

**Pramerica Life Flexi Income- Option 1**

Age(Years)			0	1	2	3	4
Policy Term	Income Start Year	PPT					
25	1	6	81.980%	82.330%	82.670%	83.020%	83.360%
30	1	6	108.700%	109.200%	109.700%	110.210%	110.710%
35	1	6	145.960%	146.690%	147.430%	148.160%	148.900%
40	1	6	197.980%	199.060%	200.140%	201.230%	202.310%
25	2	6	80.640%	80.980%	81.330%	81.670%	82.010%
30	2	6	105.980%	106.480%	106.980%	107.480%	107.980%
35	2	6	141.360%	142.090%	142.820%	143.550%	144.280%
40	2	6	190.820%	191.900%	192.970%	194.050%	195.130%
25	3	6	81.070%	81.420%	81.760%	82.100%	82.450%
30	3	6	106.020%	106.520%	107.020%	107.520%	108.020%
35	3	6	140.930%	141.660%	142.390%	143.120%	143.860%
40	3	6	189.840%	190.910%	191.990%	193.070%	194.150%
25	4	6	80.670%	81.010%	81.360%	81.700%	82.050%
30	4	6	104.690%	105.200%	105.700%	106.200%	106.710%
35	4	6	138.320%	139.060%	139.800%	140.530%	141.270%
40	4	6	185.480%	186.570%	187.650%	188.740%	189.820%
25	5	6	80.810%	81.160%	81.510%	81.850%	82.200%
30	5	6	104.140%	104.640%	105.150%	105.660%	106.170%
35	5	6	136.820%	137.560%	138.300%	139.050%	139.790%
40	5	6	182.680%	183.780%	184.870%	185.970%	187.060%
25	1	8	86.020%	86.320%	86.630%	86.940%	87.240%
30	1	8	110.220%	110.660%	111.110%	111.550%	111.990%
35	1	8	149.790%	150.440%	151.100%	151.750%	152.400%
40	1	8	205.770%	206.740%	207.700%	208.670%	209.640%
25	2	8	84.890%	85.200%	85.500%	85.810%	86.110%
30	2	8	108.520%	108.960%	109.410%	109.850%	110.290%
35	2	8	146.670%	147.310%	147.960%	148.610%	149.260%
40	2	8	200.690%	201.660%	202.620%	203.580%	204.540%
25	3	8	83.980%	84.280%	84.580%	84.890%	85.190%
30	3	8	106.950%	107.390%	107.830%	108.270%	108.720%
35	3	8	143.720%	144.370%	145.010%	145.660%	146.310%
40	3	8	195.840%	196.810%	197.770%	198.730%	199.690%
25	4	8	83.670%	83.970%	84.280%	84.580%	84.890%
30	4	8	106.180%	106.620%	107.070%	107.510%	107.960%
35	4	8	141.910%	142.560%	143.210%	143.870%	144.520%
40	4	8	192.600%	193.570%	194.540%	195.510%	196.480%
25	5	8	83.020%	83.330%	83.630%	83.940%	84.250%
30	5	8	104.740%	105.190%	105.640%	106.090%	106.540%
35	5	8	139.000%	139.660%	140.320%	140.980%	141.640%
40	5	8	187.630%	188.600%	189.580%	190.560%	191.530%
25	1	10	89.000%	89.280%	89.550%	89.830%	90.100%
30	1	10	113.350%	113.750%	114.150%	114.550%	114.950%
35	1	10	141.460%	142.050%	142.630%	143.220%	143.800%
40	1	10	178.680%	179.550%	180.410%	181.280%	182.150%
25	2	10	86.690%	86.960%	87.240%	87.510%	87.780%

Age(Years)			0	1	2	3	4
Policy Term	Income Start Year	PPT					
30	2	10	108.810%	109.210%	109.600%	110.000%	110.400%
35	2	10	135.830%	136.410%	136.990%	137.580%	138.160%
40	2	10	169.200%	170.060%	170.920%	171.780%	172.640%
25	3	10	84.990%	85.260%	85.530%	85.810%	86.080%
30	3	10	106.350%	106.740%	107.140%	107.540%	107.930%
35	3	10	131.700%	132.280%	132.860%	133.440%	134.020%
40	3	10	163.090%	163.950%	164.810%	165.660%	166.520%
25	4	10	83.330%	83.610%	83.880%	84.160%	84.430%
30	4	10	103.740%	104.140%	104.530%	104.930%	105.330%
35	4	10	128.650%	129.240%	129.820%	130.410%	130.990%
40	4	10	156.260%	157.120%	157.990%	158.850%	159.710%
25	5	10	82.420%	82.700%	82.980%	83.250%	83.530%
30	5	10	102.100%	102.500%	102.910%	103.310%	103.710%
35	5	10	125.540%	126.130%	126.720%	127.310%	127.900%
40	5	10	151.330%	152.200%	153.080%	153.950%	154.820%
25	1	12	89.530%	89.780%	90.020%	90.270%	90.520%
30	1	12	115.170%	115.530%	115.890%	116.250%	116.610%
35	1	12	143.490%	144.020%	144.550%	145.080%	145.600%
40	1	12	196.480%	197.280%	198.070%	198.860%	199.660%
25	2	12	89.090%	89.340%	89.590%	89.830%	90.080%
30	2	12	110.190%	110.550%	110.900%	111.250%	111.610%
35	2	12	136.960%	137.480%	138.010%	138.530%	139.050%
40	2	12	184.790%	185.570%	186.350%	187.130%	187.910%
25	3	12	86.580%	86.830%	87.070%	87.320%	87.560%
30	3	12	106.930%	107.290%	107.640%	108.000%	108.350%
35	3	12	132.920%	133.440%	133.960%	134.480%	135.000%
40	3	12	176.020%	176.800%	177.580%	178.360%	179.140%
25	4	12	85.000%	85.240%	85.490%	85.740%	85.980%
30	4	12	103.870%	104.220%	104.580%	104.940%	105.290%
35	4	12	129.030%	129.550%	130.080%	130.600%	131.130%
40	4	12	168.160%	168.940%	169.730%	170.510%	171.290%
25	5	12	82.980%	83.230%	83.480%	83.730%	83.980%
30	5	12	100.950%	101.310%	101.670%	102.030%	102.400%
35	5	12	125.210%	125.740%	126.270%	126.800%	127.330%
40	5	12	162.070%	162.870%	163.660%	164.450%	165.240%

Age(Years)			5	6	7	8	9	10	11
Policy Term	Income Start Year	PPT							
25	1	6	83.710%	83.460%	83.200%	82.950%	82.700%	82.450%	82.100%
30	1	6	111.210%	110.840%	110.470%	110.100%	109.730%	109.360%	108.860%
35	1	6	149.630%	149.100%	148.560%	148.030%	147.490%	146.960%	146.220%
40	1	6	203.390%	202.630%	201.870%	201.110%	200.350%	199.590%	198.550%
25	2	6	82.360%	82.110%	81.860%	81.610%	81.370%	81.120%	80.780%
30	2	6	108.480%	108.110%	107.750%	107.390%	107.030%	106.660%	106.160%
35	2	6	145.010%	144.480%	143.960%	143.430%	142.910%	142.390%	141.660%
40	2	6	196.200%	195.460%	194.710%	193.960%	193.220%	192.470%	191.440%
25	3	6	82.790%	82.550%	82.300%	82.060%	81.820%	81.580%	81.240%
30	3	6	108.520%	108.170%	107.810%	107.460%	107.100%	106.750%	106.250%
35	3	6	144.590%	144.070%	143.560%	143.040%	142.530%	142.020%	141.300%
40	3	6	195.230%	194.500%	193.770%	193.040%	192.300%	191.570%	190.560%
25	4	6	82.400%	82.160%	81.920%	81.680%	81.440%	81.200%	80.860%
30	4	6	107.210%	106.860%	106.510%	106.160%	105.810%	105.460%	104.960%
35	4	6	142.000%	141.500%	140.990%	140.490%	139.980%	139.470%	138.760%
40	4	6	190.910%	190.190%	189.470%	188.750%	188.030%	187.310%	186.300%
25	5	6	82.550%	82.320%	82.080%	81.850%	81.610%	81.380%	81.040%
30	5	6	106.670%	106.330%	105.990%	105.640%	105.300%	104.950%	104.460%
35	5	6	140.530%	140.030%	139.530%	139.040%	138.540%	138.040%	137.330%
40	5	6	188.160%	187.450%	186.740%	186.030%	185.330%	184.620%	183.610%
25	1	8	87.550%	87.360%	87.180%	86.990%	86.810%	86.620%	86.360%
30	1	8	112.440%	112.170%	111.900%	111.630%	111.350%	111.080%	110.700%
35	1	8	153.050%	152.660%	152.280%	151.890%	151.510%	151.120%	150.580%
40	1	8	210.600%	210.070%	209.540%	209.010%	208.480%	207.950%	207.210%
25	2	8	86.420%	86.230%	86.050%	85.870%	85.690%	85.510%	85.250%
30	2	8	110.730%	110.470%	110.200%	109.940%	109.680%	109.410%	109.030%
35	2	8	149.900%	149.530%	149.150%	148.780%	148.400%	148.030%	147.490%
40	2	8	205.500%	204.980%	204.470%	203.950%	203.440%	202.920%	202.200%
25	3	8	85.500%	85.320%	85.140%	84.970%	84.790%	84.610%	84.350%
30	3	8	109.160%	108.900%	108.640%	108.390%	108.130%	107.870%	107.500%
35	3	8	146.960%	146.590%	146.230%	145.860%	145.500%	145.130%	144.600%
40	3	8	200.650%	200.150%	199.650%	199.140%	198.640%	198.140%	197.420%
25	4	8	85.200%	85.020%	84.850%	84.680%	84.500%	84.330%	84.070%
30	4	8	108.400%	108.150%	107.900%	107.650%	107.400%	107.150%	106.770%
35	4	8	145.170%	144.820%	144.460%	144.100%	143.740%	143.390%	142.860%
40	4	8	197.440%	196.950%	196.460%	195.970%	195.480%	194.990%	194.280%
25	5	8	84.560%	84.390%	84.220%	84.050%	83.880%	83.710%	83.460%
30	5	8	106.980%	106.740%	106.490%	106.250%	106.000%	105.750%	105.380%
35	5	8	142.300%	141.950%	141.600%	141.250%	140.900%	140.550%	140.030%
40	5	8	192.510%	192.030%	191.550%	191.070%	190.590%	190.110%	189.400%
25	1	10	90.380%	90.230%	90.080%	89.930%	89.780%	89.630%	89.410%
30	1	10	115.350%	115.130%	114.910%	114.690%	114.480%	114.260%	113.940%
35	1	10	144.390%	144.070%	143.750%	143.430%	143.120%	142.800%	142.350%
40	1	10	183.020%	182.570%	182.120%	181.680%	181.230%	180.780%	180.170%
25	2	10	88.060%	87.910%	87.770%	87.620%	87.470%	87.330%	87.110%

Age(Years)			5	6	7	8	9	10	11
Policy Term	Income Start Year	PPT							
30	2	10	110.790%	110.580%	110.370%	110.160%	109.940%	109.730%	109.420%
35	2	10	138.740%	138.430%	138.120%	137.810%	137.500%	137.190%	136.750%
40	2	10	173.490%	173.060%	172.620%	172.190%	171.750%	171.320%	170.710%
25	3	10	86.350%	86.210%	86.070%	85.930%	85.780%	85.640%	85.430%
30	3	10	108.330%	108.120%	107.910%	107.710%	107.500%	107.300%	106.990%
35	3	10	134.600%	134.300%	134.000%	133.700%	133.400%	133.100%	132.660%
40	3	10	167.380%	166.960%	166.540%	166.110%	165.690%	165.270%	164.660%
25	4	10	84.710%	84.570%	84.430%	84.290%	84.150%	84.010%	83.800%
30	4	10	105.730%	105.530%	105.330%	105.130%	104.930%	104.730%	104.420%
35	4	10	131.580%	131.280%	130.990%	130.700%	130.410%	130.120%	129.690%
40	4	10	160.580%	160.170%	159.750%	159.340%	158.930%	158.520%	157.920%
25	5	10	83.810%	83.670%	83.540%	83.400%	83.270%	83.130%	82.920%
30	5	10	104.110%	103.920%	103.720%	103.530%	103.330%	103.140%	102.840%
35	5	10	128.490%	128.210%	127.930%	127.640%	127.360%	127.080%	126.650%
40	5	10	155.700%	155.290%	154.890%	154.490%	154.090%	153.690%	153.090%
25	1	12	90.770%	90.630%	90.500%	90.370%	90.230%	90.100%	89.900%
30	1	12	116.960%	116.770%	116.580%	116.390%	116.190%	116.000%	115.730%
35	1	12	146.130%	145.850%	145.570%	145.290%	145.010%	144.730%	144.340%
40	1	12	200.450%	200.080%	199.710%	199.340%	198.980%	198.610%	198.120%
25	2	12	90.320%	90.200%	90.070%	89.940%	89.810%	89.680%	89.490%
30	2	12	111.960%	111.780%	111.590%	111.400%	111.220%	111.030%	110.760%
35	2	12	139.570%	139.300%	139.030%	138.760%	138.480%	138.210%	137.830%
40	2	12	188.690%	188.340%	187.980%	187.620%	187.260%	186.900%	186.410%
25	3	12	87.810%	87.680%	87.560%	87.430%	87.300%	87.180%	86.990%
30	3	12	108.710%	108.520%	108.340%	108.160%	107.980%	107.790%	107.530%
35	3	12	135.530%	135.260%	135.000%	134.730%	134.470%	134.210%	133.830%
40	3	12	179.920%	179.570%	179.220%	178.870%	178.520%	178.160%	177.680%
25	4	12	86.230%	86.110%	85.980%	85.860%	85.740%	85.610%	85.430%
30	4	12	105.650%	105.470%	105.300%	105.120%	104.940%	104.760%	104.500%
35	4	12	131.650%	131.390%	131.140%	130.880%	130.630%	130.370%	130.000%
40	4	12	172.070%	171.730%	171.390%	171.050%	170.700%	170.360%	169.880%
25	5	12	84.230%	84.110%	83.990%	83.870%	83.750%	83.630%	83.440%
30	5	12	102.760%	102.580%	102.410%	102.240%	102.060%	101.890%	101.620%
35	5	12	127.860%	127.610%	127.360%	127.120%	126.870%	126.620%	126.250%
40	5	12	166.030%	165.700%	165.370%	165.030%	164.700%	164.370%	163.880%

