

Option 1: Single Pay

Table 3A: Base Income Factors Single Life, Income Period 20

Age*	Income Factors
13	7.40%
14	7.38%
15	7.36%
16	7.35%
17	7.34%
18	7.33%
19	7.33%
20	7.32%
21	7.32%
22	7.32%
23	7.32%
24	7.32%
25	7.32%
26	7.32%
27	7.32%
28	7.31%
29	7.30%
30	7.29%
31	7.28%
32	7.26%
33	7.25%
34	7.23%
35	7.20%
36	7.18%
37	7.15%
38	7.11%
39	7.07%
40	7.03%
41	6.98%
42	6.92%
43	6.85%
44	6.77%
45	6.68%
46	6.58%
47	6.46%
48	6.32%
49	6.17%
50	6.01%
51	5.83%
52	5.64%
53	5.45%
54	5.25%
55	5.04%
56	4.82%
57	4.60%
58	4.37%
59	4.13%
60	3.87%

* Age at Entry (last birthday) for life insured

Age	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
13	7.49%	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.00%	6.96%
14	7.48%	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.41%	7.40%	7.38%	7.36%	7.34%	7.32%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.96%
15	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	7.00%	6.96%
16	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.13%	7.10%	7.07%	7.03%	6.99%	6.95%
17	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
18	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
19	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.23%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
20	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
21	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
22	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
23	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
24	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
25	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
26	7.47%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
27	7.47%	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
28	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.09%	7.06%	7.02%	6.99%	6.95%
29	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.43%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.09%	7.06%	7.02%	6.99%	6.95%
30	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.12%	7.09%	7.06%	7.02%	6.98%	6.94%
31	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.37%	7.35%	7.33%	7.30%	7.27%	7.25%	7.22%	7.19%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
32	7.47%	7.46%	7.46%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.02%	6.98%	6.94%
33	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.43%	7.41%	7.40%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.01%	6.98%	6.94%
34	7.46%	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.36%	7.34%	7.32%	7.29%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%
35	7.46%	7.45%	7.45%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.97%	6.93%
36	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.04%	7.00%	6.96%	6.92%
37	7.45%	7.44%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.09%	7.06%	7.03%	6.99%	6.96%	6.92%
38	7.44%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.34%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%
39	7.43%	7.43%	7.42%	7.42%	7.41%	7.40%	7.39%	7.38%	7.36%	7.35%	7.33%	7.31%	7.29%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.02%	6.98%	6.94%	6.90%	6.86%
40	7.43%	7.42%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.34%	7.32%	7.30%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%	6.89%	6.85%
41	7.42%	7.41%	7.41%	7.40%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.33%	7.31%	7.29%	7.27%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.07%	7.03%	7.00%	6.96%	6.93%	6.89%
42	7.41%	7.40%	7.40%	7.39%	7.39%	7.38%	7.37%	7.36%	7.35%	7.34%	7.32%	7.31%	7.29%	7.26%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%	6.87%
43	7.40%	7.39%	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.29%	7.27%	7.25%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.98%	6.94%	6.90%	6.86%
44	7.39%	7.38%	7.38%	7.37%	7.36%	7.36%	7.35%	7.34%	7.33%	7.31%	7.30%	7.28%	7.26%	7.24%	7.21%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	7.00%	6.96%	6.93%	6.89%	6.85%
45	7.37%	7.37%	7.36%	7.35%	7.35%	7.34%	7.33%	7.32%	7.31%	7.30%	7.28%	7.27%	7.25%	7.22%	7.20%	7.17%	7.14%	7.11%	7.08%	7.05%	7.01%	6.98%	6.95%	6.91%	6.87%	6.83%
46	7.35%	7.35%	7.34%	7.34%	7.33%	7.32%	7.32%	7.31%	7.29%	7.28%	7.27%	7.25%	7.23%	7.21%	7.18%	7.15%	7.13%	7.09%	7.06%	7.03%	7.00%	6.96%	6.93%	6.89%	6.85%	6.81%
47	7.33%	7.33%	7.32%	7.32%	7.31%	7.30%	7.29%	7.27%	7.26%	7.25%	7.23%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.97%	6.94%	6.90%	6.87%	6.83%	6.79%	6.75%
48	7.31%	7.31%	7.30%	7.30%	7.29%	7.28%	7.27%	7.26%	7.25%	7.24%	7.22%	7.21%	7.19%	7.16%	7.14%	7.11%	7.08%	7.05%	7.02%	6.98%	6.95%	6.92%	6.88%	6.84%	6.80%	6.76%
49	7.29%	7.28%	7.28%	7.27%	7.27%	7.26%	7.25%	7.24%	7.23%	7.21%	7.20%	7.18%	7.16%	7.14%	7.11%	7.09%	7.06%	7.02%	6.99%	6.96%	6.92%	6.89%	6.85%	6.82%	6.78%	6.74%
50	7.26%	7.26%	7.25%	7.25%	7.24%	7.23%	7.22%	7.21%	7.20%	7.19%	7.17%	7.15%	7.13%	7.11%	7.09%	7.06%	7.03%	7.00%	6.96%	6.93%	6.90%	6.86%	6.82%	6.79%	6.75%	6.71%
51	7.23%	7.23%	7.22%	7.22%	7.21%	7.20%	7.19%	7.18%	7.17%	7.16%	7.14%	7.13%	7.10%	7.08%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.72%	6.67%
52	7.20%	7.20%	7.19%	7.19%	7.18%	7.17%	7.16%	7.15%	7.14%	7.13%	7.11%	7.09%	7.07%	7.05%	7.02%	7.00%	6.97%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.68%	6.64%
53	7.17%	7.17%	7.16%	7.16%	7.15%	7.14%	7.13%	7.12%	7.11%	7.10%	7.08%	7.06%	7.04%	7.02%	6.99%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.69%	6.65%	6.60%
54	7.14%	7.14%	7.13%	7.13%	7.12%	7.11%	7.10%	7.09%	7.08%	7.06%	7.05%	7.03%	7.01%	6.98%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%
55	7.11%	7.10%	7.10%	7.09%	7.08%	7.07%	7.06%	7.04%	7.03%	7.01%	7.00%	6.97%	6.95%	6.92%	6.90%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%	6.53%	6.49%
56	7.07%	7.07%	7.06%	7.06%	7.05%	7.04%	7.03%	7.01%	7.00%	6.98%	6.96%	6.94%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%	6.46%
57	7.04%	7.04%	7.03%	7.02%	7.02%	7.01%	7.00%	6.99%	6.98%	6.96%	6.95%	6.93%	6.90%	6.88%	6.85%	6.82%	6.79%	6.76%	6.72%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%	6.45%
58	6.97%	6.96%	6.96%	6.95%	6.94%	6.93%	6.92%	6.91%	6.90%	6.89%	6.87%	6.85%	6.83%	6.80%	6.78%	6.75%	6.72%	6.68%	6.65%	6.61%	6.57%	6.53%	6.50%	6.46%	6.41%	6.37%
59	6.92%	6.91%	6.91%	6.90%	6.89%	6.89%	6.87%	6.86%	6.85%	6.83%	6.81%	6.79%	6.76%	6.74%	6.71%	6.67%	6.64%	6.60%	6.57%	6.53%	6.49%	6.45%	6.41%	6.37%	6.32%	6.28%

