the amount payable on that anniversary less any unpaid policy loans and unpaid loan interest and partial surrenders made on or after that policy anniversary.

SURRENDER VALUE

The Surrender Value is equal to:

	(1)	the Cash Value on the date of surrender;
PLUS	(2)	Cash Value of any paid-up additions;
PLUS	(3)	other dividend credits;
MINUS	(4)	any unpaid loans and unpaid loan interest.

As long as the Surrender Value on any monthly anniversary date is sufficient to pay the monthly deduction, this policy will not lapse.

PARTIAL SURRENDER

Each partial surrender must be at least $500. The Company will reduce the Accumulated Value by the amount of any partial surrender. The Company will reduce the Specified Amount under Option A by the amount of the partial surrender. The Company will not reduce the Specified Amount under Option B.

A partial surrender will be first applied to the most recent increase, then to each prior increase on a last-in first-out basis, then to the original Specified Amount. However, the Company will not permit a partial surrender to reduce the Specified Amount under Option A to less than the minimum specified under the MINIMUM INSURANCE AMOUNT provision. A partial surrender will not be permitted during the first policy year.

If the Owner requests a partial surrender that would reduce the current Surrender Value to less than $500, it will be treated as a request for the full Surrender Value.

The Company will charge $25 for each partial surrender. The Company can limit the number of partial surrenders in a policy year to no more than four.

RECEIVING THE SURRENDER VALUE

The Surrender Value is payable in one lump sum or under a settlement option plan. The Company will pay the full or partial Surrender Value upon receipt of a request for surrender, and, if full surrender is requested, return of the policy. Interest, if any, will be added at the rate required by applicable state laws.

The Company can defer paying any full or partial Surrender Value for up to six months. The Company will not defer payment if the amount payable is to be used to pay premiums on policies with the Company. Upon full surrender of the policy, the policy will terminate.

MATURITY BENEFIT

If the Insured is alive on the Coverage Termination Date, the Surrender Value on that date will be paid to the Owner. This policy will then terminate.

PAID-UP INSURANCE BENEFIT

Upon written request of the Owner, the Surrender Value, if any, will be applied as a net single premium to provide fixed, Paid-Up Insurance maturing on the Coverage Termination Date. The amount will be that which the Surrender Value will purchase when applied as a net single premium using curtate functions with allowance for passage of time from the last preceding policy anniversary. The amount of Paid-Up Insurance purchased may not exceed the Minimum Insurance Amount. If this policy is continued as Paid-Up Insurance, upon surrender the Company will pay a Surrender Value of the Paid-Up Insurance in accordance with the terms of the Surrender provision.

The guaranteed Surrender Value of the Paid-Up Insurance will be the present value of the Paid-Up Insurance calculated using the same interest rate and mortality table as used in calculating the net single premium, less any unpaid loans or loan interest. The amount of Paid-Up Insurance will be paid in one sum to the Owner if the Insured is alive on the Coverage Termination Date; otherwise to the beneficiary at the Insured's prior death. This Paid-Up Insurance will not be subject to the Monthly Administrative Charge or Policy Load.

SURRENDER AND NON-FORFEITURE PROVISIONS (CONTINUED)

BASIS OF COMPUTATIONS

The minimum values are based on:

1. The mortality table shown on the Table of Guaranteed Maximum Monthly Cost of Insurance Rates Page; and
2. The Guaranteed Minimum Interest Rate on the Accumulated Value shown on the third page.

Amounts credited in excess of guaranteed minimum values will not be forfeited.

Net single premiums are based on:

1. The mortality table shown on the Table of Guaranteed Maximum Monthly Cost of Insurance Rates Page; and
2. An interest rate of 4.0%.

Appropriate multiples of this mortality table are used for rated premium classes.

All Surrender Values and the Paid-Up Insurance benefits are equal to or greater than those required by the state in which this Policy is delivered. Where required or requested, a detailed statement of the method of computing policy values has been filed with the insurance officials of that state.

SETTLEMENT OPTIONS

Upon written request, the Company will pay the net policy proceeds in accordance with the options shown below. Surrender proceeds may be settled under the options, too. Subject to Company rules, more than one Settlement Option may be elected. The Owner may elect or change any Settlement Option in the same manner as a change of beneficiary during the lifetime of the Insured. The payee may elect any Settlement Option when the proceeds are payable if the proceeds are payable in one sum. If the payee is an estate, corporation, partnership, or trustee, only Options A, B or C may be elected.

Settlement Option benefits under Options D, E, and F at the time of their commencement, will not be less than those that would be provided by the application of the Surrender Value to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants, whether the annuity benefits are payable in fixed or variable amounts or both.

OPTION A. INTEREST

The Company will retain the proceeds while the payee is alive or for 30 years, whichever is shorter. Interest will be paid at the rate declared yearly by the Company, but not less than 2½% per year. The proceeds may be withdrawn at any time by the payee in whole or in part (not less than $200 each time) upon written request.

OPTION B. FIXED PAYMENTS

Installments of specified amounts will be payable until the proceeds with any interest thereon are exhausted. The installment amount must be at least $75 per year per $1,000 of proceeds retained. Interest will be paid at the rate declared yearly by the Company, but not less than 2½% per year. The proceeds may be withdrawn at any time by the payee in whole or in part (not less than $200 each time) upon written request.

OPTION C. FIXED PERIOD

The proceeds will be used to provide installment payments during a specified period of 30 years or less. The Option C table shows the minimum monthly payments for each $1,000 of proceeds applied.

OPTION D. LIFE INCOME WITH GUARANTEED PERIOD

The proceeds will be paid in installments for a guaranteed period of 10 or 20 years, as elected, and for life thereafter. The Option D table shows minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the payee's age nearest birthday on the date the first payment becomes due.

OPTION E. JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE

The proceeds will be applied to provide an income payable during the lifetime of the Payee. If the contingent Payee is living at the death of the Payee, income payments will continue to the surviving contingent Payee, in an amount equal to one-half the amount payable while both the Payee and the contingent Payee were living. Payments will cease with the last payment due prior to the death of the surviving Payee. Option Table E shows the minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the ages nearest birthday of the Payee and the contingent Payee on the date the first payment becomes due. This option is only available to Payees at least 40 years of age.

SETTLEMENT OPTIONS (CONTINUED)

OPTION F. JOINT LIFE ANNUITY WITH 75% TO THE SURVIVING CONTINGENT PAYEE

The proceeds will be applied to provide an income payable during the lifetime of the Payee. If the contingent Payee is living at the death of the Payee, income payments will continue to the surviving contingent Payee, in an amount equal to three-quarters the amount payable while both the Payee and the contingent Payee were living. Payments will cease with the last payment due prior to the death of the surviving Payee. Option Table F shows the minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the ages nearest birthday of the Payee and the contingent Payee on the date the first payment becomes due. This option is only available to Payees at least 40 years of age.

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At the time the proceeds become payable under a Settlement Option, a Settlement Certificate will be issued. This certificate shall bear the date of the Insured's death if the proceeds settled are death proceeds and the Insured elected the option while alive. Otherwise the certificate shall bear the date the proceeds are payable. The first installment under Options B, C, D, E, and F will be payable on the date of the Settlement Certificate. If there are amounts due the Company to be deducted from the proceeds, the beneficiary may repay the amount due when filing proof of claim. If any installment or interest payment under an option is less than $20, the Company may change the payment interval so that payments will be at least $20 each. If the annual payment is less than $20, the Company may pay any unpaid amount in one sum.

The Settlement Certificate's share of the surplus of the Company will be determined annually. The Company expects that it will pay only minimal dividends, if any.

Settlement Option benefits may not be assigned or commuted before they are due unless the payee has the right to do so under the elected option. As far as allowed by law, such benefits are not subject to claims of creditors or legal process. If the policy is subject to a collateral assignment on the date proceeds are payable, the amount due the assignee will be paid in one sum and not according to the option elected.

A payee under a Settlement Option may, by written notice filed with the Company, name and change a contingent payee(s) to receive any amount that would otherwise be payable to the payee's estate. If no contingent payee survives the payee, any unpaid amount will be paid in a single sum to the last payee's estate. Any settlement under Options A, B, C or D will then terminate. Under Options A and B the single sum will include interest to date of death. Under Options C and D, the single sum will be the present value of any guaranteed payments remaining at that time, commuted using the interest rate applied in determining these payments, compounded each year.

If payments depend upon the survival of one or more payees, the Company may require proof of age or survival of each payee. If a business has the right to elect a Settlement Option but transfers this right to the Insured's surviving spouse or children, the transferee(s) may elect one of the above options as if named as beneficiary under this policy.

In the event that payments under the Settlement Options are the same for different periods certain, then the longest period certain with that payment amount will be deemed to have been chosen.

The underlying bases used for computing the Settlement Option Tables are the Annuity 2000 Mortality Table and 2.5% interest.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS

For annual, semiannual, or quarterly payments under Options C, D, E, or F, calculate the monthly payment from the below tables and then multiply by the appropriate modal factor:

Option	Modal Factor Annual	Semiannual	Quarterly
C	11.865	5.969	2.994
D - 10 Years	11.785	5.951	2.990
D - 20 Years	11.793	5.952	2.990
E	11.787	5.951	2.990
F	11.797	5.953	2.991

OPTION C - FIXED PERIOD

Years	Payment	Years	Payment	Years	Payment	Years	Payment	Years	Payment
1	$84.28	7	$12.95	13	$7.49	19	$5.49	25	$4.46
2	42.66	8	11.47	14	7.03	20	5.27	26	4.34
3	28.79	9	10.32	15	6.64	21	5.08	27	4.22
4	21.86	10	9.39	16	6.30	22	4.90	28	4.12
5	17.70	11	8.64	17	6.00	23	4.74	29	4.02
6	14.93	12	8.02	18	5.73	24	4.60	30	3.93

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION D - LIFE INCOME
WITH GUARANTEED PERIOD

Age of Payee	PAYEE Guaranteed 10 Years	PAYEE Guaranteed 20 Years
10*	$2.49	$2.48
11	2.50	2.50
12	2.51	2.51
13	2.52	2.52
14	2.54	2.54
15	2.55	2.55
16	2.57	2.56
17	2.58	2.58
18	2.60	2.59
19	2.61	2.61
20	2.63	2.63
21	2.65	2.64
22	2.67	2.66
23	2.69	2.68
24	2.71	2.70
25	2.73	2.72
26	2.75	2.74
27	2.77	2.76
28	2.79	2.79
29	2.82	2.81
30	2.84	2.83
31	2.87	2.86
32	2.89	2.88
33	2.92	2.91
34	2.95	2.94
35	2.98	2.97
36	3.01	3.00
37	3.05	3.03
38	3.08	3.06
39	3.12	3.10
40	3.16	3.13
41	3.19	3.17
42	3.24	3.21
43	3.28	3.25
44	3.32	3.29
45	3.37	3.33
46	3.42	3.38
47	3.47	3.42
48	3.53	3.47
49	3.58	3.52

