



# *Classic Elite*



Single-Premium Whole Life Rate Book

SPWLRB



## What Will Your Clients Do With Their “Excess” Assets?

Do you ask your clients about their plans for “excess” assets – those liquid funds in their portfolios not likely to be spent? What will happen to them if they are not used up during your clients’ lifetimes?

Ask the right questions and you might be able to improve your clients’ return, while saving them thousands of dollars in potential taxes.

Today, there are better, more tax and probate-efficient ways to position your clients’ liquid funds than just another CD or annuity. New products can help improve the earning power of these funds while avoiding the “double tax trap” on unused annuity income, which can be subject to both estate tax and income tax.

### The Product – *Classic Elite*

*Classic Elite* is designed for your client age 50 to 80 who has significant liquid assets.

Now you have an insurance policy where money can safely accumulate without current income tax. The policy death benefit will pass to your client’s chosen beneficiary with no ordinary income tax and usually outside of probate. In most cases, the net amount passing to the heirs will be more than would have been available from a bank account or annuity policy.

Your client applies a single premium to the policy and the interest earnings will support a death benefit based on the premium amount, the client’s age, gender, health and nicotine use.

### The Living Benefit

The *Classic Elite* policy provides benefits to your client while alive, by prepaying the death benefit when the client is diagnosed as terminally ill.\*

<i>Classic Elite</i> Single Premium Whole Life Product Specifications	
<i>POLICY FORM:</i> 3400	Single Premium Whole Life with Accelerated Death Benefit*
<i>ISSUE AGES:</i>	50-80 (Age Last Birthday)
<i>PREMIUM MODE:</i>	Single Premium
<i>MINIMUM PREMIUM:</i>	\$5,000
<i>RISK CLASSES:</i>	Nicotine User/Non-Nicotine User
<i>MATURITY DATE:</i>	The insured’s age 121

\*In states where Accelerated Death Benefit Rider is approved.

## Underwriting Guidelines

The Underwriting Department will order a phone interview (inspection) on all proposed insureds. The following non-medical limits apply and the underwriting amount is the net amount at risk. Net amount at risk (NAR) is the face amount minus the single premium.

Single Premium Whole Life Requirement Chart			
Net Amount at Risk for requirement purposes is determined by face amount minus initial premium			
Net Amount at Risk	Issue Ages		
	50	51-60	61-80
0-\$ 75,000	A	A	A
\$ 75,001-\$ 100,000	B	B	B
\$ 100,001-\$ 500,000	E	E	E
\$ 500,001-\$1,000,000	E	G	I
\$1,000,001-\$1,500,000	H	H	J
\$1,500,001-\$5,000,000	J	J	J
\$5,000,001 and up	K	K	K

A	Phone Interview
B	Phone Interview and APS
E	Paramed, Full Blood and HOS
G	Paramed, Full Blood, HOS and Resting EKG
H	Paramed, Full Blood, HOS, Resting EKG and Inspection
I	MD Exam, Full Blood, HOS and Resting EKG
J	MD Exam, Full Blood, HOS, Resting EKG and Inspection
K	MD Exam, Full Blood, HOS, Exercise EKG and Inspection

The Underwriting Department reserves the right to request medical examinations, special tests, inspection reports and attending physician's statements (APS) regardless of age or amount. Attending physician's statements will be ordered by the Underwriting Department.

Medical examinations (when required) must be arranged by the agent using one of the following examiners:

American Paramedical (APPS)	800-635-1677
EMSI/PMSI	800-USA-EMSI
Exam One	800-333-9947
Mobile Examiners	800-423-0178
Porta Medic (Hooper Holmes)	800-782-7373

The *Classic Elite* single premium whole life will be issued in the following categories:

Standard non-nicotine user      Standard nicotine user

## Instructions for completing application form LA5

- Number 1      Complete all information pertaining to the proposed insured.
- Number 2      Complete if the owner is not the proposed insured.
- Number 3      The beneficiary section of the application should be completed carefully, as the application serves as the designation of beneficiary in the contract. The beneficiary must have an insurable interest in the life of the proposed insured. A funeral home is NOT an acceptable beneficiary in the states of Georgia, Montana, South Dakota and Texas. A funeral director is not an acceptable beneficiary in any state.
- Number 4      State amount of life insurance or annuities in force with all companies. If no insurance in force, indicate "none".
- Number 5      Indicate nicotine use. This includes smoking, chewing, dipping, nicotine replacement gum and nicotine patch.
- Numbers 6-9      Furnish details to Yes answers to questions 6 through 9.
- Number 10      This question addresses the proposed insured's ability to perform the activities of daily living. Persons unable to perform these functions have increased mortality.
- Number 11      Furnish full name and address of the personal physician and date and reason last seen.
- Number 13      Indicate whether the proposed insured has received medical advice or treatment within the past 5 years not addressed in questions 6-9. Use the space provided to give complete details.

**Application Date:** The application must be dated and witnessed on the actual date written. Predating or post dating an application is not acceptable.

## STANDARD LIFE AND ACCIDENT IMPAIRMENT GUIDE FOR CLASSIC ELITE (March 2006)

This guide is designed to provide the agent with the most likely underwriting decision that would be made on some of the more common impairments revealed in the course of field underwriting. The final decision may vary due to multiple impairments, but this guide is designed to give the producer an idea whether the client will qualify for the highest band on the classic elite or if they should expect the premium to be limited to band 1 or 2. The attached height and weight chart is used in conjunction with these impairments. If the client wishes to submit \$100,000 or greater as the single premium, they must qualify for the standard category on the build chart. If they exceed the Table 4 maximum limit, they will not qualify for the single premium product.

### **Common medical conditions usually acceptable (Single premium amounts from \$5,000 to \$1,000,000)**

Anemia (mild, documented present and stable several years with cause well known)  
Anxiety disorders or mild reactive depression  
Arthritis (not severe and not requiring steroids)  
Asthma (not requiring steroids)  
Diabetes (non-smoker, non insulin dependent, present age 60 or older, diagnosis less than 5 years prior)  
Gallbladder problems (cholecystitis and cholecystectomy)  
Heart murmur (described as functional)  
Hepatitis A (cured)  
Hepatitis B (enzymes normal and no detectable viral load)  
Hypertension or high blood pressure (well controlled with medication at least 6 months)  
Hypothyroidism  
Hysterectomy (benign causes)  
Irritable Bowel Syndrome  
Kidney stone (unless multiple recurrences)  
Migraine headaches  
Peptic ulcer (no gastrointestinal bleed)  
Skin cancer (except malignant melanoma)

### **Common medical conditions usually acceptable premium bands 1 and 2 only (Single premium cannot exceed \$100,000)**

Angioplasty/Stent single artery, 6 mos after surgery, non smoker, no heart attack, no diabetes, normal ECG  
Diabetes (non-insulin dependent, less than 10 years duration, non-smoker)  
Excessive weight (not morbidly obese) and gastric bypass surgery (more than 6 months prior)  
Epilepsy (well controlled at least 3 years)  
Mitral Valve Prolapse requiring medication  
Multiple Sclerosis in remission  
Parkinson's disease (mild or in remission)  
Peripheral vascular disease, non smoker, 6 months after corrective surgery, no heart disease or diabetes  
Ulcerative Colitis (mild)