* Age at Entry (last birthday) for life insured(s)

Table 3C: Base Income Factors Single Life, Income Period 25

Age*	Income Factor
13	7.40%
14	7.38%
15	7.36%
16	7.35%
17	7.34%
18	7.33%
19	7.33%
20	7.32%
21	7.32%
22	7.32%
23	7.32%
24	7.32%
25	7.32%
26	7.32%
27	7.32%
28	7.31%
29	7.30%
30	7.29%
31	7.28%
32	7.26%
33	7.25%
34	7.23%
35	7.20%
36	7.18%
37	7.15%
38	7.11%
39	7.07%
40	7.03%
41	6.98%
42	6.92%
43	6.85%
44	6.77%
45	6.68%
46	6.58%
47	6.46%
48	6.32%
49	6.17%
50	6.01%
51	5.83%
52	5.64%
53	5.45%
54	5.25%
55	5.04%
56	4.82%
57	4.60%
58	4.37%
59	4.13%
60	3.87%

* Age at Entry (last birthday) for life insured

ge 1 st / Age	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
13	7.49%	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.00%	6.96%
14	7.48%	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.96%
15	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	7.00%	6.96%
16	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	6.99%	6.95%
17	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
18	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
19	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
20	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
21	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
22	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
23	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
24	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
25	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
26	7.47%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
27	7.47%	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
28	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%	6.91%
29	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%	6.91%
30	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
31	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.37%	7.35%	7.33%	7.30%	7.27%	7.25%	7.22%	7.19%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
32	7.47%	7.46%	7.46%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
33	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.01%	6.98%	6.94%	6.90%
34	7.46%	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.36%	7.34%	7.32%	7.29%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%
35	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.97%	6.93%	6.89%
36	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%	6.91%
37	7.45%	7.44%	7.44%	7.43%	7.42%	7.42%	7.41%	7.40%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%	6.91%
38	7.44%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.34%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%	6.91%
39	7.43%	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.36%	7.35%	7.33%	7.31%	7.29%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.02%	6.98%	6.94%	6.90%
40	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.34%	7.32%	7.30%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%	6.89%
41	7.42%	7.41%	7.41%	7.40%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.33%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.07%	7.03%	7.00%	6.96%	6.93%	6.89%
42	7.41%	7.40%	7.40%	7.39%	7.39%	7.38%	7.37%	7.36%	7.35%	7.34%	7.32%	7.31%	7.29%	7.26%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%	6.87%
43	7.40%	7.39%	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.29%	7.27%	7.25%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.98%	6.94%	6.90%	6.86%
