

SERFF Tracking Number: PRES-126454105 State: Arkansas
 Filing Company: Presidential Life Insurance Company State Tracking Number: 44595
 Company Tracking Number: UAPRE-FLEX-2010
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium
 Product Name: Individual Deferred Annuity
 Project Name/Number: /

Filing at a Glance

Company: Presidential Life Insurance Company

Product Name: Individual Deferred Annuity SERFF Tr Num: PRES-126454105 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed-Approved- Closed State Tr Num: 44595
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: UAPRE-FLEX-2010 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Diana Barbas, Reidlynn Newton, Geralyn Farm, Amy Hamilton Disposition Date: 01/19/2010
 Date Submitted: 01/15/2010 Disposition Status: Approved-Closed
 Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 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: 01/19/2010 Explanation for Other Group Market Type:
 Deemer Date: State Status Changed: 01/19/2010
 Submitted By: Reidlynn Newton Created By: Reidlynn Newton
 Filing Description: Corresponding Filing Tracking Number:

The following 5 flexible premium deferred annuity contract endorsements are being submitted for your review and approval:

UAPRE-FLEX-2010-1
 UAPRE-FLEX-2010-1.5
 UAPRE-FLEX-2010-2

SERFF Tracking Number: PRES-126454105 State: Arkansas
Filing Company: Presidential Life Insurance Company State Tracking Number: 44595
Company Tracking Number: UAPRE-FLEX-2010
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Individual Deferred Annuity
Project Name/Number: /
UAPRE-FLEX-2010-2.5
UAPRE-FLEX-2010-3

These new endorsements will be used with our recently approved sex-distinct flexible premium deferred annuity contract in any employer-employee situation subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964. The contract has a variable initial interest guarantee rate range of 1.0 to 3.0 percent which is set for the life of the contract at issue. The form and state approval date are as follows:

Contract Form Number; Approval Date
RA-8; 5/15/2009

The endorsements, which are unisex life income settlement option tables, are based on the Annuity 2000 Mortality Table assuming 100% female and a 1.0, 1.5, 2.0, 2.5 and 3.0 percent annual effective interest rate. They will replace 1 form, UAPRE-FLEX-2000-3, in which the settlement option table is based the Annuity 2000 Mortality Table assuming 100% female and 3.0 percent annual effective interest only and that form alone does not accommodate for the new contracts variable initial interest guarantee rate range. Form UAPRE-FLEX-2000-3 was approved by your state on 2/4/03.

The submitted form is in final printed format, subject to only minor changes in ink, color, paper stock, company logo, margins and positioning.

Thank you for your consideration.

Company and Contact

Filing Contact Information

Reidlynn Newton, newton@presidentallife.com
69 Lydecker Street 845-358-2300 [Phone] 217 [Ext]
Nyack, NY 10960 845-358-0945 [FAX]

Filing Company Information

Presidential Life Insurance Company CoCode: 68039 State of Domicile: New York
69 Lydecker Street Group Code: Company Type:
Nyack, NY 10960 Group Name: State ID Number:
(845) 358-2300 ext. 224[Phone] FEIN Number: 13-2570714

SERFF Tracking Number: PRES-126454105 State: Arkansas
Filing Company: Presidential Life Insurance Company State Tracking Number: 44595
Company Tracking Number: UAPRE-FLEX-2010
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Individual Deferred Annuity
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Filing fee is \$20 per form/endorsement.
\$20 x 5 = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Presidential Life Insurance Company	\$100.00	01/15/2010	33563150

SERFF Tracking Number: PRES-126454105 State: Arkansas
 Filing Company: Presidential Life Insurance Company State Tracking Number: 44595
 Company Tracking Number: UAPRE-FLEX-2010
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.002 Flexible Premium
 Product Name: Individual Deferred Annuity
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/19/2010	01/19/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Replace Actuarial Certification	Note To Reviewer	Reidlynn Newton	01/15/2010	01/15/2010

