केन्द्रीय भण्डारण निगम
(भारत सरकार का उपक्रम)
CENTRAL WAREHOUSING CORPORATION
(A GOVT. OF INDIA UNDERTAKING)
जन जन के लिए भण्डारण – WAREHOUSING FOR EVERY ONE

CWC/PD-PS/Trust Meeting/2018-19/Vol-III **Dated 15-12-2020**

CIRCULAR

In continuation of circular of even number dated 26.11.2019, the revised indicative annuity rates offered by the Annuity service providers are as under with immediate effect:

(Annuity rate (%) p.a. for monthly Pension for Purchase price of Rs.10 lakhs after GST @1.8%)

S. No.	Annuity Provider	Annuity Rate for option of Annuity for Life without ROC	Annuity Rate for option for Annuity of Joint Life without ROC	Annuity Rate for Option Annuity of Life with ROC	Annuity Rate for option Annuity of Joint Life with ROC	Annexures for Reference
1	LIC of India	7.78	6.60	5.28	5.26	Annexure-1
2	HDFC Standard Life Insurance Co. Ltd *	7.74	6.81	6.00	6.01	Annexure-2
3	SBI Life Insurance Co. Ltd. *	7.96	6.62	5.72	5.56	Annexure-3
4	ICICI Prudential Life Insurance Co. Ltd. *	7.24	6.48	6.07	6.08	Annexure-4

* In case of return of capital, the capital amount will be refunded after adjustment of GST 1.8%.

The revised rate will be published on CWC website from time to time in the link of Pension (Employee Welfare Cell), if any, Changes are made by the ASPs. Also, Annuity rates might be changed at the time of actual settlement with ASP.

Ratti Ram Aggarwal
Digitally signed by Ratti Ram Aggarwal
Date: 2020.12.15 15:43:06 +05'30'

(R.R.Aggarwal)
GGM (Finance)

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Annexure A

P&GS/ Dt:

The Trustees,

BY REGISTERED POST

Dear Sir,

Re: Revision of Annuity Rates - Master Policy No.: GS(CA/DA)_____
Date of Commencement:

It has been decided to revise the annuity rates with effect from 01/09/2020.

We are giving below the specimen of revised annuity rates applicable for option " Life" and for option" Life+ ROC" for ages 55 and 60 for different modes of payments.

Option "Life+ ROC" :

Annuity p.a payable in arrears for life which Rs 1000/- will purchase with return of purchase price on death					
Age	YLY	HLY	QLY	MLY	AGE
55	52.80	51.80	51.40	51.00	55
60	53.10	52.00	51.50	51.20	60

Option: "Life"

Annuity p.a payable in arrears for life which Rs 1000/- will purchase					
Age	YLY	HLY	QLY	MLY	AGE
55	72.20	70.80	70.10	69.70	55
60	79.10	77.50	76.80	76.20	60

Kindly note the following:

1. The above annuity rates are exclusive of GST
2. There is also a change in the incentives available for higher purchase prices. The revised incentives are given as follows

Mode of Annuity	**For Rs. 1000/- Purchase price (in Rs.)**				
	5,00,000 to 9,99,999	**10,00,000 to 24,99,999**	**25,00,000 to 49,99,999**	**50,00,000 to 99,99,999**	**1,00,00,000 & above**
Yearly	1.25	1.85	2.20	2.35	2.45
Half Yearly	1.15	1.75	2.10	2.25	2.35
Quarterly	1.10	1.70	2.05	2.20	2.30
Monthly	1.05	1.65	2.00	2.15	2.25

3. Reduction factors for annuity purchases where the purchases are lower than the minimum purchase price of 1.50 Lakhs. The factors are as follows:

Purchase Price (in Rs.)	Reduction Factor for Rs.1000/- Purchase Price (in Rs.)
Less than 1,00,000	5.00
1,00,000 to 1,49,999	2.00

Please treat this communication as the notice of changes in the annuity rates. Any annuity purchases made on or after 01.10.2020 will be as per the revised rates indicated above.

Assuring you of our best services always,

Yours faithfully,

Manager (P&GS)