44	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.30%	7.28%	7.26%	7.24%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.98%	6.95%	6.91%	6.87%	6.83%
45	7.37%	7.37%	7.36%	7.35%	7.34%	7.33%	7.32%	7.31%	7.30%	7.28%	7.27%	7.25%	7.24%	7.22%	7.20%	7.17%	7.14%	7.11%	7.08%	7.05%	7.01%	6.98%	6.95%	6.91%	6.87%	6.83%
46	7.35%	7.35%	7.34%	7.34%	7.33%	7.32%	7.31%	7.29%	7.28%	7.27%	7.25%	7.23%	7.21%	7.18%	7.15%	7.13%	7.09%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.82%	6.78%
47	7.33%	7.33%	7.32%	7.32%	7.31%	7.30%	7.29%	7.27%	7.26%	7.25%	7.23%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.97%	6.94%	6.90%	6.87%	6.83%	6.79%	6.75%
48	7.31%	7.31%	7.30%	7.30%	7.29%	7.28%	7.27%	7.26%	7.25%	7.24%	7.22%	7.21%	7.19%	7.16%	7.14%	7.11%	7.08%	7.05%	7.02%	6.99%	6.95%	6.92%	6.88%	6.84%	6.80%	6.76%
49	7.29%	7.28%	7.28%	7.27%	7.27%	7.26%	7.25%	7.24%	7.23%	7.21%	7.20%	7.18%	7.16%	7.14%	7.11%	7.09%	7.06%	7.02%	6.99%	6.96%	6.92%	6.89%	6.85%	6.82%	6.78%	6.74%
50	7.26%	7.26%	7.25%	7.25%	7.24%	7.23%	7.22%	7.21%	7.20%	7.19%	7.17%	7.15%	7.13%	7.11%	7.09%	7.06%	7.03%	7.00%	6.96%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.71%
51	7.23%	7.23%	7.22%	7.22%	7.21%	7.20%	7.19%	7.18%	7.17%	7.16%	7.14%	7.13%	7.10%	7.08%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.72%	6.67%
52	7.20%	7.20%	7.19%	7.19%	7.18%	7.17%	7.16%	7.15%	7.14%	7.13%	7.11%	7.09%	7.07%	7.05%	7.03%	7.00%	6.97%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.68%	6.64%
53	7.17%	7.17%	7.16%	7.16%	7.15%	7.14%	7.13%	7.12%	7.11%	7.10%	7.08%	7.06%	7.04%	7.02%	6.99%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.69%	6.65%	6.60%
54	7.14%	7.14%	7.13%	7.12%	7.12%	7.11%	7.10%	7.09%	7.08%	7.06%	7.05%	7.03%	7.01%	6.98%	6.95%	6.92%	6.89%	6.87%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%
55	7.11%	7.10%	7.10%	7.09%	7.08%	7.08%	7.07%	7.06%	7.04%	7.03%	7.01%	7.00%	6.97%	6.95%	6.92%	6.89%	6.86%	6.83%	6.80%	6.77%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%
56	7.07%	7.07%	7.06%	7.06%	7.05%	7.04%	7.03%	7.02%	7.01%	7.00%	6.98%	6.96%	6.94%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.62%	6.58%	6.53%	6.49%
57	7.04%	7.04%	7.03%	7.02%	7.01%	7.00%	6.99%	6.98%	6.96%	6.95%	6.93%	6.90%	6.88%	6.85%	6.82%	6.79%	6.76%	6.72%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%	6.46%	6.42%
58	7.00%	7.00%	6.99%	6.99%	6.98%	6.97%	6.96%	6.95%	6.94%	6.93%	6.91%	6.89%	6.87%	6.84%	6.82%	6.79%	6.75%	6.72%	6.69%	6.65%	6.61%	6.58%	6.54%	6.50%	6.46%	6.41%
59	6.97%	6.96%	6.96%	6.95%	6.94%	6.93%	6.92%	6.91%	6.90%	6.89%	6.87%	6.85%	6.83%	6.80%	6.78%	6.75%	6.72%	6.68%	6.65%	6.61%	6.57%	6.53%	6.50%	6.46%	6.41%	6.37%
60	6.93%	6.92%	6.92%	6.91%	6.90%	6.89%	6.89%	6.87%	6.86%	6.85%	6.83%	6.81%	6.79%	6.76%	6.74%	6.71%	6.67%	6.64%	6.60%	6.57%	6.53%	6.49%	6.45%	6.41%	6.37%	6.32%

* Age at Entry (last birthday) for life insured(s)

Table 3E: Base Income Factors Single Life, Income Period 30

Age*	Income Factor
13	7.40%
14	7.38%
15	7.36%
16	7.35%
17	7.34%
18	7.33%
19	7.33%
20	7.32%
21	7.32%
22	7.32%
23	7.32%
24	7.32%
25	7.32%
26	7.32%
27	7.32%
28	7.31%
29	7.30%
30	7.29%
31	7.28%
32	7.26%
33	7.25%
34	7.23%
35	7.20%
36	7.18%
37	7.15%
38	7.11%
39	7.07%
40	7.03%
41	6.98%
42	6.92%
43	6.85%
44	6.77%
45	6.68%
46	6.58%
47	6.46%
48	6.32%
49	6.17%
50	6.01%
51	5.83%
52	5.64%
53	5.45%
54	5.25%
55	5.04%
56	4.82%
57	4.60%
58	4.37%
59	4.13%
60	3.87%