* and under

Age of Payee	PAYEE Guaranteed 10 Years	PAYEE Guaranteed 20 Years
50	$3.64	$3.57
51	3.70	3.63
52	3.77	3.68
53	3.84	3.74
54	3.91	3.80
55	3.98	3.86
56	4.06	3.92
57	4.15	3.99
58	4.23	4.05
59	4.33	4.12
60	4.43	4.19
61	4.53	4.26
62	4.64	4.33
63	4.75	4.40
64	4.87	4.47
65	5.00	4.54
66	5.13	4.61
67	5.27	4.67
68	5.41	4.74
69	5.57	4.80
70	5.72	4.86
71	5.89	4.91
72	6.06	4.96
73	6.23	5.01
74	6.41	5.05
75	6.60	5.09
76	6.79	5.12
77	6.98	5.15
78	7.17	5.18
79	7.36	5.20
80	7.54	5.22
81	7.73	5.23
82	7.90	5.24
83	8.07	5.25
84	8.23	5.26
85	8.38	5.26
86	8.52	5.27
87	8.64	5.27
88	8.75	5.27
89	8.85	5.27
90+	8.94	5.27

+ and over

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION E - JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE

PRIMARY Payee Age	CONTINGENT Payee Age														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
40	$3.02	$3.05	$3.08	$3.11	$3.12	$3.14	$3.14	$3.14	$3.14	$3.14	$3.15	$3.15	$3.16	$3.16	$3.16
41	3.04	3.08	3.12	3.14	3.16	3.17	3.18	3.18	3.18	3.18	3.18	3.19	3.20	3.20	3.20
42	3.07	3.11	3.15	3.18	3.20	3.21	3.22	3.22	3.22	3.22	3.22	3.23	3.24	3.24	3.24
43	3.10	3.14	3.18	3.21	3.24	3.25	3.26	3.26	3.26	3.26	3.27	3.27	3.28	3.28	3.29
44	3.13	3.18	3.22	3.25	3.28	3.30	3.30	3.30	3.31	3.31	3.31	3.32	3.33	3.33	3.33
45	3.15	3.21	3.25	3.29	3.32	3.34	3.34	3.35	3.35	3.35	3.36	3.37	3.37	3.38	3.38
46	3.18	3.24	3.29	3.33	3.36	3.39	3.39	3.39	3.40	3.40	3.40	3.41	3.42	3.43	3.43
47	3.21	3.27	3.33	3.37	3.41	3.43	3.44	3.44	3.45	3.45	3.45	3.47	3.47	3.48	3.48
48	3.24	3.31	3.36	3.41	3.45	3.48	3.49	3.49	3.50	3.50	3.50	3.52	3.53	3.53	3.54
49	3.27	3.34	3.40	3.46	3.50	3.53	3.54	3.54	3.55	3.55	3.56	3.57	3.59	3.59	3.60
50	3.31	3.38	3.44	3.50	3.55	3.59	3.59	3.60	3.60	3.61	3.61	3.63	3.64	3.65	3.66
51	3.34	3.41	3.48	3.55	3.60	3.64	3.65	3.66	3.66	3.67	3.67	3.69	3.71	3.72	3.72
52	3.37	3.45	3.53	3.59	3.65	3.70	3.71	3.71	3.72	3.73	3.73	3.76	3.77	3.78	3.79
53	3.40	3.49	3.57	3.64	3.71	3.76	3.77	3.78	3.78	3.79	3.80	3.82	3.84	3.85	3.86
54	3.44	3.53	3.61	3.69	3.76	3.82	3.83	3.84	3.85	3.86	3.86	3.89	3.91	3.92	3.93
55	3.47	3.56	3.66	3.74	3.82	3.88	3.89	3.90	3.91	3.92	3.93	3.97	3.99	4.00	4.01
56	3.51	3.60	3.70	3.80	3.88	3.95	3.96	3.97	3.98	3.99	4.00	4.04	4.07	4.08	4.09
57	3.54	3.65	3.75	3.85	3.94	4.02	4.03	4.05	4.06	4.07	4.08	4.12	4.15	4.17	4.18
58	3.58	3.69	3.80	3.91	4.01	4.09	4.11	4.12	4.13	4.15	4.16	4.21	4.24	4.26	4.27
59	3.62	3.73	3.85	3.96	4.07	4.17	4.18	4.20	4.21	4.23	4.24	4.29	4.33	4.36	4.37
60	3.66	3.78	3.90	4.02	4.14	4.24	4.26	4.28	4.30	4.31	4.33	4.39	4.43	4.46	4.47
61	3.70	3.82	3.95	4.08	4.21	4.32	4.34	4.36	4.38	4.40	4.42	4.49	4.53	4.56	4.58
62	3.74	3.87	4.00	4.14	4.28	4.41	4.43	4.45	4.47	4.49	4.51	4.59	4.64	4.68	4.70
63	3.79	3.92	4.06	4.21	4.35	4.49	4.52	4.54	4.56	4.59	4.61	4.70	4.76	4.80	4.82
64	3.83	3.97	4.12	4.27	4.43	4.58	4.61	4.63	4.66	4.68	4.71	4.81	4.88	4.93	4.95
65	3.88	4.02	4.17	4.34	4.51	4.67	4.70	4.73	4.76	4.79	4.81	4.93	5.01	5.06	5.09
66	3.92	4.07	4.23	4.41	4.59	4.77	4.80	4.83	4.86	4.89	4.92	5.05	5.14	5.21	5.24
67	3.97	4.12	4.29	4.48	4.67	4.86	4.90	4.94	4.97	5.01	5.04	5.18	5.29	5.36	5.40
68	4.02	4.18	4.35	4.55	4.76	4.96	5.00	5.04	5.08	5.12	5.16	5.32	5.44	5.52	5.57
69	4.07	4.23	4.42	4.62	4.84	5.07	5.11	5.15	5.20	5.24	5.28	5.46	5.60	5.69	5.75
70	4.12	4.29	4.48	4.70	4.93	5.17	5.22	5.27	5.31	5.36	5.40	5.60	5.76	5.87	5.94
71	4.17	4.35	4.55	4.77	5.02	5.28	5.33	5.39	5.44	5.49	5.53	5.76	5.94	6.06	6.14
72	4.23	4.41	4.61	4.85	5.11	5.39	5.45	5.51	5.56	5.62	5.67	5.92	6.12	6.26	6.36
73	4.28	4.47	4.68	4.93	5.21	5.51	5.57	5.63	5.69	5.75	5.81	6.08	6.31	6.48	6.58
74	4.34	4.53	4.75	5.01	5.30	5.62	5.69	5.75	5.82	5.89	5.95	6.26	6.51	6.70	6.83
75	4.39	4.59	4.82	5.09	5.40	5.74	5.81	5.88	5.95	6.03	6.10	6.43	6.72	6.94	7.09
76	4.45	4.65	4.89	5.18	5.50	5.86	5.94	6.02	6.09	6.17	6.25	6.62	6.94	7.19	7.36
77	4.51	4.72	4.97	5.26	5.60	5.99	6.07	6.15	6.23	6.31	6.40	6.81	7.17	7.45	7.65
78	4.56	4.78	5.04	5.34	5.70	6.11	6.20	6.28	6.37	6.46	6.55	7.00	7.40	7.73	7.96
79	4.62	4.85	5.11	5.43	5.80	6.24	6.33	6.42	6.52	6.61	6.71	7.20	7.65	8.02	8.28

Option E table continued on the next page.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION E - JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE (CONTINUED)

PRIMARY Payee Age	CONTINGENT Payee Age														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
80	$4.68	$4.91	$5.19	$5.52	$5.91	$6.36	$6.46	$6.56	$6.66	$6.77	$6.87	$7.40	$7.90	$8.32	$8.63
81	4.74	4.98	5.26	5.60	6.01	6.49	6.60	6.70	6.81	6.92	7.04	7.61	8.16	8.64	8.99
82	4.80	5.04	5.34	5.69	6.11	6.62	6.73	6.84	6.96	7.08	7.20	7.82	8.43	8.97	9.37
83	4.86	5.11	5.41	5.78	6.22	6.75	6.87	6.99	7.11	7.24	7.36	8.04	8.71	9.31	9.77
84	4.92	5.17	5.49	5.86	6.32	6.88	7.00	7.13	7.26	7.39	7.53	8.25	8.99	9.66	10.18
85	4.97	5.24	5.56	5.95	6.43	7.01	7.14	7.27	7.41	7.55	7.69	8.47	9.27	10.02	10.62
86	5.03	5.30	5.63	6.03	6.53	7.13	7.27	7.41	7.55	7.70	7.86	8.68	9.56	10.39	11.06
87	5.09	5.37	5.70	6.12	6.63	7.26	7.40	7.55	7.70	7.86	8.02	8.90	9.85	10.76	11.53
88	5.14	5.43	5.77	6.20	6.73	7.38	7.53	7.68	7.84	8.01	8.18	9.11	10.13	11.14	12.00
89	5.19	5.48	5.84	6.28	6.82	7.50	7.65	7.82	7.98	8.16	8.34	9.32	10.42	11.52	12.48
90+	5.24	5.54	5.91	6.35	6.91	7.62	7.78	7.94	8.12	8.30	8.49	9.53	10.70	11.90	12.97

+ and over

A PRO RATA ALLOWANCE TO THE NEAREST CENT WILL BE MADE IN THE MONTHLY PAYMENT FOR ANY INTERMEDIATE AGE NOT SHOWN.

OPTION F — JOINT LIFE ANNUITY – 75% TO THE SURVIVING CONTINGENT PAYEE

PRIMARY PAYEE AGE	CONTINGENT PAYEE AGE														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
40	$2.95	$3.00	$3.05	$3.08	$3.11	$3.13	$3.13	$3.13	$3.13	$3.14	$3.14	$3.15	$3.15	$3.16	$3.16
41	2.97	3.03	3.08	3.11	3.14	3.16	3.16	3.17	3.17	3.17	3.18	3.19	3.19	3.20	3.20
42	2.99	3.05	3.10	3.14	3.18	3.20	3.20	3.21	3.21	3.21	3.22	3.23	3.23	3.24	3.24
43	3.01	3.08	3.13	3.18	3.21	3.24	3.24	3.25	3.25	3.25	3.26	3.27	3.28	3.28	3.28
44	3.03	3.10	3.16	3.21	3.25	3.28	3.28	3.29	3.29	3.30	3.30	3.31	3.32	3.33	3.33
45	3.05	3.13	3.19	3.25	3.29	3.32	3.33	3.33	3.33	3.34	3.34	3.36	3.37	3.37	3.38
46	3.07	3.15	3.22	3.28	3.33	3.36	3.37	3.37	3.38	3.38	3.39	3.41	3.42	3.42	3.43
47	3.09	3.18	3.25	3.32	3.37	3.41	3.41	3.42	3.43	3.43	3.44	3.46	3.47	3.48	3.48
48	3.11	3.20	3.28	3.35	3.41	3.45	3.46	3.47	3.47	3.48	3.49	3.51	3.52	3.53	3.54
49	3.13	3.22	3.31	3.39	3.45	3.50	3.51	3.52	3.52	3.53	3.54	3.56	3.58	3.59	3.59
50	3.15	3.25	3.34	3.43	3.50	3.55	3.56	3.57	3.58	3.58	3.59	3.62	3.64	3.65	3.65
51	3.17	3.27	3.37	3.46	3.54	3.60	3.61	3.62	3.63	3.64	3.65	3.68	3.70	3.71	3.72
52	3.19	3.30	3.41	3.50	3.59	3.65	3.66	3.68	3.69	3.69	3.70	3.74	3.76	3.78	3.78
53	3.21	3.32	3.44	3.54	3.63	3.71	3.72	3.73	3.74	3.75	3.76	3.80	3.83	3.84	3.85
54	3.23	3.35	3.47	3.58	3.68	3.76	3.78	3.79	3.80	3.81	3.82	3.87	3.90	3.92	3.93

