











Special Surrender Value Factors - Regular Pay

| Policy Year/Policy Term | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   | 50   | 51  | 52  | 53  | 54  | 55  | 56  | 57  | 58  | 59  | 60  | 61  | 62  | 63  | 64  | 65  | 66  | 67  | 68  | 69  | 70  | 71  | 72  | 73  | 74  | 75  |     |
|-------------------------|------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1*                      | 4%   | 4%   | 3%   | 3%   | 3%   | 3%   | 3%   | 3%   | 3%   | 2%   | 2%   | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 2                       | 4%   | 4%   | 4%   | 4%   | 3%   | 3%   | 3%   | 3%   | 3%   | 3%   | 2%   | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 3                       | 4%   | 4%   | 4%   | 4%   | 4%   | 3%   | 3%   | 3%   | 3%   | 3%   | 3%   | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 4                       | 5%   | 5%   | 4%   | 4%   | 4%   | 4%   | 4%   | 3%   | 3%   | 3%   | 3%   | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 5                       | 5%   | 5%   | 5%   | 4%   | 4%   | 4%   | 4%   | 4%   | 3%   | 3%   | 3%   | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 6                       | 6%   | 5%   | 5%   | 5%   | 5%   | 5%   | 4%   | 4%   | 4%   | 4%   | 4%   | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 7                       | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 5%   | 4%   | 4%   | 4%   | 4%   | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 8                       | 7%   | 6%   | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 5%   | 4%   | 4%   | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 9                       | 7%   | 7%   | 7%   | 6%   | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 5%   | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 10                      | 8%   | 8%   | 7%   | 7%   | 7%   | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 11                      | 9%   | 8%   | 8%   | 8%   | 7%   | 7%   | 7%   | 6%   | 6%   | 6%   | 5%   | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 12                      | 10%  | 9%   | 8%   | 8%   | 7%   | 7%   | 7%   | 6%   | 6%   | 6%   | 5%   | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 13                      | 10%  | 10%  | 9%   | 9%   | 8%   | 8%   | 8%   | 7%   | 7%   | 6%   | 6%   | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 14                      | 11%  | 11%  | 10%  | 10%  | 9%   | 9%   | 8%   | 8%   | 8%   | 7%   | 7%   | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 15                      | 12%  | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%   | 8%   | 8%   | 8%   | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 16                      | 13%  | 13%  | 12%  | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%   | 8%   | 8%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 17                      | 15%  | 14%  | 13%  | 13%  | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%   | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |     |
| 18                      | 16%  | 15%  | 14%  | 14%  | 13%  | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  |     |     |
| 19                      | 17%  | 16%  | 15%  | 15%  | 14%  | 14%  | 13%  | 12%  | 11%  | 11%  | 10%  | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |     |
| 20                      | 19%  | 18%  | 17%  | 16%  | 16%  | 15%  | 14%  | 13%  | 13%  | 12%  | 11%  | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |     |
| 21                      | 21%  | 20%  | 19%  | 18%  | 17%  | 16%  | 15%  | 15%  | 14%  | 13%  | 13%  | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |     |
| 22                      | 22%  | 21%  | 20%  | 19%  | 18%  | 18%  | 17%  | 16%  | 15%  | 14%  | 14%  | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  |     |     |
| 23                      | 24%  | 23%  | 22%  | 21%  | 20%  | 19%  | 18%  | 17%  | 16%  | 16%  | 15%  | 14% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  |     |     |
| 24                      | 27%  | 25%  | 24%  | 23%  | 22%  | 21%  | 20%  | 19%  | 18%  | 17%  | 16%  | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  |     |     |
| 25                      | 29%  | 28%  | 26%  | 25%  | 24%  | 23%  | 22%  | 21%  | 20%  | 19%  | 18%  | 17% | 16% | 15% | 14% | 13% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  |     |     |
| 26                      | 31%  | 30%  | 29%  | 27%  | 26%  | 25%  | 23%  | 22%  | 21%  | 20%  | 19%  | 18% | 17% | 16% | 15% | 14% | 14% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  |     |     |
| 27                      | 34%  | 33%  | 31%  | 30%  | 28%  | 27%  | 26%  | 24%  | 23%  | 22%  | 21%  | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  |     |
