

# Eagle Premier Series Reference Sheet

	Eagle Premier Level	Eagle Premier Guaranteed
Issue Ages	Non-smoker: 50 - 85 Smoker: 50 - 80 Companion sale: 40 - 49 Age Last Birthday	50 - 80 Age Last Birthday
Face Amounts	Minimum: \$2,000; Maximum: \$30,000 (WA: \$5,000 or \$25,000 for male non-smoker 67 - 85, male smoker 56 - 80, female non-smoker 73 - 85 and female smoker 63 - 80)	Minimum: \$2,000 Maximum: \$10,000
Death Benefit	Full death benefit day one	3-year graded death benefit (2 years in IL, NH, NJ, & WV) <ul style="list-style-type: none"> <li>• Year 1: Death benefit equals return of premium plus 5%</li> <li>• Year 2: Death Benefit equals return of premium plus 10%</li> <li>• Year 3: Death Benefit equals 75% of the face amount (100% in IL, NH, NJ, &amp; WV)</li> <li>• Year 4: Death Benefit equals 100% of the face amount</li> </ul>
Additional Benefits	Accidental Death Benefit Rider (Series 2172) included at no additional cost	Accidental Death Benefit Provision included during the graded period at no additional cost

## Underwriting Build Chart

Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
Weight (lbs)	74 - 207	77 - 214	79 - 222	82 - 230	85 - 238	88 - 246	91 - 254	94 - 262	97 - 270	100 - 279	103 - 288	106 - 296	109 - 305
Height	5'9"	5'10"	5'11"	6'	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"
Weight (lbs)	112 - 314	115 - 324	119 - 333	122 - 342	126 - 352	129 - 362	133 - 372	136 - 382	140 - 392	143 - 402	147 - 412	151 - 423	154 - 433

## State Availability

	AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MO	MS	MT	NE	NV	NH	NJ	NM	NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	WA	WV	WI	WY	
Eagle Premier Level Level Death Benefit	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Eagle Premier Guaranteed 3-Year Graded Death Benefit	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Call Americo at **855.248.8327** to start the application process!

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY and VT.

Eagle Premier Series (Policy Series 281/283) and Accidental Death Benefit Rider (Rider Series 2172) are underwritten by Americo Financial Life and Annuity Insurance Company and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. Consult contract and riders for all limitations and exclusions. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of a funeral at the time of death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

For agent use only. Not for public use.  
13-178-3 (08/13)©Americo



# Eagle Premier™ Series

## Agent Guide

Policy Series 281/283



- Final expense coverage in one easy call
- Two products to fit different situations
- Full death benefit payable for accidental death

# Americo Instant Decision Process

## 1. Prior to Calling Americo's Call Center:

- ▶ Describe the product in detail to the Insured/Owner/Payor. If applying for the Eagle Premier Guaranteed Issue explain the graded death benefit.
- ▶ Pre-qualify the insured
  - Ask the correct state approved health questions to pre-qualify the proposed insured.
  - Determine if the client has existing insurance.  
*Note: replacements are not available.*
  - Determine how the client is going to pay for the coverage. *Note: only a pre-authorized monthly withdrawal from a checking or savings account is available for payment.*
- ▶ Collect the necessary information
  - The Eagle Premier Series worksheets can be used to help collect all the necessary information. Using the worksheet will help to speed up the call process.
- ▶ Prepare the Insured, Owner, and Payor
  - Make sure the Insured understands they will be calling Americo to apply for coverage.
  - Explain it is best to answer honestly and with "yes" and "no" answers.
  - Let them know that the call will be recorded.
  - Explain that a decision will be given over the phone and payment information will be given at the end of the call.
  - Verify the Payor has their banking information available at the time of the call.

## 2. Call Americo at 855.248.8327.

- ▶ Make sure you have the Insured, Owner, and Payor, on the call with you. The Owner and Payor need to be available if different than Insured.

## 3. Americo will gather the following information from you (the agent):

- ▶ Agent Information – Name and Agent Number
- ▶ Insured Information – Gender, Name, Address, Years at current address, Phone Number, Birthdate, Age, Place of Birth, and Social Security Number.
- ▶ Owner Information (if different from Insured) – Relationship to Insured, Name, Address, and Years at current address.

- ▶ Beneficiary Information – Number of Beneficiaries, Name(s), Social Security Number(s), Relationship to Insured, and Percent of Share for each Beneficiary (must equal 100%).
- ▶ Product Information – Level or Guaranteed product, Requested Face Amount, Effective Date, Smoker Status, Height and Weight, Automatic Premium Loans.
- ▶ Premium will then have to be verified.

## 4. Americo will then ask to talk with the Insured/Owner/Payor to ask the following questions:

- ▶ Verify all information given by the agent.
- ▶ Verbal Authorization – Allows Americo to access MIB records and Prescription Drug check. Disclosures will be read to Insured.
- ▶ Replacement Information Questions – Do they have existing insurance and are they replacing?
- ▶ Health Questions – All Health Questions will be asked from the state specific application.
- ▶ Bank Draft Authorization – Savings or checking account number, Routing Number, Requested draft date.

## 5. Americo will provide you and your client a decision over the phone.

## 6. Americo will then ask for a Verbal Signature to apply for coverage. This will end the call with the Insured/Owner/Payor.

## 7. Americo will ask for your Agent Statement to end the call.

## 8. Americo will mail the Insured/Owner/Payor a cover letter with disclosures in the Policy Packet. If the client declines the coverage, disclosures will be sent under a separate letter.

Nothing needs to be submitted by you!

All information needed was provided over the phone.

**Because it's more than just final expense insurance; it's a way of life.**

Americo has a proven history of success in the final expense market. While you're focusing on building a successful final expense business, we're concentrating our efforts on giving you great products, valuable sales tools, relevant technology and outstanding service; all things you'll need to achieve your sales goals.

## Eagle Premier™ Series

Eagle Premier Series whole life insurance products are designed for the final expense market.