Option F table continued on the next page.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION F — JOINT LIFE ANNUITY – 75% TO THE SURVIVING CONTINGENT PAYEE (CONTINUED)

PRIMARY PAYEE AGE	CONTINGENT PAYEE AGE														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
55	$3.25	$3.37	$3.50	$3.62	$3.73	$3.82	$3.84	$3.85	$3.86	$3.88	$3.89	$3.94	$3.97	$3.99	$4.00
56	3.27	3.40	3.53	3.66	3.78	3.88	3.90	3.91	3.93	3.94	3.96	4.01	4.05	4.07	4.09
57	3.29	3.42	3.56	3.70	3.83	3.94	3.96	3.98	3.99	4.01	4.03	4.09	4.13	4.16	4.17
58	3.31	3.45	3.59	3.74	3.88	4.00	4.02	4.04	4.06	4.08	4.10	4.17	4.22	4.25	4.26
59	3.33	3.47	3.63	3.78	3.93	4.06	4.09	4.11	4.13	4.15	4.17	4.25	4.31	4.34	4.36
60	3.35	3.50	3.66	3.82	3.98	4.13	4.15	4.18	4.20	4.23	4.25	4.34	4.40	4.44	4.46
61	3.37	3.52	3.69	3.86	4.04	4.19	4.22	4.25	4.28	4.30	4.33	4.43	4.50	4.54	4.57
62	3.39	3.55	3.72	3.90	4.09	4.26	4.29	4.32	4.35	4.38	4.41	4.52	4.60	4.66	4.69
63	3.41	3.57	3.75	3.95	4.14	4.33	4.37	4.40	4.43	4.46	4.49	4.62	4.71	4.77	4.81
64	3.43	3.60	3.78	3.99	4.20	4.40	4.44	4.48	4.51	4.55	4.58	4.72	4.83	4.90	4.94
65	3.45	3.62	3.82	4.03	4.25	4.47	4.51	4.55	4.59	4.63	4.67	4.83	4.95	5.03	5.07
66	3.47	3.65	3.85	4.07	4.30	4.54	4.59	4.63	4.68	4.72	4.76	4.94	5.07	5.17	5.22
67	3.50	3.67	3.88	4.11	4.36	4.61	4.66	4.71	4.76	4.81	4.85	5.05	5.21	5.31	5.37
68	3.52	3.70	3.91	4.15	4.41	4.69	4.74	4.79	4.85	4.90	4.95	5.17	5.34	5.46	5.54
69	3.54	3.72	3.94	4.19	4.47	4.76	4.82	4.87	4.93	4.99	5.04	5.29	5.49	5.63	5.71
70	3.56	3.75	3.97	4.23	4.52	4.83	4.89	4.96	5.02	5.08	5.14	5.42	5.64	5.79	5.89
71	3.58	3.77	4.00	4.27	4.57	4.90	4.97	5.04	5.11	5.17	5.24	5.54	5.79	5.97	6.09
72	3.60	3.80	4.03	4.31	4.63	4.98	5.05	5.12	5.19	5.26	5.34	5.67	5.95	6.16	6.30
73	3.62	3.82	4.06	4.35	4.68	5.05	5.13	5.20	5.28	5.36	5.44	5.80	6.12	6.36	6.51
74	3.64	3.85	4.09	4.39	4.73	5.12	5.20	5.28	5.37	5.45	5.53	5.94	6.29	6.56	6.74
75	3.66	3.87	4.12	4.43	4.78	5.19	5.28	5.37	5.45	5.54	5.63	6.08	6.47	6.78	6.99
76	3.68	3.90	4.15	4.46	4.83	5.26	5.35	5.45	5.54	5.64	5.73	6.21	6.65	7.00	7.24
77	3.71	3.92	4.18	4.50	4.88	5.33	5.43	5.53	5.63	5.73	5.83	6.35	6.84	7.23	7.51
78	3.73	3.95	4.21	4.54	4.93	5.40	5.50	5.60	5.71	5.82	5.93	6.49	7.03	7.47	7.80
79	3.75	3.97	4.24	4.57	4.98	5.46	5.57	5.68	5.79	5.91	6.03	6.63	7.22	7.72	8.09
80	3.77	3.99	4.27	4.61	5.02	5.53	5.64	5.76	5.88	6.00	6.12	6.77	7.41	7.98	8.40
81	3.79	4.02	4.30	4.64	5.07	5.59	5.71	5.83	5.96	6.08	6.21	6.91	7.61	8.24	8.72
82	3.81	4.04	4.32	4.68	5.11	5.66	5.78	5.90	6.03	6.17	6.31	7.04	7.80	8.51	9.06
83	3.82	4.06	4.35	4.71	5.16	5.72	5.84	5.97	6.11	6.25	6.39	7.17	8.00	8.78	9.41
84	3.84	4.08	4.38	4.74	5.20	5.77	5.90	6.04	6.18	6.33	6.48	7.30	8.20	9.05	9.76
85	3.86	4.10	4.40	4.77	5.24	5.83	5.97	6.11	6.25	6.40	6.56	7.43	8.39	9.33	10.13
86	3.88	4.12	4.43	4.80	5.28	5.88	6.02	6.17	6.32	6.48	6.64	7.55	8.58	9.61	10.50
87	3.89	4.14	4.45	4.83	5.32	5.94	6.08	6.23	6.39	6.55	6.72	7.67	8.76	9.88	10.88
88	3.91	4.16	4.47	4.86	5.35	5.99	6.13	6.29	6.45	6.62	6.79	7.79	8.94	10.15	11.26
89	3.93	4.18	4.49	4.88	5.38	6.03	6.18	6.34	6.51	6.68	6.86	7.89	9.11	10.42	11.63
90+	3.94	4.20	4.51	4.91	5.42	6.08	6.23	6.39	6.56	6.74	6.93	8.00	9.28	10.68	12.01

+ and over

A PRO RATA ALLOWANCE TO THE NEAREST CENT WILL BE MADE IN THE MONTHLY PAYMENT FOR ANY INTERMEDIATE AGE NOT SHOWN.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

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NOTICE

The Owner, by virtue of this policy, is entitled to vote, in person, by mail, or by proxy, at the Annual Meetings which are held at the Home Office in Binghamton, New York, on the first Tuesday of February.

If there are any questions about this policy or if anyone seeks to replace this policy, please contact a Security Mutual agent or the Home Office of the Company. All inquiries should be in writing, stating the Policy Number.

FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE

Flexible Insurance Amount
Flexible Premiums Payable to the Coverage Termination Date or Until Prior Death
Premiums Can Vary by Frequency and Amount
Premiums Must be Sufficient to Keep the Policy in Force
Benefits and Values are on an Indeterminate Basis
Participating

SECURITY MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
SECURITY MUTUAL BUILDING • 100 COURT STREET
P.O. BOX 1625 • BINGHAMTON, NY 13902-1625 • (607) 723-3551
www.smlny.com • (800) 765-6668

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK

CERTIFICATION

POLICY FORM 2098-U

STATE OF ARKANSAS

Security Mutual Life Insurance Company of New York ("Company") hereby certifies that the guidelines stated in Bulletin 11-83 have been reviewed and that form 2098-U complies with these guidelines.

The Company does hereby consent and agree that all premium rates and/or cost bases both "maximum" and "current or projected" used in relation to policy form number 2098-U must be filed with the Insurance Commissioner for the State of Arkansas ("Commissioner") at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

Policy form 2098-U provides for frequent changes in interest rates based on financial market conditions. The credited interest rates will be within the range of 3.0% to 20%. The Company will notify the State of Arkansas Department of Insurance at least sixty (60) days prior to any change in the range of interest rates.

Security Mutual Life Insurance Company of New York

(Company Name)

By: _____

(Name)

Second Vice President, Customer Relations and Conservation

(Title)

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/12/2008	Form	Flexible Premium Adjustable Universal Life Insurance	05/18/2009	2098-U PDF 10-31-08.pdf (Superceded)

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FLEXIBLE PREMIUM ADJUSTABLE UNIVERSAL LIFE INSURANCE

SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW YORK agrees to pay the Maturity Benefit to the Owner if the Insured is alive on the Coverage Termination Date subject to the conditions and provisions of this policy. Otherwise the Company agrees to pay the death benefit to the beneficiary. Payment will be made when proof of the Insured's death, and proof of the Claimant's entitlement to the proceeds, are received at the Company's Home Office in Binghamton, New York. This policy may have to be returned.

This policy is issued in consideration of the application and the payment of the initial premium.

Signed for the Company at Binghamton, New York on the Issue Date.

[ ] [ ]

[Secretary] [President]

RIGHT TO EXAMINE POLICY

Please read this policy. The Owner may return this policy to the Company or to the agent or broker through whom it was purchased within 10 days after it is received. If this policy is issued as a replacement policy, the Owner may return it within 30 days after it is received, or any longer period as may be required by the laws of the state in which this policy is delivered. If the policy is returned within the stated period, the policy will be void from the beginning. The Company will refund any premium paid.

Flexible Insurance Amount
Flexible Premiums Payable to the Coverage Termination Date or Until Prior Death
Premiums Can Vary by Frequency and Amount
Premiums Must be Sufficient to Keep the Policy in Force
Benefits and Values are on an Indeterminate Basis
Participating

INSURED:	[JOHN DOE]	AGE:	[35]
POLICY NUMBER:	[SPECIMEN]	POLICY DATE:	[AUGUST 01, 2008]
SPECIFIED AMOUNT:	[$1,000,000.00]	ISSUE DATE:	[AUGUST 01, 2008]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]	PREMIUM CLASS:	[STANDARD NON-SMOKER]
OWNER:	[JOHN DOE]		

[STATE] INSURANCE DEPARTMENT TELEPHONE NUMBER: [XXX-XXX-XXXX]

SECOND PAGE

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POLICY DATA

SPECIFIED AMOUNT:	[$1,000,000]
INSURANCE AMOUNT OPTION:	[A: SPECIFIED AMOUNT]
MONTHLY ANNIVERSARY DAY:	[1]
GUARANTEED MAXIMUM PREMIUM EXPENSE FACTOR:	8.0%
GUARANTEED MAXIMUM MONTHLY ADMINISTRATIVE CHARGE:	$6.25 PER MONTH
GUARANTEED MAXIMUM POLICY LOAD FACTOR:	[$.10] PER MONTH IN FIRST TWENTY POLICY YEARS; $0 THEREAFTER
GUARANTEED MINIMUM INTEREST RATE ON THE ACCUMULATED VALUE:	3.0% A YEAR
GUARANTEED INTEREST RATE CREDITED TO LOANED AMOUNTS:	4.0% A YEAR
COVERAGE TERMINATION DATE:	[AUGUST 1, 2094]

PREMIUMS

INITIAL PREMIUM:	[$5,591.37]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]
GUIDELINE SINGLE PREMIUM:	[$127,072.37]
GUIDELINE LEVEL ANNUAL PREMIUM:	[$11,242.70]

THERE IS NO RELATIONSHIP BETWEEN THE PLANNED PERIODIC PREMIUM AND THE COVERAGE TERMINATION DATE SHOWN ABOVE. THIS POLICY MAY EXPIRE PRIOR TO THE END OF THE COVERAGE TERMINATION DATE EVEN IF THE PLANNED PERIODIC PREMIUM IS PAID AS SCHEDULED. THE PLANNED PERIODIC PREMIUM MAY NEED TO BE INCREASED TO KEEP THIS POLICY AND COVERAGE IN FORCE. EVEN IF COVERAGE CONTINUES TO THE COVERAGE TERMINATION DATE, THERE MAY BE LITTLE OR NO SURRENDER VALUE TO BE PAID AS A MATURITY BENEFIT.