* Age at Entry (last birthday) for life insured

Age	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
13	7.49%	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.00%	6.96%
14	7.48%	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.96%
15	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	7.00%	6.96%
16	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	6.99%	6.95%
17	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
18	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
19	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
20	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
21	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
22	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
23	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
24	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
25	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
26	7.47%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
27	7.47%	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
28	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
29	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
30	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
31	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.25%	7.22%	7.19%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
32	7.47%	7.46%	7.46%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
33	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.01%	6.98%	6.94%	6.90%
34	7.46%	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.36%	7.34%	7.32%	7.29%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%
35	7.46%	7.45%	7.45%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.97%	6.93%
36	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.04%	7.00%	6.96%	6.92%
37	7.45%	7.44%	7.44%	7.43%	7.42%	7.42%	7.41%	7.40%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.96%	6.92%
38	7.44%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.34%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%
39	7.43%	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.36%	7.35%	7.33%	7.31%	7.29%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.02%	6.98%	6.94%	6.90%
40	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.34%	7.32%	7.30%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%	6.89%
41	7.42%	7.41%	7.41%	7.40%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.33%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.07%	7.03%	7.00%	6.96%	6.93%	6.89%
42	7.41%	7.40%	7.40%	7.39%	7.39%	7.38%	7.37%	7.36%	7.35%	7.34%	7.32%	7.31%	7.29%	7.26%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%	6.87%
43	7.40%	7.39%	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.29%	7.27%	7.25%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.98%	6.94%	6.90%	6.86%
44	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.30%	7.28%	7.26%	7.24%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.98%	6.94%	6.90%	6.86%	6.82%
45	7.37%	7.37%	7.36%	7.35%	7.34%	7.33%	7.32%	7.31%	7.30%	7.28%	7.27%	7.25%	7.22%	7.20%	7.17%	7.14%	7.11%	7.08%	7.05%	7.01%	6.98%	6.95%	6.91%	6.87%	6.83%	6.79%
46	7.35%	7.35%	7.34%	7.34%	7.33%	7.32%	7.31%	7.29%	7.28%	7.27%	7.25%	7.23%	7.21%	7.18%	7.15%	7.13%	7.09%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.82%	6.78%
47	7.33%	7.33%	7.32%	7.32%	7.31%	7.30%	7.29%	7.27%	7.26%	7.25%	7.23%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.97%	6.94%	6.90%	6.87%	6.83%	6.79%	6.75%
48	7.31%	7.31%	7.30%	7.30%	7.29%	7.28%	7.27%	7.26%	7.25%	7.24%	7.22%	7.21%	7.19%	7.16%	7.14%	7.11%	7.08%	7.05%	7.02%	6.99%	6.95%	6.92%	6.88%	6.84%	6.80%	6.76%
49	7.29%	7.28%	7.28%	7.27%	7.27%	7.26%	7.25%	7.24%	7.23%	7.21%	7.20%	7.18%	7.16%	7.14%	7.11%	7.09%	7.06%	7.02%	6.99%	6.96%	6.92%	6.89%	6.85%	6.82%	6.78%	6.74%
50	7.26%	7.26%	7.25%	7.25%	7.24%	7.23%	7.22%	7.21%	7.20%	7.19%	7.17%	7.15%	7.13%	7.11%	7.09%	7.06%	7.03%	7.00%	6.96%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.71%
51	7.23%	7.23%	7.22%	7.22%	7.21%	7.20%	7.19%	7.18%	7.17%	7.16%	7.14%	7.13%	7.10%	7.08%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.72%	6.67%
52	7.20%	7.20%	7.19%	7.19%	7.18%	7.17%	7.16%	7.15%	7.14%	7.13%	7.11%	7.09%	7.07%	7.05%	7.03%	7.00%	6.97%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.68%	6.64%
53	7.17%	7.17%	7.16%	7.16%	7.15%	7.14%	7.13%	7.12%	7.11%	7.10%	7.08%	7.06%	7.04%	7.02%	6.99%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.69%	6.65%	6.60%
54	7.14%	7.14%	7.13%	7.13%	7.12%	7.11%	7.10%	7.09%	7.08%	7.06%	7.05%	7.03%	7.01%	6.98%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%
55	7.11%	7.10%	7.10%	7.09%	7.08%	7.08%	7.07%	7.06%	7.04%	7.03%	7.01%	7.00%	6.97%	6.95%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%	6.53%
56	7.07%	7.07%	7.06%	7.06%	7.05%	7.04%	7.03%	7.02%	7.01%	7.00%	6.98%	6.96%	6.94%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.62%	6.58%	6.53%	6.49%
57	7.04%	7.04%	7.03%	7.02%	7.01%	7.00%	6.99%	6.98%	6.96%	6.95%	6.93%	6.90%	6.88%	6.85%	6.82%	6.79%	6.76%	6.72%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%	6.45%	6.41%
58	7.00%	7.00%	6.99%	6.99%	6.98%	6.97%	6.96%	6.95%	6.94%	6.93%	6.91%	6.89%	6.87%	6.84%	6.82%	6.79%	6.75%	6.72%	6.69%	6.65%	6.61%	6.58%	6.54%	6.50%	6.46%	6.41%
59	6.97%	6.96%	6.96%	6.95%	6.94%	6.93%	6.92%	6.91%	6.90%	6.89%	6.87%	6.85%	6.83%	6.80%	6.78%	6.75%	6.72%	6.68%	6.65%	6.61%	6.57%	6.53%	6.50%	6.46%	6.41%	6.37%
60	6.93%	6.92%	6.92%	6.91%	6.90%	6.89%	6.89%	6.87%	6.86%	6.85%	6.83%	6.81%	6.79%	6.76%	6.74%	6.71%	6.67%	6.64%	6.60%	6.57%	6.53%	6.49%	6.45%	6.41%	6.37%	6.32%

* Age at Entry (last birthday) for life insured(s)

Table 3G: Base Income Factors Single Life, Income Period 35

Age*	Income Factor
13	7.40%
14	7.38%
15	7.36%
16	7.35%
17	7.34%
18	7.33%
19	7.33%
20	7.32%
21	7.32%
22	7.32%
23	7.32%
24	7.32%
25	7.32%
26	7.32%
27	7.32%
28	7.31%
29	7.30%
30	7.29%
31	7.28%
32	7.26%
33	7.25%
34	7.23%
35	7.20%
36	7.18%
37	7.15%
38	7.11%
39	7.07%
40	7.03%
41	6.98%
42	6.92%
43	6.85%
44	6.77%
45	6.68%
46	6.58%
47	6.46%
48	6.32%
49	6.17%
50	6.01%
51	5.83%
52	5.64%
53	5.45%
54	5.25%
55	5.04%
56	4.82%
57	4.60%
58	4.37%
59	4.13%
60	3.87%