Age(Years)			12	13	14	15	16	17	18
Policy Term	Income Start Year	PPT							
25	1	6	81.760%	81.410%	81.070%	80.720%	80.550%	80.380%	80.200%
30	1	6	108.350%	107.840%	107.330%	106.820%	106.560%	106.310%	106.050%
35	1	6	145.490%	144.760%	144.020%	143.290%	142.930%	142.560%	142.200%
40	1	6	197.520%	196.480%	195.450%	194.420%	193.940%	193.460%	192.980%
25	2	6	80.440%	80.100%	79.750%	79.410%	79.240%	79.070%	78.900%
30	2	6	105.660%	105.160%	104.650%	104.150%	103.890%	103.630%	103.370%
35	2	6	140.930%	140.200%	139.480%	138.750%	138.390%	138.020%	137.650%
40	2	6	190.420%	189.390%	188.370%	187.340%	186.860%	186.370%	185.890%
25	3	6	80.900%	80.560%	80.220%	79.880%	79.710%	79.540%	79.380%
30	3	6	105.750%	105.250%	104.760%	104.260%	104.000%	103.750%	103.490%
35	3	6	140.580%	139.860%	139.140%	138.420%	138.060%	137.700%	137.340%
40	3	6	189.540%	188.530%	187.520%	186.500%	186.030%	185.560%	185.080%
25	4	6	80.530%	80.190%	79.860%	79.520%	79.350%	79.180%	79.010%
30	4	6	104.470%	103.970%	103.480%	102.980%	102.730%	102.470%	102.220%
35	4	6	138.040%	137.330%	136.610%	135.890%	135.540%	135.180%	134.820%
40	4	6	185.290%	184.280%	183.270%	182.260%	181.790%	181.310%	180.840%
25	5	6	80.710%	80.370%	80.040%	79.700%	79.530%	79.370%	79.200%
30	5	6	103.970%	103.470%	102.980%	102.490%	102.240%	101.980%	101.730%
35	5	6	136.620%	135.900%	135.190%	134.480%	134.120%	133.770%	133.410%
40	5	6	182.610%	181.600%	180.600%	179.600%	179.130%	178.660%	178.190%
25	1	8	86.090%	85.820%	85.560%	85.290%	85.180%	85.070%	84.950%
30	1	8	110.310%	109.920%	109.540%	109.150%	108.990%	108.830%	108.670%
35	1	8	150.030%	149.480%	148.940%	148.390%	148.200%	148.000%	147.800%
40	1	8	206.480%	205.740%	205.010%	204.270%	204.080%	203.880%	203.680%
25	2	8	84.990%	84.720%	84.460%	84.200%	84.090%	83.980%	83.870%
30	2	8	108.650%	108.270%	107.890%	107.510%	107.350%	107.200%	107.040%
35	2	8	146.960%	146.420%	145.880%	145.350%	145.150%	144.960%	144.770%
40	2	8	201.480%	200.750%	200.030%	199.310%	199.110%	198.920%	198.720%
25	3	8	84.090%	83.830%	83.570%	83.310%	83.200%	83.090%	82.980%
30	3	8	107.120%	106.740%	106.370%	105.990%	105.830%	105.680%	105.520%
35	3	8	144.070%	143.540%	143.010%	142.480%	142.280%	142.090%	141.900%
40	3	8	196.700%	195.990%	195.270%	194.550%	194.360%	194.160%	193.970%
25	4	8	83.810%	83.560%	83.300%	83.040%	82.930%	82.820%	82.710%
30	4	8	106.400%	106.030%	105.650%	105.280%	105.130%	104.970%	104.820%
35	4	8	142.330%	141.810%	141.280%	140.760%	140.570%	140.380%	140.190%
40	4	8	193.570%	192.860%	192.150%	191.440%	191.250%	191.060%	190.860%
25	5	8	83.200%	82.940%	82.690%	82.430%	82.320%	82.210%	82.100%
30	5	8	105.010%	104.640%	104.270%	103.900%	103.750%	103.590%	103.440%
35	5	8	139.500%	138.980%	138.450%	137.930%	137.740%	137.550%	137.370%
40	5	8	188.690%	187.990%	187.280%	186.570%	186.380%	186.190%	185.990%
25	1	10	89.190%	88.970%	88.750%	88.530%	88.450%	88.370%	88.290%
30	1	10	113.630%	113.310%	113.000%	112.680%	112.580%	112.470%	112.370%
35	1	10	141.900%	141.450%	141.000%	140.550%	140.430%	140.300%	140.180%
40	1	10	179.550%	178.940%	178.320%	177.710%	177.590%	177.470%	177.360%
25	2	10	86.890%	86.680%	86.460%	86.240%	86.160%	86.080%	86.000%

Age(Years)			12	13	14	15	16	17	18
Policy Term	Income Start Year	PPT							
30	2	10	109.110%	108.800%	108.490%	108.180%	108.070%	107.960%	107.860%
35	2	10	136.310%	135.860%	135.420%	134.980%	134.850%	134.730%	134.600%
40	2	10	170.100%	169.500%	168.890%	168.280%	168.160%	168.030%	167.910%
25	3	10	85.210%	85.000%	84.780%	84.570%	84.490%	84.410%	84.330%
30	3	10	106.680%	106.370%	106.070%	105.760%	105.650%	105.550%	105.440%
35	3	10	132.220%	131.790%	131.350%	130.910%	130.780%	130.660%	130.530%
40	3	10	164.060%	163.460%	162.850%	162.250%	162.120%	161.990%	161.870%
25	4	10	83.580%	83.370%	83.160%	82.940%	82.860%	82.780%	82.710%
30	4	10	104.120%	103.810%	103.510%	103.200%	103.100%	102.990%	102.890%
35	4	10	129.250%	128.820%	128.390%	127.950%	127.830%	127.710%	127.580%
40	4	10	157.320%	156.720%	156.110%	155.510%	155.380%	155.250%	155.120%
25	5	10	82.710%	82.490%	82.280%	82.070%	81.990%	81.910%	81.830%
30	5	10	102.530%	102.230%	101.930%	101.620%	101.520%	101.420%	101.310%
35	5	10	126.220%	125.780%	125.350%	124.920%	124.800%	124.680%	124.560%
40	5	10	152.490%	151.890%	151.300%	150.700%	150.570%	150.430%	150.300%
25	1	12	89.710%	89.520%	89.320%	89.130%	89.060%	88.990%	88.920%
30	1	12	115.450%	115.170%	114.900%	114.620%	114.540%	114.460%	114.380%
35	1	12	143.950%	143.560%	143.170%	142.780%	142.700%	142.630%	142.550%
40	1	12	197.640%	197.150%	196.660%	196.180%	196.180%	196.180%	196.180%
25	2	12	89.300%	89.100%	88.910%	88.720%	88.660%	88.590%	88.520%
30	2	12	110.480%	110.210%	109.940%	109.670%	109.590%	109.510%	109.430%
35	2	12	137.450%	137.060%	136.680%	136.300%	136.220%	136.130%	136.050%
40	2	12	185.930%	185.440%	184.960%	184.470%	184.460%	184.440%	184.430%
25	3	12	86.800%	86.610%	86.420%	86.230%	86.160%	86.100%	86.030%
30	3	12	107.260%	106.990%	106.720%	106.450%	106.370%	106.290%	106.210%
35	3	12	133.450%	133.070%	132.690%	132.320%	132.230%	132.150%	132.070%
40	3	12	177.200%	176.710%	176.230%	175.740%	175.720%	175.700%	175.680%
25	4	12	85.240%	85.050%	84.860%	84.670%	84.610%	84.540%	84.480%
30	4	12	104.230%	103.960%	103.700%	103.430%	103.350%	103.270%	103.180%
35	4	12	129.620%	129.250%	128.870%	128.500%	128.420%	128.330%	128.250%
40	4	12	169.390%	168.910%	168.430%	167.940%	167.910%	167.880%	167.850%
25	5	12	83.250%	83.060%	82.870%	82.690%	82.620%	82.550%	82.490%
30	5	12	101.360%	101.090%	100.830%	100.560%	100.480%	100.390%	100.310%
35	5	12	125.870%	125.500%	125.130%	124.750%	124.670%	124.590%	124.510%
40	5	12	163.400%	162.910%	162.430%	161.950%	161.910%	161.880%	161.840%

Age(Years)			19	20	21	22	23	24	25
Policy Term	Income Start Year	PPT							
25	1	6	80.030%	79.860%	79.710%	79.570%	79.420%	79.270%	79.130%
30	1	6	105.790%	105.530%	105.300%	105.070%	104.840%	104.610%	104.370%
35	1	6	141.840%	141.470%	141.150%	140.830%	140.500%	140.180%	139.860%
40	1	6	192.500%	192.030%	191.610%	191.190%	190.770%	190.360%	189.940%
25	2	6	78.730%	78.560%	78.410%	78.270%	78.120%	77.980%	77.830%
30	2	6	103.110%	102.860%	102.620%	102.390%	102.160%	101.920%	101.690%
35	2	6	137.290%	136.920%	136.600%	136.270%	135.940%	135.620%	135.290%
40	2	6	185.410%	184.920%	184.500%	184.070%	183.640%	183.220%	182.790%
25	3	6	79.210%	79.040%	78.900%	78.750%	78.610%	78.470%	78.330%
30	3	6	103.240%	102.980%	102.760%	102.530%	102.300%	102.080%	101.850%
35	3	6	136.980%	136.620%	136.310%	135.990%	135.680%	135.360%	135.050%
40	3	6	184.610%	184.140%	183.730%	183.320%	182.920%	182.510%	182.110%
25	4	6	78.850%	78.680%	78.540%	78.400%	78.260%	78.120%	77.980%
30	4	6	101.970%	101.710%	101.490%	101.260%	101.040%	100.820%	100.600%
35	4	6	134.460%	134.100%	133.790%	133.480%	133.170%	132.860%	132.550%
40	4	6	180.360%	179.890%	179.490%	179.090%	178.690%	178.280%	177.880%
25	5	6	79.030%	78.870%	78.730%	78.590%	78.460%	78.320%	78.190%
30	5	6	101.480%	101.230%	101.010%	100.790%	100.580%	100.360%	100.140%
35	5	6	133.060%	132.700%	132.400%	132.100%	131.800%	131.500%	131.190%
40	5	6	177.720%	177.250%	176.860%	176.480%	176.090%	175.700%	175.310%
25	1	8	84.840%	84.730%	84.670%	84.620%	84.560%	84.500%	84.450%
30	1	8	108.510%	108.350%	108.280%	108.200%	108.120%	108.050%	107.970%
35	1	8	147.610%	147.410%	147.350%	147.290%	147.230%	147.170%	147.110%
40	1	8	203.480%	203.280%	203.300%	203.320%	203.340%	203.360%	203.380%
25	2	8	83.760%	83.650%	83.590%	83.530%	83.480%	83.420%	83.370%
30	2	8	106.880%	106.730%	106.650%	106.580%	106.510%	106.430%	106.360%
35	2	8	144.570%	144.380%	144.320%	144.270%	144.210%	144.160%	144.100%
40	2	8	198.530%	198.330%	198.360%	198.380%	198.400%	198.430%	198.450%
25	3	8	82.870%	82.760%	82.710%	82.650%	82.600%	82.540%	82.490%
30	3	8	105.370%	105.210%	105.140%	105.070%	105.000%	104.930%	104.860%
35	3	8	141.710%	141.510%	141.460%	141.410%	141.350%	141.300%	141.250%
40	3	8	193.770%	193.580%	193.600%	193.630%	193.660%	193.680%	193.710%
25	4	8	82.610%	82.500%	82.440%	82.390%	82.340%	82.290%	82.240%
30	4	8	104.670%	104.510%	104.450%	104.380%	104.310%	104.250%	104.180%
35	4	8	140.000%	139.810%	139.760%	139.720%	139.670%	139.620%	139.580%
40	4	8	190.670%	190.480%	190.520%	190.550%	190.590%	190.630%	190.670%
25	5	8	82.000%	81.890%	81.840%	81.790%	81.740%	81.690%	81.640%
30	5	8	103.290%	103.140%	103.070%	103.010%	102.950%	102.890%	102.830%
35	5	8	137.180%	136.990%	136.950%	136.910%	136.870%	136.830%	136.780%
40	5	8	185.800%	185.610%	185.650%	185.700%	185.740%	185.780%	185.820%
25	1	10	88.210%	88.130%	88.110%	88.100%	88.080%	88.060%	88.040%
30	1	10	112.260%	112.160%	112.160%	112.150%	112.150%	112.150%	112.150%
35	1	10	140.060%	139.930%	139.970%	140.000%	140.040%	140.070%	140.110%
40	1	10	177.240%	177.120%	177.230%	177.350%	177.460%	177.570%	177.680%
25	2	10	85.920%	85.840%	85.820%	85.810%	85.790%	85.770%	85.760%