THE POLICY DATA IS CONTINUED ON THE FOLLOWING PAGES.

INSURED:	[JOHN DOE]	AGE:	[35]
POLICY NUMBER:	[SPECIMEN]	POLICY DATE:	[AUGUST 1, 2008]
SPECIFIED AMOUNT:	[$1,000,000]	ISSUE DATE:	[AUGUST 1, 2008]
PLANNED PERIODIC PREMIUM:	[$5,591.37 ANNUAL]	PREMIUM CLASS:	[STANDARD NON-SMOKER]

OWNER: [INSURED]

POLICY DATA (CONTINUED)

DIVIDENDS ARE NOT GUARANTEED AND THE COMPANY EXPECTS IT WILL PAY ONLY MINIMAL DIVIDENDS, IF ANY. THE COMPANY HAS THE RIGHT TO CHANGE THE AMOUNT OF DIVIDENDS TO BE CREDITED TO THIS POLICY, WHICH MAY RESULT IN LOWER DIVIDEND CASH VALUES THAN WERE ILLUSTRATED. GUARANTEED POLICY VALUES ARE CALCULATED USING THE GUARANTEED INTEREST RATE OF 3.0%.

INTEREST CREDITED ON UNLOANED AMOUNTS IN EXCESS OF THE GUARANTEED RATE OF 3.0% IS NOT GUARANTEED. THE INTEREST RATE CREDITED TO LOANED AMOUNTS IS FIXED AT 4.0%, WHICH MAY BE HIGHER OR LOWER THAN THE INTEREST RATE CREDITED TO UNLOANED AMOUNTS. SEE THE INTEREST PROVISION OF THIS POLICY. THE COMPANY HAS THE RIGHT TO CHANGE THE AMOUNT OF INTEREST CREDITED TO THIS POLICY AND THE AMOUNT OF COST OF INSURANCE OR OTHER EXPENSE CHARGES DEDUCTED UNDER THIS POLICY. SUCH CHANGES MAY REQUIRE MORE PREMIUM TO BE PAID THAN WAS ILLUSTRATED OR THE CASH VALUES MAY BE LESS THAN THOSE ILLUSTRATED.

EVEN IF THE PLANNED PERIODIC PREMIUM IS INITIALLY SUFFICIENT TO KEEP THE POLICY IN FORCE, COVERAGE MAY EXPIRE PRIOR TO THE COVERAGE TERMINATION DATE BECAUSE OF CHANGES AFFECTING THE POLICY. FOR EXAMPLE, THE AMOUNT OF COST OF INSURANCE DEDUCTED UNDER THIS POLICY AND INTEREST RATES CREDITED TO THIS POLICY MAY CHANGE, POLICY LOANS OR PARTIAL SURRENDERS MAY BE TAKEN, OR THE INSURANCE AMOUNT OPTION OR THE SPECIFIED AMOUNT OF THE POLICY MAY BE CHANGED.

BEGINNING IN POLICY YEAR 11, THE EFFECTIVE ANNUAL RATE OF INTEREST CREDITED WILL BE INCREASED SUBJECT TO CONDITIONS CONTAINED IN THE INTEREST PROVISION OF THE POLICY.

THIS POLICY MAY NOT QUALIFY AS LIFE INSURANCE UNDER FEDERAL TAX LAW AFTER THE INSURED'S ATTAINED AGE 100. THE OWNER SHOULD CONSULT HIS/HER TAX ADVISOR BEFORE CONTINUING THE POLICY AFTER THE INSURED'S ATTAINED AGE 100.

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES
RATES ARE PER $1,000

POLICY YEAR	RATE	POLICY YEAR	RATE	POLICY YEAR	RATE
1	0.0875	30	1.1004	59	17.0207
2	0.0925	31	1.2156	60	18.3999
3	0.0975	32	1.3334	61	19.9936
4	0.1042	33	1.4546	62	21.4983
5	0.1100	34	1.5858	63	23.1138
6	0.1175	35	1.7221	64	23.9886
7	0.1267	36	1.8852	65	25.2309
8	0.1375	37	2.0684	66	26.8293
9	0.1509	38	2.3045	67	28.3499
10	0.1659	39	2.5532	68	30.0774
11	0.1842	40	2.8162	69	32.0379
12	0.2009	41	3.1038	70	34.2563
13	0.2209	42	3.4175	71	36.7251
14	0.2334	43	3.7775	72	39.3435
15	0.2484	44	4.1950	73	42.1036
16	0.2684	45	4.6717	74	44.9566
17	0.2918	46	5.1901	75	47.9782
18	0.3218	47	5.7951	76	51.1250
19	0.3551	48	6.4311	77	54.2398
20	0.3960	49	7.1051	78	57.3423
21	0.4452	50	7.8478	79	60.2927
22	0.4961	51	8.6746	80	64.2100
23	0.5503	52	9.5529	81	67.9891
24	0.5995	53	10.5646	82	71.9579
25	0.6538	54	11.6363	83	76.3104
26	0.7180	55	12.7582	84	80.4912
27	0.7956	56	13.8800	85	83.3333
28	0.8883	57	14.7786	86	83.3333
29	0.9918	58	15.8137		

THESE RATES ARE FOR THE BASE POLICY AT ISSUE. THEY ARE BASED ON THE 2001 COMMISSIONERS STANDARD ORDINARY MORTALITY TABLE GENDER BLENDED ULTIMATE AGE-NEAREST-BIRTHDAY [STANDARD NON-SMOKER.]

INSURED: [JOHN DOE] POLICY NUMBER: [SPECIMEN]

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GENERAL PROVISIONS AND EXCLUSIONS

THE CONTRACT

The entire contract consists of this policy and the attached applications. In issuing, changing, or reinstating this policy, the Company has relied upon the statements made in the applications. These statements shall, in the absence of fraud, be deemed as representations and not warranties. The Company will not use any statement to void this policy or to defend against a claim under it, unless the statement is contained in the attached written applications. Policy years, policy months, and policy anniversaries are measured from the Policy Date. The only way this contract may be modified is by a written agreement signed by the President, a Vice President, or the Secretary of the Company. The Company may require that the policy be submitted for endorsement to show any change. No agent has authority to change the policy or to waive any of its provisions.

INCONTESTABILITY

Except for fraud in the procurement of the policy (when permitted by applicable law in the state where this policy is delivered or issued for delivery):

1) The Company will not contest this policy after it has been in force, during the Insured's lifetime, for two years from its Issue Date, except for:

(a) failure to pay sufficient premium during the Grace Period, or
(b) any Rider providing disability or accidental death benefits, or
(c) increases in Specified Amount.

2) The Company cannot contest any reinstatement of this policy for any material misstatement made in the application for reinstatement after the policy has been in force, during the Insured's lifetime, for two years from the date of such reinstatement (see "Reinstatement").

3) The Company will not contest any increase in the Specified Amount after such increase has been in force, during the Insured's lifetime, for two years from its effective date. An increase in the Specified Amount due solely to a change in Insurance Amount Options will not be contested.

MISSTATEMENT OF AGE

If the Insured's age was misstated in any application attached to this policy the Net Insurance Amount at Risk and the Insurance Amount will be adjusted. The adjusted Net Insurance Amount at Risk will equal what the most recent Cost of Insurance charge would provide at the correct age. The adjusted Insurance Amount is equal to the adjusted Net Insurance Amount at Risk plus the Accumulated Value. Upon receipt of due proof, the Company will admit the age of the Insured at any time.

SUICIDE

If the Insured dies by suicide while sane or insane within two years from the Issue Date, or two years from the date of reinstatement, if later, the policy proceeds will be limited to the gross premiums paid, reduced by the amount of any dividends paid in cash and any outstanding loans with loan interest to date of death, and any partial surrenders.

If the Insured dies by suicide while sane or insane within two years following an increase in the Specified Amount, other than increases due solely to a change in Insurance Amount Options, the Company's liability with respect to such increase will be limited to the total Cost of Insurance charges for, and any charges and loads associated with, the increase.

CHANGE OF PLAN

Subject to Company rules, this policy may be changed to another form, amount or plan of insurance.

ANNUAL REPORT

Each year a report will be sent to the Owner, without charge, of the status of the policy and any other information required by the state in which this policy is delivered or by federal law. The report will provide current information as of a date not more than four months prior to mailing. The report will contain at least the following information:

1. The beginning and end dates of the current report period;
2. The Accumulated Value, if any, at the beginning of the current report period and at the end of the current report period;
3. The amounts that have been credited or debited to the Accumulated Value during the current report period, identified by type;
4. The current death benefit at the end of the current report period;
5. The Surrender Value, if any, at the end of the current report period;

GENERAL PROVISIONS AND EXCLUSIONS (CONTINUED)

ANNUAL REPORT (CONTINUED)

6. The amount of outstanding loans, if any, at the end of the current report period; and
7. If, assuming guaranteed interest, mortality and expense loads, the policy's Surrender Value will not maintain insurance in force until the end of the next reporting period unless further premium payments are made, a notice to this effect.

ILLUSTRATIVE REPORT

Upon written request, the Company will provide to the Owner an illustrative report of future policy values and death benefits. One such report will be provided to the Owner per year at no charge. Additional reports in a year will be subject to a fee of $25 per report.

COVERAGE TERMINATION DATE

The Coverage Termination Date is the policy anniversary nearest the Insured's 121st birthday. Coverage may terminate earlier even if planned periodic premiums are paid as scheduled.

RIGHTS OF OWNER AND BENEFICIARY

RIGHTS OF OWNER

The Owner on the Policy Date will be the person designated on the third page of this policy. If no other Owner is designated, the Insured will be the Owner. Consistent with the terms of any beneficiary designation and any assignment, the Owner may, during the lifetime of the Insured:

(a) assign or surrender this policy;
(b) make or repay a policy loan;
(c) amend or modify this policy with the written consent of the Company; and
(d) exercise any right, receive any benefit, or enjoy any privilege contained in this policy.

During the lifetime of the Insured, the Owner may change the ownership designation by written notice satisfactory to the Company. Unless otherwise specified by the Owner, the change will take effect as of the date the notice is signed by the Owner, subject to any payments made or actions taken by the Company prior to receipt of the notice.

ASSIGNMENT

The Owner may assign the ownership of this policy. No policy assignment will be binding on the Company unless it is in writing in a form satisfactory to the Company and received and recorded by the Company at its Home Office. The assignment will then be effective as of the date it was signed, subject to any payment or other action by the Company before receipt of such notice. An absolute policy assignment will make the assignee the Owner. A collateral assignment of this policy will not cause an ownership change. However, the rights of any Owner, beneficiary, or other payee will be subject to the terms of the collateral assignment. The Company is not responsible for the validity, effect or sufficiency of an assignment.

BENEFICIARY

The beneficiary named in the application for this policy will receive the death benefit upon the Insured's death unless the Owner has changed the beneficiary designation. Unless specifically designated as irrevocable, beneficiary designations may be changed by the Owner, while the Insured is living, by written notice satisfactory to the Company. An irrevocable beneficiary designation may be changed only with the consent of such irrevocable beneficiary. The consent of any irrevocable beneficiary will also be required for any policy loan, assignment or change. The change will take effect as of the date the notice was signed, subject to any payment or other action taken by the Company before receipt of such notice. If any beneficiary dies before the Insured, that beneficiary's interest will pass to any other beneficiaries according to their respective interests. If no beneficiary survives the Insured, the proceeds will be paid in one sum to the Owner, if living; otherwise, to the Owner's estate.