- ▶ Two products for different situations:
  - Eagle Premier Level – full death benefit
  - Eagle Premier Guaranteed – 3-year graded death benefit<sup>1</sup>; guaranteed issue<sup>2</sup>
- ▶ Full death benefit payable for accidental death
- ▶ Guaranteed level premiums
- ▶ Rates never increase
- ▶ Pipe and cigar smokers qualify for non-smoker rates
- ▶ Every client can qualify for coverage<sup>2</sup>
- ▶ Coverage cannot be cancelled because of age or health
- ▶ Face amounts from \$2,000 to \$30,000
- ▶ No medical exams<sup>3</sup>
- ▶ Simple phone application process

We're here to help.

Americo Sales Support • 800.231.0801 • [www.americo.com](http://www.americo.com)

<sup>1</sup>State variations apply. <sup>2</sup>Subject to issue age limits & state availability. <sup>3</sup>Issuance of policy may depend upon answers to medical questions. Eagle Premier Series (Policy Series 281/283) is underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO and may vary in accordance with state laws. Some products and benefits may not be available in all states. Certain restrictions apply. Consult policy for all limitations and exclusions.



### Eagle Premier Series Telesales Process

1. Call 855.248.8327
2. Provide Americo with the Proposed Insured, Owner, and Beneficiary information and product name.
3. Your client will then provide their health information, bank draft and verbal authorizations.
4. Receive an Instant Decision.
5. Give your agent statement.
6. That's it, your done!

### Benefits

- ▶ Easy application process! Americo will take all the information to apply over the phone
- ▶ Quick issue on clean applications
- ▶ Easy-to-use marketing materials

**AMERICO**

# Eagle Premier at a Glance

## Issue Ages:

Eagle Premier Level:  
Non-smoker: 50-85  
Smoker: 50-80

Eagle Premier Guaranteed:  
50 - 80

age last birthday

## Minimum Face Amount:

\$2,000

(In WA, face amounts vary by issue age. See table at the bottom of this page.)

## Gender:

Male/Female (Unisex in MT)

## Premium Modes:

Monthly PAC: 0.095

## Application:

Series 5140T

## Annual Policy Fee:

\$40  
(Policy fee is commissionable on Eagle Premier Level)

# Additional Information

## Non-smoker Classification

A non-smoker is defined as a person who has not smoked cigarettes for at least 12 months prior to the completion date of the application. Smokeless tobacco, cigar, and pipe smoking qualify as non-smoker.

## Policy Loans

Policy loans may be available. If available, the loan interest will be charged, in advance, at a fixed rate of 7.4% per year, compounded annually. This is equivalent to an effective annual rate of 8.0%, when paid in arrears. Policy loans will impact policy performance. When policy loans and interest on the loans are greater than the policy's cash value, the policy will terminate. State variations apply.

## Non-Forfeiture Options

After the policy has a cash value, and if any premium remains unpaid after the grace period, the nonforfeiture options available for Eagle Premier Series are reduced paid-up insurance and cash surrender. The automatic option will be reduced paid-up insurance.

## State Availability

Eagle Premier Level is not available in CA, MN, MT, NY, PA and VT.  
Eagle Premier Guaranteed is not available in AR, CA, MA, MN, MT, NY, PA, VT and WA.

State variations for Eagle Premier Guaranteed: Two-year graded death benefit in IL, NH, NJ & WV.

## Washington Specific Minimum Face Amounts by Issue Age

	Minimum Face Amount	
	\$5,000	\$25,000
Male Nonsmoker	50 - 66	67 - 85
Male Smoker	50 - 55	56 - 80
Female Nonsmoker	50 - 72	73 - 85
Female Smoker	50 - 62	63 - 80

# Riders & Additional Benefits

## Accidental Death Benefit Rider

Rider Series 2172

For Eagle Premier Level, an Accidental Death Benefit rider equal to the policy face amount will be added automatically to the policy. The accidental death benefit will pay if the insured dies from a bodily injury which is a direct result of an accident. An additional amount will be paid in the event of the insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

## Accidental Death Provision

For Eagle Premier Guaranteed, an accidental death benefit provision is included at no additional cost.

With this benefit, if death occurs as the result of an accident during the graded death benefit period, the full death benefit is payable.

# Underwriting

The products are issued on an Accept/Reject basis according to health questions on the application. A Medical Information Bureau (MIB) review and Prescription Drug Check is required.

### Eagle Premier Level will be issued if:

- ✓ All health questions (except for the smoker question) on the application are answered “no”.
- ✓ Height and weight are within guidelines.
- ✓ MIB records are clear or provide no information that is inconsistent with health history given on the application.
- ✓ Prescription database history is clear or provides no information that is inconsistent with the health history given on the application.

### Eagle Premier Guaranteed will be issued if:

- OR ✓ No health questions are answered on the application.
- OR ✓ Any health questions (except for the smoker question) on the application are answered “yes”.
- ✓ Height and weight are outside guidelines.

Underwriting Build Chart													
Height	4'8"	4'9"	4'10"	4'11"	5'	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"
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# Rate Charts

Eagle Premier Level				
Annual Premium per \$1,000 of Face Amount				
Issue Age	MALE		FEMALE	
	Non-Smoker	Smoker	Non-Smoker	Smoker
40 - 50*	34.21	55.23	25.13	41.23
51	35.10	56.95	25.90	42.50
52	35.97	58.71	26.67	43.82
53	36.86	61.64	27.44	46.01
54	37.73	64.11	28.21	47.85
55	38.62	66.68	28.97	49.76
56	40.77	69.35	30.04	51.75
57	41.84	75.21	32.19	54.11
58	43.99	78.97	33.26	56.27
59	46.13	82.92	35.41	58.52
60	48.28	87.07	36.48	60.86
61	50.42	91.41	38.62	63.30
62	53.65	97.23	40.77	64.63
63	55.79	102.10	42.92	67.86
64	59.01	107.20	45.07	71.25
65	62.23	112.56	47.21	74.82
66	65.45	118.19	49.36	78.56
67	69.74	127.88	51.50	82.40
68	74.03	133.00	54.71	86.51
69	78.32	138.31	56.86	90.84
70	83.69	147.99	60.08	95.38
71	89.04	158.36	64.37	102.06
72	95.48	170.89	67.59	113.16
73	101.91	179.43	72.96	118.82
74	108.35	188.40	77.25	127.13
75	115.86	197.82	83.69	136.03
76	127.04	209.69	93.32	144.20
77	138.20	226.90	102.97	156.75
78	149.37	242.78	112.62	170.86
79	160.54	259.77	122.27	184.52
80	171.72	277.96	131.92	199.28
81	183.09	n/a	143.28	n/a
82	195.60	n/a	154.66	n/a
83	209.24	n/a	168.30	n/a
84	222.89	n/a	181.95	n/a
85	237.67	n/a	196.73	n/a

\* Issue ages 40 - 49 are available only as a companion sale.  
 Add \$40 annual policy fee.  
 In MT use Male rates for Unisex rates.