Age(Years)			19	20	21	22	23	24	25
Policy Term	Income Start Year	PPT							
30	2	10	107.750%	107.650%	107.640%	107.640%	107.630%	107.630%	107.630%
35	2	10	134.480%	134.350%	134.390%	134.420%	134.450%	134.480%	134.520%
40	2	10	167.780%	167.660%	167.760%	167.860%	167.960%	168.070%	168.170%
25	3	10	84.250%	84.170%	84.150%	84.140%	84.120%	84.100%	84.090%
30	3	10	105.340%	105.230%	105.230%	105.230%	105.230%	105.220%	105.220%
35	3	10	130.410%	130.280%	130.310%	130.350%	130.380%	130.410%	130.440%
40	3	10	161.740%	161.610%	161.710%	161.810%	161.910%	162.010%	162.110%
25	4	10	82.630%	82.550%	82.530%	82.520%	82.500%	82.490%	82.470%
30	4	10	102.780%	102.680%	102.680%	102.680%	102.680%	102.670%	102.670%
35	4	10	127.460%	127.340%	127.370%	127.410%	127.450%	127.480%	127.520%
40	4	10	154.990%	154.850%	154.950%	155.050%	155.150%	155.250%	155.350%
25	5	10	81.760%	81.680%	81.660%	81.650%	81.640%	81.620%	81.610%
30	5	10	101.210%	101.110%	101.110%	101.110%	101.110%	101.120%	101.120%
35	5	10	124.430%	124.310%	124.350%	124.390%	124.430%	124.480%	124.520%
40	5	10	150.170%	150.040%	150.140%	150.250%	150.350%	150.460%	150.560%
25	1	12	88.860%	88.790%	88.780%	88.780%	88.770%	88.770%	88.760%
30	1	12	114.300%	114.220%	114.240%	114.270%	114.290%	114.320%	114.340%
35	1	12	142.470%	142.390%	142.470%	142.560%	142.640%	142.720%	142.810%
40	1	12	196.190%	196.190%	196.450%	196.710%	196.970%	197.230%	197.490%
25	2	12	88.460%	88.390%	88.390%	88.380%	88.380%	88.380%	88.370%
30	2	12	109.340%	109.260%	109.280%	109.300%	109.330%	109.350%	109.370%
35	2	12	135.970%	135.890%	135.970%	136.040%	136.120%	136.200%	136.280%
40	2	12	184.420%	184.400%	184.640%	184.880%	185.120%	185.360%	185.600%
25	3	12	85.970%	85.900%	85.900%	85.890%	85.890%	85.880%	85.880%
30	3	12	106.120%	106.040%	106.060%	106.080%	106.100%	106.120%	106.140%
35	3	12	131.990%	131.910%	131.980%	132.060%	132.140%	132.220%	132.290%
40	3	12	175.650%	175.630%	175.860%	176.080%	176.310%	176.540%	176.760%
25	4	12	84.410%	84.350%	84.340%	84.340%	84.340%	84.330%	84.330%
30	4	12	103.100%	103.020%	103.040%	103.060%	103.080%	103.100%	103.130%
35	4	12	128.170%	128.090%	128.170%	128.240%	128.320%	128.400%	128.480%
40	4	12	167.820%	167.790%	168.000%	168.220%	168.440%	168.660%	168.870%
25	5	12	82.420%	82.360%	82.350%	82.350%	82.350%	82.350%	82.340%
30	5	12	100.230%	100.150%	100.170%	100.190%	100.210%	100.240%	100.260%
35	5	12	124.420%	124.340%	124.420%	124.500%	124.580%	124.670%	124.750%
40	5	12	161.810%	161.770%	161.990%	162.210%	162.430%	162.650%	162.870%



Age(Years)			26	27	28	29	30	31	32
Policy Term	Income Start Year	PPT							
25	1	6	78.750%	78.370%	77.990%	77.620%	77.240%	76.410%	75.580%
30	1	6	103.780%	103.180%	102.590%	101.990%	101.400%	100.080%	98.770%
35	1	6	138.990%	138.120%	137.250%	136.390%	135.520%	133.560%	131.610%
40	1	6	188.720%	187.490%	186.270%	185.040%	183.820%	180.970%	178.120%
25	2	6	77.460%	77.080%	76.710%	76.330%	75.960%	75.140%	74.320%
30	2	6	101.100%	100.510%	99.910%	99.320%	98.730%	97.420%	96.110%
35	2	6	134.430%	133.560%	132.690%	131.830%	130.960%	129.020%	127.070%
40	2	6	181.570%	180.340%	179.120%	177.900%	176.670%	173.840%	171.000%
25	3	6	77.960%	77.600%	77.230%	76.870%	76.500%	75.700%	74.900%
30	3	6	101.270%	100.700%	100.120%	99.540%	98.970%	97.690%	96.410%
35	3	6	134.210%	133.370%	132.530%	131.690%	130.850%	128.960%	127.060%
40	3	6	180.930%	179.750%	178.570%	177.390%	176.210%	173.460%	170.710%
25	4	6	77.620%	77.260%	76.900%	76.540%	76.180%	75.390%	74.600%
30	4	6	100.030%	99.460%	98.890%	98.320%	97.750%	96.490%	95.230%
35	4	6	131.720%	130.890%	130.060%	129.240%	128.410%	126.540%	124.670%
40	4	6	176.720%	175.560%	174.400%	173.240%	172.070%	169.360%	166.650%
25	5	6	77.840%	77.480%	77.130%	76.780%	76.430%	75.660%	74.880%
30	5	6	99.590%	99.030%	98.470%	97.920%	97.360%	96.130%	94.890%
35	5	6	130.390%	129.580%	128.770%	127.970%	127.160%	125.330%	123.500%
40	5	6	174.180%	173.050%	171.920%	170.790%	169.660%	167.010%	164.360%
25	1	8	84.270%	84.090%	83.910%	83.730%	83.550%	83.110%	82.670%
30	1	8	107.710%	107.450%	107.190%	106.930%	106.670%	106.000%	105.330%
35	1	8	146.780%	146.450%	146.130%	145.800%	145.470%	144.550%	143.630%
40	1	8	203.030%	202.680%	202.330%	201.990%	201.640%	200.460%	199.270%
25	2	8	83.190%	83.020%	82.840%	82.670%	82.490%	82.060%	81.630%
30	2	8	106.110%	105.860%	105.610%	105.360%	105.100%	104.460%	103.810%
35	2	8	143.790%	143.470%	143.160%	142.850%	142.540%	141.650%	140.760%
40	2	8	198.120%	197.800%	197.470%	197.150%	196.820%	195.680%	194.550%
25	3	8	82.320%	82.150%	81.980%	81.810%	81.640%	81.220%	80.790%
30	3	8	104.620%	104.370%	104.130%	103.890%	103.640%	103.010%	102.380%
35	3	8	140.950%	140.650%	140.340%	140.040%	139.740%	138.880%	138.010%
40	3	8	193.400%	193.090%	192.780%	192.470%	192.150%	191.060%	189.960%
25	4	8	82.070%	81.910%	81.740%	81.580%	81.420%	81.010%	80.600%
30	4	8	103.950%	103.720%	103.490%	103.250%	103.020%	102.410%	101.810%
35	4	8	139.290%	139.010%	138.730%	138.440%	138.160%	137.330%	136.500%
40	4	8	190.380%	190.100%	189.810%	189.530%	189.240%	188.200%	187.150%
25	5	8	81.480%	81.320%	81.160%	81.010%	80.850%	80.450%	80.050%
30	5	8	102.600%	102.380%	102.160%	101.940%	101.710%	101.130%	100.540%
35	5	8	136.510%	136.240%	135.970%	135.700%	135.430%	134.630%	133.830%
40	5	8	185.560%	185.290%	185.020%	184.750%	184.490%	183.480%	182.480%
25	1	10	87.960%	87.870%	87.780%	87.700%	87.610%	87.360%	87.110%
30	1	10	112.050%	111.950%	111.850%	111.750%	111.650%	111.300%	110.950%
35	1	10	139.980%	139.860%	139.730%	139.610%	139.480%	138.960%	138.440%
40	1	10	177.550%	177.420%	177.290%	177.160%	177.030%	176.310%	175.580%
25	2	10	85.670%	85.580%	85.500%	85.410%	85.330%	85.080%	84.840%

Age(Years)			26	27	28	29	30	31	32
Policy Term	Income Start Year	PPT							
30	2	10	107.530%	107.420%	107.320%	107.220%	107.120%	106.770%	106.430%
35	2	10	134.390%	134.270%	134.140%	134.020%	133.900%	133.390%	132.880%
40	2	10	168.030%	167.890%	167.760%	167.620%	167.490%	166.770%	166.050%
25	3	10	84.000%	83.920%	83.840%	83.760%	83.670%	83.430%	83.200%
30	3	10	105.120%	105.030%	104.930%	104.840%	104.740%	104.410%	104.070%
35	3	10	130.330%	130.210%	130.090%	129.980%	129.860%	129.370%	128.870%
40	3	10	161.990%	161.860%	161.730%	161.600%	161.480%	160.780%	160.080%
25	4	10	82.390%	82.310%	82.230%	82.150%	82.070%	81.840%	81.610%
30	4	10	102.580%	102.490%	102.400%	102.310%	102.220%	101.900%	101.580%
35	4	10	127.420%	127.320%	127.210%	127.110%	127.010%	126.550%	126.090%
40	4	10	155.220%	155.100%	154.980%	154.860%	154.740%	154.070%	153.390%
25	5	10	81.540%	81.460%	81.390%	81.310%	81.240%	81.010%	80.790%
30	5	10	101.040%	100.950%	100.870%	100.790%	100.710%	100.410%	100.100%
35	5	10	124.430%	124.340%	124.250%	124.160%	124.070%	123.640%	123.210%
40	5	10	150.460%	150.360%	150.260%	150.150%	150.050%	149.420%	148.790%
25	1	12	88.700%	88.640%	88.580%	88.520%	88.460%	88.270%	88.080%
30	1	12	114.290%	114.250%	114.200%	114.150%	114.110%	113.860%	113.610%
35	1	12	142.770%	142.740%	142.700%	142.660%	142.630%	142.270%	141.910%
40	1	12	197.620%	197.750%	197.880%	198.000%	198.130%	197.860%	197.600%
25	2	12	88.320%	88.260%	88.210%	88.150%	88.100%	87.920%	87.740%
30	2	12	109.320%	109.270%	109.220%	109.170%	109.120%	108.870%	108.620%
35	2	12	136.240%	136.200%	136.160%	136.120%	136.080%	135.730%	135.370%
40	2	12	185.700%	185.800%	185.910%	186.010%	186.110%	185.820%	185.520%
25	3	12	85.830%	85.770%	85.720%	85.660%	85.610%	85.430%	85.250%
30	3	12	106.100%	106.050%	106.000%	105.950%	105.910%	105.660%	105.420%
35	3	12	132.260%	132.230%	132.190%	132.160%	132.130%	131.790%	131.450%
40	3	12	176.850%	176.950%	177.040%	177.130%	177.230%	176.930%	176.630%
25	4	12	84.280%	84.230%	84.170%	84.120%	84.070%	83.900%	83.720%
30	4	12	103.080%	103.040%	102.990%	102.950%	102.900%	102.670%	102.440%
35	4	12	128.460%	128.430%	128.400%	128.380%	128.350%	128.040%	127.720%
40	4	12	168.960%	169.050%	169.140%	169.230%	169.320%	169.030%	168.740%
25	5	12	82.290%	82.240%	82.190%	82.140%	82.090%	81.930%	81.760%
30	5	12	100.220%	100.180%	100.140%	100.100%	100.050%	99.830%	99.610%
35	5	12	124.730%	124.720%	124.700%	124.680%	124.670%	124.370%	124.080%
40	5	12	162.970%	163.070%	163.170%	163.270%	163.380%	163.110%	162.850%

Age(Years)			33	34	35	36	37	38	39
Policy Term	Income Start Year	PPT							
25	1	6	74.750%	73.920%	73.090%	71.530%	69.970%	68.410%	66.850%
30	1	6	97.450%	96.140%	94.820%	92.260%	89.700%	87.130%	84.570%
35	1	6	129.650%	127.690%	125.740%	121.770%	117.800%	113.830%	109.860%
40	1	6	175.280%	172.430%	169.580%	163.580%	157.580%	151.580%	145.580%
25	2	6	73.500%	72.680%	71.860%	70.320%	68.780%	67.240%	65.700%
30	2	6	94.800%	93.490%	92.180%	89.650%	87.120%	84.580%	82.050%
35	2	6	125.130%	123.180%	121.230%	117.260%	113.290%	109.320%	105.350%
40	2	6	168.170%	165.330%	162.500%	156.490%	150.490%	144.480%	138.480%
25	3	6	74.090%	73.290%	72.490%	70.980%	69.480%	67.970%	66.460%
30	3	6	95.140%	93.860%	92.580%	90.100%	87.630%	85.150%	82.680%
35	3	6	125.170%	123.280%	121.380%	117.520%	113.660%	109.800%	105.940%
40	3	6	167.960%	165.210%	162.470%	156.650%	150.830%	145.010%	139.190%
25	4	6	73.810%	73.020%	72.230%	70.750%	69.270%	67.780%	66.300%
30	4	6	93.970%	92.710%	91.450%	89.010%	86.570%	84.130%	81.690%
35	4	6	122.800%	120.930%	119.060%	115.240%	111.420%	107.590%	103.770%
40	4	6	163.940%	161.220%	158.510%	152.750%	147.000%	141.240%	135.480%
25	5	6	74.110%	73.330%	72.560%	71.110%	69.650%	68.200%	66.740%
30	5	6	93.660%	92.420%	91.190%	88.800%	86.410%	84.020%	81.630%
35	5	6	121.670%	119.840%	118.010%	114.260%	110.520%	106.770%	103.030%
40	5	6	161.710%	159.060%	156.410%	150.770%	145.130%	139.490%	133.850%
25	1	8	82.220%	81.780%	81.340%	80.440%	79.550%	78.650%	77.750%
30	1	8	104.660%	103.990%	103.320%	101.940%	100.560%	99.180%	97.810%
35	1	8	142.710%	141.780%	140.860%	138.890%	136.920%	134.950%	132.980%
40	1	8	198.090%	196.900%	195.720%	193.000%	190.290%	187.570%	184.850%
25	2	8	81.200%	80.770%	80.340%	79.460%	78.580%	77.710%	76.830%
30	2	8	103.160%	102.510%	101.870%	100.530%	99.190%	97.850%	96.520%
35	2	8	139.870%	138.980%	138.090%	136.190%	134.280%	132.380%	130.470%
40	2	8	193.410%	192.280%	191.140%	188.530%	185.910%	183.290%	180.680%
25	3	8	80.370%	79.950%	79.520%	78.670%	77.810%	76.950%	76.090%
30	3	8	101.750%	101.120%	100.490%	99.180%	97.880%	96.580%	95.270%
35	3	8	137.150%	136.290%	135.420%	133.570%	131.720%	129.860%	128.010%
40	3	8	188.860%	187.760%	186.660%	184.120%	181.580%	179.040%	176.490%
25	4	8	80.190%	79.780%	79.370%	78.530%	77.700%	76.860%	76.030%
30	4	8	101.200%	100.590%	99.980%	98.720%	97.460%	96.200%	94.940%
35	4	8	135.670%	134.850%	134.020%	132.230%	130.440%	128.660%	126.870%
40	4	8	186.110%	185.060%	184.020%	181.580%	179.140%	176.710%	174.270%
25	5	8	79.650%	79.250%	78.850%	78.040%	77.230%	76.410%	75.600%
30	5	8	99.950%	99.360%	98.770%	97.550%	96.330%	95.110%	93.880%
35	5	8	133.030%	132.240%	131.440%	129.700%	127.970%	126.240%	124.510%
40	5	8	181.470%	180.470%	179.460%	177.110%	174.750%	172.400%	170.040%
25	1	10	86.870%	86.620%	86.370%	86.060%	85.740%	85.420%	85.110%
30	1	10	110.600%	110.250%	109.900%	109.780%	109.660%	109.540%	109.410%
35	1	10	137.920%	137.410%	136.890%	134.620%	132.360%	130.090%	127.830%
40	1	10	174.850%	174.130%	173.400%	173.140%	172.870%	172.610%	172.350%
25	2	10	84.590%	84.350%	84.100%	84.100%	84.090%	84.080%	84.080%

