

Standard Life and Accident
Insurance Company

RecoveryCare II

A Short Term Nursing Facility
Insurance Solution

Rate Guide

Individually Underwritten
Association Group Insurance Policy
Exclusively for NCAA Members
and Their Families

RecoveryCare II

Rate Guide

Issue Ages:	50 - 79
Daily Benefit:	\$50 - \$300
Lifetime Maximum Benefit:	180, 270 or 360 days
Elimination Period:	0 or 20 days
Available Riders:	5% Compound Inflation 5% Simple Inflation
Available Discounts:	Preferred Underwriting 20% Spousal Discount 10% List Bill 5%
Application Fee:	\$20.00 (if applicable)
NCAA Membership Fees:	Bronze Level \$1.00 per month Silver Level \$2.50 per month Gold Level \$4.50 per month

SAMPLE CALCULATION

Age:	55
Daily Benefit:	\$120 per day
Lifetime Maximum Benefit:	360
Elimination Period:	20 days
Preferred Rates	
Monthly Mode	
Base Plan:	\$15.22 × 12 = \$182.64
Simple Inflation Rider:	\$11.30 × 12 = \$135.60
	<u>\$318.24</u>
Preferred Discount:	× .80
	<u>\$254.59</u>
PAC:	× .0875
	<u>\$ 22.28</u>
NCAA Silver Membership:	\$ 2.50
	<u>\$ 24.78</u>

A one-time \$20 application fee will also be collected. (if applicable)

RecoveryCare II

Annual Rates Per \$10 Unit Daily Nursing Home Benefit

ISSUE AGE	BASE POLICY RATE 20 DAY ELIMINATION			COMPOUND INFLATION RIDER			SIMPLE INFLATION RIDER		
	360 days	270 days	180 days	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 11.00	\$ 10.00	\$ 8.00	\$16.00	\$14.00	\$12.00	\$ 7.00	\$ 7.00	\$ 6.00
53	11.97	10.85	8.86	18.38	15.88	13.50	7.97	7.84	6.77
54	13.38	12.10	10.01	21.51	18.44	15.55	9.42	9.00	7.78
55	15.22	13.74	11.43	25.25	21.56	18.05	11.30	10.44	9.02
56	17.43	15.71	13.10	29.46	25.12	20.90	13.51	12.12	10.43
57	20.00	18.00	15.00	34.00	29.00	24.00	16.00	14.00	12.00
58	22.88	20.56	17.09	38.74	33.07	27.26	18.68	16.04	13.69
59	26.03	23.35	19.34	43.50	37.19	30.55	21.47	18.19	15.45
60	29.38	26.31	21.70	48.10	41.20	33.76	24.27	20.39	17.26
61	32.88	29.39	24.13	52.36	44.94	36.76	26.98	22.61	19.07
62	36.47	32.53	26.58	56.11	48.25	39.42	29.50	24.78	20.83
63	40.13	35.71	29.05	59.23	51.04	41.66	31.78	26.87	22.53
64	44.00	39.04	31.63	61.86	53.41	43.56	33.90	28.92	24.18
65	48.23	42.67	34.46	64.19	55.52	45.25	35.99	30.97	25.82
66	53.01	46.75	37.69	66.42	57.55	46.85	38.17	33.06	27.47
67	58.50	51.42	41.44	68.75	59.64	48.47	40.56	35.25	29.17
68	64.82	56.79	45.83	71.32	61.92	50.22	43.23	37.56	30.93
69	71.93	62.81	50.77	74.04	64.29	52.02	46.11	39.95	32.75
70	79.72	69.39	56.18	76.74	66.64	53.79	49.04	42.36	34.57
71	88.09	76.45	61.94	79.26	68.82	55.44	51.89	44.73	36.37
72	96.94	83.89	67.94	81.44	70.69	56.86	54.53	47.00	38.11
73	106.27	91.71	74.19	83.18	72.16	57.98	56.85	49.11	39.75
74	116.40	100.31	81.02	84.54	73.18	58.73	58.91	50.97	41.17
75	127.73	110.14	88.85	85.63	73.74	59.06	60.79	52.50	42.28
76	140.67	121.70	98.14	86.56	73.83	58.92	62.59	53.61	42.94
77	155.64	135.44	109.31	87.44	73.44	58.25	64.39	54.22	43.06
78	172.93	151.69	122.63	88.36	72.60	57.05	66.26	54.30	42.56
79	192.38	170.09	137.76	89.26	71.44	55.49	68.13	54.00	41.66