Eagle Premier Guaranteed		
Annual Premium per \$1,000 of Face Amount		
Issue Age	MALE	FEMALE
50	95.76	73.42
51	99.25	76.08
52	103.61	79.43
53	107.11	82.11
54	110.89	85.02
55	115.26	88.37
56	119.63	91.71
57	122.54	93.94
58	126.90	97.28
59	131.26	100.63
60	134.76	103.32
61	139.71	107.11
62	144.66	110.91
63	149.61	114.70
64	156.01	119.60
65	162.41	124.52
66	170.50	130.73
67	179.61	137.72
68	189.46	145.27
69	200.09	153.41
70	228.45	161.67
71	242.67	171.73
72	258.78	183.14
73	275.85	195.21
74	294.55	208.45
75	314.59	222.64
76	316.59	224.64
77	318.59	226.64
78	320.59	228.64
79	322.59	230.64
80	324.59	232.64

Add \$40 annual policy fee.

# Frequently Asked Questions

## What is an “Automatic Premium Loan”?

An automatic premium loan will be available to your client at no additional cost. An automatic premium loan means that if at the end of the grace period the premium due has not been paid, a policy loan will automatically be made from the policy’s cash value to pay the premium. The primary purpose is to prevent unintentional lapse of the policy. If the automatic premium loan is not selected, the cash value will not be used to pay premiums.

## What is “MIB”?

“MIB” is an acronym for the Medical Information Bureau. This is a database that houses medical information supplied by insurance companies with permission from proposed insureds.

## What is Prescription Drug Check?

Information gathered from prescription drug databases is frequently used by insurance companies to assist in evaluating risk and streamline underwriting process.

## How are Premiums drafted?

Americo will draft for premiums from a checking or a savings account on the day the application is approved and issued. A specific draft day can be requested but drafting is not available on the 29th, 30th, or 31st. The effective date and the initial draft date will always be the same. If outstanding requirements are not received on a timely basis we will draft for the first and second months’ premium. If a third month is required, we will call you for approval.

## Are Companion Sales Allowed?

Yes, on Eagle Premier Level product only. Issue ages 40-49 are available only on the Level product for companion sales (for example, spouses) if one of the insureds is at least 50 years old. These ages are not available on the Guaranteed product.

## Can Existing Insurance Be Replaced?

No. Replacements are not available with Eagle Premier Series.





Americo Financial Life and  
Annuity Insurance Company  
300 W. 11th Street  
Kansas City, MO 64105

## About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.<sup>1</sup> We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States<sup>2</sup>, with 660,000 policies, over \$32.7 billion of life insurance in force, and \$6 billion in assets for year-end 2013.<sup>3</sup>

<sup>1</sup>Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.

<sup>2</sup>"Admitted Assets, Top Life Writers-2013," A.M. Best Co., as of July 2013.

<sup>3</sup>Information is as of year end 2013 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

## Important Information

Americo Financial Life and Annuity Insurance Company is authorized to do business in the District of Columbia and all states except NY and VT.

Products are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Some products and benefits may not be available in all states. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. If the insured, sane or insane, dies by suicide while the contract is in force and within two years (one year in Colorado, Missouri, and North Dakota) after the issue date, the proceeds payable will be limited to the sum of premiums paid, less any indebtedness. See Missouri contract for special provisions regarding suicide.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

Any illustrations of future value used in a sales presentation are provided only for illustrative purposes. Any such illustration must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

# Eagle Premier Series Worksheet

For use in all states except CA, CT, FL, MN, NY, PA, and VT.

This worksheet is to be used to collect information prior to contacting America's Call Center. Once completed, call the toll-free number at 855.248.8327. All participants (Proposed Insured, Owner, Payor) must be on the phone at the time of the call.

This worksheet contains sensitive information and should be kept in a secure location for your records or destroyed.

## Agent Information

Name: \_\_\_\_\_ Agent ID #: \_\_\_\_\_

## Proposed Insured Information

Issue State: \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  Male  Female

Name (First, MI, Last): \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Street Address (If Mailing Address is a PO BOX): \_\_\_\_\_

If less than 5 years at current address, list prior address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ SSN or Taypayer ID: \_\_\_\_\_

Place of Birth (City, State, Country): \_\_\_\_\_

## Owner Information (If different than the Proposed Insured)

Name (First, MI, Last): \_\_\_\_\_

Relationship to Proposed Insured: \_\_\_\_\_ SSN or Taypayer ID: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Street Address (If Mailing Address is a PO BOX): \_\_\_\_\_

## Beneficiary Information (% of Share must total 100%. If shares are not given, they will be equal.)

Primary  Contingent % of Share: \_\_\_\_ Name (First, MI, Last): \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Relationship to Proposed Insured: \_\_\_\_\_

Primary  Contingent % of Share: \_\_\_\_ Name (First, MI, Last): \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Relationship to Proposed Insured: \_\_\_\_\_

## Product Information (Not all products are available in all states. See Product Availability Guide for state availability.)