Age(Years)			33	34	35	36	37	38	39
Policy Term	Income Start Year	PPT							
30	2	10	106.080%	105.730%	105.380%	105.380%	105.380%	105.380%	105.380%
35	2	10	132.370%	131.860%	131.350%	129.460%	127.570%	125.680%	123.790%
40	2	10	165.330%	164.600%	163.880%	163.650%	163.420%	163.180%	162.950%
25	3	10	82.960%	82.720%	82.480%	82.410%	82.340%	82.270%	82.210%
30	3	10	103.740%	103.400%	103.070%	102.980%	102.890%	102.800%	102.720%
35	3	10	128.380%	127.890%	127.400%	125.540%	123.690%	121.840%	119.980%
40	3	10	159.390%	158.690%	158.000%	157.820%	157.650%	157.480%	157.310%
25	4	10	81.380%	81.150%	80.920%	80.860%	80.810%	80.750%	80.700%
30	4	10	101.260%	100.930%	100.610%	100.440%	100.270%	100.090%	99.920%
35	4	10	125.630%	125.170%	124.710%	122.570%	120.430%	118.300%	116.160%
40	4	10	152.720%	152.040%	151.370%	151.250%	151.140%	151.020%	150.910%
25	5	10	80.570%	80.350%	80.130%	80.020%	79.910%	79.800%	79.690%
30	5	10	99.800%	99.500%	99.200%	99.060%	98.920%	98.780%	98.650%
35	5	10	122.780%	122.340%	121.910%	119.830%	117.750%	115.660%	113.580%
40	5	10	148.160%	147.520%	146.890%	146.860%	146.840%	146.810%	146.780%
25	1	12	87.890%	87.700%	87.510%	87.330%	87.150%	86.980%	86.800%
30	1	12	113.360%	113.110%	112.860%	112.630%	112.410%	112.180%	111.950%
35	1	12	141.550%	141.190%	140.830%	140.190%	139.540%	138.890%	138.250%
40	1	12	197.330%	197.060%	196.790%	196.180%	195.570%	194.960%	194.350%
25	2	12	87.560%	87.380%	87.200%	87.040%	86.890%	86.730%	86.570%
30	2	12	108.380%	108.130%	107.880%	107.660%	107.440%	107.220%	106.990%
35	2	12	135.020%	134.660%	134.310%	133.380%	132.450%	131.520%	130.600%
40	2	12	185.220%	184.930%	184.630%	184.000%	183.360%	182.730%	182.090%
25	3	12	85.070%	84.890%	84.720%	84.570%	84.420%	84.270%	84.120%
30	3	12	105.180%	104.940%	104.700%	104.490%	104.290%	104.080%	103.880%
35	3	12	131.110%	130.780%	130.440%	129.250%	128.060%	126.870%	125.680%
40	3	12	176.330%	176.030%	175.740%	175.120%	174.500%	173.880%	173.260%
25	4	12	83.550%	83.380%	83.210%	83.070%	82.930%	82.790%	82.660%
30	4	12	102.200%	101.970%	101.740%	101.550%	101.370%	101.180%	101.000%
35	4	12	127.400%	127.090%	126.770%	125.320%	123.870%	122.420%	120.970%
40	4	12	168.440%	168.150%	167.860%	167.270%	166.680%	166.090%	165.500%
25	5	12	81.590%	81.420%	81.250%	81.120%	81.000%	80.870%	80.740%
30	5	12	99.390%	99.160%	98.940%	98.780%	98.610%	98.450%	98.290%
35	5	12	123.790%	123.490%	123.200%	121.490%	119.770%	118.060%	116.350%
40	5	12	162.590%	162.330%	162.060%	161.310%	160.550%	159.800%	159.040%

Age(Years)			40	41	42	43	44	45	46
Policy Term	Income Start Year	PPT							
25	1	6	65.290%	62.430%	59.580%	56.720%	53.860%	51.010%	
30	1	6	82.010%	76.990%	71.970%	66.950%	61.930%	56.910%	
35	1	6	105.890%	96.860%	87.830%	78.800%	69.780%	60.750%	
40	1	6	139.580%						
25	2	6	64.160%	61.360%	58.560%	55.760%	52.960%	50.150%	
30	2	6	79.510%	74.590%	69.660%	64.740%	59.810%	54.880%	
35	2	6	101.380%	92.520%	83.660%	74.800%	65.940%	57.080%	
40	2	6	132.470%						
25	3	6	64.960%	62.210%	59.460%	56.710%	53.970%	51.220%	
30	3	6	80.200%	75.380%	70.560%	65.740%	60.920%	56.100%	
35	3	6	102.080%	93.450%	84.820%	76.190%	67.560%	58.930%	
40	3	6	133.370%						
25	4	6	64.820%	62.110%	59.400%	56.690%	53.990%	51.280%	
30	4	6	79.250%	74.500%	69.740%	64.980%	60.220%	55.460%	
35	4	6	99.950%	91.420%	82.880%	74.350%	65.820%	57.280%	
40	4	6	129.720%						
25	5	6	65.290%	62.620%	59.950%	57.290%	54.620%	51.950%	
30	5	6	79.240%	74.560%	69.870%	65.190%	60.510%	55.830%	
35	5	6	99.280%	90.880%	82.480%	74.090%	65.690%	57.290%	
40	5	6	128.210%						
25	1	8	76.860%	75.100%	73.350%	71.600%	69.850%	68.090%	64.620%
30	1	8	96.430%	93.650%	90.870%	88.100%	85.320%	82.550%	76.190%
35	1	8	131.020%	126.880%	122.750%	118.620%	114.490%	110.360%	
40	1	8	182.140%						
25	2	8	75.950%	74.240%	72.530%	70.810%	69.100%	67.390%	64.010%
30	2	8	95.180%	92.480%	89.780%	87.090%	84.390%	81.690%	75.550%
35	2	8	128.570%	124.560%	120.560%	116.560%	112.550%	108.550%	
40	2	8	178.060%						
25	3	8	75.230%	73.550%	71.870%	70.190%	68.510%	66.830%	63.510%
30	3	8	93.970%	91.330%	88.700%	86.060%	83.430%	80.790%	74.780%
35	3	8	126.150%	122.250%	118.340%	114.430%	110.520%	106.610%	
40	3	8	173.950%						
25	4	8	75.190%	73.560%	71.920%	70.280%	68.650%	67.010%	63.750%
30	4	8	93.680%	91.130%	88.580%	86.030%	83.470%	80.920%	75.060%
35	4	8	125.090%	121.310%	117.540%	113.760%	109.990%	106.210%	
40	4	8	171.840%						
25	5	8	74.790%	73.190%	71.580%	69.980%	68.380%	66.780%	63.580%
30	5	8	92.660%	90.170%	87.680%	85.190%	82.690%	80.200%	74.450%
35	5	8	122.780%	119.100%	115.410%	111.730%	108.040%	104.360%	
40	5	8	167.690%						
25	1	10	84.790%	84.580%	84.370%	84.160%	83.940%	83.730%	81.830%
30	1	10	109.290%	108.890%	108.490%	108.090%	107.690%	107.290%	104.090%
35	1	10	125.560%	126.210%	126.850%	127.490%	128.140%	128.780%	
40	1	10	172.080%						
25	2	10	84.070%	83.890%	83.720%	83.540%	83.370%	83.190%	81.370%

Age(Years)			40	41	42	43	44	45	46
Policy Term	Income Start Year	PPT							
30	2	10	105.380%	105.130%	104.890%	104.640%	104.400%	104.150%	101.320%
35	2	10	121.890%	122.640%	123.380%	124.120%	124.860%	125.600%	
40	2	10	162.720%						
25	3	10	82.140%	81.980%	81.830%	81.680%	81.520%	81.370%	79.580%
30	3	10	102.630%	102.430%	102.220%	102.020%	101.820%	101.610%	98.840%
35	3	10	118.130%	118.950%	119.770%	120.590%	121.410%	122.230%	
40	3	10	157.130%						
25	4	10	80.640%	80.520%	80.390%	80.270%	80.140%	80.010%	78.270%
30	4	10	99.750%	99.590%	99.430%	99.260%	99.100%	98.940%	96.380%
35	4	10	114.020%	114.920%	115.820%	116.710%	117.610%	118.510%	
40	4	10	150.790%						
25	5	10	79.580%	79.480%	79.390%	79.290%	79.190%	79.090%	77.300%
30	5	10	98.510%	98.290%	98.070%	97.840%	97.620%	97.400%	94.780%
35	5	10	111.500%	112.490%	113.490%	114.490%	115.490%	116.480%	
40	5	10	146.750%						
25	1	12	86.620%	86.410%	86.200%	85.990%	85.770%	85.560%	83.810%
30	1	12	111.720%	111.460%	111.190%	110.930%	110.660%	110.400%	107.740%
35	1	12	137.600%	137.130%	136.660%	136.190%	135.720%	135.250%	
40	1	12	193.740%						
25	2	12	86.420%	86.240%	86.070%	85.890%	85.720%	85.540%	83.860%
30	2	12	106.770%	106.530%	106.290%	106.040%	105.800%	105.560%	102.930%
35	2	12	129.670%	129.550%	129.430%	129.310%	129.190%	129.080%	
40	2	12	181.450%						
25	3	12	83.970%	83.810%	83.640%	83.480%	83.320%	83.160%	81.500%
30	3	12	103.670%	103.460%	103.260%	103.050%	102.840%	102.630%	100.060%
35	3	12	124.480%	124.580%	124.670%	124.760%	124.850%	124.940%	
40	3	12	172.640%						
25	4	12	82.520%	82.380%	82.240%	82.110%	81.970%	81.830%	80.210%
30	4	12	100.810%	100.640%	100.470%	100.300%	100.130%	99.960%	97.460%
35	4	12	119.520%	119.670%	119.810%	119.960%	120.100%	120.250%	
40	4	12	164.900%						
25	5	12	80.620%	80.500%	80.380%	80.260%	80.150%	80.030%	78.430%
30	5	12	98.120%	98.000%	97.870%	97.740%	97.610%	97.480%	95.040%
35	5	12	114.630%	115.170%	115.710%	116.250%	116.790%	117.330%	
40	5	12	158.290%						

Age(Years)			47	48	49	50	51	52	53
Policy Term	Income Start Year	PPT							
25	1	6							
30	1	6							
35	1	6							
40	1	6							
25	2	6							
30	2	6							
35	2	6							
40	2	6							
25	3	6							
30	3	6							
35	3	6							
40	3	6							
25	4	6							
30	4	6							
35	4	6							
40	4	6							
25	5	6							
30	5	6							
35	5	6							
40	5	6							
25	1	8	61.140%	57.660%	54.180%	50.700%	50.560%	50.420%	50.280%
30	1	8	69.840%	63.490%	57.140%	50.780%			
35	1	8							
40	1	8							
25	2	8	60.630%	57.240%	53.860%	50.480%	50.390%	50.290%	50.190%
30	2	8	69.420%	63.280%	57.140%	51.000%			
35	2	8							
40	2	8							
25	3	8	60.190%	56.870%	53.550%	50.230%	50.180%	50.140%	50.090%
30	3	8	68.760%	62.750%	56.740%	50.720%			
35	3	8							
40	3	8							
25	4	8	60.500%	57.240%	53.980%	50.730%	50.580%	50.440%	50.290%
30	4	8	69.200%	63.330%	57.470%	51.610%			
35	4	8							
40	4	8							
25	5	8	60.380%	57.170%	53.970%	50.770%	50.610%	50.460%	50.310%
30	5	8	68.690%	62.930%	57.180%	51.420%			
35	5	8							
40	5	8							
25	1	10	79.940%	78.040%	76.140%	74.250%	69.400%	64.550%	59.700%
30	1	10	100.890%	97.700%	94.500%	91.300%			
35	1	10							
40	1	10							
25	2	10	79.550%	77.720%	75.900%	74.070%	69.260%	64.440%	59.630%

Age(Years)			47	48	49	50	51	52	53
Policy Term	Income Start Year	PPT							
30	2	10	98.480%	95.640%	92.800%	89.960%			
35	2	10							
40	2	10							
25	3	10	77.780%	75.990%	74.200%	72.400%	67.920%	63.440%	58.960%
30	3	10	96.070%	93.300%	90.530%	87.760%			
35	3	10							
40	3	10							
25	4	10	76.520%	74.770%	73.020%	71.270%	67.020%	62.760%	58.510%
30	4	10	93.810%	91.250%	88.690%	86.130%			
35	4	10							
40	4	10							
25	5	10	75.510%	73.710%	71.920%	70.130%	66.100%	62.080%	58.050%
30	5	10	92.170%	89.550%	86.930%	84.320%			
35	5	10							
40	5	10							
25	1	12	82.050%	80.300%	78.540%	76.790%	71.430%	66.070%	60.710%
30	1	12	105.070%	102.410%	99.750%	97.090%			
35	1	12							
40	1	12							
25	2	12	82.180%	80.490%	78.810%	77.130%	71.700%	66.280%	60.850%
30	2	12	100.310%	97.680%	95.050%	92.430%			
35	2	12							
40	2	12							
25	3	12	79.840%	78.180%	76.520%	74.860%	69.880%	64.910%	59.940%
30	3	12	97.490%	94.930%	92.360%	89.790%			
35	3	12							
40	3	12							
25	4	12	78.590%	76.960%	75.340%	73.720%	68.970%	64.230%	59.490%
30	4	12	94.960%	92.460%	89.950%	87.450%			
35	4	12							
40	4	12							
25	5	12	76.830%	75.240%	73.640%	72.040%	67.630%	63.220%	58.820%
30	5	12	92.590%	90.150%	87.700%	85.250%			
35	5	12							
40	5	12							