Applicable to GSCA schemes

Annexure I

ANNUITY P.A. PAYABLE (in arrears) FOR LIFE
FOR Rs.1000/- PURCHASE PRICE

Age	Yly	Hly	Qly	Mly
0	53.40	52.70	52.30	52.10
1	53.40	52.70	52.30	52.10
2	53.40	52.70	52.30	52.10
3	53.40	52.70	52.30	52.10
4	53.40	52.70	52.30	52.10
5	53.40	52.70	52.30	52.10
6	53.40	52.70	52.30	52.10
7	53.40	52.70	52.30	52.10
8	53.40	52.70	52.30	52.10
9	53.50	52.70	52.40	52.10
10	53.60	52.80	52.50	52.20
11	53.70	52.90	52.60	52.30
12	53.80	53.10	52.70	52.50
13	53.90	53.20	52.80	52.60
14	54.10	53.30	52.90	52.70
15	54.20	53.40	53.10	52.80
16	54.30	53.60	53.20	53.00
17	54.50	53.70	53.40	53.10
18	54.60	53.90	53.50	53.30
19	54.80	54.00	53.70	53.40
20	55.00	54.20	53.80	53.60
21	55.10	54.40	54.00	53.70
22	55.30	54.50	54.20	53.90
23	55.50	54.70	54.30	54.10
24	55.70	54.90	54.50	54.20
25	55.90	55.10	54.70	54.40
26	56.20	55.30	54.90	54.60
27	56.40	55.50	55.10	54.80
28	56.60	55.70	55.30	55.00
29	56.90	55.90	55.50	55.30
30	57.10	56.30	55.80	55.50
31	57.40	56.50	56.10	55.70
32	57.60	56.80	56.40	56.10
33	57.90	57.10	56.70	56.40
34	58.20	57.40	56.90	56.70
35	58.60	57.70	57.30	57.00
36	58.90	58.00	57.60	57.30
37	59.30	58.40	57.90	57.70
38	59.70	58.80	58.30	58.00
39	60.10	59.20	58.70	58.40
40	60.50	59.60	59.10	58.80
41	61.00	60.10	59.60	59.30
42	61.60	60.50	60.10	59.80
43	62.20	61.20	60.60	60.30
44	62.70	61.70	61.20	60.80
45	63.30	62.30	61.80	61.50
46	64.00	62.90	62.40	62.10
47	64.70	63.60	63.10	62.70
48	65.40	64.30	63.80	63.40
49	66.30	65.00	64.50	64.10
50	67.10	65.80	65.30	64.90
51	67.90	66.80	66.10	65.70
52	68.90	67.70	67.10	66.70
53	69.90	68.60	68.00	67.60
54	70.90	69.70	69.00	68.60
55	72.20	70.80	70.10	69.70
56	73.40	72.00	71.40	70.80
57	74.70	73.30	72.60	72.10
58	76.00	74.60	73.90	73.40
59	77.60	76.00	75.20	74.70
60	79.10	77.50	76.80	76.20
61	80.80	79.10	78.30	77.80
62	82.60	80.80	79.90	79.40
63	84.40	82.60	81.70	81.10
64	86.40	84.50	83.60	83.00

Applicable to GSCA schemes

Annexure II

ANNUITY P.A. PAYABLE (in arrears) FOR LIFE WITH
RETURN OF PURCHASE PRICE ON DEATH OF
THE ANNUITANT FOR Rs.1000/- PURCHASE PRICE

Age	Yly	Hly	Qly	Mly
0	51.50	50.70	50.40	50.20
1	51.50	50.70	50.40	50.20
2	51.50	50.70	50.40	50.20
3	51.50	50.70	50.40	50.20
4	51.50	50.70	50.40	50.20
5	51.50	50.70	50.40	50.20
6	51.50	50.70	50.40	50.20
7	51.50	50.70	50.40	50.20
8	51.60	50.80	50.40	50.20
9	51.60	50.80	50.40	50.20
10	51.60	50.80	50.40	50.20
11	51.60	50.80	50.40	50.20
12	51.60	50.80	50.50	50.20
13	51.60	50.80	50.50	50.20
14	51.60	50.80	50.50	50.20
15	51.70	50.80	50.50	50.30
16	51.70	50.80	50.50	50.30
17	51.70	51.00	50.50	50.30
18	51.70	51.00	50.50	50.30
19	51.70	51.00	50.50	50.30
20	51.70	51.00	50.50	50.30
21	51.70	51.00	50.60	50.30
22	51.80	51.00	50.60	50.30
23	51.80	51.00	50.60	50.30
24	51.80	51.10	50.60	50.40
25	51.80	51.10	50.60	50.40
26	51.80	51.10	50.60	50.40
27	51.90	51.10	50.60	50.40
28	51.90	51.10	50.70	50.40
29	51.90	51.10	50.70	50.40
30	51.90	51.20	50.70	50.40
31	51.90	51.20	50.70	50.50
32	52.00	51.20	50.70	50.50
33	52.00	51.20	50.70	50.50
34	52.00	51.20	50.80	50.50
35	52.00	51.30	50.80	50.50
36	52.10	51.30	50.80	50.50
37	52.10	51.30	50.80	50.60
38	52.10	51.30	50.80	50.60
39	52.10	51.30	51.00	50.60
40	52.20	51.40	51.00	50.60
41	52.20	51.40	51.00	50.60
42	52.20	51.40	51.00	50.70
43	52.30	51.40	51.00	50.70
44	52.30	51.50	51.10	50.70
45	52.30	51.50	51.10	50.70
46	52.40	51.50	51.10	50.70
47	52.40	51.60	51.10	50.80
48	52.50	51.60	51.20	50.80
49	52.50	51.60	51.20	50.80
50	52.50	51.70	51.20	50.80
51	52.60	51.70	51.20	51.00
52	52.60	51.70	51.30	51.00
53	52.70	51.80	51.30	51.00
54	52.70	51.80	51.30	51.00
55	52.80	51.80	51.40	51.00
56	52.80	51.90	51.40	51.10
57	52.90	51.90	51.40	51.10
58	53.00	51.90	51.40	51.10
59	53.00	52.00	51.50	51.10
60	53.10	52.00	51.50	51.20
61	53.20	52.10	51.50	51.20
62	53.20	52.10	51.60	51.20
63	53.30	52.20	51.60	51.30
64	53.40	52.20	51.70	51.30