FOR 0 DAY ELIMINATION MULTIPLY BY 1.10

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$75.00 Per Day

ISSUE AGE	20 DAY ELIMINATION			0 DAY ELIMINATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 82.50	\$ 75.00	\$ 60.00	\$ 90.75	\$ 82.50	\$ 66.00
53	89.78	81.38	66.45	98.78	89.55	73.13
54	100.35	90.75	75.08	110.40	99.83	82.58
55	114.15	103.05	85.73	125.55	113.33	94.28
56	130.73	117.83	98.25	143.78	129.60	108.08
57	150.00	135.00	112.50	165.00	148.50	123.75
58	171.60	154.20	128.18	188.78	169.65	141.00
59	195.23	175.13	145.05	214.73	192.68	159.53
60	220.35	197.33	162.75	242.40	217.05	179.03
61	246.60	220.43	180.98	271.28	242.48	199.05
62	273.53	243.98	199.35	300.90	268.35	219.30
63	300.98	267.83	217.88	331.05	294.60	239.70
64	330.00	292.80	237.23	363.00	322.05	260.93
65	361.73	320.03	258.45	397.88	352.05	284.33
66	397.58	350.63	282.68	437.33	385.73	310.95
67	438.75	385.65	310.80	482.63	424.20	341.85
68	486.15	425.93	343.73	534.75	468.53	378.08
69	539.48	471.08	380.78	593.40	518.18	418.88
70	597.90	520.43	421.35	657.68	572.48	463.50
71	660.68	573.38	464.55	726.75	630.75	510.98
72	727.05	629.18	509.55	799.73	692.10	560.48
73	797.03	687.83	556.43	876.75	756.60	612.08
74	873.00	752.33	607.65	960.30	827.55	668.40
75	957.98	826.05	666.38	1,053.75	908.63	733.05
76	1,055.03	912.75	736.05	1,160.55	1,004.03	809.63
77	1,167.30	1,015.80	819.83	1,284.00	1,117.35	901.80
78	1,296.98	1,137.68	919.73	1,426.65	1,251.45	1,011.68
79	1,442.85	1,275.68	1,033.20	1,587.15	1,403.25	1,136.55

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$75.00 Per Day with Simple Inflation