Age(Years)			54	55
Policy Term	Income Start Year	PPT		
25	1	6		
30	1	6		
35	1	6		
40	1	6		
25	2	6		
30	2	6		
35	2	6		
40	2	6		
25	3	6		
30	3	6		
35	3	6		
40	3	6		
25	4	6		
30	4	6		
35	4	6		
40	4	6		
25	5	6		
30	5	6		
35	5	6		
40	5	6		
25	1	8	50.140%	50.000%
30	1	8		
35	1	8		
40	1	8		
25	2	8	50.100%	50.000%
30	2	8		
35	2	8		
40	2	8		
25	3	8	50.050%	50.000%
30	3	8		
35	3	8		
40	3	8		
25	4	8	50.150%	50.000%
30	4	8		
35	4	8		
40	4	8		
25	5	8	50.150%	50.000%
30	5	8		
35	5	8		
40	5	8		
25	1	10	54.850%	50.000%
30	1	10		
35	1	10		
40	1	10		
25	2	10	54.810%	50.000%

Age(Years)			54	55
Policy Term	Income Start Year	PPT		
30	2	10		
35	2	10		
40	2	10		
25	3	10	54.480%	50.000%
30	3	10		
35	3	10		
40	3	10		
25	4	10	54.250%	50.000%
30	4	10		
35	4	10		
40	4	10		
25	5	10	54.030%	50.000%
30	5	10		
35	5	10		
40	5	10		
25	1	12	55.360%	50.000%
30	1	12		
35	1	12		
40	1	12		
25	2	12	55.430%	50.000%
30	2	12		
35	2	12		
40	2	12		
25	3	12	54.970%	50.000%
30	3	12		
35	3	12		
40	3	12		
25	4	12	54.740%	50.000%
30	4	12		
35	4	12		
40	4	12		
25	5	12	54.410%	50.000%
30	5	12		
35	5	12		
40	5	12		

Pramerica Life Flexi Income- Option 2								
Age(Years)			0	1	2	3	4	
Policy Term	Income Start Year	PPT						
25	1	6	79.960%	80.360%	80.760%	81.160%	81.560%	
30	1	6	105.380%	105.950%	106.530%	107.100%	107.670%	
35	1	6	140.710%	141.520%	142.330%	143.140%	143.950%	
40	1	6	189.790%	190.930%	192.070%	193.210%	194.350%	
25	2	6	78.570%	78.980%	79.380%	79.780%	80.180%	
30	2	6	102.600%	103.170%	103.750%	104.320%	104.900%	
35	2	6	136.020%	136.830%	137.640%	138.460%	139.270%	
40	2	6	182.500%	183.650%	184.790%	185.930%	187.080%	
25	3	6	78.960%	79.360%	79.770%	80.170%	80.570%	
30	3	6	102.580%	103.150%	103.730%	104.310%	104.880%	
35	3	6	135.490%	136.300%	137.120%	137.940%	138.750%	
40	3	6	181.370%	182.510%	183.660%	184.810%	185.950%	
25	4	6	78.530%	78.940%	79.340%	79.750%	80.150%	
30	4	6	101.210%	101.790%	102.370%	102.940%	103.520%	
35	4	6	132.830%	133.650%	134.470%	135.280%	136.100%	
40	4	6	176.930%	178.080%	179.230%	180.380%	181.530%	
25	5	6	78.650%	79.050%	79.460%	79.860%	80.270%	
30	5	6	100.620%	101.200%	101.770%	102.350%	102.930%	
35	5	6	131.270%	132.090%	132.910%	133.730%	134.550%	
40	5	6	174.060%	175.210%	176.360%	177.510%	178.660%	
25	1	8	83.950%	84.320%	84.690%	85.060%	85.430%	
30	1	8	106.950%	107.490%	108.020%	108.550%	109.080%	
35	1	8	144.710%	145.460%	146.220%	146.970%	147.730%	
40	1	8	197.910%	198.980%	200.060%	201.140%	202.210%	
25	2	8	82.780%	83.150%	83.520%	83.900%	84.270%	
30	2	8	105.180%	105.710%	106.250%	106.780%	107.310%	
35	2	8	141.460%	142.220%	142.980%	143.740%	144.500%	
40	2	8	192.660%	193.740%	194.820%	195.900%	196.990%	
25	3	8	81.830%	82.200%	82.580%	82.950%	83.320%	
30	3	8	103.550%	104.090%	104.630%	105.160%	105.700%	
35	3	8	138.440%	139.200%	139.960%	140.720%	141.490%	
40	3	8	187.700%	188.780%	189.870%	190.960%	192.040%	
25	4	8	81.490%	81.870%	82.240%	82.620%	82.990%	
30	4	8	102.740%	103.270%	103.810%	104.350%	104.890%	
35	4	8	136.560%	137.320%	138.090%	138.850%	139.620%	
40	4	8	184.360%	185.450%	186.540%	187.630%	188.720%	
25	5	8	80.830%	81.200%	81.580%	81.950%	82.330%	
30	5	8	101.270%	101.810%	102.340%	102.880%	103.420%	
35	5	8	133.610%	134.380%	135.140%	135.910%	136.680%	
40	5	8	179.320%	180.410%	181.500%	182.590%	183.690%	
25	1	10	88.960%	89.310%	89.660%	90.010%	90.350%	
30	1	10	113.090%	113.590%	114.090%	114.590%	115.090%	
35	1	10	140.990%	141.700%	142.410%	143.120%	143.840%	
40	1	10	177.870%	178.890%	179.900%	180.920%	181.930%	
25	2	10	87.280%	87.630%	87.980%	88.330%	88.680%	

Age(Years)			0	1	2	3	4
Policy Term	Income Start Year	PPT					
30	2	10	109.470%	109.970%	110.480%	110.980%	111.480%
35	2	10	135.970%	136.680%	137.400%	138.120%	138.830%
40	2	10	170.300%	171.330%	172.350%	173.370%	174.390%
25	3	10	85.550%	85.900%	86.260%	86.610%	86.960%
30	3	10	106.960%	107.460%	107.970%	108.470%	108.980%
35	3	10	132.470%	133.190%	133.910%	134.630%	135.350%
40	3	10	166.150%	167.180%	168.200%	169.230%	170.260%
25	4	10	84.550%	84.900%	85.250%	85.600%	85.960%
30	4	10	105.290%	105.790%	106.300%	106.810%	107.320%
35	4	10	128.650%	129.370%	130.090%	130.810%	131.540%
40	4	10	160.280%	161.310%	162.340%	163.370%	164.400%
25	5	10	83.280%	83.640%	83.990%	84.340%	84.700%
30	5	10	103.130%	103.640%	104.150%	104.660%	105.170%
35	5	10	126.900%	127.630%	128.360%	129.080%	129.810%
40	5	10	158.390%	159.430%	160.460%	161.500%	162.530%
25	1	12	89.890%	90.210%	90.530%	90.850%	91.170%
30	1	12	115.500%	115.960%	116.420%	116.880%	117.340%
35	1	12	145.170%	145.830%	146.480%	147.140%	147.800%
40	1	12	193.150%	194.090%	195.040%	195.980%	196.930%
25	2	12	89.400%	89.720%	90.050%	90.370%	90.690%
30	2	12	110.460%	110.920%	111.390%	111.850%	112.310%
35	2	12	138.530%	139.190%	139.860%	140.520%	141.180%
40	2	12	181.330%	182.280%	183.230%	184.180%	185.120%
25	3	12	86.870%	87.190%	87.520%	87.840%	88.160%
30	3	12	107.160%	107.630%	108.090%	108.560%	109.030%
35	3	12	134.410%	135.070%	135.740%	136.400%	137.070%
40	3	12	174.290%	175.240%	176.200%	177.150%	178.100%
25	4	12	85.850%	86.180%	86.500%	86.830%	87.150%
30	4	12	104.920%	105.390%	105.860%	106.320%	106.790%
35	4	12	130.450%	131.120%	131.790%	132.460%	133.130%
40	4	12	168.180%	169.140%	170.090%	171.050%	172.010%
25	5	12	83.830%	84.150%	84.480%	84.810%	85.140%
30	5	12	101.980%	102.450%	102.920%	103.390%	103.870%
35	5	12	126.580%	127.260%	127.930%	128.600%	129.280%
40	5	12	162.010%	162.980%	163.940%	164.900%	165.870%

Age(Years)			5	6	7	8	9	10	11
Policy Term	Income Start Year	PPT							
25	1	6	81.960%	81.610%	81.250%	80.890%	80.540%	80.180%	79.710%
30	1	6	108.250%	107.700%	107.160%	106.610%	106.070%	105.530%	104.790%
35	1	6	144.760%	143.920%	143.090%	142.250%	141.410%	140.570%	139.410%
40	1	6	195.490%	194.190%	192.880%	191.580%	190.280%	188.970%	187.120%
25	2	6	80.580%	80.230%	79.870%	79.520%	79.160%	78.810%	78.340%
30	2	6	105.470%	104.930%	104.390%	103.840%	103.300%	102.760%	102.020%
35	2	6	140.080%	139.250%	138.410%	137.570%	136.730%	135.900%	134.730%
40	2	6	188.220%	186.920%	185.620%	184.320%	183.010%	181.710%	179.860%
25	3	6	80.980%	80.620%	80.270%	79.910%	79.560%	79.200%	78.730%
30	3	6	105.460%	104.920%	104.380%	103.830%	103.290%	102.750%	102.010%
35	3	6	139.570%	138.730%	137.900%	137.060%	136.220%	135.390%	134.220%
40	3	6	187.100%	185.800%	184.500%	183.200%	181.900%	180.600%	178.750%
25	4	6	80.550%	80.200%	79.840%	79.490%	79.130%	78.780%	78.310%
30	4	6	104.100%	103.560%	103.020%	102.480%	101.930%	101.390%	100.660%
35	4	6	136.920%	136.080%	135.250%	134.410%	133.580%	132.740%	131.580%
40	4	6	182.680%	181.380%	180.080%	178.780%	177.480%	176.180%	174.330%
25	5	6	80.670%	80.320%	79.960%	79.610%	79.260%	78.900%	78.430%
30	5	6	103.510%	102.970%	102.430%	101.890%	101.350%	100.810%	100.070%
35	5	6	135.360%	134.530%	133.700%	132.860%	132.030%	131.190%	130.030%
40	5	6	179.810%	178.510%	177.210%	175.920%	174.620%	173.320%	171.470%
25	1	8	85.800%	85.510%	85.210%	84.920%	84.630%	84.330%	83.930%
30	1	8	109.610%	109.160%	108.720%	108.270%	107.830%	107.380%	106.770%
35	1	8	148.490%	147.810%	147.130%	146.450%	145.770%	145.090%	144.130%
40	1	8	203.290%	202.250%	201.210%	200.170%	199.130%	198.090%	196.600%
25	2	8	84.640%	84.340%	84.050%	83.760%	83.460%	83.170%	82.770%
30	2	8	107.850%	107.400%	106.960%	106.510%	106.070%	105.620%	105.010%
35	2	8	145.260%	144.580%	143.900%	143.220%	142.540%	141.860%	140.910%
40	2	8	198.070%	197.030%	195.990%	194.950%	193.910%	192.870%	191.380%
25	3	8	83.690%	83.400%	83.110%	82.810%	82.520%	82.230%	81.830%
30	3	8	106.230%	105.790%	105.340%	104.900%	104.450%	104.010%	103.390%
35	3	8	142.250%	141.570%	140.890%	140.220%	139.540%	138.860%	137.900%
40	3	8	193.130%	192.090%	191.050%	190.010%	188.970%	187.930%	186.440%
25	4	8	83.360%	83.070%	82.780%	82.480%	82.190%	81.900%	81.500%
30	4	8	105.420%	104.980%	104.530%	104.090%	103.650%	103.200%	102.590%
35	4	8	140.390%	139.710%	139.030%	138.350%	137.680%	137.000%	136.040%
40	4	8	189.810%	188.770%	187.730%	186.690%	185.650%	184.620%	183.120%
25	5	8	82.700%	82.410%	82.110%	81.820%	81.530%	81.240%	80.840%
30	5	8	103.960%	103.520%	103.070%	102.630%	102.190%	101.740%	101.130%
35	5	8	137.440%	136.770%	136.090%	135.410%	134.740%	134.060%	133.110%
40	5	8	184.780%	183.740%	182.700%	181.670%	180.630%	179.590%	178.100%
25	1	10	90.700%	90.440%	90.180%	89.920%	89.650%	89.390%	89.040%
30	1	10	115.590%	115.200%	114.800%	114.410%	114.020%	113.620%	113.080%
35	1	10	144.550%	143.960%	143.360%	142.770%	142.170%	141.580%	140.750%
40	1	10	182.950%	182.050%	181.140%	180.240%	179.340%	178.440%	177.170%
25	2	10	89.030%	88.770%	88.510%	88.250%	87.990%	87.720%	87.370%