65	88.60	86.50	85.60	84.90
66	90.90	88.80	87.80	87.20
67	93.50	91.20	90.20	89.50
68	96.40	94.00	92.90	92.20
69	99.60	97.10	95.80	95.10
70	103.30	100.50	99.20	98.40
71	107.40	104.40	103.00	102.10
72	111.80	108.70	107.20	106.10
73	116.90	113.50	111.70	110.70
74	122.60	118.80	116.90	115.70
75	129.00	124.70	122.80	121.40
76	136.20	131.50	129.30	127.90
77	143.30	138.10	135.60	134.00
78	151.10	145.30	142.50	140.80
79	159.80	153.40	150.30	148.40
80	169.70	162.40	159.10	156.80
81	181.10	172.80	169.00	166.50
82	189.70	180.70	176.50	173.80
83	198.90	189.00	184.40	181.40
84	208.50	197.60	192.60	189.50
85	218.70	206.80	201.40	197.80
86	229.60	216.50	210.50	206.70
87	241.10	226.70	220.10	215.90
88	253.20	237.30	230.20	225.60
89	266.00	248.60	240.70	235.70
90	279.50	260.40	251.80	246.30
91	293.90	272.80	263.30	257.40
92	309.10	285.90	275.50	268.90
93	325.20	299.50	288.20	281.10
94	342.30	313.90	301.50	293.70
95	360.30	329.00	315.40	306.90
96	379.40	344.90	329.90	320.60
97	399.70	361.60	345.20	335.00
98	421.20	379.20	361.10	350.00
99	444.10	397.60	377.90	365.70
100	468.40	417.00	395.30	382.00
101	494.30	437.40	413.60	399.10
102	521.90	458.80	432.70	416.80
103	551.30	481.40	452.70	435.40
104	582.70	505.20	473.60	454.80
105	616.20	530.20	495.60	475.00
106	652.10	556.60	518.60	496.10
107	690.70	584.40	542.70	518.00
108	732.20	613.90	568.00	541.00
109	776.90	645.00	594.50	565.00
110	825.20	677.90	622.50	590.20

65	53.50	52.30	51.70	51.30
66	53.60	52.30	51.70	51.30
67	53.60	52.40	51.80	51.40
68	53.70	52.40	51.80	51.40
69	53.80	52.50	51.80	51.40
70	53.90	52.50	51.80	51.40
71	54.00	52.50	51.80	51.40
72	54.00	52.50	51.80	51.30
73	54.10	52.50	51.80	51.30
74	54.20	52.50	51.70	51.20
75	54.30	52.50	51.70	51.20
76	54.40	52.50	51.60	51.10
77	54.40	52.50	51.60	51.00
78	54.50	52.50	51.50	50.80
79	54.60	52.40	51.40	50.70
80	54.70	52.40	51.30	50.50
81	54.80	52.30	51.20	50.30
82	54.80	52.30	51.10	50.20
83	54.90	52.20	51.00	50.10
84	55.00	52.10	50.70	49.90
85	55.00	52.10	50.60	49.80
86	55.10	52.00	50.50	49.60
87	55.20	51.90	50.30	49.40
88	55.20	51.80	50.20	49.20
89	55.30	51.70	50.00	49.00
90	55.40	51.60	49.90	48.80
91	55.40	51.50	49.70	48.60
92	55.50	51.40	49.50	48.30
93	55.60	51.30	49.30	48.10
94	55.70	51.20	49.10	47.80
95	55.80	51.00	48.80	47.50
96	55.90	50.80	48.60	47.30
97	56.10	50.60	48.40	47.00
98	56.20	50.50	48.10	46.60
99	56.30	50.30	47.80	46.30
100	56.40	50.10	47.50	46.00
101	56.50	49.90	47.20	45.50
102	56.60	49.70	46.90	45.10
103	56.80	49.50	46.60	44.80
104	56.90	49.30	46.30	44.40
105	57.10	49.00	45.90	43.90
106	57.20	48.80	45.40	43.50
107	57.40	48.50	45.00	43.00
108	57.60	48.30	44.60	42.50
109	57.80	48.00	44.20	42.00
110	58.00	47.70	43.70	41.50