### **Common medical conditions normally a basis for decline:**

Alzheimer's disease, senile dementia or organic brain disease  
Anemia more severe than described above  
Aneurysm  
Asthma (requiring chronic steroid treatment or frequent hospitalizations)  
Cancer (except basal cell skin cancer)  
Cerebral palsy (other than mild)  
Chronic Obstructive Pulmonary Disease (COPD)  
Congestive Heart Failure  
Coronary Artery Disease (includes angina, angioplasty, coronary stent, bypass surgery, heart attack)  
Cystic Fibrosis  
Diabetes (inadequate control or evidence of end organ complications such as blindness, amputation)  
Emphysema  
Epilepsy (diagnosis less than three years prior or inadequate control of seizures)  
Heart murmur (described as organic)  
Heart valve disorder or heart valve replacement  
Hepatitis (other than cured Hepatitis A)  
Hypertension (uncontrolled or malignant)  
Irregular heart beat  
Leukemia  
Liver disorders (except fatty liver)  
Lupus (systemic)  
Obesity (morbid)  
Pacemaker  
Peripheral Vascular Disease more severe than described above  
Stroke, Cerebrovascular Accident (CVA), Transient Ischemic Attack (TIA)  
AIDS, HIV positive, Kidney Dialysis, Organ Transplant, Renal Failure, Currently in medical facility

**Standard Life and Accident Insurance Company**  
**Height and Weight Chart for *Classic Elite* Single Premium Whole Life**

MALE				FEMALE			
HEIGHT	MINIMUM	MAXIMUM WEIGHT		HEIGHT	MINIMUM	MAXIMUM WEIGHT	
	WEIGHT	STANDARD	TABLE 4		WEIGHT	STANDARD	TABLE 4
				4' 8"	84	163	205
				4' 9"	86	166	213
				4' 10"	88	169	219
				4' 11"	90	172	227
5' 0"	92	182	215	5' 0"	92	176	232
5' 1"	95	186	228	5' 1"	95	181	242
5' 2"	97	190	233	5' 2"	97	185	249
5' 3"	99	195	234	5' 3"	99	190	257
5' 4"	102	201	237	5' 4"	102	194	263
5' 5"	105	206	243	5' 5"	105	198	268
5' 6"	108	212	250	5' 6"	108	203	274
5' 7"	111	217	256	5' 7"	111	209	278
5' 8"	113	222	263	5' 8"	113	215	284
5' 9"	116	228	269	5' 9"	116	220	294
5' 10"	119	235	277	5' 10"	119	226	305
5' 11"	123	240	283	5' 11"	123	234	322
6' 0"	126	247	291	6' 0"	126	241	334
6' 1"	129	252	298				
6' 2"	132	259	306				
6' 3"	137	266	314				
6' 4"	140	274	336				
6' 5"	144	283	342				
6' 6"	148	293	352				

**This chart is ONLY for use with Classic Elite (Single Premium WL)**

**If weight exceeds the "Standard Maximum" the single premium cannot exceed \$100,000**

**If weight exceeds the "Table 4 Maximum" the single premium product is not available to the client.**

Keep in mind that other factors may cause the client to exceed table 4 even if the weight is within the table 4 range.

Call the underwriting department for heights not listed on this chart.

2/9/06

**Standard Life and Accident Insurance Company**  
**Classic Elite Single Premium Whole Life**  
**Rates Per Thousand of Face Amount**