SERFF Tracking Number: PRES-126454105 State: Arkansas
 Filing Company: Presidential Life Insurance Company State Tracking Number: 44595
 Company Tracking Number: UAPRE-FLEX-2010
 TOI: A021 Individual Annuities- Deferred Non- Variable Sub-TOI: A021.002 Flexible Premium
 Product Name: Individual Deferred Annuity
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Unisex Annuity Purchase Rate Endorsement		Yes
Form	Unisex Annuity Purchase Rate Endorsement		Yes
Form	Unisex Annuity Purchase Rate Endorsement		Yes
Form	Unisex Annuity Purchase Rate Endorsement		Yes
Form	Unisex Annuity Purchase Rate Endorsement		Yes

CERTIFICATION OF COMPLIANCE

Policy Form Numbers: UAPRE-FLEX-2010-1, UAPRE-FLEX-2010-1.5, UAPRE-FLEX-2010-2, UAPRE-FLEX-2010-2.5, UAPRE-FLEX-2010-3

Presidential Life Insurance Company hereby certifies that the actuarial memorandum filed with the original contract will remain accurate and applicable to the contract if and when this endorsement is attached to, and becomes part of, the contract.



Signature

David Wiener, A.S.A., M.A.A.A.
Name

Vice President, Associate Actuary
Title

January 15, 2010
Date

ACT CERT

SERFF Tracking Number: PRES-126454105 State: Arkansas
 Filing Company: Presidential Life Insurance Company State Tracking Number: 44595
 Company Tracking Number: UAPRE-FLEX-2010
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: Individual Deferred Annuity
 Project Name/Number: /

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	UAPRE-FLEX-2010-1	Policy/Contract/ Fraternal Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		57.000	UAPRE-FLEX-2010-1.pdf
	UAPRE-FLEX-2010-1.5	Policy/Contract/ Fraternal Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		57.000	UAPRE-FLEX-2010-1.5.pdf
	UAPRE-FLEX-2010-2	Policy/Contract/ Fraternal Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		57.000	UAPRE-FLEX-2010-2.pdf
	UAPRE-FLEX-2010-2.5	Policy/Contract/ Fraternal Endorsement	Initial		57.000	UAPRE-FLEX-2010-2.5.pdf

ENDORSEMENT

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACTS

UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

The "Misstatement of Age or Sex" provision is revised to read "Misstatement of Age". All references to sex in this provision are deleted.

The Table of Monthly Installments under Option 4, which appears on page 5 of the contract, is replaced by the following unisex annuity table.

Option 4. Life Income - Unisex*

Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain	Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain
46	2.63	2.63	2.63	2.60	69	4.77	4.73	4.62	4.04
47	2.68	2.68	2.67	2.64	70	4.96	4.92	4.78	4.11
48	2.72	2.72	2.72	2.69	71	5.16	5.11	4.94	4.17
49	2.77	2.77	2.77	2.73	72	5.38	5.32	5.12	4.23
50	2.83	2.82	2.82	2.78	73	5.62	5.55	5.30	4.29
51	2.88	2.88	2.87	2.83	74	5.88	5.79	5.49	4.34
52	2.94	2.94	2.93	2.88	75	6.16	6.05	5.69	4.38
53	3.00	3.00	2.99	2.93	76	6.46	6.33	5.89	4.42
54	3.07	3.06	3.05	2.98	77	6.79	6.62	6.10	4.45
55	3.14	3.13	3.12	3.04	78	7.14	6.94	6.31	4.48
56	3.21	3.21	3.19	3.10	79	7.53	7.27	6.52	4.51
57	3.29	3.28	3.27	3.17	80	7.95	7.63	6.73	4.53
58	3.37	3.37	3.35	3.23	81	8.40	8.00	6.93	4.55
59	3.46	3.45	3.43	3.30	82	8.89	8.40	7.13	4.56
60	3.56	3.55	3.52	3.37	83	9.42	8.81	7.32	4.57
61	3.66	3.65	3.62	3.44	84	10.00	9.24	7.49	4.58
62	3.77	3.76	3.72	3.51	85	10.63	9.69	7.66	4.58
63	3.88	3.87	3.82	3.59	86		10.14	7.81	4.59
64	4.01	3.99	3.94	3.66	87		10.59	7.95	4.59
65	4.14	4.12	4.06	3.74	88		11.05	8.07	4.59
66	4.28	4.26	4.19	3.82	89		11.50	8.18	4.60
67	4.43	4.41	4.32	3.89	90		11.94	8.28	4.60
68	4.59	4.56	4.47	3.97					

These Settlement Option Tables are based on the Annuity 2000 Mortality Table assuming 100% Female, and 1.0% annual effective interest.