* Age at Entry (last birthday) for life insured

Age	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
13	7.49%	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.00%	6.96%
14	7.48%	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.96%
15	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	7.00%	6.96%
16	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	6.99%	6.95%
17	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
18	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
19	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
20	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
21	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
22	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
23	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
24	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
25	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
26	7.47%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
27	7.47%	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
28	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
29	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
30	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
31	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.25%	7.22%	7.19%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
32	7.47%	7.46%	7.46%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
33	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.01%	6.98%	6.94%	6.90%
34	7.46%	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.36%	7.34%	7.32%	7.29%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%
35	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.97%	6.93%	6.89%
36	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%	6.91%
37	7.45%	7.44%	7.44%	7.43%	7.42%	7.42%	7.41%	7.40%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%	6.92%
38	7.44%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.34%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%
39	7.43%	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.36%	7.35%	7.33%	7.31%	7.29%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.01%	6.98%	6.94%	6.90%
40	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.34%	7.32%	7.30%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%	6.89%
41	7.42%	7.41%	7.41%	7.40%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.33%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.07%	7.03%	7.00%	6.96%	6.93%	6.89%
42	7.41%	7.40%	7.40%	7.39%	7.39%	7.38%	7.37%	7.36%	7.35%	7.34%	7.32%	7.31%	7.29%	7.26%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%	6.87%
43	7.40%	7.39%	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.29%	7.27%	7.25%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.98%	6.94%	6.90%	6.86%
44	7.39%	7.38%	7.38%	7.37%	7.36%	7.36%	7.35%	7.34%	7.33%	7.31%	7.30%	7.28%	7.26%	7.24%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.03%	7.00%	6.96%	6.93%	6.89%	6.85%
45	7.37%	7.37%	7.36%	7.35%	7.34%	7.33%	7.32%	7.31%	7.30%	7.28%	7.27%	7.25%	7.24%	7.22%	7.20%	7.17%	7.14%	7.11%	7.08%	7.05%	7.01%	6.98%	6.95%	6.91%	6.87%	6.83%
46	7.35%	7.35%	7.34%	7.34%	7.33%	7.32%	7.31%	7.29%	7.28%	7.27%	7.25%	7.23%	7.21%	7.18%	7.15%	7.13%	7.09%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%
47	7.33%	7.33%	7.32%	7.32%	7.31%	7.30%	7.29%	7.27%	7.26%	7.25%	7.23%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.97%	6.94%	6.90%	6.87%	6.83%	6.79%	6.75%
48	7.31%	7.31%	7.30%	7.30%	7.29%	7.28%	7.27%	7.26%	7.25%	7.24%	7.22%	7.21%	7.19%	7.16%	7.14%	7.11%	7.08%	7.05%	7.02%	6.99%	6.95%	6.92%	6.88%	6.84%	6.80%	6.76%
49	7.29%	7.28%	7.28%	7.27%	7.27%	7.26%	7.25%	7.24%	7.23%	7.21%	7.20%	7.18%	7.16%	7.14%	7.11%	7.09%	7.06%	7.02%	6.99%	6.96%	6.92%	6.89%	6.85%	6.82%	6.78%	6.74%
50	7.26%	7.26%	7.25%	7.25%	7.24%	7.23%	7.22%	7.21%	7.20%	7.19%	7.17%	7.15%	7.13%	7.11%	7.09%	7.06%	7.03%	7.00%	6.96%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.71%
51	7.23%	7.23%	7.22%	7.22%	7.21%	7.20%	7.19%	7.18%	7.17%	7.16%	7.14%	7.13%	7.10%	7.08%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.72%	6.67%
52	7.20%	7.20%	7.19%	7.19%	7.18%	7.17%	7.16%	7.15%	7.14%	7.13%	7.11%	7.09%	7.07%	7.05%	7.03%	7.00%	6.97%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.68%	6.64%
53	7.17%	7.17%	7.16%	7.16%	7.15%	7.14%	7.13%	7.12%	7.11%	7.10%	7.08%	7.06%	7.04%	7.02%	6.99%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.69%	6.65%	6.60%
54	7.14%	7.14%	7.13%	7.13%	7.12%	7.11%	7.10%	7.09%	7.08%	7.06%	7.05%	7.03%	7.01%	6.98%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%
55	7.11%	7.10%	7.10%	7.09%	7.08%	7.08%	7.07%	7.06%	7.04%	7.03%	7.01%	7.00%	6.97%	6.95%	6.92%	6.90%	6.87%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%	6.53%
56	7.07%	7.07%	7.06%	7.06%	7.05%	7.04%	7.03%	7.02%	7.01%	7.00%	6.98%	6.96%	6.94%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.62%	6.58%	6.53%	6.49%
57	7.04%	7.04%	7.03%	7.02%	7.01%	7.00%	6.99%	6.98%	6.96%	6.95%	6.93%	6.90%	6.88%	6.85%	6.82%	6.79%	6.76%	6.72%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%	6.45%	6.41%
58	7.00%	7.00%	6.99%	6.99%	6.98%	6.97%	6.96%	6.95%	6.94%	6.93%	6.91%	6.89%	6.87%	6.84%	6.82%	6.79%	6.75%	6.72%	6.69%	6.65%	6.61%	6.58%	6.54%	6.50%	6.46%	6.41%
59	6.97%	6.96%	6.96%	6.95%	6.94%	6.93%	6.92%	6.91%	6.90%	6.89%	6.87%	6.85%	6.83%	6.80%	6.78%	6.75%	6.72%	6.68%	6.65%	6.61%	6.57%	6.53%	6.50%	6.46%	6.41%	6.37%
60	6.93%	6.92%	6.92%	6.91%	6.90%	6.89%	6.89%	6.87%	6.86%	6.85%	6.83%	6.81%	6.79%	6.76%	6.74%	6.71%	6.67%	6.64%	6.60%	6.57%	6.53%	6.49%	6.45%	6.41%	6.37%	6.32%