Age	Single Premiums of \$25,000 and under				Single Premiums of \$25,001 to \$100,000				Single Premiums of \$100,001 and over				Age
	Male		Female		Male		Female		Male		Female		
	NUU	NU	NUU	NU	NUU	NU	NUU	NU	NUU	NU	NUU	NU	
50	429.00	520.54	377.29	473.07	420.30	509.97	369.63	463.49	398.31	483.31	350.29	439.24	50
51	444.15	536.89	389.17	486.65	434.86	526.09	381.27	476.25	412.58	498.23	361.33	452.24	51
52	459.49	553.40	401.79	500.30	449.70	542.25	393.63	489.57	426.87	513.47	373.05	465.04	52
53	475.08	569.99	414.90	514.02	464.83	558.46	406.47	503.23	441.16	529.00	385.22	477.75	53
54	490.66	586.60	428.27	527.75	480.15	574.73	419.57	516.93	455.46	544.54	397.63	490.35	54
55	505.96	603.30	441.64	541.49	495.70	591.06	432.67	530.49	469.77	560.16	410.05	502.75	55
56	521.27	619.82	454.93	554.94	510.90	607.13	445.78	543.48	484.04	575.10	422.39	514.95	56
57	536.60	635.94	468.27	567.93	525.92	622.60	458.91	556.04	498.28	589.65	434.77	526.95	57
58	551.95	651.41	481.73	580.82	540.85	637.82	472.00	568.52	512.45	604.15	447.26	538.98	58
59	567.26	667.37	495.42	593.82	555.78	653.44	485.37	581.37	526.71	618.96	459.97	551.18	59
60	582.60	683.34	509.45	607.22	570.84	669.47	499.12	594.89	540.99	634.46	473.00	563.78	60
61	598.01	700.90	523.80	621.65	585.93	686.39	513.25	609.24	555.29	650.76	486.35	577.28	61
62	613.52	719.09	538.50	637.17	601.12	704.22	527.65	624.22	569.68	667.66	500.02	591.48	62
63	629.61	737.81	553.75	653.19	616.78	722.86	542.52	639.64	584.52	685.15	514.27	606.05	63
64	646.47	756.90	569.74	668.94	633.28	741.62	558.17	655.29	600.16	702.85	529.11	620.85	64
65	664.44	776.17	586.62	684.84	650.95	760.42	574.71	670.95	616.91	720.65	544.66	635.85	65
66	683.57	795.50	604.49	700.58	669.87	779.27	592.14	686.48	634.88	738.62	561.05	650.65	66
67	703.90	814.76	623.19	716.35	690.10	798.19	610.51	701.90	653.70	756.61	578.43	665.55	67
68	724.96	833.66	642.54	732.19	710.87	817.00	629.53	717.21	673.13	774.47	596.68	680.37	68
69	746.19	852.57	662.31	747.98	731.43	835.64	648.95	732.68	692.74	792.04	615.07	694.87	69
70	766.92	871.50	682.27	763.80	751.35	853.81	668.42	748.30	712.06	809.16	633.47	709.17	70
71	786.68	889.33	702.12	779.94	769.80	871.34	687.93	764.16	730.09	825.62	651.84	723.57	71
72	804.91	906.22	721.84	795.98	786.83	887.99	707.34	779.98	746.26	841.27	670.16	737.87	72
73	822.00	922.12	741.52	811.52	803.92	903.64	726.70	795.28	762.40	856.02	688.46	752.09	73
74	839.05	936.94	761.26	826.15	821.15	918.12	746.00	809.57	778.59	869.81	706.80	765.89	74
75	856.07	950.50	781.07	839.44	838.69	931.21	765.21	822.39	794.83	882.50	725.20	779.39	75
76	873.39	962.04	800.77	851.51	856.45	942.18	784.23	833.69	812.04	893.89	743.92	791.89	76
77	890.84	970.91	820.39	862.28	874.27	949.81	802.86	843.46	829.81	903.91	762.71	801.89	77
78	908.08	976.14	838.80	871.08	891.53	954.64	820.36	851.66	847.75	911.63	780.83	810.12	78
79	925.09	979.12	854.22	877.36	907.45	957.90	835.67	858.10	865.58	915.90	797.63	818.12	79
80	941.87	979.91	866.69	880.67	922.75	960.02	849.10	862.72	882.98	918.65	812.51	825.62	80

NUU = Non-Nicotine User      NU = Nicotine User

To calculate the Face Amount, divide the Single Premium Amount by the rate per thousand, and multiply the result by 1000.

FOR AGENT USE ONLY

For informational purposes only. Actual face amounts may differ.