DEATH BENEFIT

DEATH BENEFIT

The death benefit payable to the beneficiary is the total of the following amounts determined on the date of the Insured's death:

The Insurance Amount of this Policy:

PLUS Interest from the date of death to date of payment at the rate declared by the Company for Settlement Option A as of the date of the Insured's death;

DEATH BENEFIT (CONTINUED)

PLUS	Any additional insurance on the Insured's life provided by an additional benefit agreement;
PLUS	Any additional insurance on the Insured's life purchased with dividends;
PLUS	Any other dividend credits;
PLUS	Any premium paid after the date of death;
MINUS	Any monthly deduction due if death occurs during the Grace Period;
MINUS	Any unpaid policy loans and unpaid loan interest.

INSURANCE AMOUNT

The Insurance Amount will be the Option A or Option B amount, as elected by the Owner and then in effect, but in no event will the Insurance Amount be less than the Minimum Insurance Amount. For this purpose:

Option A: means the Specified Amount; and

Option B: means the Specified Amount plus the Accumulated Value.

MINIMUM INSURANCE AMOUNT

The Minimum Insurance Amount is equal to a factor times the Accumulated Value. The factor varies by attained age as shown in the table below:

Attained Age	Factor	Attained Age	Factor
40 & younger	2.50	60	1.30
41	2.43	61	1.28
42	2.36	62	1.26
43	2.29	63	1.24
44	2.22	64	1.22
45	2.15	65	1.20
46	2.09	66	1.19
47	2.03	67	1.18
48	1.97	68	1.17
49	1.91	69	1.16
50	1.85	70	1.15
51	1.78	71	1.13
52	1.71	72	1.11
53	1.64	73	1.09
54	1.57	74	1.07
55	1.50	75 to 90	1.05
56	1.46	91	1.04
57	1.42	92	1.03
58	1.38	93	1.02
59	1.34	94	1.01
		95 & Older	1.00

DEATH BENEFIT (CONTINUED)

SPECIFIED AMOUNT

The Specified Amount is shown on the third page. The Owner may change the Specified Amount subject to Company rules in effect at the time of the change by filing a written request in a form satisfactory to the Company at its Home Office. Evidence of insurability satisfactory to the Company will be required for an increase in the Specified Amount. An increase in the Specified Amount will not be permitted if the age of the Insured exceeds the maximum issue age for this policy form at the time of request. Any automatic increase in Specified Amount as a result of any other policy provision including but not limited to the result of declared dividends will not be subject to evidence of insurability. The Specified Amount may be decreased only after the first policy anniversary. A decrease that would result in an Insurance Amount less than the Minimum Insurance Amount will not be allowed. A decrease in the Specified Amount is first applied to the most recent increase, then to each prior increase on a last-in first-out basis, then to the original Specified Amount.

INSURANCE AMOUNT OPTION

The Insurance Amount Option is shown on the third page. The Owner may change the Insurance Amount Option after the first policy anniversary, subject to Company rules in effect at the time of the change, by filing a written request in a form satisfactory to the Company at its Home Office. The Company will limit the number of Insurance Amount Option changes in a policy year to no more than two. The Specified Amount will be adjusted so that the Net Amount at Risk is the same immediately before and after the change.

For a change from Option B to Option A the Specified Amount will be increased by the amount of the Accumulated Value.

For a change from Option A to Option B the Specified Amount will be decreased by the amount of the Accumulated Value.

For a change from Option A to Option B if there is a reduction of the Specified Amount and there have been previous increases in Specified Amount, the reduction will be made on a last in, first out basis. The Specified Amount after any reduction must be at least the Minimum Insurance Amount. If the Net Amount at Risk has to be increased because of the Minimum Insurance Amount requirement, evidence of insurability may be required.

A change in the Insurance Amount Option will be subject to the limits as defined in the Internal Revenue Code Section 7702, as amended. An additional increase in the Specified Amount may be required to maintain compliance with these limits.

PREMIUMS

PREMIUMS

This policy is issued in consideration of the application and the initial premium payment. The amount of the initial premium is shown on the third page. No insurance takes effect under this policy until the initial premium is paid.

Subsequent premium payments are flexible. The Owner may change the amount and frequency of payments. At any time before the Coverage Termination Date, additional premium payments may be made. The minimum payment accepted will be $25. The maximum payment accepted will be the amount that will continue to qualify the policy as life insurance, or the amount necessary to keep the policy in force, if greater. The Company will return to the Owner all premium payments that cause the total of all premiums paid to the Company under this policy to exceed the greater of the Guideline Single Premium or the sum of Guideline Level Annual Premiums to date.

The Guideline Single and Guideline Level Annual Premiums are shown on the third page. All premiums are payable at the Home Office in Binghamton, New York.

The planned periodic premium is the amount the Owner plans to pay. The amount and the frequency of planned periodic premiums are shown on the third page. Planned periodic premiums may be scheduled annually, semi-annually or quarterly. The Owner may change the frequency and amount of the planned periodic premium payments subject to Company rules in effect at the time of the change by filing a written request in a form satisfactory to the Company at its Home Office.

Unless otherwise specified by the Owner, all premium payments received will be applied first to increase the Accumulated Value of this policy.

PREMIUMS (CONTINUED)

GRACE PERIOD

If, on a monthly anniversary day, the Accumulated Value as of the day before the monthly anniversary day is insufficient to cover the next Monthly Deduction, a Grace Period of 61 days will be allowed for the payment of a premium sufficient to keep the policy in force for the next three policy months.

Notice of the sufficient premium required to be paid to keep this policy in force will be sent to the last known address of the Owner and of any assignee on record no earlier than and within thirty days after the day when the insurer determines that the Accumulated Value under the policy is insufficient to pay the total charges that are necessary to keep the policy in force for one month from that date. If the Company does not receive this premium payment postmarked by the end of the Grace Period, the policy will lapse at the end of that 61-day period, and it will then terminate without value. If the Insured dies during the Grace Period, any past due Monthly Deductions will be deducted from the Death Benefit.

Coverage will continue in force during the Grace Period. The Grace Period shall not be preempted by a termination of this policy due to excessive loans.

REINSTATEMENT

If this policy has been terminated because the Grace Period expired, the policy is in default. The default date is the first day of the Grace Period. The policy may be reinstated within five years of the default date if:

(a) the policy has not been surrendered for cash;
(b) the Insured is alive;
(c) evidence of insurability satisfactory to the Company is given;
(d) premium sufficient to keep the policy in force for at least two months after the date of reinstatement is paid;
(e) any policy indebtedness existing on the default date is paid or reinstated with interest at the policy loan rates compounded annually from the default date; and
(f) the balance of the monthly deductions that were due during the Grace Period are paid.

The effective date of reinstatement will be the monthly anniversary day on or next following the date the Company approves the application for reinstatement. The Accumulated Value of this policy upon reinstatement will be that provided by the premiums then paid.

The application for reinstatement will be attached to, and become part of, this policy.

DIVIDENDS

DIVIDENDS

While this policy is in force, it is eligible to share in the divisible surplus of the Company. This policy's share, if any, will be determined annually by the Company and will be payable as a dividend at the end of each policy year provided the policy is in force at the end of that policy year. The Company expects that it will pay only minimal dividends, if any.

Each dividend may be applied under one of the options below. The Owner may change the option for future dividends without the consent of any beneficiary by written notice to the Company. If no dividend option is elected, dividends will be applied under Option C.

OPTION A: PAID IN CASH.

OPTION B: ADDED TO THE ACCUMULATED VALUE OF THE POLICY.

OPTION C: APPLIED TO PURCHASE PAID-UP ADDITIONAL INSURANCE MATURING ON THE COVERAGE TERMINATION DATE. Such paid-up insurance is referred to as dividend additions and may be surrendered for cash if not collaterally assigned. The amount of additional insurance purchased by each dividend applied will be that which the dividend will purchase when applied as a net single premium at the attained age of the Insured. The cash value is the present value but not less than the dividends applied to purchase the additions. The present value is the attained age net single premium for the total amount of paid-up insurance not previously surrendered, based on the 2001 Commissioners Standard Ordinary Mortality Table shown in the Table of Guaranteed Maximum Monthly Cost of Insurance Rates for the appropriate class of the Insured and a rate of interest of 4.0%. Dividend additions share in divisible surplus, if any.

POLICY VALUES

ACCUMULATED VALUE

The Accumulated Value on the Policy Date is:

	(a)	premium paid on or prior to the Policy Date times the quantity (1 minus the Premium Expense Factor);
MINUS	(b)	the Monthly Deduction made on the Policy Date.

Thereafter, the Accumulated Value on any day is:

	(a)	the Accumulated Value on the prior monthly anniversary day before the Monthly Deduction is made;
PLUS	(b)	the premiums received since the prior monthly anniversary day times the quantity (1 minus the Premium Expense Factor);
PLUS	(c)	any dividend credit to the policy under Dividend Option B since the prior monthly anniversary;
MINUS	(d)	the Monthly Deduction made on the prior monthly anniversary day;
MINUS	(e)	the amount of Accumulated Value surrendered since the prior monthly anniversary day;
PLUS	(f)	interest earned and accrued daily since the last monthly anniversary day as determined by items (a), (b), (c), (d), and (e) above.

The Premium Expense Factor will not be greater than the Guaranteed Maximum Premium Expense Factor shown on the third page of this policy.

If a negative Accumulated Value exists at the end of a policy month, the policy will enter the Grace Period as defined in the GRACE PERIOD provision. However, during the first five policy years, a negative Accumulated Value at the end of a policy month will not cause the policy to enter the Grace Period so long as the premiums paid to such date equal or exceed the amount described in the MINIMUM MONTHLY PREMIUM provision. Any such negative Accumulated Value must be repaid prior to the end of the fifth policy year. A negative Accumulated Value will not be used in the calculation of the Net Insurance Amount at Risk as defined in the COST OF INSURANCE provision. A negative Accumulated Value will not be used to reduce the Death Benefit.

MONTHLY DEDUCTION

The Monthly Deduction is determined as of the beginning of each policy month to be the sum of the following:

(a) the monthly Cost of Insurance;
(b) the monthly cost of any benefits provided by rider;
(c) the Monthly Administrative Charge; and
(d) the Policy Load.

The Monthly Administrative Charge will not be greater than the Guaranteed Maximum Monthly Administrative Charge shown on the third page of this policy.

FLEXIBLE FACTOR DETERMINATION

Flexible Factors, namely, current Cost of Insurance rates, Premium Expense Factor, Monthly Administrative Charge, Policy Load Factor, and credited interest rates, can be increased or decreased based on the Company's expectations of future experience regarding mortality, investment earnings, expenses, persistency and taxes. A change in Flexible Factors will be the same for all Insureds of the same age and premium class and whose policies have been in effect for the same length of time.

The Company will review the Flexible Factors for change no more often than once each policy year nor less often than once every five policy years. Where required or requested, the basis of Cost of Insurance Rates and method of computation has been filed with the insurance officials of the State in which this Policy was delivered.

COST OF INSURANCE

The Cost of Insurance for any policy month is equal to the monthly Cost of Insurance Rate multiplied by the Net Insurance Amount at Risk. The Net Insurance Amount at Risk is equal to the quantity (a) minus (b) where:

(a) is the Insurance Amount for the month divided by 1.00327374; and
(b) is the Accumulated Value at the beginning of the policy month before the Monthly Deduction is made.