Level  Guaranteed Face Amount \$ \_\_\_\_\_ Effective Date (If Not Current Date): \_\_\_\_/\_\_\_\_/\_\_\_\_

Monthly Premium \$ \_\_\_\_\_  Automatic Premium Loan

If applying for Eagle Premier Level, complete the following information:

1.  Cigarette Smoker  Non-Smoker 2. Height \_\_\_\_\_' \_\_\_\_\_" 3. Weight \_\_\_\_\_ (in pounds)

## Payor Information (Complete only when the Payor is different than the Proposed Insured and Owner.)

Name (First, MI, Last): \_\_\_\_\_ Relationship to Proposed Insured: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Street Address (If Mailing Address is a PO BOX): \_\_\_\_\_

## Bank Information

Name of Financial Institution: \_\_\_\_\_

Checking  Savings Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

## Notes:

Policy Number (Will be provided at the end of the call.)

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**E REPLACEMENT INFORMATION**

1. Is there any existing life insurance or annuity coverage on the life of any Proposed Insured? .....  Yes  No  
If **Yes**, provide information in the table below and answer question 2. If **No**, skip question 2, and proceed to the next applicable section.

Proposed Insured's Name <i>(Last, First, Middle Initial)</i>	Company	Owner <i>(Last, First, Middle Initial)</i>	Amount	Accidental Death Benefit	Policy Date

2. Will the life insurance applied for replace, or otherwise reduce in value, any existing life insurance or annuity now in force? .....  Yes  No  
Complete the replacement form(s) in accordance with applicable state replacement regulations. Replacement forms must be submitted with the application.

**F PROPOSED INSURED HEALTH INFORMATION**

- 4. Have You ever been diagnosed, treated, tested positive, or been given medical advice, or prescribed medication by a member of the medical profession for: **Yes No**
  - a. Alzheimer's disease, dementia, memory loss, muscular dystrophy, or ALS (Lou Gehrig's disease)? .....
  - b. Congestive heart failure or cardiomyopathy, chronic kidney disease or kidney failure, or received kidney dialysis? .....
  - c. Cirrhosis of the liver, liver failure or other liver diseases (excluding Hepatitis A, B, or C)? .....
  - d. Emphysema, chronic obstructive pulmonary disease (COPD), or any other chronic respiratory or lung problem, excluding allergies or asthma? .....
  - e. Metastatic cancer (cancer that has spread to other parts of the body)? .....
  - f. Two (2) or more occurrences of cancer of any kind or a reoccurrence of a previous cancer? .....
  - g. AIDS, ARC, or HIV? .....
- 5. In the past twenty-four (24) months, have You been diagnosed, treated, tested positive, or been given medical advice by a member of the medical profession for:
  - a. Internal cancer or malignant melanoma (not basal cell skin cancer)? .....
  - b. Complications of diabetes, including amputation, retinopathy (eye disease), nephropathy (kidney disease), neuropathy, insulin shock, or diabetic coma? .....
  - c. Chronic hepatitis or alcoholic hepatitis? .....
- 6. In the past twenty-four (24) months, have You received a diagnosis, been treated, received medical treatment or counseling, or been prescribed medication by a member of the medical profession for drug or alcohol abuse/dependency or addiction? .....
- 7. Within the last twelve (12) months, have You been advised to have tests, surgery or hospitalization (except for those related to HIV or AIDS), which have not been completed, or waiting for a medical diagnosis or results of medical tests or procedures which have not been received? .....
- 8. In the past twelve (12) months, have You been diagnosed, treated, tested positive, prescribed medication, or been given medical advice by a member of the medical profession for:
  - a. Angioplasty (balloon procedure), stent placement, or heart bypass surgery? .....
  - b. Stroke; Heart attack, heart valve disorder, coronary disease, angina (chest pain), or heart disorder (excluding heart murmurs, rhythm disorders, and hypertension)? .....
- 9. Have You received advice from a member of the medical profession to have, are You waiting for, or have You ever received, an organ or tissue transplant? .....
- 10. Are You now, or within the past six (6) months have you been:
  - a. Hospitalized for 48 hours or more, bedridden or confined to or living in a nursing facility or correctional facility? .....
  - b. Receiving or been advised by a member of the medical profession to receive hospice care? .....
  - c. Receiving home health care for a chronic or debilitating condition? .....
  - d. Receiving assistance with activities of daily living, including eating, bathing, toileting, or dressing due to a chronic or debilitating condition? .....
  - e. Confined to a wheelchair or using a walker for a chronic illness (except in the case of a temporary condition that is expected to last three (3) months or less)? .....
  - f. Using oxygen to assist in breathing? .....
- 11. Have You been diagnosed with a terminal illness that is expected to result in death within twenty-four (24) months? .....

**ADDITIONAL QUESTIONS FOR APPLICANTS AGE 40-49 ONLY**

- 12. Within the past twenty-four (24) months, have You been convicted of, or pled guilty or no contest to, a felony? .....
- 13. Within the past twenty-four (24) months, have You been diagnosed, treated or tested positive, or given medical advice by a member of the medical profession for:
  - a. Bipolar disorder, schizophrenia, manic or clinical depression, psychosis, mental incapacity, post-traumatic stress disorder or suicidal thoughts? .....
  - b. Brain tumor? .....
  - c. Huntington's disease? .....
- 14. Within the past twenty-four (24) months, have You used narcotics (other than as prescribed by a member of the medical profession), amphetamines, hallucinogens, heroin, or cocaine? .....
- 15. Within the past twelve (12) months, have You been convicted of or pled guilty or no contest to driving while impaired, intoxicated or under the influence of drugs or alcohol, or had Your driver's license suspended or revoked for any reason? .....
- 16. Within the past twelve (12) months, have You been diagnosed, tested positive, or been given medical advice by a member of the medical profession for chronic pancreatitis? .....
- 17. Do You currently have felony charges pending against You, or are You currently on probation or parole? .....