**Standard Life and Accident Insurance Company**  
**Classic Elite Single Premium Whole Life**

**Face Amounts for Selected Single Premiums**

**Male - Non-Nicotine**

**Male - Nicotine**

Age	Single Premium							Age	Single Premium						
	\$ 5,000	\$ 10,000	\$ 25,001	\$ 50,000	\$ 75,000	\$ 100,001	\$ 5,000		\$ 10,000	\$ 25,001	\$ 50,000	\$ 75,000	\$ 100,001		
50	\$ 11,655	\$ 23,310	\$ 59,483	\$ 118,962	\$ 178,443	\$ 251,063	50	\$ 9,605	\$ 19,210	\$ 49,024	\$ 98,044	\$ 147,067	\$ 206,908		
51	\$ 11,257	\$ 22,514	\$ 57,492	\$ 114,979	\$ 172,469	\$ 242,379	51	\$ 9,312	\$ 18,625	\$ 47,522	\$ 95,040	\$ 142,561	\$ 200,712		
52	\$ 10,881	\$ 21,763	\$ 55,594	\$ 111,185	\$ 166,777	\$ 234,265	52	\$ 9,035	\$ 18,070	\$ 46,106	\$ 92,208	\$ 138,312	\$ 194,755		
53	\$ 10,524	\$ 21,049	\$ 53,785	\$ 107,566	\$ 161,349	\$ 226,677	53	\$ 8,772	\$ 17,544	\$ 44,767	\$ 89,531	\$ 134,297	\$ 189,037		
54	\$ 10,190	\$ 20,380	\$ 52,069	\$ 104,134	\$ 156,201	\$ 219,560	54	\$ 8,523	\$ 17,047	\$ 43,500	\$ 86,997	\$ 130,496	\$ 183,643		
55	\$ 9,882	\$ 19,764	\$ 50,435	\$ 100,867	\$ 151,301	\$ 212,872	55	\$ 8,287	\$ 16,575	\$ 42,298	\$ 84,593	\$ 126,890	\$ 178,522		
56	\$ 9,591	\$ 19,183	\$ 48,935	\$ 97,866	\$ 146,799	\$ 206,596	56	\$ 8,066	\$ 16,133	\$ 41,178	\$ 82,354	\$ 123,532	\$ 173,884		
57	\$ 9,317	\$ 18,635	\$ 47,537	\$ 95,071	\$ 142,607	\$ 200,692	57	\$ 7,862	\$ 15,724	\$ 40,155	\$ 80,308	\$ 120,462	\$ 169,593		
58	\$ 9,058	\$ 18,117	\$ 46,225	\$ 92,447	\$ 138,670	\$ 195,142	58	\$ 7,675	\$ 15,351	\$ 39,197	\$ 78,392	\$ 117,588	\$ 165,523		
59	\$ 8,814	\$ 17,628	\$ 44,983	\$ 89,963	\$ 134,945	\$ 189,859	59	\$ 7,492	\$ 14,984	\$ 38,260	\$ 76,518	\$ 114,777	\$ 161,562		
60	\$ 8,582	\$ 17,164	\$ 43,796	\$ 87,590	\$ 131,385	\$ 184,848	60	\$ 7,317	\$ 14,634	\$ 37,344	\$ 74,685	\$ 112,028	\$ 157,615		
61	\$ 8,361	\$ 16,722	\$ 42,668	\$ 85,334	\$ 128,001	\$ 180,087	61	\$ 7,133	\$ 14,267	\$ 36,423	\$ 72,844	\$ 109,267	\$ 153,668		
62	\$ 8,149	\$ 16,299	\$ 41,590	\$ 83,178	\$ 124,767	\$ 175,538	62	\$ 6,953	\$ 13,906	\$ 35,501	\$ 71,000	\$ 106,500	\$ 149,778		
63	\$ 7,941	\$ 15,882	\$ 40,534	\$ 81,066	\$ 121,599	\$ 171,082	63	\$ 6,776	\$ 13,553	\$ 34,586	\$ 69,169	\$ 103,754	\$ 145,954		