* For monthly installments at other ages, contact the Home Office.

Signed for by the Company at its home office in Nyack, N.Y.



Secretary



President

PRESIDENTIAL LIFE INSURANCE COMPANY
NYACK, N.Y.

HAS ISSUED THIS ENDORSEMENT AS PART OF THE CONTRACT TO WHICH IT IS ATTACHED

ENDORSEMENT

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACTS

UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

The "Misstatement of Age or Sex" provision is revised to read "Misstatement of Age". All references to sex in this provision are deleted.

The Table of Monthly Installments under Option 4, which appears on page 5 of the contract, is replaced by the following unisex annuity table.

Option 4. Life Income - Unisex*

Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain	Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain
46	2.87	2.86	2.86	2.83	69	5.03	4.99	4.87	4.27
47	2.91	2.91	2.90	2.87	70	5.22	5.18	5.03	4.34
48	2.96	2.96	2.95	2.92	71	5.43	5.38	5.19	4.40
49	3.01	3.01	3.00	2.96	72	5.65	5.59	5.37	4.46
50	3.06	3.06	3.05	3.01	73	5.89	5.81	5.55	4.52
51	3.12	3.12	3.11	3.06	74	6.15	6.06	5.74	4.57
52	3.18	3.18	3.17	3.11	75	6.43	6.32	5.94	4.61
53	3.24	3.24	3.23	3.17	76	6.74	6.59	6.14	4.65
54	3.31	3.31	3.29	3.22	77	7.07	6.89	6.35	4.68
55	3.38	3.38	3.36	3.28	78	7.43	7.21	6.55	4.71
56	3.46	3.45	3.43	3.34	79	7.81	7.54	6.76	4.73
57	3.54	3.53	3.51	3.40	80	8.23	7.90	6.97	4.75
58	3.62	3.61	3.59	3.47	81	8.69	8.27	7.17	4.77
59	3.71	3.70	3.68	3.54	82	9.18	8.67	7.36	4.78
60	3.81	3.80	3.77	3.61	83	9.72	9.08	7.55	4.79
61	3.91	3.90	3.86	3.68	84	10.30	9.51	7.73	4.80
62	4.02	4.01	3.97	3.75	85	10.93	9.95	7.89	4.81
63	4.14	4.12	4.07	3.83	86		10.40	8.04	4.81
64	4.26	4.24	4.19	3.90	87		10.86	8.18	4.82
65	4.39	4.38	4.31	3.98	88		11.31	8.30	4.82
66	4.54	4.51	4.44	4.05	89		11.76	8.41	4.82
67	4.69	4.66	4.57	4.13	90		12.19	8.50	4.82
68	4.85	4.82	4.72	4.20					

These Settlement Option Tables are based on the Annuity 2000 Mortality Table assuming 100% Female, and 1.5% annual effective interest.

* For monthly installments at other ages, contact the Home Office.

Signed for by the Company at its home office in Nyack, N.Y.



Secretary



President

PRESIDENTIAL LIFE INSURANCE COMPANY

NYACK, N.Y.

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ENDORSEMENT

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UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

The "Misstatement of Age or Sex" provision is revised to read "Misstatement of Age". All references to sex in this provision are deleted.

The Table of Monthly Installments under Option 4, which appears on page 5 of the contract, is replaced by the following unisex annuity table.