Applicable to GSCA schemes

Annexure IX

JOINT LIFE AND LAST SURVIVOR ANNUITY PER ANNUM
(in arrears) A PROVISION OF 100% ANNUITY PAYABLE TO
SPOUSE ON THE DEATH OF ANNUITANT
FOR Rs. 1000/- PURCHASE PRICE

Annuity rates p.a. payable yearly for Rs.1000/- Purchase Price

Age x (lbd)	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
21	3.30	3.30	3.30	3.40	3.50	3.50	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60
22	3.30	3.40	3.40	3.50	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60
23	3.40	3.50	3.50	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60
24	3.50	3.50	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60
25	3.50	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60
26	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70
27	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70	6.80	6.80
28	3.60	3.70	3.80	3.90	3.90	4.00	4.00	4.10	4.20	4.20	4.30	4.40	4.40	4.50	4.50	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70	6.80	6.80	6.90	6.90	7.00	7.00
29	3.60	3.70	3.80	3.90	3.90	4.00	4.00	4.10	4.20	4.20	4.30	4.40	4.40	4.50	4.50	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70	6.80	6.80	6.90	6.90	7.00	7.00
30	3.60	3.70	3.80	3.90	3.90	4.00	4.00	4.10	4.20	4.20	4.30	4.40	4.40	4.50	4.50	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70	6.80	6.80	6.90	6.90	7.00	7.00
31	3.70	3.80	3.80	3.90	4.00	4.00	4.10	4.20	4.30	4.40	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.80	5.90	6.00	6.10	6.10	6.20	6.30	6.40	6.40	6.50	6.60	6.70	6.70	6.80	6.80	6.90	6.90	7.00	7.00	7.10	7.10	7.20	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00
32	3.70	3.80	3.90	4.00	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.30	6.40	6.50	6.60	6.70	6.80	6.80	6.90	7.00	7.10	7.10	7.20	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40
33	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.40	6.50	6.60	6.70	6.80	6.90	6.90	7.00	7.10	7.20	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40
34	3.80	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.40	6.50	6.60	6.70	6.80	6.90	6.90	7.00	7.10	7.20	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40
35	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60
36	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60
37	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60
38	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60
39	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60
40	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60
41	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
42	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
43	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
44	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
45	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
46	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
47	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
48	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
49	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
50	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
51	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
52	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
53	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
54	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
55	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
56	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
57	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
58	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
59	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
60	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50	8.60	8.60	8.70	8.70
61	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90