64	\$ 7,734	\$ 15,468	\$ 39,478	\$ 78,954	\$ 118,431	\$ 166,623	64	\$ 6,605	\$ 13,211	\$ 33,711	\$ 67,419	\$ 101,129	\$ 142,279		
65	\$ 7,525	\$ 15,050	\$ 38,406	\$ 76,810	\$ 115,216	\$ 162,099	65	\$ 6,441	\$ 12,883	\$ 32,877	\$ 65,753	\$ 98,629	\$ 138,765		
66	\$ 7,314	\$ 14,629	\$ 37,322	\$ 74,641	\$ 111,962	\$ 157,511	66	\$ 6,285	\$ 12,570	\$ 32,082	\$ 64,162	\$ 96,243	\$ 135,388		
67	\$ 7,103	\$ 14,206	\$ 36,228	\$ 72,453	\$ 108,679	\$ 152,976	67	\$ 6,136	\$ 12,273	\$ 31,322	\$ 62,641	\$ 93,962	\$ 132,169		
68	\$ 6,896	\$ 13,793	\$ 35,169	\$ 70,336	\$ 105,504	\$ 148,561	68	\$ 5,997	\$ 11,995	\$ 30,600	\$ 61,199	\$ 91,799	\$ 129,121		
69	\$ 6,700	\$ 13,401	\$ 34,180	\$ 68,359	\$ 102,538	\$ 144,355	69	\$ 5,864	\$ 11,729	\$ 29,918	\$ 59,834	\$ 89,751	\$ 126,257		
70	\$ 6,519	\$ 13,039	\$ 33,274	\$ 66,546	\$ 99,820	\$ 140,439	70	\$ 5,737	\$ 11,474	\$ 29,281	\$ 58,561	\$ 87,841	\$ 123,586		
71	\$ 6,355	\$ 12,711	\$ 32,477	\$ 64,951	\$ 97,427	\$ 136,970	71	\$ 5,622	\$ 11,244	\$ 28,692	\$ 57,382	\$ 86,074	\$ 121,122		
72	\$ 6,211	\$ 12,423	\$ 31,774	\$ 63,546	\$ 95,319	\$ 134,002	72	\$ 5,517	\$ 11,034	\$ 28,154	\$ 56,306	\$ 84,460	\$ 118,869		
73	\$ 6,082	\$ 12,165	\$ 31,098	\$ 62,195	\$ 93,292	\$ 131,166	73	\$ 5,422	\$ 10,844	\$ 27,666	\$ 55,331	\$ 82,997	\$ 116,820		
74	\$ 5,959	\$ 11,918	\$ 30,446	\$ 60,890	\$ 91,335	\$ 128,438	74	\$ 5,336	\$ 10,673	\$ 27,230	\$ 54,459	\$ 81,688	\$ 114,968		
75	\$ 5,840	\$ 11,681	\$ 29,809	\$ 59,616	\$ 89,425	\$ 125,814	75	\$ 5,260	\$ 10,520	\$ 26,847	\$ 53,693	\$ 80,540	\$ 113,315		
76	\$ 5,724	\$ 11,449	\$ 29,191	\$ 58,380	\$ 87,570	\$ 123,147	76	\$ 5,197	\$ 10,394	\$ 26,535	\$ 53,068	\$ 79,602	\$ 111,871		
77	\$ 5,612	\$ 11,225	\$ 28,596	\$ 57,190	\$ 85,785	\$ 120,510	77	\$ 5,149	\$ 10,299	\$ 26,322	\$ 52,642	\$ 78,963	\$ 110,631		
78	\$ 5,506	\$ 11,012	\$ 28,042	\$ 56,083	\$ 84,125	\$ 117,960	78	\$ 5,122	\$ 10,244	\$ 26,188	\$ 52,375	\$ 78,563	\$ 109,694		
79	\$ 5,404	\$ 10,809	\$ 27,550	\$ 55,099	\$ 82,649	\$ 115,530	79	\$ 5,106	\$ 10,213	\$ 26,099	\$ 52,197	\$ 78,296	\$ 109,183		
80	\$ 5,308	\$ 10,617	\$ 27,094	\$ 54,185	\$ 81,278	\$ 113,253	80	\$ 5,102	\$ 10,205	\$ 26,042	\$ 52,082	\$ 78,123	\$ 108,856		