* Age at Entry (last birthday) for life insured(s)

Table 31: Base Income Factors Single Life, Income Period 40

Age*	Income Factor
13	7.40%
14	7.38%
15	7.36%
16	7.35%
17	7.34%
18	7.33%
19	7.33%
20	7.32%
21	7.32%
22	7.32%
23	7.32%
24	7.32%
25	7.32%
26	7.32%
27	7.32%
28	7.31%
29	7.30%
30	7.29%
31	7.28%
32	7.26%
33	7.25%
34	7.23%
35	7.20%
36	7.18%
37	7.15%
38	7.11%
39	7.07%
40	7.03%
41	6.98%
42	6.92%
43	6.85%
44	6.77%
45	6.68%
46	6.58%
47	6.46%
48	6.32%
49	6.17%
50	6.01%
51	5.83%
52	5.64%
53	5.45%
54	5.25%
55	5.04%
56	4.82%
57	4.60%
58	4.37%
59	4.13%
60	3.87%

* Age at Entry (last birthday) for life insured

Age	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
13	7.49%	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.00%	6.96%
14	7.48%	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.96%
15	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	7.00%	6.96%
16	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	6.99%	6.95%
17	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
18	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
19	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
20	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
21	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
22	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
23	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
24	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
25	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
26	7.47%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
27	7.47%	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
28	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
29	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
30	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
31	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.25%	7.22%	7.19%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
32	7.47%	7.46%	7.46%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
33	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.01%	6.98%	6.94%	6.90%
34	7.46%	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.36%	7.34%	7.32%	7.29%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%
35	7.46%	7.45%	7.45%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.97%	6.93%
36	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.04%	7.00%	6.96%	6.92%
37	7.45%	7.44%	7.44%	7.43%	7.42%	7.42%	7.41%	7.40%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.96%	6.92%
38	7.44%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.34%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%
39	7.43%	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.33%	7.31%	7.29%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.02%	6.98%	6.94%
40	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.34%	7.32%	7.30%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%	6.89%
41	7.42%	7.41%	7.41%	7.40%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.34%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.07%	7.03%	7.00%	6.96%	6.93%	6.89%
42	7.41%	7.40%	7.40%	7.39%	7.39%	7.38%	7.37%	7.36%	7.35%	7.34%	7.32%	7.31%	7.29%	7.26%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%	6.87%
43	7.40%	7.39%	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.29%	7.27%	7.25%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.98%	6.94%	6.90%	6.86%
44	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.30%	7.28%	7.26%	7.24%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.00%	6.97%	6.93%	6.89%	6.85%	6.81%
45	7.37%	7.37%	7.36%	7.35%	7.34%	7.33%	7.32%	7.31%	7.30%	7.28%	7.27%	7.25%	7.22%	7.20%	7.17%	7.14%	7.11%	7.08%	7.05%	7.01%	6.98%	6.95%	6.91%	6.87%	6.83%	6.79%
46	7.35%	7.35%	7.34%	7.34%	7.33%	7.32%	7.31%	7.29%	7.28%	7.27%	7.25%	7.23%	7.21%	7.18%	7.15%	7.13%	7.09%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.82%	6.78%
47	7.33%	7.33%	7.32%	7.32%	7.31%	7.30%	7.29%	7.27%	7.26%	7.25%	7.23%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.97%	6.94%	6.90%	6.87%	6.83%	6.79%	6.75%
48	7.31%	7.31%	7.30%	7.30%	7.29%	7.28%	7.27%	7.26%	7.25%	7.24%	7.22%	7.21%	7.19%	7.16%	7.14%	7.11%	7.08%	7.05%	7.02%	6.99%	6.95%	6.92%	6.88%	6.84%	6.80%	6.76%
49	7.29%	7.28%	7.28%	7.27%	7.27%	7.26%	7.25%	7.24%	7.23%	7.21%	7.20%	7.18%	7.16%	7.14%	7.11%	7.09%	7.06%	7.02%	6.99%	6.96%	6.92%	6.89%	6.85%	6.82%	6.78%	6.74%
50	7.26%	7.26%	7.25%	7.25%	7.24%	7.23%	7.22%	7.21%	7.20%	7.19%	7.17%	7.15%	7.13%	7.11%	7.09%	7.06%	7.03%	7.00%	6.96%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.71%
51	7.23%	7.23%	7.22%	7.22%	7.21%	7.20%	7.19%	7.18%	7.17%	7.16%	7.14%	7.13%	7.10%	7.08%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.72%	6.67%
52	7.20%	7.20%	7.19%	7.19%	7.18%	7.17%	7.16%	7.15%	7.14%	7.13%	7.11%	7.09%	7.07%	7.05%	7.03%	7.00%	6.97%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.68%	6.64%
53	7.17%	7.17%	7.16%	7.16%	7.15%	7.14%	7.13%	7.12%	7.11%	7.10%	7.08%	7.06%	7.04%	7.02%	6.99%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.69%	6.65%	6.60%
54	7.14%	7.14%	7.13%	7.12%	7.12%	7.11%	7.10%	7.09%	7.08%	7.06%	7.05%	7.03%	7.01%	6.98%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%
55	7.11%	7.10%	7.10%	7.09%	7.08%	7.08%	7.07%	7.06%	7.04%	7.03%	7.01%	7.00%	6.97%	6.95%	6.92%	6.89%	6.86%	6.83%	6.80%	6.77%	6.73%	6.69%	6.65%	6.61%	6.57%	6.53%
56	7.07%	7.07%	7.06%	7.06%	7.05%	7.04%	7.03%	7.02%	7.01%	7.00%	6.98%	6.96%	6.94%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.62%	6.58%	6.53%	6.49%
57	7.04%	7.04%	7.03%	7.02%	7.01%	7.00%	6.99%	6.98%	6.96%	6.95%	6.93%	6.90%	6.88%	6.85%	6.82%	6.79%	6.76%	6.72%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%	6.45%	6.41%
58	7.00%	7.00%	6.99%	6.99%	6.98%	6.97%	6.96%	6.95%	6.94%	6.93%	6.91%	6.89%	6.87%	6.84%	6.82%	6.79%	6.75%	6.72%	6.69%	6.65%	6.61%	6.58%	6.54%	6.50%	6.46%	6.41%
59	6.97%	6.96%	6.96%	6.95%	6.94%	6.93%	6.92%	6.91%	6.90%	6.89%	6.87%	6.85%	6.83%	6.80%	6.78%	6.75%	6.72%	6.68%	6.65%	6.61%	6.57%	6.53%	6.50%	6.46%	6.41%	6.37%
60	6.93%	6.92%	6.92%	6.91%	6.90%	6.89%	6.88%	6.87%	6.86%	6.85%	6.83%	6.81%	6.79%	6.76%	6.74%	6.71%	6.67%	6.64%	6.60%	6.57%	6.53%	6.49%	6.45%	6.41%	6.37%	6.32%