Annuity rates p.a. payable quarterly for Rs.1000/- Purchase Price

Age x (lbd)	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
21	2.20	2.30	2.30	2.40	2.40	2.50	2.50	2.60	2.60	2.70	2.70	2.80	2.80	2.90	2.90	3.00	3.00	3.00	3.10	3.10	3.10	3.20	3.20	3.30	3.30	3.30	3.40	3.40	3.50	3.50	3.50	3.60	3.60	3.70	3.70	3.70	3.80	3.80	3.80	3.90	3.90	3.90	4.00	4.00	4.00	4.00	4.10	4.10	4.10	4.20	4.20	4.20	4.30	4.30	4.30	4.40	4.40	4.40	4.50	4.50	4.50	4.60	4.60	4.60	4.70	4.70	4.70	4.80	4.80	4.80
22	2.20	2.30	2.40	2.40	2.50	2.50	2.60	2.60	2.70	2.70	2.80	2.80	2.90	2.90	3.00	3.00	3.00	3.10	3.10	3.20	3.20	3.30	3.30	3.30	3.40	3.40	3.50	3.50	3.50	3.60	3.60	3.60	3.70	3.70	3.70	3.80	3.80	3.80	3.90	3.90	3.90	4.00	4.00	4.00	4.00	4.10	4.10	4.10	4.20	4.20	4.20	4.30	4.30	4.30	4.40	4.40	4.40	4.50	4.50	4.50	4.60	4.60	4.60	4.70	4.70	4.70	4.80	4.80	4.80
23	2.20	2.40	2.40	2.50	2.50	2.60	2.60	2.70	2.70	2.80	2.80	2.90	2.90	3.00	3.00	3.10	3.10	3.20	3.20	3.30	3.30	3.40	3.40	3.50	3.50	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80
24	2.20	2.40	2.50	2.50	2.60	2.60	2.70	2.70	2.80	2.80	2.90	2.90	3.00	3.00	3.10	3.10	3.20	3.20	3.30	3.30	3.40	3.40	3.50	3.50	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80
25	2.40	2.40	2.50	2.60	2.60	2.70	2.80	2.80	2.90	2.90	3.00	3.10	3.10	3.20	3.20	3.30	3.30	3.40	3.40	3.50	3.50	3.60	3.60	3.70	3.70	3.80	3.80	3.90	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80
26	2.40	2.50	2.50	2.60	2.70	2.80	2.80	2.90	2.90	3.00	3.10	3.10	3.20	3.30	3.30	3.40	3.40	3.50	3.50	3.60	3.70	3.70	3.80	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00
27	2.40	2.50	2.60	2.70	2.70	2.80	2.90	2.90	3.00	3.10	3.20	3.20	3.30	3.30	3.40	3.50	3.50	3.60	3.70	3.70	3.80	3.90	3.90	4.00	4.00	4.10	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10
28	2.50	2.50	2.60	2.70	2.80	2.80	2.90	3.00	3.10	3.20	3.20	3.30	3.40	3.40	3.50	3.60	3.60	3.70	3.80	3.80	3.90	4.00	4.00	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20
29	2.50	2.60	2.70	2.70	2.80	2.90	3.00	3.10	3.10	3.20	3.30	3.40	3.40	3.50	3.60	3.60	3.70	3.80	3.90	3.90	4.00	4.00	4.10	4.20	4.20	4.30	4.30	4.40	4.40	4.50	4.50	4.60	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30
30	2.50	2.60	2.70	2.80	2.90	3.00	3.10	3.10	3.20	3.30	3.40	3.50	3.50	3.60	3.70	3.80	3.90	3.90	4.00	4.10	4.20	4.20	4.30	4.40	4.40	4.50	4.50	4.60	4.70	4.70	4.80	4.80	4.90	4.90	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60
31	2.50	2.60	2.70	2.80	2.90	3.00	3.10	3.10	3.20	3.30	3.40	3.50	3.50	3.60	3.70	3.80	3.90	4.00	4.00	4.10	4.20	4.30	4.30	4.40	4.50	4.50	4.60	4.70	4.70	4.80	4.80	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70
32	2.60	2.70	2.80	2.90	3.00	3.00	3.10	3.20	3.30	3.40	3.50	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.30	4.40	4.50	4.60	4.60	4.70	4.70	4.80	4.90	4.90	5.00	5.00	5.10	5.10	5.20	5.20	5.30	5.30	5.40	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70
33	2.60	2.70	2.80	2.90	3.00	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.60	4.70	4.80	4.90	5.00	5.00	5.10	5.10	5.20	5.30	5.30	5.40	5.50	5.50	5.60	5.60	5.70	5.70	5.80	5.80	5.90	5.90	6.00	6.00	6.10	6.10	6.20	6.20	6.30	6.30	6.40	6.40	6.50	6.50	6.60	6.60	6.70	6.70	6.80	6.80	6.90	6.90	7.00	7.00
34	2.70	2.80	2.90	3.00	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.00	5.10	5.20	5.30	5.40	5.40	5.50	5.60	5.70	5.80	5.80	5.90	6.00	6.10	6.10	6.20	6.30	6.40	6.40	6.50	6.60	6.70	6.70	6.80	6.90	6.90	7.00	7.00	7.10	7.10	7.20	7.20	7.30	7.30	7.40	7.40	7.50	7.50	7.60	7.60	7.70	7.70
35	2.70	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.00	7.10	7.20	7.30	7.30	7.40	7.50	7.60	7.60	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40
36	2.70	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.00	7.10	7.20	7.30	7.30	7.40	7.50	7.60	7.60	7.70	7.80	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40
37	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
38	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
39	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
40	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
41	2.80	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
42	2.90	3.00	3.10	3.20	3.30	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
43	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
44	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
45	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
46	2.90	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
47	3.00	3.10	3.20	3.30	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
48	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
49	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
50	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
51	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
52	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
53	3.00	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
54	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
55	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
56	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
57	3.10	3.20	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
58	3.20	3.30	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10	5.20	5.30	5.40	5.50	5.60	5.70	5.80	5.90	6.00	6.10	6.20	6.30	6.40	6.50	6.60	6.70	6.80	6.90	7.00	7.10	7.20	7.30	7.40	7.40	7.50	7.60	7.70	7.70	7.80	7.90	7.90	8.00	8.00	8.10	8.10	8.20	8.20	8.30	8.30	8.40	8.40	8.50	8.50
59	3.20	3.30	3.30	3.40	3.50	3.60	3.70	3.80	3.90	4.00	4.10	4.20	4.30	4.40	4.50	4.60	4.70	4.80	4.90	5.00	5.10