The monthly Cost of Insurance Rate is based on the attained age and premium class of the Insured. Monthly Cost of Insurance Rates will be determined by the Company from time to time. The rates will not be greater than the rates shown in the Table of Guaranteed Maximum Monthly Cost of Insurance Rates on page 3 unless this policy is issued in a rated premium class. If this policy is issued in a rated premium class, the guaranteed monthly Cost of Insurance Rates are to be multiplied by the rating percentage or increased by any flat extra charge shown on the third page.

POLICY VALUES (CONTINUED)

COST OF INSURANCE (CONTINUED)

A change in monthly Cost of Insurance Rates will be the same for all Insureds of the same age and premium class and whose policies have been in effect for the same length of time. The Company will review the rates for change no more often than once each policy year nor less often than once every five policy years. The Cost of Insurance will never be less than zero.

POLICY LOAD

The Policy Load is equal to the Policy Load Factor multiplied by the Specified Amount and then divided by $1,000. The Policy Load Factor will not be greater than the Guaranteed Maximum Policy Load Factor shown on the third page of this policy. If the Specified Amount of this policy is increased, a different Policy Load Factor will apply to the amount of the increase for a 20 year period starting on the date of the increase. The Company will provide written notice of the Policy Load Factor applicable to the amount of the increase. Any decrease in Specified Amount will not change the Policy Load Factor, but will reduce the Policy Load due to the decrease in Specified Amount. As stated in the Specified Amount provision of this policy, decreases are made on a last-in, first-out basis.

INTEREST

Interest will be credited to this policy on each Monthly Anniversary day. A zero interest rate will be applied if the Accumulated Value is negative.

The interest rate to be credited to unloaned amounts (the "current interest rate") will be declared by the Company from time to time. The interest rates on unloaned amounts will be reviewed no less frequently than annually and may vary by issue year and duration. No interest rate will be less than 0.24662698% compounded monthly. This equals an effective rate of 3.0% compounded annually (the "guaranteed minimum interest rate").

Beginning in the eleventh policy year, additional interest will be credited to unloaned amounts. The rate at which the additional interest will be credited will be equal to the lesser of (1) 0.50% or (2) 0.50 times the difference between the current interest rate and the guaranteed minimum interest rate.

For loaned amounts, the interest rate will equal 0.32737398% compounded monthly. This equals an effective rate of 4.0% compounded annually.

Interest credited in excess of the guaranteed interest is nonforfeitable after crediting.

POLICY LOANS

Loans may be made at any time a loan value is available. The Owner should consult a tax advisor before taking a loan. The loan value equals the current Surrender Value projected at the guaranteed interest crediting rate from the date of the loan to the next policy anniversary, assuming no premium payments and no withdrawals, and then discounted at the loan interest rate.

A loan will be made on the sole security and proper assignment of this policy to the Company.

Loan interest will accrue daily from the date of the loan and is due at the end of each policy year. If interest is not paid when due it will be added to the amount of the loan. It will be added as of the due date and will bear interest at the same rate as the rest of the loan.

Loan interest during the first ten policy years will be charged at an effective annual interest rate of 6.00%.

Loan interest during policy years eleven to twenty will be charged at an effective annual interest rate of 5.25%.

Loan interest during policy years twenty-one and later will be charged at an effective annual interest rate of 5.00%.

A loan may be repaid in full or in part at any time:

(1) before the Insured's death, provided that the Policy is in force, or
(2) within 60 days after the Insured's death provided that the Policy was in force on the date of the Insured's death; provided that proceeds of the Policy have not been paid in cash or applied under a payment option.

If any payment is intended as a loan repayment, rather than a premium payment, the Owner must specify this when making the payment.

At any time the policy loan and loan interest equal or exceed the Cash Value of this policy, plus the cash value of any paid-up additions purchased with dividends, this policy will terminate without further value. At least 31 days prior notice will be mailed to the Owner and any assignee of record. The Company may defer making a loan for up to six months unless the loan is to be used to pay premiums to the Company.

SURRENDER AND NON-FORFEITURE PROVISIONS

CASH VALUE

The Cash Value on any date is equal to the Accumulated Value on that date.

SURRENDER

The Owner can make a full or partial surrender of the Surrender Value of this policy by sending a written request along with the policy to the Company's Home Office. A surrender must take place:

(a) on a monthly anniversary date;
(b) during the Insured's life; and
(c) before the Coverage Termination Date.

The amount payable on surrender of this policy is the Surrender Value on the date of surrender.

If the Owner requests a full surrender within 30 days after a policy anniversary, the amount payable will not be less than the amount payable on that anniversary less any unpaid policy loans and unpaid loan interest and partial surrenders made on or after that policy anniversary.

SURRENDER VALUE

The Surrender Value is equal to:

	(1)	the Cash Value on the date of surrender;
PLUS	(2)	Cash Value of any paid-up additions;
PLUS	(3)	other dividend credits;
MINUS	(4)	any unpaid loans and unpaid loan interest.

As long as the Surrender Value on any monthly anniversary date is sufficient to pay the monthly deduction, this policy will not lapse.

PARTIAL SURRENDER

Each partial surrender must be at least $500. The Company will reduce the Accumulated Value by the amount of any partial surrender. The Company will reduce the Specified Amount under Option A by the amount of the partial surrender. The Company will not reduce the Specified Amount under Option B.

A partial surrender will be first applied to the most recent increase, then to each prior increase on a last-in first-out basis, then to the original Specified Amount. However, the Company will not permit a partial surrender to reduce the Specified Amount under Option A to less than the minimum specified under the MINIMUM INSURANCE AMOUNT provision. A partial surrender will not be permitted during the first policy year.

If the Owner requests a partial surrender that would reduce the current Surrender Value to less than $500, it will be treated as a request for the full Surrender Value.

The Company will charge $25 for each partial surrender. The Company can limit the number of partial surrenders in a policy year to no more than four.

RECEIVING THE SURRENDER VALUE

The Surrender Value is payable in one lump sum or under a settlement option plan. The Company will pay the full or partial Surrender Value upon receipt of a request for surrender, and, if full surrender is requested, return of the policy. Interest, if any, will be added at the rate required by applicable state laws.

The Company can defer paying any full or partial Surrender Value for up to six months. The Company will not defer payment if the amount payable is to be used to pay premiums on policies with the Company. Upon full surrender of the policy, the policy will terminate.

MATURITY BENEFIT

If the Insured is alive on the Coverage Termination Date, the Surrender Value on that date will be paid to the Owner. This policy will then terminate.

PAID-UP INSURANCE BENEFIT

Upon written request of the Owner, the Surrender Value, if any, will be applied as a net single premium to provide fixed, Paid-Up Insurance maturing on the Coverage Termination Date. The amount will be that which the Surrender Value will purchase when applied as a net single premium using curtate functions with allowance for passage of time from the last preceding policy anniversary. The amount of Paid-Up Insurance purchased may not exceed the Minimum Insurance Amount. If this policy is continued as Paid-Up Insurance, upon surrender the Company will pay a Surrender Value of the Paid-Up Insurance in accordance with the terms of the Surrender provision.

The guaranteed Surrender Value of the Paid-Up Insurance will be the present value of the Paid-Up Insurance calculated using the same interest rate and mortality table as used in calculating the net single premium, less any unpaid loans or loan interest. The amount of Paid-Up Insurance will be paid in one sum to the Owner if the Insured is alive on the Coverage Termination Date; otherwise to the beneficiary at the Insured's prior death. This Paid-Up Insurance will not be subject to the Monthly Administrative Charge or Policy Load.

SURRENDER AND NON-FORFEITURE PROVISIONS (CONTINUED)

BASIS OF COMPUTATIONS

The minimum values are based on:

1. The mortality table shown on the Table of Guaranteed Maximum Monthly Cost of Insurance Rates Page; and
2. The Guaranteed Minimum Interest Rate on the Accumulated Value shown on the third page.

Amounts credited in excess of guaranteed minimum values will not be forfeited.

Net single premiums are based on:

1. The mortality table shown on the Table of Guaranteed Maximum Monthly Cost of Insurance Rates Page; and
2. An interest rate of 4.0%.

Appropriate multiples of this mortality table are used for rated premium classes.

All Surrender Values and the Paid-Up Insurance benefits are equal to or greater than those required by the state in which this Policy is delivered. Where required or requested, a detailed statement of the method of computing policy values has been filed with the insurance officials of that state.

SETTLEMENT OPTIONS

Upon written request, the Company will pay the net policy proceeds in accordance with the options shown below. Surrender proceeds may be settled under the options, too. Subject to Company rules, more than one Settlement Option may be elected. The Owner may elect or change any Settlement Option in the same manner as a change of beneficiary during the lifetime of the Insured. The payee may elect any Settlement Option when the proceeds are payable if the proceeds are payable in one sum. If the payee is an estate, corporation, partnership, or trustee, only Options A, B or C may be elected.

Settlement Option benefits under Options D, E, and F at the time of their commencement, will not be less than those that would be provided by the application of the Surrender Value to purchase a single consideration immediate annuity contract at purchase rates offered by the Company at the time to the same class of annuitants, whether the annuity benefits are payable in fixed or variable amounts or both.

OPTION A. INTEREST

The Company will retain the proceeds while the payee is alive or for 30 years, whichever is shorter. Interest will be paid at the rate declared yearly by the Company, but not less than 2½% per year. The proceeds may be withdrawn at any time by the payee in whole or in part (not less than $200 each time) upon written request.

OPTION B. FIXED PAYMENTS

Installments of specified amounts will be payable until the proceeds with any interest thereon are exhausted. The installment amount must be at least $75 per year per $1,000 of proceeds retained. Interest will be paid at the rate declared yearly by the Company, but not less than 2½% per year. The proceeds may be withdrawn at any time by the payee in whole or in part (not less than $200 each time) upon written request.

OPTION C. FIXED PERIOD

The proceeds will be used to provide installment payments during a specified period of 30 years or less. The Option C table shows the minimum monthly payments for each $1,000 of proceeds applied.

OPTION D. LIFE INCOME WITH GUARANTEED PERIOD

The proceeds will be paid in installments for a guaranteed period of 10 or 20 years, as elected, and for life thereafter. The Option D table shows minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the payee's age nearest birthday on the date the first payment becomes due.

OPTION E. JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE

The proceeds will be applied to provide an income payable during the lifetime of the Payee. If the contingent Payee is living at the death of the Payee, income payments will continue to the surviving contingent Payee, in an amount equal to one-half the amount payable while both the Payee and the contingent Payee were living. Payments will cease with the last payment due prior to the death of the surviving Payee. Option Table E shows the minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the ages nearest birthday of the Payee and the contingent Payee on the date the first payment becomes due. This option is only available to Payees at least 40 years of age.

SETTLEMENT OPTIONS (CONTINUED)

OPTION F. JOINT LIFE ANNUITY WITH 75% TO THE SURVIVING CONTINGENT PAYEE

The proceeds will be applied to provide an income payable during the lifetime of the Payee. If the contingent Payee is living at the death of the Payee, income payments will continue to the surviving contingent Payee, in an amount equal to three-quarters the amount payable while both the Payee and the contingent Payee were living. Payments will cease with the last payment due prior to the death of the surviving Payee. Option Table F shows the minimum monthly payments for each $1,000 of proceeds applied. Payments are based on the ages nearest birthday of the Payee and the contingent Payee on the date the first payment becomes due. This option is only available to Payees at least 40 years of age.