FOR AGENT USE ONLY

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**Standard Life and Accident Insurance Company**  
**Classic Elite Single Premium Whole Life**

**Face Amounts for Selected Single Premiums**

**Female - Non-Nicotine**

**Female - Nicotine**

Age	Single Premium						Age	Single Premium					
	\$ 5,000	\$ 10,000	\$ 25,001	\$ 50,000	\$ 75,000	\$ 100,001		\$ 5,000	\$ 10,000	\$ 25,001	\$ 50,000	\$ 75,000	\$ 100,001
50	\$ 13,252	\$ 26,504	\$ 67,637	\$ 135,270	\$ 202,905	\$ 285,480	50	\$ 10,569	\$ 21,138	\$ 53,940	\$ 107,877	\$ 161,815	\$ 227,668
51	\$ 12,847	\$ 25,695	\$ 65,572	\$ 131,140	\$ 196,710	\$ 276,758	51	\$ 10,274	\$ 20,548	\$ 52,495	\$ 104,986	\$ 157,480	\$ 221,123
52	\$ 12,444	\$ 24,888	\$ 63,513	\$ 127,022	\$ 190,534	\$ 268,063	52	\$ 9,994	\$ 19,988	\$ 51,067	\$ 102,130	\$ 153,195	\$ 215,037
53	\$ 12,051	\$ 24,102	\$ 61,507	\$ 123,010	\$ 184,515	\$ 259,594	53	\$ 9,727	\$ 19,454	\$ 49,681	\$ 99,358	\$ 149,037	\$ 209,316
54	\$ 11,674	\$ 23,349	\$ 59,587	\$ 119,169	\$ 178,754	\$ 251,492	54	\$ 9,474	\$ 18,948	\$ 48,364	\$ 96,724	\$ 145,087	\$ 203,938
55	\$ 11,321	\$ 22,642	\$ 57,783	\$ 115,561	\$ 173,342	\$ 243,875	55	\$ 9,233	\$ 18,467	\$ 47,128	\$ 94,252	\$ 141,378	\$ 198,908
56	\$ 10,990	\$ 21,981	\$ 56,083	\$ 112,162	\$ 168,244	\$ 236,750	56	\$ 9,009	\$ 18,019	\$ 46,001	\$ 91,999	\$ 137,999	\$ 194,195
57	\$ 10,677	\$ 21,355	\$ 54,479	\$ 108,953	\$ 163,430	\$ 230,008	57	\$ 8,803	\$ 17,607	\$ 44,962	\$ 89,921	\$ 134,882	\$ 189,773
58	\$ 10,379	\$ 20,758	\$ 52,968	\$ 105,932	\$ 158,898	\$ 223,585	58	\$ 8,608	\$ 17,217	\$ 43,975	\$ 87,947	\$ 131,921	\$ 185,537
59	\$ 10,092	\$ 20,184	\$ 51,509	\$ 103,014	\$ 154,521	\$ 217,407	59	\$ 8,420	\$ 16,840	\$ 43,003	\$ 86,003	\$ 129,005	\$ 181,430
60	\$ 9,814	\$ 19,629	\$ 50,090	\$ 100,176	\$ 150,264	\$ 211,418	60	\$ 8,234	\$ 16,468	\$ 42,026	\$ 84,049	\$ 126,073	\$ 177,375
61	\$ 9,545	\$ 19,091	\$ 48,711	\$ 97,418	\$ 146,127	\$ 205,615	61	\$ 8,043	\$ 16,086	\$ 41,036	\$ 82,069	\$ 123,104	\$ 173,227
62	\$ 9,285	\$ 18,570	\$ 47,381	\$ 94,759	\$ 142,139	\$ 199,994	62	\$ 7,847	\$ 15,694	\$ 40,051	\$ 80,099	\$ 120,149	\$ 169,069
63	\$ 9,029	\$ 18,058	\$ 46,083	\$ 92,162	\$ 138,243	\$ 194,452	63	\$ 7,654	\$ 15,309	\$ 39,086	\$ 78,168	\$ 117,253	\$ 165,004