ISSUE AGE	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 135.00	\$ 127.50	\$ 105.00	\$ 148.50	\$ 140.25	\$ 115.50
53	149.55	140.18	117.23	164.48	154.20	128.93
54	171.00	158.25	133.43	188.10	174.08	146.78
55	198.90	181.35	153.38	218.78	199.50	168.75
56	232.05	208.73	176.48	255.23	229.58	194.10
57	270.00	240.00	202.50	297.00	264.00	222.75
58	311.70	274.50	230.85	342.90	301.95	253.95
59	356.25	311.55	260.93	391.88	342.68	287.03
60	402.38	350.25	292.20	442.65	385.28	321.45
61	448.95	390.00	324.00	493.88	429.00	356.40
62	494.78	429.83	355.58	544.28	472.80	391.13
63	539.33	469.35	386.85	593.25	516.30	425.55
64	584.25	509.70	418.58	642.68	560.70	460.43
65	631.65	552.30	452.10	694.80	607.50	497.33
66	683.85	598.58	488.70	752.25	658.43	537.60
67	742.95	650.03	529.58	817.28	715.05	582.53
68	810.38	707.63	575.70	891.45	778.43	633.30
69	885.30	770.70	626.40	973.80	847.80	689.03
70	965.70	838.13	680.63	1,062.30	921.98	748.73
71	1,049.85	908.85	737.33	1,154.85	999.75	811.05
72	1,136.03	981.68	795.38	1,249.65	1,079.85	874.95
73	1,223.40	1,056.15	854.55	1,345.73	1,161.75	939.98
74	1,314.83	1,134.60	916.43	1,446.30	1,248.08	1,008.08
75	1,413.90	1,219.80	983.48	1,555.28	1,341.75	1,081.80
76	1,524.45	1,314.83	1,058.10	1,676.93	1,446.30	1,163.93
77	1,650.23	1,422.45	1,142.78	1,815.23	1,564.73	1,257.08
78	1,793.93	1,544.93	1,238.93	1,973.33	1,699.43	1,362.83
79	1,953.83	1,680.68	1,345.65	2,149.20	1,848.75	1,480.20

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$100.00 Per Day

ISSUE AGE	20 DAY ELIMINATION			0 DAY ELIMINATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 110.00	\$ 100.00	\$ 80.00	\$ 121.00	\$ 110.00	\$ 88.00
53	119.70	108.50	88.60	131.70	119.40	97.50
54	133.80	121.00	100.10	147.20	133.10	110.10
55	152.20	137.40	114.30	167.40	151.10	125.70
56	174.30	157.10	131.00	191.70	172.80	144.10
57	200.00	180.00	150.00	220.00	198.00	165.00
58	228.80	205.60	170.90	251.70	226.20	188.00
59	260.30	233.50	193.40	286.30	256.90	212.70
60	293.80	263.10	217.00	323.20	289.40	238.70
61	328.80	293.90	241.30	361.70	323.30	265.40
62	364.70	325.30	265.80	401.20	357.80	292.40
63	401.30	357.10	290.50	441.40	392.80	319.60
64	440.00	390.40	316.30	484.00	429.40	347.90
65	482.30	426.70	344.60	530.50	469.40	379.10
66	530.10	467.50	376.90	583.10	514.30	414.60
67	585.00	514.20	414.40	643.50	565.60	455.80
68	648.20	567.90	458.30	713.00	624.70	504.10
69	719.30	628.10	507.70	791.20	690.90	558.50
70	797.20	693.90	561.80	876.90	763.30	618.00
71	880.90	764.50	619.40	969.00	841.00	681.30
72	969.40	838.90	679.40	1,066.30	922.80	747.30
73	1,062.70	917.10	741.90	1,169.00	1,008.80	816.10
74	1,164.00	1,003.10	810.20	1,280.40	1,103.40	891.20
75	1,277.30	1,101.40	888.50	1,405.00	1,211.50	977.40
76	1,406.70	1,217.00	981.40	1,547.40	1,338.70	1,079.50
77	1,556.40	1,354.40	1,093.10	1,712.00	1,489.80	1,202.40
78	1,729.30	1,516.90	1,226.30	1,902.20	1,668.60	1,348.90
79	1,923.80	1,700.90	1,377.60	2,116.20	1,871.00	1,515.40

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$100.00 Per Day with Simple Inflation