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At the time the proceeds become payable under a Settlement Option, a Settlement Certificate will be issued. This certificate shall bear the date of the Insured's death if the proceeds settled are death proceeds and the Insured elected the option while alive. Otherwise the certificate shall bear the date the proceeds are payable. The first installment under Options B, C, D, E, and F will be payable on the date of the Settlement Certificate. If there are amounts due the Company to be deducted from the proceeds, the beneficiary may repay the amount due when filing proof of claim. If any installment or interest payment under an option is less than $20, the Company may change the payment interval so that payments will be at least $20 each. If the annual payment is less than $20, the Company may pay any unpaid amount in one sum.

The Settlement Certificate's share of the surplus of the Company will be determined annually. The Company expects that it will pay only minimal dividends, if any.

Settlement Option benefits may not be assigned or commuted before they are due unless the payee has the right to do so under the elected option. As far as allowed by law, such benefits are not subject to claims of creditors or legal process. If the policy is subject to a collateral assignment on the date proceeds are payable, the amount due the assignee will be paid in one sum and not according to the option elected.

A payee under a Settlement Option may, by written notice filed with the Company, name and change a contingent payee(s) to receive any amount that would otherwise be payable to the payee's estate. If no contingent payee survives the payee, any unpaid amount will be paid in a single sum to the last payee's estate. Any settlement under Options A, B, C or D will then terminate. Under Options A and B the single sum will include interest to date of death. Under Options C and D, the single sum will be the present value of any guaranteed payments remaining at that time, commuted using the interest rate applied in determining these payments, compounded each year.

If payments depend upon the survival of one or more payees, the Company may require proof of age or survival of each payee. If a business has the right to elect a Settlement Option but transfers this right to the Insured's surviving spouse or children, the transferee(s) may elect one of the above options as if named as beneficiary under this policy.

In the event that payments under the Settlement Options are the same for different periods certain, then the longest period certain with that payment amount will be deemed to have been chosen.

The underlying bases used for computing the Settlement Option Tables are the Annuity 2000 Mortality Table and 2.5% interest.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS

For annual, semiannual, or quarterly payments under Options C, D, E, or F, calculate the monthly payment from the below tables and then multiply by the appropriate modal factor:

Option	Modal Factor Annual	Semiannual	Quarterly
C	11.865	5.969	2.994
D - 10 Years	11.785	5.951	2.990
D - 20 Years	11.793	5.952	2.990
E	11.787	5.951	2.990
F	11.797	5.953	2.991

OPTION C - FIXED PERIOD

Years	Payment	Years	Payment	Years	Payment	Years	Payment	Years	Payment
1	$84.28	7	$12.95	13	$7.49	19	$5.49	25	$4.46
2	42.66	8	11.47	14	7.03	20	5.27	26	4.34
3	28.79	9	10.32	15	6.64	21	5.08	27	4.22
4	21.86	10	9.39	16	6.30	22	4.90	28	4.12
5	17.70	11	8.64	17	6.00	23	4.74	29	4.02
6	14.93	12	8.02	18	5.73	24	4.60	30	3.93

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION D - LIFE INCOME
WITH GUARANTEED PERIOD

Age of Payee	PAYEE Guaranteed 10 Years	PAYEE Guaranteed 20 Years
10*	$2.49	$2.48
11	2.50	2.50
12	2.51	2.51
13	2.52	2.52
14	2.54	2.54
15	2.55	2.55
16	2.57	2.56
17	2.58	2.58
18	2.60	2.59
19	2.61	2.61
20	2.63	2.63
21	2.65	2.64
22	2.67	2.66
23	2.69	2.68
24	2.71	2.70
25	2.73	2.72
26	2.75	2.74
27	2.77	2.76
28	2.79	2.79
29	2.82	2.81
30	2.84	2.83
31	2.87	2.86
32	2.89	2.88
33	2.92	2.91
34	2.95	2.94
35	2.98	2.97
36	3.01	3.00
37	3.05	3.03
38	3.08	3.06
39	3.12	3.10
40	3.16	3.13
41	3.19	3.17
42	3.24	3.21
43	3.28	3.25
44	3.32	3.29
45	3.37	3.33
46	3.42	3.38
47	3.47	3.42
48	3.53	3.47
49	3.58	3.52

* and under

Age of Payee	PAYEE Guaranteed 10 Years	PAYEE Guaranteed 20 Years
50	$3.64	$3.57
51	3.70	3.63
52	3.77	3.68
53	3.84	3.74
54	3.91	3.80
55	3.98	3.86
56	4.06	3.92
57	4.15	3.99
58	4.23	4.05
59	4.33	4.12
60	4.43	4.19
61	4.53	4.26
62	4.64	4.33
63	4.75	4.40
64	4.87	4.47
65	5.00	4.54
66	5.13	4.61
67	5.27	4.67
68	5.41	4.74
69	5.57	4.80
70	5.72	4.86
71	5.89	4.91
72	6.06	4.96
73	6.23	5.01
74	6.41	5.05
75	6.60	5.09
76	6.79	5.12
77	6.98	5.15
78	7.17	5.18
79	7.36	5.20
80	7.54	5.22
81	7.73	5.23
82	7.90	5.24
83	8.07	5.25
84	8.23	5.26
85	8.38	5.26
86	8.52	5.27
87	8.64	5.27
88	8.75	5.27
89	8.85	5.27
90+	8.94	5.27

+ and over

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION E - JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE

PRIMARY Payee Age	CONTINGENT Payee Age														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
40	$3.02	$3.05	$3.08	$3.11	$3.12	$3.14	$3.14	$3.14	$3.14	$3.14	$3.15	$3.15	$3.16	$3.16	$3.16
41	3.04	3.08	3.12	3.14	3.16	3.17	3.18	3.18	3.18	3.18	3.18	3.19	3.20	3.20	3.20
42	3.07	3.11	3.15	3.18	3.20	3.21	3.22	3.22	3.22	3.22	3.22	3.23	3.24	3.24	3.24
43	3.10	3.14	3.18	3.21	3.24	3.25	3.26	3.26	3.26	3.26	3.27	3.27	3.28	3.28	3.29
44	3.13	3.18	3.22	3.25	3.28	3.30	3.30	3.30	3.31	3.31	3.31	3.32	3.33	3.33	3.33
45	3.15	3.21	3.25	3.29	3.32	3.34	3.34	3.35	3.35	3.35	3.36	3.37	3.37	3.38	3.38
46	3.18	3.24	3.29	3.33	3.36	3.39	3.39	3.39	3.40	3.40	3.40	3.41	3.42	3.43	3.43
47	3.21	3.27	3.33	3.37	3.41	3.43	3.44	3.44	3.45	3.45	3.45	3.47	3.47	3.48	3.48
48	3.24	3.31	3.36	3.41	3.45	3.48	3.49	3.49	3.50	3.50	3.50	3.52	3.53	3.53	3.54
49	3.27	3.34	3.40	3.46	3.50	3.53	3.54	3.54	3.55	3.55	3.56	3.57	3.59	3.59	3.60
50	3.31	3.38	3.44	3.50	3.55	3.59	3.59	3.60	3.60	3.61	3.61	3.63	3.64	3.65	3.66
51	3.34	3.41	3.48	3.55	3.60	3.64	3.65	3.66	3.66	3.67	3.67	3.69	3.71	3.72	3.72
52	3.37	3.45	3.53	3.59	3.65	3.70	3.71	3.71	3.72	3.73	3.73	3.76	3.77	3.78	3.79
53	3.40	3.49	3.57	3.64	3.71	3.76	3.77	3.78	3.78	3.79	3.80	3.82	3.84	3.85	3.86
54	3.44	3.53	3.61	3.69	3.76	3.82	3.83	3.84	3.85	3.86	3.86	3.89	3.91	3.92	3.93
55	3.47	3.56	3.66	3.74	3.82	3.88	3.89	3.90	3.91	3.92	3.93	3.97	3.99	4.00	4.01
56	3.51	3.60	3.70	3.80	3.88	3.95	3.96	3.97	3.98	3.99	4.00	4.04	4.07	4.08	4.09
57	3.54	3.65	3.75	3.85	3.94	4.02	4.03	4.05	4.06	4.07	4.08	4.12	4.15	4.17	4.18
58	3.58	3.69	3.80	3.91	4.01	4.09	4.11	4.12	4.13	4.15	4.16	4.21	4.24	4.26	4.27
59	3.62	3.73	3.85	3.96	4.07	4.17	4.18	4.20	4.21	4.23	4.24	4.29	4.33	4.36	4.37
60	3.66	3.78	3.90	4.02	4.14	4.24	4.26	4.28	4.30	4.31	4.33	4.39	4.43	4.46	4.47
61	3.70	3.82	3.95	4.08	4.21	4.32	4.34	4.36	4.38	4.40	4.42	4.49	4.53	4.56	4.58
62	3.74	3.87	4.00	4.14	4.28	4.41	4.43	4.45	4.47	4.49	4.51	4.59	4.64	4.68	4.70
63	3.79	3.92	4.06	4.21	4.35	4.49	4.52	4.54	4.56	4.59	4.61	4.70	4.76	4.80	4.82
64	3.83	3.97	4.12	4.27	4.43	4.58	4.61	4.63	4.66	4.68	4.71	4.81	4.88	4.93	4.95
65	3.88	4.02	4.17	4.34	4.51	4.67	4.70	4.73	4.76	4.79	4.81	4.93	5.01	5.06	5.09
66	3.92	4.07	4.23	4.41	4.59	4.77	4.80	4.83	4.86	4.89	4.92	5.05	5.14	5.21	5.24
67	3.97	4.12	4.29	4.48	4.67	4.86	4.90	4.94	4.97	5.01	5.04	5.18	5.29	5.36	5.40
68	4.02	4.18	4.35	4.55	4.76	4.96	5.00	5.04	5.08	5.12	5.16	5.32	5.44	5.52	5.57
69	4.07	4.23	4.42	4.62	4.84	5.07	5.11	5.15	5.20	5.24	5.28	5.46	5.60	5.69	5.75
70	4.12	4.29	4.48	4.70	4.93	5.17	5.22	5.27	5.31	5.36	5.40	5.60	5.76	5.87	5.94
71	4.17	4.35	4.55	4.77	5.02	5.28	5.33	5.39	5.44	5.49	5.53	5.76	5.94	6.06	6.14
72	4.23	4.41	4.61	4.85	5.11	5.39	5.45	5.51	5.56	5.62	5.67	5.92	6.12	6.26	6.36
73	4.28	4.47	4.68	4.93	5.21	5.51	5.57	5.63	5.69	5.75	5.81	6.08	6.31	6.48	6.58
74	4.34	4.53	4.75	5.01	5.30	5.62	5.69	5.75	5.82	5.89	5.95	6.26	6.51	6.70	6.83
75	4.39	4.59	4.82	5.09	5.40	5.74	5.81	5.88	5.95	6.03	6.10	6.43	6.72	6.94	7.09
76	4.45	4.65	4.89	5.18	5.50	5.86	5.94	6.02	6.09	6.17	6.25	6.62	6.94	7.19	7.36
77	4.51	4.72	4.97	5.26	5.60	5.99	6.07	6.15	6.23	6.31	6.40	6.81	7.17	7.45	7.65
78	4.56	4.78	5.04	5.34	5.70	6.11	6.20	6.28	6.37	6.46	6.55	7.00	7.40	7.73	7.96
79	4.62	4.85	5.11	5.43	5.80	6.24	6.33	6.42	6.52	6.61	6.71	7.20	7.65	8.02	8.28