Applicable to GSCA schemes

Annexure X

JOINT LIFE AND LAST SURVIVOR ANNUITY PAYABLE (IN ARREARS)PER ANNUM
A PROVISION OF 100% ANNUITY PAYABLE TO SPOUSE ON THE DEATH
WITH RETURN OF PURCHASE PRICE ON THE DEATH
OF THE LAST SURVIVOR FOR Rs. 1000/- PURCHASE PRICE

Annuity rates p.a. payable yearly for Rs.1000/- Purchase Price

Age x (lbd)	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
21	1.60	1.60	1.60

Annuity rates p.a. payable quarterly for Rs.1000/- Purchase Price

Age x (lbd)	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
21	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
22	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
23	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
24	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60
25	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
26	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
27	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
28	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
29	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
30	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
31	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
32	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70
33	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70
34	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70
35	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70
36	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70
37	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
38	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
39	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
40	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
41	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80
42	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80
43	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80
44	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80
45	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80
46	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80
47	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80
48	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80
49	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80
50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80
51	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80
52	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80
53	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80
54	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80
55	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80
56	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00
57	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00
58	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	51.00
59	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	51.00
60	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	51.00
61	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	51.00
62	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	51.00
63	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
64	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
65	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
66	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
67	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
68	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
69	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
70	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
71	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
72	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
73	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
74	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
75	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
76	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
77	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
78	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
79	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
80	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
81	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
82	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
83	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
84	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00
85	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00

Age x (lbd)	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
21	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
22	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
23	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
24	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
25	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
26	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
27	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
28	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
29	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
30	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
31	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
32	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
33	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
34	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80
35	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
36	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
37	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
38	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
39	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00
40	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
41	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
42	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
43	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
44	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10
45	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
46	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
47	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
48	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
49	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20
50	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
51	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
52	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
53	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30
54	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30
55	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.30
56	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.30	51.30
57	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.30	51.40	51.40
58	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40
59	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.40
60	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.40
61	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.50	51.50
62	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.50	51.50	51.50
63	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.50	51.50	51.50
64	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50
65	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.60
66	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.60
67	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60
68	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.60	51.60
69	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.60
70	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.60
71	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.60
72	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.60
73	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.70
74	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.60	51.60	51.60	51.70
75	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.60	51.60	51.60	51.70
76	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.60	51.60	51.60	51.70
77	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.60	51.60	51.60	51.70
78	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.60	51.60	51.60	51.70
79	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.60	51.60	51.60	51.70
80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.60	51.60	51.60	51.70
81	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.70
82	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.70
83	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.70
84	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.70
85	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.50	51.50	51.50	51.60	51.60	51.70

Age x (lbd)	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
21	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
22	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
23	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
24	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
25	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
26	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
27	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
28	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
29	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
30	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
31	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
32	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
33	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
34	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
35	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
36	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
37	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
38	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
39	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
40	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
41	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
42	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
43	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.00	51.00	51.00	51.00	51.00	51.00	51.00
44	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
45	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
46	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
47	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
48	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
49	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
50	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
51	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30
52	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30
53	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30
54	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30
55	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40
56	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40
57	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40
58	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50
59	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50
60	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.50	51.50	51.50	51.50	51.50
61	51.50	51.50	51.50	51.50	51.50	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60
62	51.50	51.50	51.50	51.50	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.60
63	51.50	51.50	51.60	51.60	51.60	51.60	51.60	51.60	51.60	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70
64	51.50	51.60	51.60	51.60	51.60	51.60	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70
65	51.60	51.60	51.60	51.60	51.60	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70	51.70
66	51.60	51.60	51.60	51.70	51.70	51.70	51.70	51.70	51.70	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80
67	51.60	51.60	51.70	51.70	51.70	51.70	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80
68	51.60	51.70	51.70	51.70	51.70	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80	51.80
69	51.70	51.70	51.70	51.70	51.80	51.80	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
70	51.70	51.70	51.70	51.80	51.80	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
71	51.70	51.70	51.70	51.80	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
72	51.70	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
73	51.70	51.70	51.80	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
74	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
75	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
76	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90
77	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80
78	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80
79	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80	51.80	51.80
80	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80	51.80	51.80	51.70
81	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80	51.80	51.70	51.70	51.70
82	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80	51.70	51.70	51.70	51.70
83	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80	51.70	51.70	51.70	51.70	51.60
84	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80	51.80	51.70	51.70	51.70	51.60	51.60
85	51.70	51.70	51.80	51.80	51.80	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.90	51.80	51.80	51.80	51.70	51.70	51.70	51.60	51.60	51.60