ISSUE AGE	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 180.00	\$ 170.00	\$ 140.00	\$ 198.00	\$ 187.00	\$ 154.00
53	199.40	186.90	156.30	219.30	205.60	171.90
54	228.00	211.00	177.90	250.80	232.10	195.70
55	265.20	241.80	204.50	291.70	266.00	225.00
56	309.40	278.30	235.30	340.30	306.10	258.80
57	360.00	320.00	270.00	396.00	352.00	297.00
58	415.60	366.00	307.80	457.20	402.60	338.60
59	475.00	415.40	347.90	522.50	456.90	382.70
60	536.50	467.00	389.60	590.20	513.70	428.60
61	598.60	520.00	432.00	658.50	572.00	475.20
62	659.70	573.10	474.10	725.70	630.40	521.50
63	719.10	625.80	515.80	791.00	688.40	567.40
64	779.00	679.60	558.10	856.90	747.60	613.90
65	842.20	736.40	602.80	926.40	810.00	663.10
66	911.80	798.10	651.60	1,003.00	877.90	716.80
67	990.60	866.70	706.10	1,089.70	953.40	776.70
68	1,080.50	943.50	767.60	1,188.60	1,037.90	844.40
69	1,180.40	1,027.60	835.20	1,298.40	1,130.40	918.70
70	1,287.60	1,117.50	907.50	1,416.40	1,229.30	998.30
71	1,399.80	1,211.80	983.10	1,539.80	1,333.00	1,081.40
72	1,514.70	1,308.90	1,060.50	1,666.20	1,439.80	1,166.60
73	1,631.20	1,408.20	1,139.40	1,794.30	1,549.00	1,253.30
74	1,753.10	1,512.80	1,221.90	1,928.40	1,664.10	1,344.10
75	1,885.20	1,626.40	1,311.30	2,073.70	1,789.00	1,442.40
76	2,032.60	1,753.10	1,410.80	2,235.90	1,928.40	1,551.90
77	2,200.30	1,896.60	1,523.70	2,420.30	2,086.30	1,676.10
78	2,391.90	2,059.90	1,651.90	2,631.10	2,265.90	1,817.10
79	2,605.10	2,240.90	1,794.20	2,865.60	2,465.00	1,973.60

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$150.00 Per Day

ISSUE AGE	20 DAY ELIMINATION			0 DAY ELIMINATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 165.00	\$ 150.00	\$ 120.00	\$ 181.50	\$ 165.00	\$ 132.00
53	179.55	162.75	132.90	197.55	179.10	146.25
54	200.70	181.50	150.15	220.80	199.65	165.15
55	228.30	206.10	171.45	251.10	226.65	188.55
56	261.45	235.65	196.50	287.55	259.20	216.15
57	300.00	270.00	225.00	330.00	297.00	247.50
58	343.20	308.40	256.35	377.55	339.30	282.00
59	390.45	350.25	290.10	429.45	385.35	319.05
60	440.70	394.65	325.50	484.80	434.10	358.05
61	493.20	440.85	361.95	542.55	484.95	398.10
62	547.05	487.95	398.70	601.80	536.70	438.60
63	601.95	535.65	435.75	662.10	589.20	479.40
64	660.00	585.60	474.45	726.00	644.10	521.85
65	723.45	640.05	516.90	795.75	704.10	568.65
66	795.15	701.25	565.35	874.65	771.45	621.90
67	877.50	771.30	621.60	965.25	848.40	683.70
68	972.30	851.85	687.45	1,069.50	937.05	756.15
69	1,078.95	942.15	761.55	1,186.80	1,036.35	837.75
70	1,195.80	1,040.85	842.70	1,315.35	1,144.95	927.00
71	1,321.35	1,146.75	929.10	1,453.50	1,261.50	1,021.95
72	1,454.10	1,258.35	1,019.10	1,599.45	1,384.20	1,120.95
73	1,594.05	1,375.65	1,112.85	1,753.50	1,513.20	1,224.15
74	1,746.00	1,504.65	1,215.30	1,920.60	1,655.10	1,336.80
75	1,915.95	1,652.10	1,332.75	2,107.50	1,817.25	1,466.10
76	2,110.05	1,825.50	1,472.10	2,321.10	2,008.05	1,619.25
77	2,334.60	2,031.60	1,639.65	2,568.00	2,234.70	1,803.60
78	2,593.95	2,275.35	1,839.45	2,853.30	2,502.90	2,023.35
79	2,885.70	2,551.35	2,066.40	3,174.30	2,806.50	2,273.10