Option 4. Life Income - Unisex*

Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain	Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain
46	3.11	3.11	3.10	3.07	69	5.30	5.26	5.12	4.51
47	3.16	3.16	3.15	3.12	70	5.49	5.44	5.28	4.58
48	3.21	3.20	3.20	3.16	71	5.70	5.64	5.45	4.64
49	3.26	3.26	3.25	3.21	72	5.92	5.85	5.62	4.70
50	3.31	3.31	3.30	3.25	73	6.17	6.08	5.81	4.75
51	3.37	3.37	3.36	3.30	74	6.43	6.33	6.00	4.80
52	3.43	3.43	3.42	3.36	75	6.71	6.59	6.19	4.84
53	3.50	3.49	3.48	3.41	76	7.02	6.86	6.39	4.88
54	3.56	3.56	3.54	3.47	77	7.35	7.16	6.59	4.91
55	3.64	3.63	3.61	3.53	78	7.71	7.48	6.80	4.94
56	3.71	3.71	3.69	3.59	79	8.10	7.81	7.01	4.96
57	3.79	3.79	3.76	3.65	80	8.52	8.17	7.21	4.98
58	3.88	3.87	3.85	3.72	81	8.98	8.55	7.41	5.00
59	3.97	3.96	3.93	3.78	82	9.48	8.94	7.60	5.01
60	4.07	4.06	4.02	3.85	83	10.02	9.35	7.79	5.02
61	4.17	4.16	4.12	3.93	84	10.60	9.78	7.96	5.03
62	4.28	4.27	4.22	4.00	85	11.24	10.22	8.12	5.04
63	4.40	4.38	4.33	4.07	86		10.67	8.27	5.04
64	4.52	4.51	4.45	4.15	87		11.12	8.41	5.05
65	4.66	4.64	4.57	4.22	88		11.57	8.53	5.05
66	4.80	4.78	4.69	4.30	89		12.02	8.63	5.05
67	4.96	4.93	4.83	4.37	90		12.45	8.73	5.05
68	5.12	5.09	4.97	4.44					

These Settlement Option Tables are based on the Annuity 2000 Mortality Table assuming 100% Female, and 2.0% annual effective interest.

* For monthly installments at other ages, contact the Home Office.

Signed for by the Company at its home office in Nyack, N.Y.



Secretary



President

PRESIDENTIAL LIFE INSURANCE COMPANY
NYACK, N.Y.

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ENDORSEMENT

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACTS

UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

The "Misstatement of Age or Sex" provision is revised to read "Misstatement of Age". All references to sex in this provision are deleted.

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Option 4. Life Income - Unisex*

Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain	Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain
46	3.37	3.36	3.36	3.33	69	5.57	5.53	5.39	4.76
47	3.41	3.41	3.40	3.37	70	5.77	5.71	5.54	4.82
48	3.46	3.46	3.45	3.41	71	5.98	5.91	5.71	4.88
49	3.52	3.51	3.51	3.46	72	6.20	6.13	5.88	4.94
50	3.57	3.57	3.56	3.51	73	6.44	6.35	6.06	4.99
51	3.63	3.63	3.62	3.56	74	6.71	6.60	6.25	5.04
52	3.69	3.69	3.68	3.61	75	6.99	6.86	6.45	5.08
53	3.76	3.75	3.74	3.67	76	7.30	7.14	6.64	5.12
54	3.83	3.82	3.80	3.72	77	7.64	7.43	6.85	5.15
55	3.90	3.89	3.87	3.78	78	8.00	7.75	7.05	5.18
56	3.98	3.97	3.95	3.84	79	8.39	8.09	7.26	5.20
57	4.06	4.05	4.03	3.91	80	8.81	8.44	7.46	5.22
58	4.15	4.14	4.11	3.97	81	9.28	8.82	7.65	5.24
59	4.24	4.23	4.19	4.04	82	9.78	9.21	7.85	5.25
60	4.34	4.32	4.29	4.11	83	10.32	9.63	8.03	5.26
61	4.44	4.43	4.38	4.18	84	10.91	10.05	8.20	5.27
62	4.55	4.54	4.49	4.25	85	11.55	10.49	8.36	5.27
63	4.67	4.65	4.59	4.32	86		10.94	8.50	5.28
64	4.79	4.77	4.71	4.40	87		11.39	8.64	5.28
65	4.93	4.91	4.83	4.47	88		11.84	8.76	5.28
66	5.07	5.05	4.96	4.54	89		12.28	8.86	5.28
67	5.23	5.20	5.09	4.62	90		12.71	8.95	5.28
68	5.39	5.36	5.24	4.69					

These Settlement Option Tables are based on the Annuity 2000 Mortality Table assuming 100% Female, and 2.5% annual effective interest.

* For monthly installments at other ages, contact the Home Office.

Signed for by the Company at its home office in Nyack, N.Y.



Secretary



President

PRESIDENTIAL LIFE INSURANCE COMPANY
NYACK, N.Y.

