

Year/Term	70	71	72	73	74	75	76	77	78	79	80	81
1	62	63	64	65	66	67	68	69	70	71	72	73
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
9	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
10	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
11	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%
12	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%
13	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
14	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%
15	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%
16	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%
17	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	56%	55%
18	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%
19	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	57%
20	58%	58%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%
21	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	58%	58%
22	60%	60%	59%	59%	59%	59%	59%	59%	59%	58%	58%	58%
23	60%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	59%
24	61%	61%	61%	60%	60%	60%	60%	60%	60%	60%	59%	59%
25	62%	61%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%
26	62%	62%	62%	62%	62%	61%	61%	61%	61%	61%	61%	60%
27	63%	63%	63%	62%	62%	62%	62%	62%	61%	61%	61%	61%
28	64%	63%	63%	63%	63%	63%	62%	62%	62%	62%	62%	62%
29	64%	64%	64%	64%	63%	63%	63%	63%	63%	62%	62%	62%
30	65%	65%	64%	64%	64%	64%	64%	63%	63%	63%	63%	63%
31	65%	65%	65%	65%	65%	64%	64%	64%	64%	64%	63%	63%
32	66%	66%	66%	65%	65%	65%	65%	64%	64%	64%	64%	64%
33	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%	64%	64%
34	67%	67%	67%	67%	66%	66%	66%	66%	65%	65%	65%	65%
35	68%	68%	67%	67%	67%	67%	66%	66%	66%	66%	66%	65%
36	69%	68%	68%	68%	68%	67%	67%	67%	67%	66%	66%	66%
37	69%	69%	69%	68%	68%	68%	68%	67%	67%	67%	67%	66%
38	70%	70%	69%	69%	69%	69%	68%	68%	68%	67%	67%	67%
39	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%	68%	68%
40	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	68%	68%
41	72%	72%	71%	71%	71%	70%	70%	69%	69%	69%	69%	69%
42	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	69%	69%
43	73%	73%	72%	72%	72%	71%	71%	71%	70%	70%	70%	70%
44	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%	71%	70%
45	75%	74%	74%	73%	73%	73%	72%	72%	72%	71%	71%	71%
46	75%	75%	74%	74%	74%	73%	73%	72%	72%	72%	72%	71%
47	76%	75%	75%	75%	74%	74%	74%	73%	73%	73%	72%	72%
48	76%	76%	76%	75%	75%	74%	74%	74%	73%	73%	73%	72%
49	77%	77%	76%	76%	75%	75%	75%	74%	74%	74%	73%	73%
50	78%	77%	77%	76%	76%	76%	75%	75%	75%	74%	74%	74%
51	78%	78%	77%	77%	77%	76%	76%	76%	75%	75%	74%	74%
52	79%	79%	78%	78%	77%	77%	76%	76%	76%	75%	75%	75%
53	80%	79%	79%	78%	78%	77%	77%	77%	76%	76%	76%	75%
54	80%	80%	79%	79%	78%	78%	78%	77%	77%	76%	76%	76%
55	81%	80%	80%	80%	79%	79%	78%	78%	77%	77%	77%	76%
56	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%	77%	77%
57	82%	82%	81%	81%	80%	80%	79%	79%	79%	78%	78%	77%
58	83%	82%	82%	81%	81%	80%	80%	79%	79%	78%	78%	78%
59	84%	83%	82%	82%	82%	81%	81%	80%	80%	79%	79%	78%
60	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	79%	79%
61	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	80%	80%
62	85%	85%	84%	84%	83%	83%	82%	82%	81%	81%	81%	80%
63	86%	86%	85%	84%	84%	83%	83%	82%	82%	82%	81%	81%
64	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%	81%
65	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%	82%
66	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%	82%
67	89%	88%	87%	87%	86%	86%	85%	85%	84%	84%	83%	83%
68	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%	83%
69	90%	89%	89%	88%	88%	87%	86%	86%	85%	85%	84%	84%
70	90%	90%	89%	89%	88%	88%	87%	87%	86%	85%	85%	85%
71	0%	90%	90%	89%	88%	88%	88%	87%	87%	86%	86%	85%
72	0%	0%	90%	90%	89%	89%	88%	88%	87%	87%	86%	86%
73	0%	0%	0%	90%	90%	89%	89%	88%	88%	87%	87%	86%
74	0%	0%	0%	0%	90%	90%	89%	89%	88%	88%	87%	87%
75	0%	0%	0%	0%	0%	90%	90%	89%	89%	88%	88%	87%
76	0%	0%	0%	0%	0%	0%	90%	90%	89%	89%	88%	88%
77	0%	0%	0%	0%	0%	0%	0%	90%	90%	89%	89%	88%
78	0%	0%	0%	0%	0%	0%	0%	0%	90%	90%	89%	89%
79	0%	0%	0%	0%	0%	0%	0%	0%	0%	90%	90%	89%
80	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	90%	90%
81	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	90%

Year	Single Premium
1	75%
2	75%
3	75%
4+	90%