# Eagle Premier Series Monthly PAC Rates

✓ \$40 annual policy fee included  
 ✓ Annual Premium = Monthly PAC Premium \* 10.526

## Male Non-smoker Eagle Premier Level (281)

Issue Age	\$2,000	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$15,000	\$20,000	\$25,000	\$30,000	Issue Age
40-50	10.30	20.05	26.55	29.80	33.05	36.30	39.55	42.80	52.55	68.80	85.05	101.30	40-50
51	10.47	20.47	27.14	30.48	33.81	37.15	40.48	43.81	53.82	70.49	87.16	103.84	51
52	10.63	20.89	27.72	31.14	34.55	37.97	41.39	44.81	55.06	72.14	89.23	106.31	52
53	10.80	21.31	28.31	31.81	35.32	38.82	42.32	45.82	56.33	73.83	91.34	108.85	53
54	10.97	21.72	28.89	32.47	36.06	39.64	43.23	46.81	57.57	75.49	93.41	111.33	54
55	11.14	22.14	29.48	33.15	36.82	40.49	44.16	47.83	58.83	77.18	95.52	113.87	55
56	11.55	23.17	30.91	34.79	38.66	42.53	46.40	50.28	61.90	81.26	100.63	119.99	56
57	11.75	23.67	31.62	35.60	39.57	43.55	47.52	51.50	63.42	83.30	103.17	123.04	57
58	12.16	24.70	33.05	37.23	41.41	45.59	49.77	53.95	66.49	87.38	108.28	129.17	58
59	12.56	25.71	34.48	38.86	43.24	47.62	52.01	56.39	69.54	91.45	113.36	135.27	59
60	12.97	26.73	35.91	40.49	45.08	49.67	54.25	58.84	72.60	95.53	118.47	141.40	60
61	13.38	27.75	37.33	42.12	46.91	51.70	56.49	61.28	75.65	99.60	123.55	147.50	61
62	13.99	29.28	39.48	44.57	49.67	54.77	59.86	64.96	80.25	105.74	131.22	156.70	62
63	14.40	30.30	40.90	46.20	51.50	56.80	62.10	67.40	83.30	109.80	136.30	162.80	63
64	15.01	31.83	43.04	48.65	54.25	59.86	65.47	71.07	87.89	115.92	143.95	171.98	64
65	15.62	33.36	45.18	51.09	57.01	62.92	68.83	74.74	92.48	122.04	151.60	181.16	65
66	16.24	34.89	47.32	53.54	59.76	65.98	72.20	78.41	97.07	128.16	159.24	190.33	66
67	17.05	36.93	50.18	56.80	63.43	70.05	76.68	83.30	103.18	136.31	169.43	202.56	67
68	17.87	38.96	53.03	60.06	67.10	74.13	81.16	88.19	109.29	144.46	179.62	214.79	68
69	18.68	41.00	55.88	63.32	70.76	78.20	85.64	93.08	115.41	152.61	189.81	227.01	69
70	19.70	43.55	59.45	67.40	75.35	83.31	91.26	99.21	123.06	162.81	202.56	242.32	70
71	20.72	46.09	63.01	71.47	79.93	88.39	96.85	105.31	130.68	172.98	215.27	257.56	71
72	21.94	49.15	67.29	76.36	85.44	94.51	103.58	112.65	139.86	185.21	230.57	275.92	72
73	23.16	52.21	71.57	81.25	90.93	100.61	110.30	119.98	149.02	197.43	245.84	294.24	73
74	24.39	55.27	75.85	86.15	96.44	106.73	117.03	127.32	158.20	209.67	261.13	312.60	74
75	25.81	58.83	80.85	91.85	102.86	113.87	124.87	135.88	168.90	223.93	278.97	334.00	75
76	27.94	64.14	88.28	100.35	112.42	124.49	136.56	148.63	184.83	245.18	305.52	365.86	76
77	30.06	69.45	95.70	108.83	121.96	135.09	148.22	161.35	200.74	266.38	332.03	397.67	77
78	32.18	74.75	103.13	117.32	131.51	145.70	159.89	174.08	216.65	287.60	358.55	429.50	78
79	34.30	80.06	110.56	125.81	141.06	156.31	171.56	186.82	232.57	308.83	385.08	461.34	79
80	36.43	85.37	117.99	134.31	150.62	166.93	183.25	199.56	248.50	330.07	411.64	493.20	80
81	38.59	90.77	125.55	142.95	160.34	177.74	195.13	212.52	264.70	351.67	438.64	525.61	81
82	40.96	96.71	133.87	152.46	171.04	189.62	208.20	226.78	282.53	375.44	468.35	561.26	82
83	43.56	103.19	142.94	162.82	182.70	202.58	222.46	242.33	301.97	401.36	500.75	600.13	83
84	46.15	109.67	152.02	173.20	194.37	215.55	236.72	257.89	321.42	427.29	533.16	639.04	84
85	48.96	116.69	161.85	184.43	207.01	229.59	252.17	274.74	342.48	455.37	568.27	681.16	85