* Age at Entry (last birthday) for life insured(s)

Table 3K: Base Income Factors Single Life, Income Period 45

Age*	Income Factor
13	7.40%
14	7.38%
15	7.36%
16	7.35%
17	7.34%
18	7.33%
19	7.33%
20	7.32%
21	7.32%
22	7.32%
23	7.32%
24	7.32%
25	7.32%
26	7.32%
27	7.32%
28	7.31%
29	7.30%
30	7.29%
31	7.28%
32	7.26%
33	7.25%
34	7.23%
35	7.20%
36	7.18%
37	7.15%
38	7.11%
39	7.07%
40	7.03%
41	6.98%
42	6.92%
43	6.85%
44	6.77%
45	6.68%
46	6.58%
47	6.46%
48	6.32%
49	6.17%
50	6.01%
51	5.83%
52	5.64%
53	5.45%
54	5.25%
55	5.04%
56	4.82%
57	4.60%
58	4.37%
59	4.13%
60	3.87%

* Age at Entry (last birthday) for life insured

Age	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
13	7.49%	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.00%	6.96%
14	7.48%	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.96%
15	7.48%	7.48%	7.47%	7.47%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	7.00%	6.96%
16	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.31%	7.29%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.03%	6.99%	6.95%
17	7.48%	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
18	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.26%	7.23%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
19	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.36%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
20	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
21	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
22	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
23	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
24	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
25	7.48%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
26	7.47%	7.47%	7.47%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
27	7.47%	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
28	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
29	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
30	7.47%	7.47%	7.46%	7.46%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.95%
31	7.47%	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.30%	7.27%	7.25%	7.22%	7.19%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
32	7.47%	7.46%	7.46%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.05%	7.02%	6.98%	6.94%
33	7.46%	7.46%	7.45%	7.45%	7.44%	7.43%	7.42%	7.41%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.01%	6.98%	6.94%	6.90%
34	7.46%	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.36%	7.34%	7.32%	7.29%	7.27%	7.24%	7.21%	7.18%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%
35	7.46%	7.45%	7.45%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.07%	7.04%	7.00%	6.97%	6.93%
36	7.45%	7.45%	7.44%	7.44%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.33%	7.31%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.10%	7.07%	7.04%	7.00%	6.96%	6.92%
37	7.45%	7.44%	7.44%	7.43%	7.42%	7.42%	7.41%	7.40%	7.39%	7.38%	7.36%	7.34%	7.32%	7.30%	7.28%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.06%	7.03%	6.99%	6.96%	6.92%
38	7.44%	7.44%	7.43%	7.43%	7.42%	7.41%	7.40%	7.39%	7.38%	7.37%	7.35%	7.34%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%
39	7.43%	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.33%	7.31%	7.29%	7.27%	7.24%	7.21%	7.18%	7.15%	7.12%	7.08%	7.05%	7.02%	6.98%	6.94%
40	7.43%	7.42%	7.42%	7.41%	7.41%	7.40%	7.39%	7.38%	7.37%	7.36%	7.34%	7.32%	7.30%	7.28%	7.26%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.97%	6.93%	6.89%