Age(Years)			5	6	7	8	9	10	11
Policy Term	Income Start Year	PPT							
30	2	10	111.990%	111.590%	111.200%	110.800%	110.410%	110.020%	109.480%
35	2	10	139.550%	138.960%	138.360%	137.770%	137.170%	136.580%	135.750%
40	2	10	175.410%	174.510%	173.610%	172.710%	171.810%	170.910%	169.630%
25	3	10	87.310%	87.050%	86.790%	86.520%	86.260%	86.000%	85.640%
30	3	10	109.480%	109.090%	108.700%	108.300%	107.910%	107.520%	106.970%
35	3	10	136.070%	135.480%	134.880%	134.290%	133.700%	133.100%	132.270%
40	3	10	171.280%	170.380%	169.480%	168.580%	167.680%	166.780%	165.500%
25	4	10	86.310%	86.050%	85.790%	85.530%	85.260%	85.000%	84.650%
30	4	10	107.820%	107.430%	107.040%	106.650%	106.250%	105.860%	105.320%
35	4	10	132.260%	131.660%	131.070%	130.480%	129.880%	129.290%	128.460%
40	4	10	165.430%	164.530%	163.630%	162.730%	161.830%	160.930%	159.650%
25	5	10	85.050%	84.790%	84.530%	84.270%	84.010%	83.750%	83.390%
30	5	10	105.680%	105.290%	104.890%	104.500%	104.110%	103.720%	103.170%
35	5	10	130.530%	129.940%	129.350%	128.760%	128.160%	127.570%	126.740%
40	5	10	163.570%	162.670%	161.770%	160.870%	159.970%	159.070%	157.790%
25	1	12	91.490%	91.250%	91.000%	90.760%	90.510%	90.260%	89.940%
30	1	12	117.810%	117.440%	117.070%	116.700%	116.340%	115.970%	115.470%
35	1	12	148.460%	147.910%	147.360%	146.800%	146.250%	145.700%	144.950%
40	1	12	197.870%	197.050%	196.230%	195.400%	194.580%	193.760%	192.620%
25	2	12	91.020%	90.770%	90.530%	90.280%	90.030%	89.790%	89.460%
30	2	12	112.780%	112.410%	112.040%	111.680%	111.310%	110.940%	110.440%
35	2	12	141.840%	141.290%	140.740%	140.190%	139.640%	139.090%	138.330%
40	2	12	186.070%	185.250%	184.420%	183.600%	182.770%	181.940%	180.790%
25	3	12	88.490%	88.240%	88.000%	87.750%	87.510%	87.260%	86.930%
30	3	12	109.490%	109.120%	108.760%	108.390%	108.020%	107.660%	107.160%
35	3	12	137.730%	137.180%	136.630%	136.080%	135.530%	134.980%	134.220%
40	3	12	179.060%	178.230%	177.400%	176.580%	175.750%	174.920%	173.770%
25	4	12	87.480%	87.230%	86.990%	86.740%	86.500%	86.250%	85.920%
30	4	12	107.260%	106.890%	106.530%	106.160%	105.790%	105.430%	104.930%
35	4	12	133.790%	133.240%	132.690%	132.140%	131.590%	131.040%	130.280%
40	4	12	172.970%	172.140%	171.310%	170.480%	169.660%	168.830%	167.670%
25	5	12	85.460%	85.220%	84.970%	84.730%	84.480%	84.230%	83.900%
30	5	12	104.340%	103.970%	103.600%	103.230%	102.870%	102.500%	102.000%
35	5	12	129.950%	129.400%	128.840%	128.290%	127.740%	127.180%	126.420%
40	5	12	166.830%	166.000%	165.170%	164.340%	163.510%	162.680%	161.510%

Age(Years)			12	13	14	15	16	17	18
Policy Term	Income Start Year	PPT							
25	1	6	79.240%	78.770%	78.300%	77.830%	77.560%	77.280%	77.010%
30	1	6	104.060%	103.320%	102.590%	101.850%	101.350%	100.850%	100.350%
35	1	6	138.250%	137.080%	135.920%	134.760%	133.860%	132.950%	132.040%
40	1	6	185.270%	183.420%	181.570%	179.720%	178.190%	176.650%	175.120%
25	2	6	77.870%	77.400%	76.930%	76.460%	76.180%	75.900%	75.630%
30	2	6	101.290%	100.550%	99.820%	99.080%	98.580%	98.080%	97.580%
35	2	6	133.570%	132.410%	131.250%	130.090%	129.180%	128.270%	127.370%
40	2	6	178.010%	176.150%	174.300%	172.450%	170.910%	169.380%	167.840%
25	3	6	78.260%	77.790%	77.320%	76.850%	76.580%	76.300%	76.020%
30	3	6	101.280%	100.540%	99.810%	99.070%	98.570%	98.070%	97.570%
35	3	6	133.060%	131.900%	130.740%	129.580%	128.670%	127.760%	126.860%
40	3	6	176.900%	175.040%	173.190%	171.340%	169.810%	168.270%	166.740%
25	4	6	77.840%	77.370%	76.900%	76.430%	76.150%	75.880%	75.600%
30	4	6	99.920%	99.190%	98.450%	97.720%	97.220%	96.720%	96.210%
35	4	6	130.420%	129.260%	128.100%	126.930%	126.030%	125.120%	124.210%
40	4	6	172.480%	170.630%	168.780%	166.920%	165.390%	163.850%	162.320%
25	5	6	77.960%	77.490%	77.020%	76.550%	76.280%	76.000%	75.730%
30	5	6	99.340%	98.600%	97.870%	97.140%	96.630%	96.130%	95.630%
35	5	6	128.870%	127.710%	126.550%	125.390%	124.480%	123.580%	122.670%
40	5	6	169.620%	167.770%	165.920%	164.070%	162.530%	161.000%	159.460%
25	1	8	83.540%	83.140%	82.740%	82.340%	82.120%	81.900%	81.680%
30	1	8	106.150%	105.540%	104.920%	104.310%	103.920%	103.530%	103.140%
35	1	8	143.180%	142.220%	141.270%	140.310%	139.630%	138.950%	138.270%
40	1	8	195.110%	193.620%	192.140%	190.650%	189.520%	188.390%	187.260%
25	2	8	82.370%	81.970%	81.580%	81.180%	80.960%	80.740%	80.520%
30	2	8	104.390%	103.780%	103.160%	102.550%	102.160%	101.770%	101.380%
35	2	8	139.950%	139.000%	138.040%	137.090%	136.400%	135.720%	135.040%
40	2	8	189.890%	188.400%	186.910%	185.420%	184.290%	183.160%	182.030%
25	3	8	81.430%	81.030%	80.630%	80.230%	80.010%	79.790%	79.580%
30	3	8	102.780%	102.160%	101.550%	100.930%	100.540%	100.150%	99.760%
35	3	8	136.950%	135.990%	135.030%	134.080%	133.390%	132.710%	132.020%
40	3	8	184.950%	183.450%	181.960%	180.470%	179.340%	178.200%	177.070%
25	4	8	81.100%	80.700%	80.300%	79.900%	79.680%	79.470%	79.250%
30	4	8	101.970%	101.360%	100.740%	100.120%	99.740%	99.350%	98.960%
35	4	8	135.080%	134.130%	133.170%	132.210%	131.530%	130.840%	130.160%
40	4	8	181.630%	180.130%	178.640%	177.140%	176.010%	174.880%	173.750%
25	5	8	80.440%	80.040%	79.640%	79.240%	79.020%	78.800%	78.590%
30	5	8	100.510%	99.900%	99.280%	98.670%	98.280%	97.890%	97.500%
35	5	8	132.150%	131.190%	130.240%	129.280%	128.590%	127.910%	127.220%
40	5	8	176.600%	175.110%	173.620%	172.120%	170.990%	169.850%	168.720%
25	1	10	88.680%	88.330%	87.970%	87.620%	87.430%	87.250%	87.070%
30	1	10	112.540%	112.000%	111.460%	110.920%	110.600%	110.290%	109.970%
35	1	10	139.920%	139.090%	138.260%	137.440%	136.890%	136.350%	135.810%
40	1	10	175.900%	174.620%	173.350%	172.070%	171.180%	170.300%	169.410%
25	2	10	87.010%	86.660%	86.300%	85.950%	85.760%	85.580%	85.400%

Age(Years)			12	13	14	15	16	17	18
Policy Term	Income Start Year	PPT							
30	2	10	108.930%	108.390%	107.850%	107.310%	106.990%	106.680%	106.360%
35	2	10	134.920%	134.090%	133.260%	132.430%	131.880%	131.340%	130.790%
40	2	10	168.350%	167.070%	165.790%	164.510%	163.620%	162.730%	161.840%
25	3	10	85.290%	84.930%	84.580%	84.220%	84.040%	83.850%	83.670%
30	3	10	106.430%	105.890%	105.350%	104.800%	104.490%	104.170%	103.850%
35	3	10	131.440%	130.600%	129.770%	128.940%	128.390%	127.850%	127.300%
40	3	10	164.220%	162.940%	161.650%	160.370%	159.480%	158.580%	157.690%
25	4	10	84.290%	83.930%	83.580%	83.220%	83.040%	82.850%	82.670%
30	4	10	104.780%	104.230%	103.690%	103.150%	102.830%	102.510%	102.200%
35	4	10	127.630%	126.790%	125.960%	125.130%	124.580%	124.030%	123.490%
40	4	10	158.370%	157.080%	155.800%	154.510%	153.620%	152.720%	151.820%
25	5	10	83.030%	82.680%	82.320%	81.960%	81.780%	81.600%	81.410%
30	5	10	102.630%	102.090%	101.540%	101.000%	100.680%	100.370%	100.050%
35	5	10	125.900%	125.070%	124.240%	123.400%	122.860%	122.310%	121.760%
40	5	10	156.510%	155.220%	153.940%	152.650%	151.750%	150.860%	149.960%
25	1	12	89.610%	89.280%	88.950%	88.620%	88.460%	88.290%	88.130%
30	1	12	114.980%	114.480%	113.980%	113.490%	113.200%	112.920%	112.640%
35	1	12	144.190%	143.440%	142.680%	141.930%	141.450%	140.980%	140.500%
40	1	12	191.470%	190.330%	189.190%	188.050%	187.300%	186.540%	185.790%
25	2	12	89.130%	88.800%	88.470%	88.150%	87.980%	87.810%	87.650%
30	2	12	109.950%	109.450%	108.950%	108.450%	108.170%	107.890%	107.600%
35	2	12	137.570%	136.810%	136.060%	135.300%	134.820%	134.340%	133.860%
40	2	12	179.640%	178.490%	177.340%	176.200%	175.430%	174.660%	173.900%
25	3	12	86.600%	86.270%	85.940%	85.610%	85.450%	85.280%	85.120%
30	3	12	106.660%	106.160%	105.660%	105.160%	104.880%	104.590%	104.310%
35	3	12	133.460%	132.700%	131.940%	131.180%	130.700%	130.220%	129.740%
40	3	12	172.610%	171.460%	170.300%	169.150%	168.370%	167.600%	166.830%
25	4	12	85.590%	85.260%	84.930%	84.600%	84.440%	84.270%	84.100%
30	4	12	104.430%	103.930%	103.420%	102.920%	102.640%	102.360%	102.070%
35	4	12	129.510%	128.750%	127.990%	127.230%	126.750%	126.260%	125.780%
40	4	12	166.510%	165.350%	164.190%	163.030%	162.260%	161.480%	160.700%
25	5	12	83.570%	83.240%	82.910%	82.580%	82.410%	82.240%	82.080%
30	5	12	101.490%	100.990%	100.490%	99.990%	99.700%	99.410%	99.130%
35	5	12	125.650%	124.890%	124.120%	123.360%	122.870%	122.390%	121.900%
40	5	12	160.340%	159.180%	158.010%	156.840%	156.060%	155.280%	154.490%



Age(Years)			19	20	21	22	23	24	25
Policy Term	Income Start Year	PPT							
25	1	6	76.730%	76.450%	76.150%	75.840%	75.530%	75.220%	74.920%
30	1	6	99.840%	99.340%	98.700%	98.060%	97.420%	96.780%	96.140%
35	1	6	131.140%	130.230%	129.060%	127.890%	126.720%	125.540%	124.370%
40	1	6	173.590%	172.050%	170.120%	168.180%	166.240%	164.310%	162.370%
25	2	6	75.350%	75.080%	74.770%	74.460%	74.160%	73.850%	73.540%
30	2	6	97.080%	96.570%	95.940%	95.300%	94.660%	94.020%	93.380%
35	2	6	126.460%	125.550%	124.380%	123.210%	122.040%	120.870%	119.700%
40	2	6	166.310%	164.770%	162.840%	160.900%	158.970%	157.030%	155.100%
25	3	6	75.750%	75.470%	75.170%	74.860%	74.550%	74.250%	73.940%
30	3	6	97.070%	96.570%	95.930%	95.290%	94.650%	94.010%	93.370%
35	3	6	125.950%	125.040%	123.880%	122.710%	121.540%	120.370%	119.200%
40	3	6	165.200%	163.670%	161.740%	159.810%	157.880%	155.950%	154.020%
25	4	6	75.330%	75.050%	74.750%	74.440%	74.130%	73.830%	73.520%
30	4	6	95.710%	95.210%	94.570%	93.940%	93.300%	92.660%	92.020%
35	4	6	123.310%	122.400%	121.230%	120.070%	118.900%	117.730%	116.560%
40	4	6	160.780%	159.250%	157.320%	155.390%	153.460%	151.530%	149.600%
25	5	6	75.450%	75.180%	74.870%	74.570%	74.260%	73.950%	73.650%
30	5	6	95.130%	94.630%	93.990%	93.360%	92.720%	92.080%	91.450%
35	5	6	121.760%	120.860%	119.690%	118.530%	117.360%	116.190%	115.030%
40	5	6	157.930%	156.390%	154.470%	152.540%	150.610%	148.690%	146.760%
25	1	8	81.470%	81.250%	81.020%	80.800%	80.580%	80.360%	80.130%
30	1	8	102.760%	102.370%	101.910%	101.450%	100.990%	100.530%	100.070%
35	1	8	137.580%	136.900%	136.070%	135.240%	134.420%	133.590%	132.760%
40	1	8	186.140%	185.010%	183.660%	182.310%	180.960%	179.610%	178.270%
25	2	8	80.300%	80.080%	79.860%	79.640%	79.420%	79.190%	78.970%
30	2	8	100.990%	100.600%	100.140%	99.690%	99.230%	98.770%	98.310%
35	2	8	134.350%	133.670%	132.840%	132.010%	131.190%	130.360%	129.530%
40	2	8	180.900%	179.770%	178.420%	177.070%	175.720%	174.370%	173.020%
25	3	8	79.360%	79.140%	78.920%	78.690%	78.470%	78.250%	78.030%
30	3	8	99.380%	98.990%	98.530%	98.070%	97.610%	97.160%	96.700%
35	3	8	131.340%	130.660%	129.830%	129.000%	128.180%	127.350%	126.520%
40	3	8	175.940%	174.810%	173.460%	172.110%	170.760%	169.410%	168.060%
25	4	8	79.030%	78.810%	78.590%	78.360%	78.140%	77.920%	77.700%
30	4	8	98.570%	98.180%	97.720%	97.260%	96.810%	96.350%	95.890%
35	4	8	129.470%	128.790%	127.960%	127.140%	126.310%	125.490%	124.660%
40	4	8	172.610%	171.480%	170.130%	168.790%	167.440%	166.090%	164.740%
25	5	8	78.370%	78.150%	77.930%	77.710%	77.480%	77.260%	77.040%
30	5	8	97.110%	96.720%	96.260%	95.810%	95.350%	94.900%	94.440%
35	5	8	126.540%	125.850%	125.030%	124.200%	123.380%	122.560%	121.730%
40	5	8	167.580%	166.450%	165.100%	163.760%	162.410%	161.060%	159.710%
25	1	10	86.890%	86.700%	86.530%	86.370%	86.200%	86.030%	85.860%
30	1	10	109.660%	109.340%	109.000%	108.660%	108.320%	107.980%	107.640%
35	1	10	135.270%	134.730%	134.110%	133.500%	132.880%	132.270%	131.650%
40	1	10	168.520%	167.630%	166.620%	165.610%	164.600%	163.590%	162.580%
25	2	10	85.210%	85.030%	84.860%	84.690%	84.520%	84.360%	84.190%