## Female Non-smoker Eagle Premier Level (281)

Issue Age	\$2,000	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$15,000	\$20,000	\$25,000	\$30,000	Issue Age
40-50	8.57	15.74	20.51	22.90	25.29	27.67	30.06	32.45	39.61	51.55	63.48	75.42	40-50
51	8.72	16.10	21.02	23.48	25.94	28.41	30.87	33.33	40.71	53.01	65.31	77.62	51
52	8.87	16.47	21.54	24.07	26.60	29.14	31.67	34.20	41.80	54.47	67.14	79.81	52
53	9.01	16.83	22.05	24.65	27.26	29.87	32.47	35.08	42.90	55.94	68.97	82.00	53
54	9.16	17.20	22.56	25.24	27.92	30.60	33.28	35.96	44.00	57.40	70.80	84.20	54
55	9.30	17.56	23.07	25.82	28.57	31.32	34.07	36.83	45.08	58.84	72.60	86.36	55
56	9.51	18.07	23.78	26.63	29.48	32.34	35.19	38.05	46.61	60.88	75.15	89.41	56
57	9.92	19.09	25.21	28.26	31.32	34.38	37.44	40.50	49.67	64.96	80.25	95.54	57
58	10.12	19.60	25.92	29.08	32.24	35.40	38.56	41.72	51.20	66.99	82.79	98.59	58
59	10.53	20.62	27.35	30.71	34.08	37.44	40.80	44.17	54.26	71.08	87.90	104.72	59
60	10.73	21.13	28.06	31.52	34.99	38.46	41.92	45.39	55.78	73.11	90.44	107.77	60
61	11.14	22.14	29.48	33.15	36.82	40.49	44.16	47.83	58.83	77.18	95.52	113.87	61
62	11.55	23.17	30.91	34.79	38.66	42.53	46.40	50.28	61.90	81.26	100.63	119.99	62
63	11.95	24.19	32.34	36.42	40.50	44.57	48.65	52.73	64.96	85.35	105.74	126.12	63
64	12.36	25.21	33.77	38.05	42.33	46.62	50.90	55.18	68.02	89.43	110.84	132.25	64
65	12.77	26.22	35.19	39.68	44.16	48.65	53.13	57.62	71.07	93.50	115.92	138.35	65
66	13.18	27.25	36.62	41.31	46.00	50.69	55.38	60.07	74.14	97.58	121.03	144.48	66
67	13.59	28.26	38.05	42.94	47.83	52.73	57.62	62.51	77.19	101.65	126.11	150.58	67
68	14.19	29.79	40.18	45.38	50.58	55.77	60.97	66.17	81.76	107.75	133.74	159.72	68
69	14.60	30.81	41.61	47.01	52.42	57.82	63.22	68.62	84.83	111.83	138.84	165.85	69
70	15.22	32.34	43.75	49.46	55.17	60.88	66.58	72.29	89.41	117.95	146.49	175.03	70
71	16.03	34.38	46.61	52.72	58.84	64.95	71.07	77.18	95.53	126.10	156.68	187.25	71
72	16.64	35.91	48.75	55.17	61.59	68.01	74.43	80.85	100.12	132.22	164.33	196.43	72
73	17.66	38.46	52.32	59.25	66.18	73.11	80.04	86.97	107.77	142.42	177.08	211.74	73
74	18.48	40.49	55.17	62.51	69.85	77.19	84.53	91.87	113.88	150.58	187.27	223.96	74
75	19.70	43.55	59.45	67.40	75.35	83.31	91.26	99.21	123.06	162.81	202.56	242.32	75
76	21.53	48.13	65.86	74.72	83.59	92.45	101.32	110.18	136.78	181.11	225.44	269.76	76
77	23.36	52.71	72.28	82.06	91.84	101.62	111.40	121.19	150.53	199.44	248.35	297.26	77
78	25.20	57.29	78.69	89.39	100.09	110.79	121.49	132.19	164.28	217.78	271.27	324.77	78
79	27.03	61.88	85.11	96.73	108.34	119.96	131.57	143.19	178.03	236.11	294.19	352.27	79
80	28.86	66.46	91.53	104.06	116.59	129.12	141.66	154.19	191.79	254.45	311.11	379.77	80
81	31.02	71.86	99.08	112.69	126.30	139.92	153.53	167.14	207.97	276.03	344.09	412.15	81
82	33.19	77.26	106.65	121.34	136.03	150.73	165.42	180.11	224.19	297.65	371.12	444.58	82
83	35.78	83.74	115.72	131.71	147.70	163.69	179.67	195.66	243.63	323.57	403.51	483.46	83
84	38.37	90.23	124.80	142.08	159.37	176.65	193.94	211.22	263.08	349.51	435.93	522.36	84
85	41.18	97.25	134.63	153.31	172.00	190.69	209.38	228.07	284.14	377.59	471.03	564.48	85

PAC Rates for Eagle Premier Level

# Eagle Premier Series Monthly PAC Rates

✓ \$40 annual policy fee included  
 ✓ Annual Premium = Monthly PAC Premium \* 10.526

PAC Rates for Eagle Premier Level

Male Smoker Eagle Premier Level (281)													
Issue Age	\$2,000	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$15,000	\$20,000	\$25,000	\$30,000	Issue Age
40-50	14.29	30.03	40.53	45.77	51.02	56.27	61.52	66.76	82.50	108.74	134.97	161.21	40-50
51	14.62	30.85	41.67	47.08	52.49	57.90	63.31	68.72	84.95	112.01	139.06	166.11	51
52	14.95	31.69	42.84	48.42	54.00	59.57	65.15	70.73	87.46	115.35	143.24	171.12	52
53	15.51	33.08	44.79	50.65	56.50	62.36	68.21	74.07	91.64	120.92	150.20	179.47	53
54	15.98	34.25	46.43	52.52	58.61	64.70	70.79	76.89	95.16	125.61	156.06	186.51	54
55	16.47	35.47	48.14	54.48	60.81	67.15	73.48	79.82	98.82	130.49	162.17	193.84	55
56	16.98	36.74	49.92	56.51	63.09	69.68	76.27	82.86	102.62	135.57	168.51	201.45	56
57	18.09	39.52	53.81	60.96	68.10	75.25	82.39	89.54	110.97	146.70	182.42	218.15	57
58	18.80	41.31	56.32	63.82	71.32	78.82	86.32	93.83	116.33	153.84	191.35	228.86	58
59	19.55	43.19	58.94	66.82	74.70	82.57	90.45	98.33	121.96	161.35	200.74	240.12	59
60	20.34	45.16	61.70	69.97	78.24	86.52	94.79	103.06	127.87	169.23	210.59	251.95	60
61	21.17	47.22	64.59	73.27	81.96	90.64	99.32	108.01	134.06	177.48	220.90	264.32	61
62	22.27	49.98	68.46	77.69	86.93	96.17	105.41	114.64	142.35	188.54	234.72	280.91	62
63	23.20	52.30	71.70	81.40	91.10	100.80	110.49	120.19	149.29	197.79	246.29	294.79	63
64	24.17	54.72	75.09	85.27	95.46	105.64	115.82	126.01	156.56	207.48	258.40	309.32	64
65	25.19	57.27	78.65	89.35	100.04	110.73	121.43	132.12	164.20	217.66	271.13	324.60	65
66	26.26	59.94	82.40	93.62	104.85	116.08	127.31	138.54	172.22	228.36	284.50	340.64	66
67	28.10	64.54	88.84	100.99	113.14	125.29	137.43	149.58	186.03	246.77	307.52	368.26	67
68	29.07	66.98	92.25	104.88	117.52	130.15	142.79	155.42	193.33	256.50	319.68	382.85	68
69	30.08	69.50	95.78	108.92	122.06	135.19	148.33	161.47	200.89	266.59	332.29	397.98	69
70	31.92	74.10	102.21	116.27	130.33	144.39	158.45	172.51	214.69	284.98	355.28	425.57	70
71	33.89	79.02	109.11	124.15	139.20	154.24	169.29	184.33	229.46	304.68	379.91	455.13	71
72	36.27	84.97	117.44	133.68	149.91	166.15	182.38	198.61	247.32	328.49	409.66	490.84	72
73	37.89	89.03	123.12	140.17	157.21	174.26	191.30	208.35	259.49	344.72	429.95	515.18	73
74	39.60	93.29	129.09	146.98	164.88	182.78	200.68	218.58	272.27	361.76	451.25	540.74	74
75	41.39	97.76	135.35	154.14	172.94	191.73	210.52	229.31	285.69	379.66	473.62	567.59	75
76	43.64	103.40	143.24	163.16	183.08	203.01	222.93	242.85	302.61	402.21	501.81	601.42	76
77	46.91	111.58	154.69	176.24	197.80	219.36	240.91	262.47	327.13	434.91	542.69	650.47	77
78	49.93	119.12	165.25	188.31	211.38	234.44	257.51	280.57	349.76	465.08	580.40	695.72	78
79	53.16	127.19	176.55	201.23	225.90	250.58	275.26	299.94	373.97	497.36	620.75	744.14	79
80	56.61	135.83	188.64	215.05	241.46	267.86	294.27	320.67	399.89	531.92	663.96	795.99	80