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$150.00 Per Day with Simple Inflation

ISSUE AGE	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 270.00	\$ 255.00	\$ 210.00	\$ 297.00	\$ 280.50	\$ 231.00
53	299.10	280.35	234.45	328.95	308.40	257.85
54	342.00	316.50	266.85	376.20	348.15	293.55
55	397.80	362.70	306.75	437.55	399.00	337.50
56	464.10	417.45	352.95	510.45	459.15	388.20
57	540.00	480.00	405.00	594.00	528.00	445.50
58	623.40	549.00	461.70	685.80	603.90	507.90
59	712.50	623.10	521.85	783.75	685.35	574.05
60	804.75	700.50	584.40	885.30	770.55	642.90
61	897.90	780.00	648.00	987.75	858.00	712.80
62	989.55	859.65	711.15	1,088.55	945.60	782.25
63	1,078.65	938.70	773.70	1,186.50	1,032.60	851.10
64	1,168.50	1,019.40	837.15	1,285.35	1,121.40	920.85
65	1,263.30	1,104.60	904.20	1,389.60	1,215.00	994.65
66	1,367.70	1,197.15	977.40	1,504.50	1,316.85	1,075.20
67	1,485.90	1,300.05	1,059.15	1,634.55	1,430.10	1,165.05
68	1,620.75	1,415.25	1,151.40	1,782.90	1,556.85	1,266.60
69	1,770.60	1,541.40	1,252.80	1,947.60	1,695.60	1,378.05
70	1,931.40	1,676.25	1,361.25	2,124.60	1,843.95	1,497.45
71	2,099.70	1,817.70	1,474.65	2,309.70	1,999.50	1,622.10
72	2,272.05	1,963.35	1,590.75	2,499.30	2,159.70	1,749.90
73	2,446.80	2,112.30	1,709.10	2,691.45	2,323.50	1,879.95
74	2,629.65	2,269.20	1,832.85	2,892.60	2,496.15	2,016.15
75	2,827.80	2,439.60	1,966.95	3,110.55	2,683.50	2,163.60
76	3,048.90	2,629.65	2,116.20	3,353.85	2,892.60	2,327.85
77	3,300.45	2,844.90	2,285.55	3,630.45	3,129.45	2,514.15
78	3,587.85	3,089.85	2,477.85	3,946.65	3,398.85	2,725.65
79	3,907.65	3,361.35	2,691.30	4,298.40	3,697.50	2,960.40

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$200.00 Per Day

ISSUE AGE	20 DAY ELIMINATION			0 DAY ELIMINATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 220.00	\$ 200.00	\$ 160.00	\$ 242.00	\$ 220.00	\$ 176.00
53	239.40	217.00	177.20	263.40	238.80	195.00
54	267.60	242.00	200.20	294.40	266.20	220.20
55	304.40	274.80	228.60	334.80	302.20	251.40
56	348.60	314.20	262.00	383.40	345.60	288.20
57	400.00	360.00	300.00	440.00	396.00	330.00
58	457.60	411.20	341.80	503.40	452.40	376.00
59	520.60	467.00	386.80	572.60	513.80	425.40
60	587.60	526.20	434.00	646.40	578.80	477.40
61	657.60	587.80	482.60	723.40	646.60	530.80
62	729.40	650.60	531.60	802.40	715.60	584.80
63	802.60	714.20	581.00	882.80	785.60	639.20
64	880.00	780.80	632.60	968.00	858.80	695.80
65	964.60	853.40	689.20	1,061.00	938.80	758.20
66	1,060.20	935.00	753.80	1,166.20	1,028.60	829.20
67	1,170.00	1,028.40	828.80	1,287.00	1,131.20	911.60
68	1,296.40	1,135.80	916.60	1,426.00	1,249.40	1,008.20
69	1,438.60	1,256.20	1,015.40	1,582.40	1,381.80	1,117.00
70	1,594.40	1,387.80	1,123.60	1,753.80	1,526.60	1,236.00
71	1,761.80	1,529.00	1,238.80	1,938.00	1,682.00	1,362.60
72	1,938.80	1,677.80	1,358.80	2,132.60	1,845.60	1,494.60
73	2,125.40	1,834.20	1,483.80	2,338.00	2,017.60	1,632.20
74	2,328.00	2,006.20	1,620.40	2,560.80	2,206.80	1,782.40
75	2,554.60	2,202.80	1,777.00	2,810.00	2,423.00	1,954.80
76	2,813.40	2,434.00	1,962.80	3,094.80	2,677.40	2,159.00
77	3,112.80	2,708.80	2,186.20	3,424.00	2,979.60	2,404.80
78	3,458.60	3,033.80	2,452.60	3,804.40	3,337.20	2,697.80
79	3,847.60	3,401.80	2,755.20	4,232.40	3,742.00	3,030.80