Option E table continued on the next page.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION E - JOINT LIFE ANNUITY WITH 50% TO THE SURVIVING CONTINGENT PAYEE (CONTINUED)

PRIMARY Payee Age	CONTINGENT Payee Age														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
80	$4.68	$4.91	$5.19	$5.52	$5.91	$6.36	$6.46	$6.56	$6.66	$6.77	$6.87	$7.40	$7.90	$8.32	$8.63
81	4.74	4.98	5.26	5.60	6.01	6.49	6.60	6.70	6.81	6.92	7.04	7.61	8.16	8.64	8.99
82	4.80	5.04	5.34	5.69	6.11	6.62	6.73	6.84	6.96	7.08	7.20	7.82	8.43	8.97	9.37
83	4.86	5.11	5.41	5.78	6.22	6.75	6.87	6.99	7.11	7.24	7.36	8.04	8.71	9.31	9.77
84	4.92	5.17	5.49	5.86	6.32	6.88	7.00	7.13	7.26	7.39	7.53	8.25	8.99	9.66	10.18
85	4.97	5.24	5.56	5.95	6.43	7.01	7.14	7.27	7.41	7.55	7.69	8.47	9.27	10.02	10.62
86	5.03	5.30	5.63	6.03	6.53	7.13	7.27	7.41	7.55	7.70	7.86	8.68	9.56	10.39	11.06
87	5.09	5.37	5.70	6.12	6.63	7.26	7.40	7.55	7.70	7.86	8.02	8.90	9.85	10.76	11.53
88	5.14	5.43	5.77	6.20	6.73	7.38	7.53	7.68	7.84	8.01	8.18	9.11	10.13	11.14	12.00
89	5.19	5.48	5.84	6.28	6.82	7.50	7.65	7.82	7.98	8.16	8.34	9.32	10.42	11.52	12.48
90+	5.24	5.54	5.91	6.35	6.91	7.62	7.78	7.94	8.12	8.30	8.49	9.53	10.70	11.90	12.97

+ and over

A PRO RATA ALLOWANCE TO THE NEAREST CENT WILL BE MADE IN THE MONTHLY PAYMENT FOR ANY INTERMEDIATE AGE NOT SHOWN.

OPTION F — JOINT LIFE ANNUITY – 75% TO THE SURVIVING CONTINGENT PAYEE

PRIMARY PAYEE AGE	CONTINGENT PAYEE AGE														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
40	$2.95	$3.00	$3.05	$3.08	$3.11	$3.13	$3.13	$3.13	$3.13	$3.14	$3.14	$3.15	$3.15	$3.16	$3.16
41	2.97	3.03	3.08	3.11	3.14	3.16	3.16	3.17	3.17	3.17	3.18	3.19	3.19	3.20	3.20
42	2.99	3.05	3.10	3.14	3.18	3.20	3.20	3.21	3.21	3.21	3.22	3.23	3.23	3.24	3.24
43	3.01	3.08	3.13	3.18	3.21	3.24	3.24	3.25	3.25	3.25	3.26	3.27	3.28	3.28	3.28
44	3.03	3.10	3.16	3.21	3.25	3.28	3.28	3.29	3.29	3.30	3.30	3.31	3.32	3.33	3.33
45	3.05	3.13	3.19	3.25	3.29	3.32	3.33	3.33	3.33	3.34	3.34	3.36	3.37	3.37	3.38
46	3.07	3.15	3.22	3.28	3.33	3.36	3.37	3.37	3.38	3.38	3.39	3.41	3.42	3.42	3.43
47	3.09	3.18	3.25	3.32	3.37	3.41	3.41	3.42	3.43	3.43	3.44	3.46	3.47	3.48	3.48
48	3.11	3.20	3.28	3.35	3.41	3.45	3.46	3.47	3.47	3.48	3.49	3.51	3.52	3.53	3.54
49	3.13	3.22	3.31	3.39	3.45	3.50	3.51	3.52	3.52	3.53	3.54	3.56	3.58	3.59	3.59
50	3.15	3.25	3.34	3.43	3.50	3.55	3.56	3.57	3.58	3.58	3.59	3.62	3.64	3.65	3.65
51	3.17	3.27	3.37	3.46	3.54	3.60	3.61	3.62	3.63	3.64	3.65	3.68	3.70	3.71	3.72
52	3.19	3.30	3.41	3.50	3.59	3.65	3.66	3.68	3.69	3.69	3.70	3.74	3.76	3.78	3.78
53	3.21	3.32	3.44	3.54	3.63	3.71	3.72	3.73	3.74	3.75	3.76	3.80	3.83	3.84	3.85
54	3.23	3.35	3.47	3.58	3.68	3.76	3.78	3.79	3.80	3.81	3.82	3.87	3.90	3.92	3.93

Option F table continued on the next page.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

SETTLEMENT OPTION TABLES: MONTHLY # PAYMENTS FOR EACH $1000 OF PROCEEDS (CONTINUED)

OPTION F — JOINT LIFE ANNUITY – 75% TO THE SURVIVING CONTINGENT PAYEE (CONTINUED)

PRIMARY PAYEE AGE	CONTINGENT PAYEE AGE														
	40	45	50	55	60	65	66	67	68	69	70	75	80	85	90+
55	$3.25	$3.37	$3.50	$3.62	$3.73	$3.82	$3.84	$3.85	$3.86	$3.88	$3.89	$3.94	$3.97	$3.99	$4.00
56	3.27	3.40	3.53	3.66	3.78	3.88	3.90	3.91	3.93	3.94	3.96	4.01	4.05	4.07	4.09
57	3.29	3.42	3.56	3.70	3.83	3.94	3.96	3.98	3.99	4.01	4.03	4.09	4.13	4.16	4.17
58	3.31	3.45	3.59	3.74	3.88	4.00	4.02	4.04	4.06	4.08	4.10	4.17	4.22	4.25	4.26
59	3.33	3.47	3.63	3.78	3.93	4.06	4.09	4.11	4.13	4.15	4.17	4.25	4.31	4.34	4.36
60	3.35	3.50	3.66	3.82	3.98	4.13	4.15	4.18	4.20	4.23	4.25	4.34	4.40	4.44	4.46
61	3.37	3.52	3.69	3.86	4.04	4.19	4.22	4.25	4.28	4.30	4.33	4.43	4.50	4.54	4.57
62	3.39	3.55	3.72	3.90	4.09	4.26	4.29	4.32	4.35	4.38	4.41	4.52	4.60	4.66	4.69
63	3.41	3.57	3.75	3.95	4.14	4.33	4.37	4.40	4.43	4.46	4.49	4.62	4.71	4.77	4.81
64	3.43	3.60	3.78	3.99	4.20	4.40	4.44	4.48	4.51	4.55	4.58	4.72	4.83	4.90	4.94
65	3.45	3.62	3.82	4.03	4.25	4.47	4.51	4.55	4.59	4.63	4.67	4.83	4.95	5.03	5.07
66	3.47	3.65	3.85	4.07	4.30	4.54	4.59	4.63	4.68	4.72	4.76	4.94	5.07	5.17	5.22
67	3.50	3.67	3.88	4.11	4.36	4.61	4.66	4.71	4.76	4.81	4.85	5.05	5.21	5.31	5.37
68	3.52	3.70	3.91	4.15	4.41	4.69	4.74	4.79	4.85	4.90	4.95	5.17	5.34	5.46	5.54
69	3.54	3.72	3.94	4.19	4.47	4.76	4.82	4.87	4.93	4.99	5.04	5.29	5.49	5.63	5.71
70	3.56	3.75	3.97	4.23	4.52	4.83	4.89	4.96	5.02	5.08	5.14	5.42	5.64	5.79	5.89
71	3.58	3.77	4.00	4.27	4.57	4.90	4.97	5.04	5.11	5.17	5.24	5.54	5.79	5.97	6.09
72	3.60	3.80	4.03	4.31	4.63	4.98	5.05	5.12	5.19	5.26	5.34	5.67	5.95	6.16	6.30
73	3.62	3.82	4.06	4.35	4.68	5.05	5.13	5.20	5.28	5.36	5.44	5.80	6.12	6.36	6.51
74	3.64	3.85	4.09	4.39	4.73	5.12	5.20	5.28	5.37	5.45	5.53	5.94	6.29	6.56	6.74
75	3.66	3.87	4.12	4.43	4.78	5.19	5.28	5.37	5.45	5.54	5.63	6.08	6.47	6.78	6.99
76	3.68	3.90	4.15	4.46	4.83	5.26	5.35	5.45	5.54	5.64	5.73	6.21	6.65	7.00	7.24
77	3.71	3.92	4.18	4.50	4.88	5.33	5.43	5.53	5.63	5.73	5.83	6.35	6.84	7.23	7.51
78	3.73	3.95	4.21	4.54	4.93	5.40	5.50	5.60	5.71	5.82	5.93	6.49	7.03	7.47	7.80
79	3.75	3.97	4.24	4.57	4.98	5.46	5.57	5.68	5.79	5.91	6.03	6.63	7.22	7.72	8.09
80	3.77	3.99	4.27	4.61	5.02	5.53	5.64	5.76	5.88	6.00	6.12	6.77	7.41	7.98	8.40
81	3.79	4.02	4.30	4.64	5.07	5.59	5.71	5.83	5.96	6.08	6.21	6.91	7.61	8.24	8.72
82	3.81	4.04	4.32	4.68	5.11	5.66	5.78	5.90	6.03	6.17	6.31	7.04	7.80	8.51	9.06
83	3.82	4.06	4.35	4.71	5.16	5.72	5.84	5.97	6.11	6.25	6.39	7.17	8.00	8.78	9.41
84	3.84	4.08	4.38	4.74	5.20	5.77	5.90	6.04	6.18	6.33	6.48	7.30	8.20	9.05	9.76
85	3.86	4.10	4.40	4.77	5.24	5.83	5.97	6.11	6.25	6.40	6.56	7.43	8.39	9.33	10.13
86	3.88	4.12	4.43	4.80	5.28	5.88	6.02	6.17	6.32	6.48	6.64	7.55	8.58	9.61	10.50
87	3.89	4.14	4.45	4.83	5.32	5.94	6.08	6.23	6.39	6.55	6.72	7.67	8.76	9.88	10.88
88	3.91	4.16	4.47	4.86	5.35	5.99	6.13	6.29	6.45	6.62	6.79	7.79	8.94	10.15	11.26
89	3.93	4.18	4.49	4.88	5.38	6.03	6.18	6.34	6.51	6.68	6.86	7.89	9.11	10.42	11.63
90+	3.94	4.20	4.51	4.91	5.42	6.08	6.23	6.39	6.56	6.74	6.93	8.00	9.28	10.68	12.01

+ and over

A PRO RATA ALLOWANCE TO THE NEAREST CENT WILL BE MADE IN THE MONTHLY PAYMENT FOR ANY INTERMEDIATE AGE NOT SHOWN.

Please see Page 15 for information regarding the calculation of annual, semi-annual or quarterly payments.

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NOTICE

The Owner, by virtue of this policy, is entitled to vote, in person, by mail, or by proxy, at the Annual Meetings which are held at the Home Office in Binghamton, New York, on the first Tuesday of February.

If there are any questions about this policy or if anyone seeks to replace this policy, please contact a Security Mutual agent or the Home Office of the Company. All inquiries should be in writing, stating the Policy Number.

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