41	7.42%	7.41%	7.41%	7.40%	7.40%	7.39%	7.38%	7.37%	7.36%	7.35%	7.33%	7.32%	7.30%	7.27%	7.25%	7.22%	7.19%	7.16%	7.13%	7.10%	7.07%	7.03%	7.00%	6.96%	6.93%	6.89%
42	7.41%	7.40%	7.40%	7.39%	7.39%	7.38%	7.37%	7.36%	7.35%	7.34%	7.32%	7.31%	7.29%	7.26%	7.24%	7.21%	7.18%	7.15%	7.12%	7.09%	7.06%	7.02%	6.99%	6.95%	6.91%	6.87%
43	7.40%	7.39%	7.39%	7.38%	7.38%	7.37%	7.36%	7.35%	7.34%	7.33%	7.31%	7.29%	7.27%	7.25%	7.23%	7.20%	7.17%	7.14%	7.11%	7.08%	7.04%	7.01%	6.98%	6.94%	6.90%	6.86%
44	7.39%	7.38%	7.38%	7.37%	7.36%	7.36%	7.35%	7.34%	7.33%	7.31%	7.30%	7.28%	7.26%	7.24%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.00%	6.96%	6.93%	6.89%	6.85%
45	7.37%	7.37%	7.36%	7.35%	7.34%	7.33%	7.32%	7.31%	7.30%	7.28%	7.27%	7.25%	7.22%	7.20%	7.17%	7.14%	7.11%	7.08%	7.05%	7.01%	6.98%	6.95%	6.91%	6.87%	6.83%	6.79%
46	7.35%	7.35%	7.34%	7.34%	7.33%	7.32%	7.31%	7.29%	7.28%	7.27%	7.25%	7.23%	7.21%	7.18%	7.15%	7.13%	7.09%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%
47	7.33%	7.33%	7.32%	7.32%	7.31%	7.30%	7.29%	7.27%	7.26%	7.25%	7.23%	7.21%	7.19%	7.16%	7.13%	7.10%	7.07%	7.04%	7.01%	6.97%	6.94%	6.90%	6.87%	6.83%	6.79%	6.75%
48	7.31%	7.31%	7.30%	7.30%	7.29%	7.28%	7.27%	7.26%	7.25%	7.24%	7.22%	7.21%	7.19%	7.16%	7.14%	7.11%	7.08%	7.05%	7.02%	6.99%	6.95%	6.92%	6.88%	6.84%	6.80%	6.76%
49	7.29%	7.28%	7.28%	7.27%	7.27%	7.26%	7.25%	7.24%	7.23%	7.21%	7.20%	7.18%	7.16%	7.14%	7.11%	7.09%	7.06%	7.02%	6.99%	6.96%	6.92%	6.89%	6.85%	6.82%	6.78%	6.74%
50	7.26%	7.26%	7.25%	7.25%	7.24%	7.23%	7.22%	7.21%	7.20%	7.19%	7.17%	7.15%	7.13%	7.11%	7.09%	7.06%	7.03%	7.00%	6.96%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.71%
51	7.23%	7.23%	7.22%	7.22%	7.21%	7.20%	7.19%	7.18%	7.17%	7.16%	7.14%	7.13%	7.10%	7.08%	7.06%	7.03%	7.00%	6.97%	6.93%	6.90%	6.86%	6.83%	6.79%	6.75%	6.72%	6.67%
52	7.20%	7.20%	7.19%	7.19%	7.18%	7.17%	7.16%	7.15%	7.14%	7.13%	7.11%	7.09%	7.07%	7.05%	7.03%	7.00%	6.97%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.68%	6.64%
53	7.17%	7.17%	7.16%	7.16%	7.15%	7.14%	7.13%	7.12%	7.11%	7.10%	7.08%	7.06%	7.04%	7.02%	6.99%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.72%	6.69%	6.65%	6.60%
54	7.14%	7.14%	7.13%	7.13%	7.12%	7.11%	7.10%	7.09%	7.08%	7.06%	7.05%	7.03%	7.01%	6.98%	6.96%	6.93%	6.90%	6.87%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%
55	7.11%	7.10%	7.10%	7.09%	7.08%	7.08%	7.07%	7.06%	7.04%	7.03%	7.01%	7.00%	6.97%	6.95%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.61%	6.57%	6.53%
56	7.07%	7.07%	7.06%	7.06%	7.05%	7.04%	7.03%	7.02%	7.01%	7.00%	6.98%	6.96%	6.94%	6.92%	6.89%	6.86%	6.83%	6.80%	6.76%	6.73%	6.69%	6.65%	6.62%	6.58%	6.53%	6.49%
57	7.04%	7.04%	7.03%	7.02%	7.01%	7.00%	6.99%	6.98%	6.96%	6.95%	6.93%	6.90%	6.88%	6.85%	6.82%	6.79%	6.76%	6.72%	6.69%	6.65%	6.62%	6.58%	6.54%	6.50%	6.45%	6.41%
58	7.00%	7.00%	6.99%	6.99%	6.98%	6.97%	6.96%	6.95%	6.94%	6.93%	6.91%	6.89%	6.87%	6.84%	6.82%	6.79%	6.75%	6.72%	6.69%	6.65%	6.61%	6.58%	6.54%	6.50%	6.46%	6.41%
59	6.97%	6.96%	6.96%	6.95%	6.94%	6.93%	6.92%	6.91%	6.90%	6.89%	6.87%	6.85%	6.83%	6.80%	6.78%	6.75%	6.72%	6.68%	6.65%	6.61%	6.57%	6.53%	6.50%	6.46%	6.41%	6.37%
60	6.93%	6.92%	6.92%	6.91%	6.90%	6.89%	6.89%	6.87%	6.86%	6.85%	6.83%	6.81%	6.79%	6.76%	6.74%	6.71%	6.67%	6.64%	6.60%	6.57%	6.53%	6.49%	6.45%	6.41%	6.37%	6.32%

* Age at Entry (last birthday) for life insured(s)