Age(Years)			19	20	21	22	23	24	25
Policy Term	Income Start Year	PPT							
30	2	10	106.040%	105.730%	105.390%	105.040%	104.700%	104.360%	104.020%
35	2	10	130.250%	129.710%	129.090%	128.470%	127.860%	127.240%	126.620%
40	2	10	160.940%	160.050%	159.040%	158.030%	157.010%	156.000%	154.990%
25	3	10	83.490%	83.300%	83.130%	82.970%	82.800%	82.630%	82.460%
30	3	10	103.540%	103.220%	102.880%	102.540%	102.200%	101.860%	101.510%
35	3	10	126.760%	126.210%	125.590%	124.980%	124.360%	123.740%	123.130%
40	3	10	156.790%	155.900%	154.890%	153.870%	152.860%	151.850%	150.840%
25	4	10	82.490%	82.300%	82.130%	81.970%	81.800%	81.630%	81.460%
30	4	10	101.880%	101.560%	101.220%	100.880%	100.540%	100.200%	99.860%
35	4	10	122.940%	122.390%	121.780%	121.160%	120.540%	119.920%	119.310%
40	4	10	150.920%	150.020%	149.010%	148.000%	146.980%	145.970%	144.950%
25	5	10	81.230%	81.040%	80.880%	80.710%	80.540%	80.370%	80.200%
30	5	10	99.730%	99.410%	99.070%	98.730%	98.390%	98.050%	97.710%
35	5	10	121.220%	120.670%	120.060%	119.440%	118.820%	118.210%	117.590%
40	5	10	149.060%	148.160%	147.150%	146.140%	145.120%	144.110%	143.100%
25	1	12	87.960%	87.800%	87.650%	87.500%	87.350%	87.200%	87.050%
30	1	12	112.360%	112.080%	111.780%	111.490%	111.190%	110.890%	110.600%
35	1	12	140.030%	139.550%	139.030%	138.500%	137.970%	137.440%	136.910%
40	1	12	185.040%	184.280%	183.440%	182.590%	181.750%	180.900%	180.060%
25	2	12	87.480%	87.320%	87.170%	87.020%	86.870%	86.720%	86.570%
30	2	12	107.320%	107.040%	106.740%	106.440%	106.140%	105.840%	105.540%
35	2	12	133.380%	132.900%	132.370%	131.840%	131.300%	130.770%	130.240%
40	2	12	173.130%	172.370%	171.510%	170.650%	169.790%	168.930%	168.080%
25	3	12	84.950%	84.780%	84.630%	84.480%	84.340%	84.190%	84.040%
30	3	12	104.020%	103.740%	103.440%	103.140%	102.840%	102.540%	102.240%
35	3	12	129.260%	128.770%	128.240%	127.700%	127.170%	126.640%	126.100%
40	3	12	166.060%	165.290%	164.420%	163.560%	162.700%	161.840%	160.970%
25	4	12	83.940%	83.770%	83.620%	83.470%	83.320%	83.170%	83.020%
30	4	12	101.790%	101.500%	101.200%	100.900%	100.600%	100.300%	100.000%
35	4	12	125.300%	124.820%	124.280%	123.740%	123.210%	122.670%	122.140%
40	4	12	159.930%	159.150%	158.290%	157.420%	156.550%	155.690%	154.820%
25	5	12	81.910%	81.740%	81.590%	81.440%	81.290%	81.140%	80.990%
30	5	12	98.840%	98.560%	98.250%	97.950%	97.650%	97.350%	97.050%
35	5	12	121.410%	120.930%	120.390%	119.850%	119.310%	118.770%	118.230%
40	5	12	153.710%	152.930%	152.060%	151.180%	150.310%	149.440%	148.570%

Age(Years)			26	27	28	29	30	31	32
Policy Term	Income Start Year	PPT							
25	1	6	74.210%	73.510%	72.810%	72.110%	71.400%	70.050%	68.700%
30	1	6	94.860%	93.570%	92.290%	91.000%	89.720%	87.470%	85.220%
35	1	6	122.240%	120.120%	117.990%	115.860%	113.730%	110.110%	106.490%
40	1	6	158.970%	155.560%	152.150%	148.740%	145.330%	139.560%	133.790%
25	2	6	72.840%	72.140%	71.440%	70.740%	70.040%	68.690%	67.340%
30	2	6	92.090%	90.810%	89.530%	88.250%	86.960%	84.720%	82.480%
35	2	6	117.580%	115.450%	113.320%	111.200%	109.070%	105.460%	101.850%
40	2	6	151.690%	148.290%	144.880%	141.480%	138.070%	132.320%	126.580%
25	3	6	73.240%	72.540%	71.840%	71.140%	70.440%	69.100%	67.750%
30	3	6	92.090%	90.810%	89.530%	88.250%	86.970%	84.740%	82.500%
35	3	6	117.080%	114.960%	112.840%	110.730%	108.610%	105.000%	101.390%
40	3	6	150.620%	147.230%	143.830%	140.430%	137.040%	131.300%	125.560%
25	4	6	72.820%	72.120%	71.420%	70.720%	70.030%	68.680%	67.340%
30	4	6	90.740%	89.460%	88.190%	86.910%	85.630%	83.390%	81.160%
35	4	6	114.450%	112.330%	110.210%	108.090%	105.980%	102.370%	98.770%
40	4	6	146.210%	142.820%	139.420%	136.030%	132.640%	126.900%	121.150%
25	5	6	72.950%	72.250%	71.550%	70.860%	70.160%	68.820%	67.480%
30	5	6	90.170%	88.890%	87.620%	86.340%	85.060%	82.830%	80.600%
35	5	6	112.910%	110.800%	108.680%	106.570%	104.460%	100.850%	97.240%
40	5	6	143.370%	139.980%	136.590%	133.200%	129.810%	124.060%	118.300%
25	1	8	79.610%	79.090%	78.570%	78.050%	77.520%	76.500%	75.480%
30	1	8	99.130%	98.180%	97.240%	96.290%	95.350%	93.650%	91.960%
35	1	8	131.210%	129.660%	128.110%	126.560%	125.010%	122.310%	119.600%
40	1	8	175.810%	173.350%	170.890%	168.440%	165.980%	161.710%	157.450%
25	2	8	78.450%	77.930%	77.410%	76.890%	76.370%	75.340%	74.320%
30	2	8	97.370%	96.420%	95.480%	94.540%	93.590%	91.900%	90.210%
35	2	8	127.980%	126.440%	124.890%	123.340%	121.790%	119.090%	116.390%
40	2	8	170.570%	168.110%	165.660%	163.200%	160.750%	156.500%	152.240%
25	3	8	77.510%	76.990%	76.470%	75.950%	75.420%	74.400%	73.380%
30	3	8	95.760%	94.810%	93.870%	92.930%	91.990%	90.300%	88.610%
35	3	8	124.980%	123.430%	121.890%	120.340%	118.790%	116.100%	113.400%
40	3	8	165.610%	163.160%	160.710%	158.260%	155.810%	151.560%	147.300%
25	4	8	77.180%	76.660%	76.140%	75.620%	75.100%	74.080%	73.060%
30	4	8	94.950%	94.010%	93.070%	92.130%	91.190%	89.510%	87.830%
35	4	8	123.120%	121.580%	120.030%	118.490%	116.950%	114.260%	111.570%
40	4	8	162.300%	159.850%	157.400%	154.960%	152.510%	148.270%	144.030%
25	5	8	76.520%	76.000%	75.490%	74.970%	74.450%	73.430%	72.410%
30	5	8	93.500%	92.560%	91.630%	90.690%	89.750%	88.070%	86.380%
35	5	8	120.190%	118.650%	117.110%	115.570%	114.030%	111.330%	108.640%
40	5	8	157.260%	154.810%	152.360%	149.910%	147.460%	143.200%	138.950%
25	1	10	85.450%	85.040%	84.630%	84.220%	83.810%	82.990%	82.160%
30	1	10	106.910%	106.180%	105.450%	104.720%	103.990%	102.650%	101.300%
35	1	10	130.450%	129.260%	128.060%	126.860%	125.660%	123.500%	121.350%
40	1	10	160.670%	158.760%	156.850%	154.940%	153.030%	149.620%	146.210%
25	2	10	83.780%	83.370%	82.960%	82.550%	82.140%	81.310%	80.490%

Age(Years)			26	27	28	29	30	31	32
Policy Term	Income Start Year	PPT							
30	2	10	103.290%	102.560%	101.830%	101.100%	100.370%	99.020%	97.670%
35	2	10	125.420%	124.230%	123.030%	121.830%	120.630%	118.480%	116.320%
40	2	10	153.070%	151.160%	149.250%	147.340%	145.430%	142.020%	138.620%
25	3	10	82.050%	81.640%	81.230%	80.820%	80.410%	79.590%	78.770%
30	3	10	100.780%	100.050%	99.320%	98.590%	97.860%	96.520%	95.170%
35	3	10	121.930%	120.730%	119.530%	118.330%	117.130%	114.980%	112.830%
40	3	10	148.930%	147.020%	145.110%	143.200%	141.300%	137.900%	134.500%
25	4	10	81.050%	80.640%	80.230%	79.820%	79.420%	78.590%	77.770%
30	4	10	99.130%	98.400%	97.670%	96.940%	96.220%	94.870%	93.530%
35	4	10	118.110%	116.910%	115.710%	114.510%	113.320%	111.170%	109.020%
40	4	10	143.040%	141.130%	139.230%	137.320%	135.410%	132.010%	128.610%
25	5	10	79.800%	79.390%	78.980%	78.570%	78.160%	77.340%	76.520%
30	5	10	96.980%	96.260%	95.530%	94.800%	94.070%	92.730%	91.390%
35	5	10	116.400%	115.200%	114.010%	112.810%	111.620%	109.470%	107.320%
40	5	10	141.190%	139.290%	137.380%	135.470%	133.570%	130.170%	126.780%
25	1	12	86.680%	86.310%	85.940%	85.570%	85.200%	84.450%	83.710%
30	1	12	109.950%	109.300%	108.650%	108.000%	107.360%	106.140%	104.920%
35	1	12	135.850%	134.790%	133.730%	132.670%	131.610%	129.670%	127.730%
40	1	12	178.400%	176.750%	175.090%	173.440%	171.780%	168.760%	165.730%
25	2	12	86.200%	85.830%	85.470%	85.100%	84.730%	83.990%	83.240%
30	2	12	104.890%	104.240%	103.590%	102.940%	102.290%	101.070%	99.850%
35	2	12	129.170%	128.110%	127.050%	125.980%	124.920%	122.970%	121.030%
40	2	12	166.410%	164.730%	163.060%	161.390%	159.720%	156.680%	153.640%
25	3	12	83.670%	83.300%	82.930%	82.560%	82.190%	81.450%	80.700%
30	3	12	101.590%	100.940%	100.290%	99.630%	98.980%	97.760%	96.540%
35	3	12	125.040%	123.970%	122.910%	121.840%	120.780%	118.830%	116.890%
40	3	12	159.300%	157.620%	155.950%	154.270%	152.600%	149.560%	146.520%
25	4	12	82.660%	82.290%	81.920%	81.550%	81.180%	80.440%	79.690%
30	4	12	99.350%	98.700%	98.050%	97.400%	96.750%	95.530%	94.310%
35	4	12	121.070%	120.010%	118.940%	117.880%	116.810%	114.870%	112.930%
40	4	12	153.140%	151.470%	149.790%	148.110%	146.440%	143.390%	140.340%
25	5	12	80.620%	80.250%	79.880%	79.510%	79.140%	78.400%	77.650%
30	5	12	96.390%	95.740%	95.090%	94.430%	93.780%	92.560%	91.340%
35	5	12	117.170%	116.100%	115.030%	113.960%	112.890%	110.950%	109.010%
40	5	12	146.880%	145.200%	143.520%	141.830%	140.150%	137.100%	134.050%