Annuity rates p.a. payable monthly for Rs.1000/- Purchase Price

Age x (lbd)	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
21	50.20	50.20	50.20	50.20	50.20	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
22	50.20	50.20	50.20	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
23	50.20	50.20	50.20	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
24	50.20	50.20	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
25	50.20	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
26	50.20	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40
27	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40
28	50.20	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
29	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
31	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
32	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
33	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
34	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
35	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50
36	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50
37	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50
38	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50
39	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50
40	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50
41	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50
42	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50
43	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50
44	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
45	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
46	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
47	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60
48	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60
49	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60
50	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60
51	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60
52	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60
53	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60
54	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60
55	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60
56	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60
57	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
58	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
59	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
60	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
61	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
62	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
63	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
64	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
65	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
66	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
67	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
68	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60
69	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
70	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
71	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
72	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
73	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
74	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
75	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
76	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
77	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
78	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
79	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
80	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
81	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
82	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
83	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
84	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60
85	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60

Age x (lbd)	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
21	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
22	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
23	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40
24	50.30	50.30	50.30	50.30	50.30	50.30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
25	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
26	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
27	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
28	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
29	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
30	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
31	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
32	50.40	50.40	50.40	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
33	50.40	50.40	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
34	50.40	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
35	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
36	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
37	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60
38	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
39	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
40	50.50	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
41	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
42	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70
43	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
44	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
45	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
46	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
47	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80
48	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80
49	50.60	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
50	50.60	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
51	50.60	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
52	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00
53	50.60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00
54	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00
55	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00
56	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10
57	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10
58	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10
59	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10
60	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10
61	50.60	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.20
62	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20
63	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20
64	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20
65	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20
66	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30
67	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30
68	50.60	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30
69	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30
70	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.30	51.30
71	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
72	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
73	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
74	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
75	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
76	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
77	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
78	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
79	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
80	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
81	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
82	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
83	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
84	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30
85	50.60	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.30	51.30	51.30

Age x (lbd)	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
21	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
22	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30	50.30
23	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
24	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
25	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
26	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
27	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
28	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
29	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40
30	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
31	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
32	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
33	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
34	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
35	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50	50.50
36	50.50	50.50	50.50	50.50	50.50	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
37	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
38	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
39	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
40	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
41	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60	50.60
42	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
43	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
44	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
45	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70	50.70
46	50.70	50.70	50.70	50.70	50.70	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
47	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
48	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
49	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
50	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80
51	50.80	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
52	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
53	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
54	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
55	51.00	51.00	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
56	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
57	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10	51.10
58	51.10	51.10	51.10	51.10	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
59	51.10	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
60	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20
61	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30
62	51.20	51.20	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30
63	51.20	51.20	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30
64	51.20	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40
65	51.30	51.30	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40
66	51.30	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40
67	51.30	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.40
68	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50
69	51.30	51.30	51.40	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50
70	51.30	51.40	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50
71	51.30	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50
72	51.40	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40
73	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40
74	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40
75	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.40	51.40
76	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.40	51.40	51.30
77	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.40	51.30	51.30	51.30
78	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.30	51.30	51.30	51.30	51.30
79	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.30	51.30	51.30	51.30	51.20	51.20
80	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.30	51.30	51.30	51.20	51.20	51.20	51.20
81	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.30	51.30	51.30	51.20	51.20	51.20	51.10	51.10
82	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.30	51.30	51.20	51.20	51.20	51.10	51.10	51.10
83	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.30	51.30	51.30	51.20	51.20	51.10	51.10	51.10	51.00
84	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.30	51.30	51.20	51.20	51.10	51.10	51.10	51.00	51.00
85	51.40	51.40	51.40	51.40	51.50	51.50	51.50	51.50	51.40	51.40	51.40	51.40	51.30	51.30	51.30	51.20	51.20	51.10	51.10	51.00	51.00	50.80

Email **AKSHAY GARG**

[WARNING: MESSAGE ENCRYPTED]#Business# Latest Annuity Calculator of HDFC Life for CWC Defined Contribution Superannuation Benefit Scheme

From : saurabh a105 <saurabh.a105@hdfclife.com> Tue, Dec 15, 2020 01:44 PM

Subject : [WARNING: MESSAGE ENCRYPTED]#Business# Latest Annuity Calculator of HDFC Life for CWC Defined Contribution Superannuation Benefit Scheme 2 attachments

To : AKSHAY GARG <akshay.garg@cewacor.nic.in>

Hi Sir,

Greetings from HDFC Life !!

Please find enclosed our latest annuity calculator for the month of Dec'20 along with the rates for your reference.