Female Smoker Eagle Premier Level (281)													
Issue Age	\$2,000	\$5,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$15,000	\$20,000	\$25,000	\$30,000	Issue Age
40-50	11.63	23.38	31.22	35.13	39.05	42.97	46.89	50.80	62.55	82.14	101.72	121.31	40-50
51	11.88	23.99	32.06	36.10	40.14	44.18	48.21	52.25	64.36	84.55	104.74	124.93	51
52	12.13	24.61	32.94	37.10	41.27	45.43	49.59	53.75	66.24	87.06	107.87	128.69	52
53	12.54	25.65	34.40	38.77	43.14	47.51	51.88	56.25	69.36	91.22	113.07	134.93	53
54	12.89	26.53	35.62	40.17	44.71	49.26	53.80	58.35	71.99	94.72	117.44	140.17	54
55	13.25	27.44	36.89	41.62	46.34	51.07	55.80	60.53	74.71	98.34	121.98	145.62	55
56	13.63	28.38	38.21	43.13	48.05	52.96	57.88	62.80	77.54	102.13	126.71	151.29	56
57	14.08	29.50	39.78	44.92	50.06	55.20	60.34	65.49	80.91	106.61	132.31	158.01	57
58	14.49	30.53	41.22	46.57	51.91	57.26	62.60	67.95	83.98	110.71	137.44	164.17	58
59	14.92	31.60	42.72	48.28	53.83	59.39	64.95	70.51	87.19	114.99	142.79	170.58	59
60	15.36	32.71	44.27	50.05	55.84	61.62	67.40	73.18	90.53	119.43	148.34	177.25	60
61	15.83	33.87	45.89	51.91	57.92	63.94	69.95	75.96	94.00	124.07	154.14	184.21	61
62	16.08	34.50	46.78	52.92	59.06	65.20	71.34	77.48	95.90	126.60	157.30	188.00	62
63	16.69	36.03	48.93	55.37	61.82	68.27	74.71	81.16	100.50	132.73	164.97	197.20	63
64	17.34	37.64	51.18	57.95	64.72	71.49	78.26	85.03	105.33	139.18	173.02	206.86	64
65	18.02	39.34	53.56	60.66	67.77	74.88	81.99	89.09	110.42	145.96	181.50	217.04	65
66	18.73	41.12	56.04	63.51	70.97	78.43	85.90	93.36	115.75	153.06	190.38	227.70	66
67	19.46	42.94	58.60	66.42	74.25	82.08	89.91	97.74	121.22	160.36	199.50	238.64	67
68	20.24	44.89	61.33	69.55	77.77	85.98	94.20	102.42	127.08	168.17	209.26	250.35	68
69	21.06	46.95	64.21	72.84	81.47	90.10	98.73	107.36	133.25	176.40	219.55	262.69	69
70	21.92	49.11	67.23	76.29	85.35	94.41	103.47	112.53	139.72	185.02	230.33	275.63	70
71	23.19	52.28	71.67	81.37	91.06	100.76	110.45	120.15	149.24	197.71	246.19	294.67	71
72	25.30	57.55	79.05	89.80	100.55	111.30	122.05	132.80	165.05	218.80	272.56	326.31	72
73	26.38	60.24	82.82	94.10	105.39	116.68	127.97	139.25	173.12	229.56	286.00	342.44	73
74	27.95	64.19	88.34	100.42	112.50	124.57	136.65	148.73	184.96	245.35	305.73	366.12	74
75	29.65	68.41	94.26	107.18	120.11	133.03	145.95	158.87	197.64	262.26	326.87	391.49	75
76	31.20	72.30	99.69	113.39	127.09	140.79	154.49	168.19	209.29	277.78	346.28	414.77	76
77	33.58	78.26	108.04	122.93	137.82	152.71	167.60	182.50	227.17	301.63	376.08	450.54	77
78	36.26	84.96	117.42	133.65	149.89	166.12	182.35	198.58	247.28	328.43	409.59	490.75	78
79	38.86	91.45	126.51	144.04	161.56	179.09	196.62	214.15	266.74	354.39	442.04	529.68	79
80	41.66	98.46	136.32	155.25	174.18	193.12	212.05	230.98	287.77	382.43	477.09	571.75	80