HAS ISSUED THIS ENDORSEMENT AS PART OF THE CONTRACT TO WHICH IT IS ATTACHED

ENDORSEMENT

FLEXIBLE PREMIUM DEFERRED ANNUITY CONTRACTS

UNISEX ANNUITY PURCHASE RATE ENDORSEMENT FOR USE WITH EMPLOYER-SPONSORED RETIREMENT PLANS

The "Misstatement of Age or Sex" provision is revised to read "Misstatement of Age". All references to sex in this provision are deleted.

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Option 4. Life Income - Unisex*

Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain	Age of Payee	Life No	5 Years Certain	10 Years Certain	20 Years Certain
46	3.63	3.63	3.62	3.59	69	5.85	5.80	5.65	5.01
47	3.68	3.68	3.67	3.63	70	6.05	5.99	5.81	5.07
48	3.73	3.73	3.72	3.68	71	6.26	6.19	5.97	5.13
49	3.79	3.78	3.77	3.73	72	6.48	6.40	6.15	5.19
50	3.84	3.84	3.83	3.77	73	6.73	6.63	6.33	5.24
51	3.90	3.90	3.88	3.82	74	6.99	6.87	6.51	5.29
52	3.96	3.96	3.94	3.88	75	7.28	7.13	6.70	5.33
53	4.03	4.02	4.01	3.93	76	7.59	7.41	6.90	5.36
54	4.10	4.09	4.07	3.99	77	7.92	7.71	7.10	5.39
55	4.17	4.17	4.14	4.05	78	8.29	8.03	7.30	5.42
56	4.25	4.24	4.22	4.11	79	8.68	8.36	7.51	5.44
57	4.33	4.32	4.30	4.17	80	9.11	8.72	7.70	5.46
58	4.42	4.41	4.38	4.24	81	9.57	9.09	7.90	5.48
59	4.51	4.50	4.47	4.30	82	10.07	9.49	8.09	5.49
60	4.61	4.60	4.56	4.37	83	10.62	9.90	8.27	5.50
61	4.71	4.70	4.65	4.44	84	11.21	10.32	8.44	5.51
62	4.83	4.81	4.76	4.51	85	11.85	10.76	8.59	5.51
63	4.94	4.93	4.86	4.58	86		11.21	8.74	5.52
64	5.07	5.05	4.98	4.66	87		11.65	8.87	5.52
65	5.21	5.18	5.10	4.73	88		12.10	8.99	5.52
66	5.35	5.32	5.23	4.80	89		12.54	9.09	5.52
67	5.51	5.47	5.36	4.87	90		12.96	9.18	5.52
68	5.67	5.63	5.50	4.94					

These Settlement Option Tables are based on the Annuity 2000 Mortality Table assuming 100% Female, and 3.0% annual effective interest.

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Signed for by the Company at its home office in Nyack, N.Y.



Secretary



President

PRESIDENTIAL LIFE INSURANCE COMPANY
NYACK, N.Y.

HAS ISSUED THIS ENDORSEMENT AS PART OF THE CONTRACT TO WHICH IT IS ATTACHED

SERFF Tracking Number: PRES-126454105 State: Arkansas
Filing Company: Presidential Life Insurance Company State Tracking Number: 44595
Company Tracking Number: UAPRE-FLEX-2010
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
Variable
Product Name: Individual Deferred Annuity
Project Name/Number: /

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Please see the attached Readability Certification.

Thank you.

Attachment:

FLEX Readability Certification.pdf

Item Status: **Status**
Date:

Bypassed - Item: Application

Bypass Reason: N/A

Comments:

READABILITY CERTIFICATION

I, Diana Barbas, an officer of Presidential Life Insurance Company, hereby certify that the flexible premium deferred annuity contracts endorsements listed below have a Flesch score of at least 50.



Signature

Diana Barbas

Name

First Vice President

Title

January 4, 2010

Date

<u>Form Number</u>	<u>Score</u>
UAPRE-FLEX-2010-1	57.0
UAPRE-FLEX-2010-1.5	57.0
UAPRE-FLEX-2010-2	57.0
UAPRE-FLEX-2010-2.5	57.0
UAPRE-FLEX-2010-3	57.0