Age(Years)			33	34	35	36	37	38	39
Policy Term	Income Start Year	PPT							
25	1	6	67.350%	66.000%	64.650%	62.450%	60.250%	58.050%	55.840%
30	1	6	82.970%	80.730%	78.480%	74.880%	71.270%	67.670%	64.070%
35	1	6	102.870%	99.250%	95.630%	89.800%	83.960%	78.130%	72.300%
40	1	6	128.020%	122.250%	116.480%	107.240%	98.000%	88.760%	79.510%
25	2	6	65.990%	64.650%	63.300%	61.100%	58.910%	56.710%	54.520%
30	2	6	80.230%	77.990%	75.740%	72.160%	68.580%	65.000%	61.420%
35	2	6	98.230%	94.620%	91.010%	85.230%	79.460%	73.690%	67.920%
40	2	6	120.830%	115.080%	109.330%	100.210%	91.090%	81.980%	72.860%
25	3	6	66.410%	65.060%	63.720%	61.530%	59.330%	57.140%	54.950%
30	3	6	80.260%	78.020%	75.780%	72.200%	68.630%	65.050%	61.480%
35	3	6	97.790%	94.180%	90.570%	84.810%	79.050%	73.290%	67.530%
40	3	6	119.830%	114.090%	108.350%	99.260%	90.170%	81.080%	71.990%
25	4	6	66.000%	64.650%	63.310%	61.120%	58.930%	56.740%	54.550%
30	4	6	78.920%	76.690%	74.450%	70.880%	67.300%	63.720%	60.140%
35	4	6	95.170%	91.570%	87.970%	82.210%	76.450%	70.690%	64.920%
40	4	6	115.410%	109.670%	103.920%	94.840%	85.770%	76.690%	67.610%
25	5	6	66.140%	64.790%	63.450%	61.260%	59.070%	56.880%	54.680%
30	5	6	78.360%	76.130%	73.890%	70.320%	66.740%	63.160%	59.580%
35	5	6	93.630%	90.020%	86.410%	80.660%	74.900%	69.150%	63.400%
40	5	6	112.550%	106.790%	101.040%	91.970%	82.910%	73.840%	64.780%
25	1	8	74.450%	73.430%	72.410%	70.720%	69.020%	67.330%	65.640%
30	1	8	90.270%	88.570%	86.880%	84.140%	81.390%	78.650%	75.910%
35	1	8	116.900%	114.190%	111.490%	107.110%	102.730%	98.350%	93.970%
40	1	8	153.190%	148.920%	144.660%	137.810%	130.970%	124.120%	117.280%
25	2	8	73.300%	72.280%	71.250%	69.570%	67.880%	66.190%	64.500%
30	2	8	88.520%	86.830%	85.140%	82.410%	79.680%	76.940%	74.210%
35	2	8	113.690%	111.000%	108.300%	103.930%	99.570%	95.210%	90.850%
40	2	8	147.990%	143.730%	139.480%	132.660%	125.840%	119.020%	112.200%
25	3	8	72.360%	71.340%	70.320%	68.640%	66.950%	65.260%	63.580%
30	3	8	86.930%	85.240%	83.550%	80.820%	78.090%	75.360%	72.630%
35	3	8	110.710%	108.010%	105.320%	100.960%	96.600%	92.250%	87.890%
40	3	8	143.050%	138.800%	134.550%	127.740%	120.930%	114.120%	107.310%
25	4	8	72.040%	71.030%	70.010%	68.330%	66.640%	64.960%	63.280%
30	4	8	86.140%	84.460%	82.780%	80.050%	77.330%	74.600%	71.880%
35	4	8	108.880%	106.190%	103.500%	99.150%	94.790%	90.430%	86.080%
40	4	8	139.780%	135.540%	131.300%	124.480%	117.660%	110.840%	104.020%
25	5	8	71.400%	70.380%	69.360%	67.680%	65.990%	64.310%	62.620%
30	5	8	84.700%	83.010%	81.330%	78.600%	75.870%	73.140%	70.410%
35	5	8	105.940%	103.240%	100.550%	96.190%	91.830%	87.470%	83.110%
40	5	8	134.690%	130.440%	126.180%	119.360%	112.550%	105.730%	98.910%
25	1	10	81.340%	80.520%	79.690%	79.130%	78.560%	78.000%	77.430%
30	1	10	99.950%	98.610%	97.260%	96.240%	95.230%	94.210%	93.190%
35	1	10	119.190%	117.040%	114.880%	111.620%	108.360%	105.110%	101.850%
40	1	10	142.800%	139.380%	135.970%	133.500%	131.020%	128.550%	126.070%
25	2	10	79.670%	78.850%	78.020%	77.460%	76.890%	76.330%	75.760%

Age(Years)			33	34	35	36	37	38	39
Policy Term	Income Start Year	PPT							
30	2	10	96.330%	94.980%	93.630%	92.720%	91.800%	90.890%	89.970%
35	2	10	114.170%	112.020%	109.860%	106.760%	103.660%	100.560%	97.460%
40	2	10	135.210%	131.800%	128.400%	125.480%	122.570%	119.660%	116.740%
25	3	10	77.940%	77.120%	76.300%	75.740%	75.170%	74.610%	74.050%
30	3	10	93.830%	92.480%	91.130%	90.120%	89.110%	88.090%	87.080%
35	3	10	110.680%	108.530%	106.380%	103.140%	99.890%	96.650%	93.400%
40	3	10	131.100%	127.700%	124.300%	120.960%	117.610%	114.270%	110.920%
25	4	10	76.950%	76.130%	75.310%	74.620%	73.920%	73.220%	72.520%
30	4	10	92.190%	90.850%	89.500%	88.190%	86.880%	85.570%	84.260%
35	4	10	106.870%	104.720%	102.580%	99.190%	95.800%	92.410%	89.020%
40	4	10	125.220%	121.820%	118.420%	114.860%	111.300%	107.740%	104.180%
25	5	10	75.700%	74.880%	74.060%	73.370%	72.670%	71.980%	71.280%
30	5	10	90.050%	88.710%	87.370%	86.060%	84.750%	83.440%	82.130%
35	5	10	105.170%	103.020%	100.870%	97.180%	93.490%	89.800%	86.110%
40	5	10	123.380%	119.990%	116.590%	112.380%	108.160%	103.940%	99.720%
25	1	12	82.960%	82.210%	81.470%	80.920%	80.370%	79.820%	79.280%
30	1	12	103.710%	102.490%	101.280%	100.310%	99.350%	98.380%	97.420%
35	1	12	125.780%	123.840%	121.900%	119.460%	117.010%	114.560%	112.110%
40	1	12	162.710%	159.690%	156.670%	154.000%	151.330%	148.660%	145.990%
25	2	12	82.500%	81.750%	81.000%	80.460%	79.910%	79.370%	78.820%
30	2	12	98.630%	97.420%	96.200%	95.230%	94.260%	93.290%	92.330%
35	2	12	119.090%	117.150%	115.210%	112.490%	109.780%	107.070%	104.360%
40	2	12	150.610%	147.570%	144.530%	142.230%	139.930%	137.630%	135.340%
25	3	12	79.960%	79.210%	78.460%	77.920%	77.370%	76.830%	76.280%
30	3	12	95.330%	94.110%	92.890%	91.920%	90.950%	89.990%	89.020%
35	3	12	114.950%	113.010%	111.070%	108.100%	105.130%	102.150%	99.180%
40	3	12	143.480%	140.430%	137.390%	134.700%	132.000%	129.310%	126.620%
25	4	12	78.950%	78.200%	77.460%	76.790%	76.130%	75.470%	74.800%
30	4	12	93.090%	91.880%	90.660%	89.520%	88.380%	87.240%	86.090%
35	4	12	110.990%	109.050%	107.110%	103.870%	100.630%	97.390%	94.140%
40	4	12	137.290%	134.240%	131.200%	128.300%	125.400%	122.500%	119.600%
25	5	12	76.900%	76.150%	75.410%	74.740%	74.080%	73.410%	72.750%
30	5	12	90.110%	88.890%	87.670%	86.530%	85.390%	84.240%	83.100%
35	5	12	107.060%	105.120%	103.180%	99.670%	96.170%	92.670%	89.170%
40	5	12	130.990%	127.940%	124.890%	121.800%	118.710%	115.610%	112.520%

Age(Years)			40	41	42	43	44	45	46
Policy Term	Income Start Year	PPT							
25	1	6	53.640%						
30	1	6	60.470%						
35	1	6	66.470%						
40	1	6	70.270%						
25	2	6	52.330%						
30	2	6	57.840%						
35	2	6	62.150%						
40	2	6	63.740%						
25	3	6	52.760%						
30	3	6	57.900%						
35	3	6	61.770%						
40	3	6	62.900%						
25	4	6	52.360%						
30	4	6	56.570%						
35	4	6	59.160%						
40	4	6	58.540%						
25	5	6	52.490%						
30	5	6	56.000%						
35	5	6	57.640%						
40	5	6	55.710%						
25	1	8	63.950%	61.260%	58.570%	55.890%	53.200%	50.520%	
30	1	8	73.160%	68.800%	64.440%	60.080%	55.720%	51.360%	
35	1	8	89.590%	82.640%	75.680%	68.730%	61.780%	54.830%	
40	1	8	110.430%						
25	2	8	62.810%	60.150%	57.480%	54.810%	52.150%	49.480%	
30	2	8	71.480%	67.150%	62.820%	58.490%	54.160%	49.830%	
35	2	8	86.490%	79.620%	72.760%	65.900%	59.040%	52.180%	
40	2	8	105.380%						
25	3	8	61.890%	59.230%	56.570%	53.900%	51.240%	48.570%	
30	3	8	69.900%	65.580%	61.260%	56.940%	52.620%	48.300%	
35	3	8	83.540%	76.690%	69.840%	62.990%	56.140%	49.290%	
40	3	8	100.500%						
25	4	8	61.600%	58.930%	56.260%	53.600%	50.930%	48.270%	
30	4	8	69.150%	64.830%	60.510%	56.190%	51.870%	47.550%	
35	4	8	81.720%	74.880%	68.040%	61.190%	54.350%	47.510%	
40	4	8	97.200%						
25	5	8	60.930%	58.270%	55.610%	52.940%	50.280%	47.620%	
30	5	8	67.680%	63.360%	59.050%	54.730%	50.410%	46.100%	
35	5	8	78.750%	71.910%	65.070%	58.230%	51.390%	44.560%	
40	5	8	92.100%						
25	1	10	76.870%	74.640%	72.400%	70.170%	67.940%	65.710%	
30	1	10	92.180%	88.590%	85.010%	81.430%	77.850%	74.270%	
35	1	10	98.590%	94.100%	89.610%	85.130%	80.640%	76.150%	
40	1	10	123.600%						
25	2	10	75.200%	73.040%	70.890%	68.730%	66.570%	64.420%	

Age(Years)			40	41	42	43	44	45	46
Policy Term	Income Start Year	PPT							
30	2	10	89.060%	85.590%	82.120%	78.650%	75.180%	71.710%	
35	2	10	94.350%	89.890%	85.420%	80.950%	76.490%	72.020%	
40	2	10	113.830%						
25	3	10	73.480%	71.330%	69.170%	67.020%	64.860%	62.710%	
30	3	10	86.070%	82.600%	79.130%	75.670%	72.200%	68.740%	
35	3	10	90.160%	85.700%	81.240%	76.790%	72.330%	67.870%	
40	3	10	107.580%						
25	4	10	71.830%	69.670%	67.520%	65.370%	63.220%	61.060%	
30	4	10	82.950%	79.490%	76.020%	72.560%	69.100%	65.640%	
35	4	10	85.630%	81.170%	76.700%	72.240%	67.770%	63.310%	
40	4	10	100.620%						
25	5	10	70.580%	68.360%	66.130%	63.900%	61.680%	59.450%	
30	5	10	80.820%	77.350%	73.880%	70.410%	66.940%	63.470%	
35	5	10	82.420%	77.970%	73.510%	69.060%	64.600%	60.140%	
40	5	10	95.500%						
25	1	12	78.730%	76.660%	74.600%	72.540%	70.480%	68.410%	
30	1	12	96.450%	93.150%	89.850%	86.550%	83.250%	79.950%	
35	1	12	109.670%	105.910%	102.150%	98.390%	94.640%	90.880%	
40	1	12	143.320%						
25	2	12	78.280%	76.220%	74.170%	72.110%	70.060%	68.000%	
30	2	12	91.360%	88.060%	84.770%	81.470%	78.170%	74.880%	
35	2	12	101.650%	98.290%	94.930%	91.570%	88.220%	84.860%	
40	2	12	133.040%						
25	3	12	75.730%	73.680%	71.630%	69.570%	67.520%	65.470%	
30	3	12	88.050%	84.760%	81.460%	78.170%	74.880%	71.590%	
35	3	12	96.210%	92.850%	89.500%	86.140%	82.780%	79.420%	
40	3	12	123.920%						
25	4	12	74.140%	72.080%	70.030%	67.970%	65.910%	63.860%	
30	4	12	84.950%	81.650%	78.350%	75.060%	71.760%	68.460%	
35	4	12	90.900%	87.670%	84.440%	81.210%	77.990%	74.760%	
40	4	12	116.700%						
25	5	12	72.080%	70.020%	67.970%	65.910%	63.860%	61.800%	
30	5	12	81.950%	78.660%	75.360%	72.060%	68.770%	65.470%	
35	5	12	85.670%	82.570%	79.480%	76.380%	73.290%	70.190%	
40	5	12	109.430%						



Age(Years)			50	51	52	53	54	55
Policy Term	Income Start Year	PPT						
25	1	6						
30	1	6						
35	1	6						
40	1	6						
25	2	6						
30	2	6						
35	2	6						
40	2	6						
25	3	6						
30	3	6						
35	3	6						
40	3	6						
25	4	6						
30	4	6						
35	4	6						
40	4	6						
25	5	6						
30	5	6						
35	5	6						
40	5	6						
25	1	8						
30	1	8						
35	1	8						
40	1	8						
25	2	8						
30	2	8						
35	2	8						
40	2	8						
25	3	8						
30	3	8						
35	3	8						
40	3	8						
25	4	8						
30	4	8						
35	4	8						
40	4	8						
25	5	8						
30	5	8						
35	5	8						
40	5	8						
25	1	10						
30	1	10						
35	1	10						
40	1	10						
25	2	10						

Age(Years)			50	51	52	53	54	55
Policy Term	Income Start Year	PPT						
30	2	10						
35	2	10						
40	2	10						
25	3	10						
30	3	10						
35	3	10						
40	3	10						
25	4	10						
30	4	10						
35	4	10						
40	4	10						
25	5	10						
30	5	10						
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25	2	12						
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25	4	12						
30	4	12						
35	4	12						
40	4	12						
25	5	12						
30	5	12						
35	5	12						
40	5	12						