64	\$ 8,775	\$ 17,551	\$ 44,791	\$ 89,578	\$ 134,367	\$ 188,998	64	\$ 7,474	\$ 14,949	\$ 38,152	\$ 76,302	\$ 114,453	\$ 161,071
65	\$ 8,523	\$ 17,046	\$ 43,501	\$ 87,000	\$ 130,500	\$ 183,602	65	\$ 7,300	\$ 14,601	\$ 37,262	\$ 74,521	\$ 111,781	\$ 157,271
66	\$ 8,271	\$ 16,542	\$ 42,221	\$ 84,439	\$ 126,659	\$ 178,239	66	\$ 7,136	\$ 14,273	\$ 36,419	\$ 72,835	\$ 109,253	\$ 153,694
67	\$ 8,023	\$ 16,046	\$ 40,951	\$ 81,898	\$ 122,848	\$ 172,883	67	\$ 6,979	\$ 13,959	\$ 35,619	\$ 71,235	\$ 106,852	\$ 150,253
68	\$ 7,781	\$ 15,563	\$ 39,713	\$ 79,424	\$ 119,136	\$ 167,595	68	\$ 6,828	\$ 13,657	\$ 34,858	\$ 69,714	\$ 104,571	\$ 146,980
69	\$ 7,549	\$ 15,098	\$ 38,525	\$ 77,047	\$ 115,571	\$ 162,584	69	\$ 6,684	\$ 13,369	\$ 34,122	\$ 68,242	\$ 102,363	\$ 143,913
70	\$ 7,328	\$ 14,656	\$ 37,403	\$ 74,803	\$ 112,204	\$ 157,862	70	\$ 6,546	\$ 13,092	\$ 33,410	\$ 66,818	\$ 100,227	\$ 141,011
71	\$ 7,121	\$ 14,242	\$ 36,342	\$ 72,681	\$ 109,022	\$ 153,413	71	\$ 6,410	\$ 12,821	\$ 32,716	\$ 65,431	\$ 98,146	\$ 138,205
72	\$ 6,926	\$ 13,853	\$ 35,345	\$ 70,687	\$ 106,031	\$ 149,219	72	\$ 6,281	\$ 12,563	\$ 32,053	\$ 64,104	\$ 96,156	\$ 135,526
73	\$ 6,742	\$ 13,485	\$ 34,403	\$ 68,804	\$ 103,206	\$ 145,253	73	\$ 6,161	\$ 12,322	\$ 31,436	\$ 62,870	\$ 94,306	\$ 132,964
74	\$ 6,568	\$ 13,136	\$ 33,513	\$ 67,024	\$ 100,536	\$ 141,484	74	\$ 6,052	\$ 12,104	\$ 30,881	\$ 61,761	\$ 92,641	\$ 130,568
75	\$ 6,401	\$ 12,802	\$ 32,672	\$ 65,341	\$ 98,012	\$ 137,894	75	\$ 5,956	\$ 11,912	\$ 30,400	\$ 60,798	\$ 91,197	\$ 128,306
76	\$ 6,243	\$ 12,487	\$ 31,879	\$ 63,756	\$ 95,635	\$ 134,424	76	\$ 5,871	\$ 11,743	\$ 29,988	\$ 59,974	\$ 89,961	\$ 126,281
77	\$ 6,094	\$ 12,189	\$ 31,139	\$ 62,277	\$ 93,416	\$ 131,112	77	\$ 5,798	\$ 11,597	\$ 29,641	\$ 59,279	\$ 88,919	\$ 124,706
78	\$ 5,960	\$ 11,921	\$ 30,475	\$ 60,948	\$ 91,423	\$ 128,070	78	\$ 5,740	\$ 11,480	\$ 29,355	\$ 58,708	\$ 88,063	\$ 123,439
79	\$ 5,853	\$ 11,706	\$ 29,917	\$ 59,832	\$ 89,748	\$ 125,372	79	\$ 5,698	\$ 11,397	\$ 29,135	\$ 58,268	\$ 87,402	\$ 122,232
80	\$ 5,769	\$ 11,538	\$ 29,444	\$ 58,885	\$ 88,328	\$ 123,076	80	\$ 5,677	\$ 11,354	\$ 28,979	\$ 57,956	\$ 86,934	\$ 121,122

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