Monthly Rates For CWC(Inclusive GST)				
Purchase Price(Including GST@1.8%)	Life Annuity(Annuity/rate)	Life Annuity with ROP(Annuity/rate)	Joint Life Annuity(Annuity/rate)	Joint Life Annuity with ROP(Annuity/rate)
Band4 (10-50 Lakhs)	7.74%	6.00%	6.81%	6.01%

Please Note: Primary annuitant is taken as male of Age 60 Years and secondary annuitant is taken as Female of Age 55 Years.
The rates are subject to change from time to time. Purchase price includes GST@1.8%

--
Best Regards,

Saurabh Avasthi | Associate Regional Manager | Retirement & Pension | HDFCLife

131/140, 1st Floor, Ansal Chamber 1, Bhikaji Cama Place, New Delhi- 110066
Mobile: +91 9899238709

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----- Forwarded by Saurabh Avasthi/Retirement and Pension/DEL-Bhikaji Cama/HDFCInsurance on 15-12-2020 12:26 -----

From: Saurabh Avasthi/Retirement and Pension/DEL-Bhikaji Cama/HDFCInsurance
To: "Cwcpension Trust" <cwcpensiontrust@yahoo.com>
Cc: "Anand Kumar" <anand.k46@hdfclife.com>, "Permender Singh Accts RO Delhi" <permendersinghchouhan@yahoo.co.in>, "Priya Gupta" <priyagupta@cewacor.nic.in>, "Ratti Ram" <rraggarwal@cewacor.nic.in>, akshay.garg@cewacor.nic.in
Date: 10-11-2020 13:58
Subject: Fw: #Business# Latest Annuity Calculator of HDFC Life for CWC Defined Contribution Superannuation Benefit Scheme

Dear Sir,

Greetings from HDFC Life !!

As discussed the below rates will apply for the month of Nov'20 also.

--
Best Regards,

Saurabh Avasthi | Associate Regional Manager | Retirement & Pension | HDFCLife

RE: Annuity Rates November REVISION

From: Dhiraj Shrivastava (dhiraj.shrivastava@sbi-life.com)

To: amar.jeet@sbi-life.com; cwcpensiontrust@yahoo.com

Cc: rraggarwal@cewacor.nic.in; permendersinghchouhan@yahoo.co.in

Date: Monday, November 9, 2020, 04:31 PM GMT+5:30

Dear Madam/Sir,

Ref trail mail, Swarna Jeevan (UIN 111N049V05) is withdrawn on 04/11/2020 and Swarna Jeevan (UIN 111N049V06) is being launched. Pl find the revised annuity rates applicable from 5th of Nov 2020.

These are the dynamic rates and are subject to change. Any Change in rates will be intimated according.

Employees should be informed of this aspect of the rate change.

new rate

Life annuity				
	Monthly Pension	Quarterly Pension	Half-yearly Pension	Yearly Pension
Annuity Amount	6630	20031	40438	82193
Rate	7.96%	8.01%	8.09%	8.22%
Life annuity with refund of purchase price				
Annuity Amount	4765	14395	29056	59037
Rate	5.72%	5.76%	5.81%	5.90%
Joint Life (Last Survivor) Annuity, with 100% reversion for the spouse				
Annuity Amount	5517	16668	33645	68374
Rate	6.62%	6.67%	6.73%	6.84%
Joint Life (Last Survivor) Annuity -100% reversion for the spouse with refund of purchase price on the death of last survivor				
Annuity Amount	4635	14002	28260	57419
Rate	5.56%	5.60%	5.65%	5.74%

Spouse age 55 years
RATES INCL. of GST * 1.8%
Corpus amount: 10 lakhs

Thanks & Regards

Dhiraj Kumar Shrivastava

Key Account Manager - Corporate Solution Group

Sbi Life Insurance Co. Ltd.

New Delhi RO

Mobile No : +91-9871242993

The annuity rates for ICICI Prudential Life.

Employee Age	Male-60 years
Spouse Age	Female-58 years
PP	Rs 1000000
Inclusive GST	

	ICICI Prudential Life			
	Life Annuity			
	Yearly	**Half-yearly**	**Quarterly**	**Monthly**
Annuity Amount	73532	36113	17894	5929
Rate	7.49%	7.35%	7.29%	7.24%
	Life Annuity with Return of Corpus			
Annuity Amount	61672	30282	15005	4972
Rate	6.28%	6.17%	6.11%	6.07%
	Joint Life with 100% to spouse w/o Return of Corpus			
Annuity Amount	65603	32266	16002	5305
Rate	6.68%	6.57%	6.52%	6.48%
	Joint Life with 100% to spouse with Return of Corpus			
Annuity Amount	61376	30231	15002	4976
Rate	6.25%	6.16%	6.11%	6.08%