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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Recovery Care II

\$200.00 Per Day with Simple Inflation

ISSUE AGE	20 DAY / SIMPLE INFLATION			0 DAY / SIMPLE INFLATION		
	360 days	270 days	180 days	360 days	270 days	180 days
50 - 52	\$ 360.00	\$ 340.00	\$ 280.00	\$ 396.00	\$ 374.00	\$ 308.00
53	398.80	373.80	312.60	438.60	411.20	343.80
54	456.00	422.00	355.80	501.60	464.20	391.40
55	530.40	483.60	409.00	583.40	532.00	450.00
56	618.80	556.60	470.60	680.60	612.20	517.60
57	720.00	640.00	540.00	792.00	704.00	594.00
58	831.20	732.00	615.60	914.40	805.20	677.20
59	950.00	830.80	695.80	1,045.00	913.80	765.40
60	1,073.00	934.00	779.20	1,180.40	1,027.40	857.20
61	1,197.20	1,040.00	864.00	1,317.00	1,144.00	950.40
62	1,319.40	1,146.20	948.20	1,451.40	1,260.80	1,043.00
63	1,438.20	1,251.60	1,031.60	1,582.00	1,376.80	1,134.80
64	1,558.00	1,359.20	1,116.20	1,713.80	1,495.20	1,227.80
65	1,684.40	1,472.80	1,205.60	1,852.80	1,620.00	1,326.20
66	1,823.60	1,596.20	1,303.20	2,006.00	1,755.80	1,433.60
67	1,981.20	1,733.40	1,412.20	2,179.40	1,906.80	1,553.40
68	2,161.00	1,887.00	1,535.20	2,377.20	2,075.80	1,688.80
69	2,360.80	2,055.20	1,670.40	2,596.80	2,260.80	1,837.40
70	2,575.20	2,235.00	1,815.00	2,832.80	2,458.60	1,996.60
71	2,799.60	2,423.60	1,966.20	3,079.60	2,666.00	2,162.80
72	3,029.40	2,617.80	2,121.00	3,332.40	2,879.60	2,333.20
73	3,262.40	2,816.40	2,278.80	3,588.60	3,098.00	2,506.60
74	3,506.20	3,025.60	2,443.80	3,856.80	3,328.20	2,688.20
75	3,770.40	3,252.80	2,622.60	4,147.40	3,578.00	2,884.80
76	4,065.20	3,506.20	2,821.60	4,471.80	3,856.80	3,103.80
77	4,400.60	3,793.20	3,047.40	4,840.60	4,172.60	3,352.20
78	4,783.80	4,119.80	3,303.80	5,262.20	4,531.80	3,634.20
79	5,210.20	4,481.80	3,588.40	5,731.20	4,930.00	3,947.20

MODAL FACTORS

Annual 1.000	Semi-Annual 0.520	Quarterly 0.270	PAC 0.0875
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