| 28                      | 37%  | 36%  | 34%  | 32%  | 31%  | 29%  | 28%  | 27%  | 25%  | 24%  | 23%  | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 5%  |     |     |
| 29                      | 41%  | 39%  | 37%  | 35%  | 33%  | 32%  | 30%  | 29%  | 27%  | 26%  | 25%  | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  | 7%  | 6%  |     |     |
| 30                      | 44%  | 42%  | 40%  | 38%  | 36%  | 35%  | 33%  | 31%  | 30%  | 29%  | 27%  | 26% | 25% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 7%  |     |     |     |
| 31                      | 48%  | 46%  | 44%  | 42%  | 40%  | 38%  | 36%  | 34%  | 33%  | 31%  | 30%  | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  |     |     |     |
| 32                      | 52%  | 50%  | 48%  | 45%  | 43%  | 41%  | 39%  | 37%  | 35%  | 34%  | 32%  | 31% | 29% | 28% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% | 10% | 9%  |     |     |     |
| 33                      | 57%  | 54%  | 52%  | 49%  | 47%  | 45%  | 43%  | 41%  | 39%  | 37%  | 35%  | 33% | 32% | 30% | 29% | 27% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% | 10% |     |     |
| 34                      | 62%  | 59%  | 56%  | 54%  | 51%  | 49%  | 46%  | 44%  | 42%  | 40%  | 38%  | 36% | 35% | 33% | 31% | 30% | 28% | 27% | 26% | 25% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 11% | 10% |     |     |
| 35                      | 68%  | 64%  | 61%  | 58%  | 56%  | 53%  | 51%  | 48%  | 46%  | 44%  | 42%  | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% |     |     |
| 36                      | 74%  | 70%  | 67%  | 64%  | 61%  | 58%  | 55%  | 52%  | 50%  | 48%  | 45%  | 43% | 41% | 39% | 37% | 35% | 34% | 32% | 31% | 29% | 28% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% |     |     |
| 37                      | 80%  | 76%  | 73%  | 69%  | 66%  | 63%  | 60%  | 57%  | 54%  | 52%  | 49%  | 47% | 45% | 43% | 41% | 39% | 37% | 35% | 33% | 32% | 30% | 29% | 27% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% |     |     |
| 38                      | 87%  | 83%  | 79%  | 76%  | 72%  | 69%  | 65%  | 62%  | 59%  | 56%  | 54%  | 51% | 49% | 46% | 44% | 42% | 40% | 38% | 36% | 35% | 33% | 31% | 30% | 28% | 27% | 26% | 25% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% |     |     |
| 39                      | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68%  | 64%  | 61%  | 58%  | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% |     |     |
| 40                      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68%  | 64%  | 61%  | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% |     |     |     |
| 41                      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68%  | 64%  | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% |     |     |     |
| 42                      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68%  | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% |     |     |
| 43                      |      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% |     |     |
| 44                      |      |      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% |     |
| 45                      |      |      |      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% |     |
| 46                      |      |      |      |      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% |
| 47                      |      |      |      |      |      |      |      | 100% | 95%  | 91%  | 86%  | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% |
| 48                      |      |      |      |      |      |      |      |      | 100% | 95%  | 91%  | 86% | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% |
| 49                      |      |      |      |      |      |      |      |      |      | 100% | 95%  | 91% | 86% | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% |
| 50                      |      |      |      |      |      |      |      |      |      |      | 100% | 95% | 91% | 86% | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% |
| 5                       |      |      |      |      |      |      |      |      |      |      |      |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |



Special Surrender Value Factors - Limited Pay and Single Pay

| Policy Year/Policy Term | 40   | 41   | 42   | 43   | 44   | 45   | 46   | 47   | 48   | 49   | 50  | 51  | 52  | 53  | 54  | 55  | 56  | 57  | 58  | 59  | 60  | 61  | 62  | 63  | 64  | 65  | 66  | 67  | 68  | 69  | 70  | 71  | 72  | 73  | 74  | 75  |     |
|-------------------------|------|------|------|------|------|------|------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 1*                      | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 5%   | 4%   | 4%   | 4%   | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 2                       | 7%   | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 4%   | 4%   | 4%   | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  | 1%  |     |     |