PAC Rates for Eagle Premier Guaranteed

**Male Eagle Premier Guaranteed (283)**

Issue Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	Issue Age
50	21.99	31.09	40.19	49.29	58.38	67.48	76.58	85.67	94.77	50
51	22.66	32.09	41.52	50.94	60.37	69.80	79.23	88.66	98.09	51
52	23.49	33.33	43.17	53.01	62.86	72.70	82.54	92.39	102.23	52
53	24.15	34.33	44.50	54.68	64.85	75.03	85.20	95.38	105.55	53
54	24.87	35.40	45.94	56.47	67.01	77.54	88.08	98.61	109.15	54
55	25.70	36.65	47.60	58.55	69.50	80.45	91.40	102.35	113.30	55
56	26.53	37.89	49.26	60.62	71.99	83.35	94.72	106.08	117.45	56
57	27.08	38.72	50.37	62.01	73.65	85.29	96.93	108.57	120.21	57
58	27.91	39.97	52.02	64.08	76.13	88.19	100.24	112.30	124.36	58
59	28.74	41.21	53.68	66.15	78.62	91.09	103.56	116.03	128.50	59
60	29.40	42.21	55.01	67.81	80.61	93.42	106.22	119.02	131.82	60
61	30.34	43.62	56.89	70.16	83.43	96.71	109.98	123.25	136.52	61
62	31.29	45.03	58.77	72.51	86.26	100.00	113.74	127.48	141.23	62
63	32.23	46.44	60.65	74.86	89.08	103.29	117.50	131.72	145.93	63
64	33.44	48.26	63.08	77.90	92.73	107.55	122.37	137.19	152.01	64
65	34.66	50.09	65.52	80.94	96.37	111.80	127.23	142.66	158.09	65
66	36.20	52.39	68.59	84.79	100.99	117.18	133.38	149.58	165.78	66
67	37.93	54.99	72.05	89.11	106.18	123.24	140.30	157.37	174.43	67
68	39.80	57.80	75.79	93.79	111.79	129.79	147.79	165.79	183.79	68
69	41.82	60.83	79.83	98.84	117.85	136.86	155.87	174.88	193.89	69
70	47.21	68.91	90.61	112.31	134.02	155.72	177.42	199.12	220.83	70
71	49.91	72.96	96.01	119.07	142.12	165.18	188.23	211.28	234.34	71
72	52.97	77.55	102.14	126.72	151.30	175.89	200.47	225.06	249.64	72
73	56.21	82.42	108.62	134.83	161.03	187.24	213.45	239.65	265.86	73
74	59.76	87.75	115.73	143.71	171.69	199.68	227.66	255.64	283.62	74
75	63.57	93.46	123.34	153.23	183.12	213.00	242.89	272.77	302.66	75
76	63.95	94.03	124.10	154.18	184.26	214.33	244.41	274.48	304.56	76
77	64.33	94.60	124.86	155.13	185.40	215.66	245.93	276.19	306.46	77
78	64.71	95.17	125.62	156.08	186.54	216.99	247.45	277.90	308.36	78
79	65.09	95.74	126.38	157.03	187.68	218.32	248.97	279.61	310.26	79
80	65.47	96.31	127.14	157.98	188.82	219.65	250.49	281.32	312.16	80

**Female Eagle Premier Guaranteed (283)**

Issue Age	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	Issue Age
50	17.75	24.72	31.70	38.67	45.65	52.62	59.60	66.57	73.55	50
51	18.26	25.48	32.71	39.94	47.17	54.39	61.62	68.85	76.08	51
52	18.89	26.44	33.98	41.53	49.08	56.62	64.17	71.71	79.26	52
53	19.40	27.20	35.00	42.80	50.60	58.40	66.20	74.00	81.80	53
54	19.95	28.03	36.11	44.18	52.26	60.34	68.42	76.49	84.57	54
55	20.59	28.99	37.38	45.78	54.17	62.57	70.96	79.36	87.75	55
56	21.22	29.94	38.65	47.36	56.07	64.79	73.50	82.21	90.92	56
57	21.65	30.57	39.50	48.42	57.35	66.27	75.19	84.12	93.04	57
58	22.28	31.52	40.77	50.01	59.25	68.49	77.73	86.97	96.22	58
59	22.92	32.48	42.04	51.60	61.16	70.72	80.28	89.84	99.40	59
60	23.43	33.25	43.06	52.88	62.69	72.51	82.32	92.14	101.95	60
61	24.15	34.33	44.50	54.68	64.85	75.03	85.20	95.38	105.55	61
62	24.87	35.41	45.95	56.48	67.02	77.56	88.09	98.63	109.16	62
63	25.59	36.49	47.39	58.28	69.18	80.08	90.97	101.87	112.77	63
64	26.52	37.89	49.25	60.61	71.97	83.33	94.70	106.06	117.42	64
65	27.46	39.29	51.12	62.95	74.78	86.61	98.44	110.26	122.09	65
66	28.64	41.06	53.48	65.90	78.32	90.74	103.15	115.57	127.99	66
67	29.97	43.05	56.13	69.22	82.30	95.38	108.47	121.55	134.63	67
68	31.40	45.20	59.00	72.80	86.60	100.40	114.21	128.01	141.81	68
69	32.95	47.52	62.10	76.67	91.24	105.82	120.39	134.97	149.54	69
70	34.52	49.88	65.23	80.59	95.95	111.31	126.67	142.03	157.39	70
71	36.43	52.74	69.06	85.37	101.69	118.00	134.31	150.63	166.94	71
72	38.60	55.99	73.39	90.79	108.19	125.59	142.99	160.38	177.78	72
73	40.89	59.43	77.98	96.52	115.07	133.61	152.16	170.70	189.25	73
74	43.41	63.21	83.01	102.81	122.62	142.42	162.22	182.02	201.83	74
75	46.10	67.25	88.40	109.55	130.70	151.86	173.01	194.16	215.31	75
76	46.48	67.82	89.16	110.50	131.84	153.19	174.53	195.87	217.21	76
77	46.86	68.39	89.92	111.45	132.98	154.52	176.05	197.58	219.11	77
78	47.24	68.96	90.68	112.40	134.12	155.85	177.57	199.29	221.01	78
79	47.62	69.53	91.44	113.35	135.26	157.18	179.09	201.00	222.91	79
80	48.00	70.10	92.20	114.30	136.40	158.51	180.61	202.71	224.81	80