| 3                       | 7%   | 7%   | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 4%   | 4%   | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 4                       | 8%   | 7%   | 7%   | 7%   | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 5                       | 8%   | 8%   | 7%   | 7%   | 6%   | 6%   | 6%   | 5%   | 5%   | 5%   | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 6                       | 9%   | 8%   | 8%   | 8%   | 7%   | 7%   | 7%   | 6%   | 6%   | 6%   | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 7                       | 9%   | 9%   | 9%   | 8%   | 8%   | 8%   | 7%   | 7%   | 7%   | 6%   | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 8                       | 10%  | 10%  | 9%   | 9%   | 8%   | 8%   | 7%   | 7%   | 7%   | 6%   | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 9                       | 11%  | 10%  | 10%  | 9%   | 9%   | 9%   | 8%   | 8%   | 7%   | 7%   | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 10                      | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%   | 8%   | 8%   | 8%   | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 2%  | 2%  | 2%  | 2%  | 2%  | 2%  |     |
| 11                      | 13%  | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%   | 9%   | 8%   | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  |     |
| 12                      | 14%  | 13%  | 12%  | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%   | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  |     |
| 13                      | 15%  | 14%  | 13%  | 13%  | 12%  | 11%  | 11%  | 10%  | 10%  | 9%   | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  |     |
| 14                      | 16%  | 15%  | 14%  | 14%  | 13%  | 12%  | 12%  | 11%  | 11%  | 10%  | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  |     |
| 15                      | 17%  | 16%  | 15%  | 14%  | 13%  | 13%  | 12%  | 11%  | 11%  | 10%  | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 3%  | 3%  | 3%  | 3%  | 3%  | 3%  |     |
| 16                      | 18%  | 17%  | 16%  | 16%  | 15%  | 14%  | 13%  | 13%  | 12%  | 12%  | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |
| 17                      | 19%  | 18%  | 18%  | 17%  | 16%  | 15%  | 14%  | 14%  | 13%  | 13%  | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |
| 18                      | 21%  | 20%  | 19%  | 18%  | 17%  | 16%  | 15%  | 14%  | 13%  | 13%  | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |
| 19                      | 22%  | 21%  | 20%  | 19%  | 18%  | 17%  | 16%  | 15%  | 14%  | 13%  | 13% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |
| 20                      | 24%  | 23%  | 22%  | 21%  | 20%  | 19%  | 18%  | 17%  | 16%  | 15%  | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 4%  | 4%  | 4%  | 4%  | 4%  |     |
| 21                      | 26%  | 25%  | 24%  | 22%  | 21%  | 20%  | 19%  | 18%  | 18%  | 17%  | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  | 5%  |     |
| 22                      | 28%  | 27%  | 25%  | 24%  | 23%  | 22%  | 21%  | 20%  | 19%  | 18%  | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  | 5%  |     |
| 23                      | 30%  | 29%  | 27%  | 26%  | 25%  | 23%  | 22%  | 21%  | 20%  | 19%  | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  | 5%  | 5%  |     |
| 24                      | 32%  | 31%  | 29%  | 28%  | 26%  | 25%  | 24%  | 23%  | 22%  | 21%  | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  | 5%  |     |
| 25                      | 35%  | 33%  | 31%  | 30%  | 28%  | 27%  | 26%  | 25%  | 23%  | 22%  | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  | 6%  |     |
| 26                      | 37%  | 35%  | 34%  | 32%  | 31%  | 29%  | 28%  | 26%  | 25%  | 24%  | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  |     |
| 27                      | 40%  | 38%  | 36%  | 35%  | 33%  | 31%  | 30%  | 28%  | 27%  | 25%  | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  | 7%  | 6%  | 6%  |     |
| 28                      | 43%  | 41%  | 39%  | 37%  | 35%  | 34%  | 32%  | 31%  | 29%  | 28%  | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  | 7%  | 7%  |     |
| 29                      | 46%  | 44%  | 42%  | 40%  | 38%  | 36%  | 34%  | 33%  | 31%  | 30%  | 28% | 27% | 26% | 25% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 12% | 11% | 10% | 10% | 9%  | 9%  | 8%  | 8%  | 8%  |     |     |
| 30                      | 50%  | 47%  | 45%  | 43%  | 41%  | 39%  | 37%  | 35%  | 34%  | 32%  | 31% | 29% | 28% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 13% | 12% | 12% | 11% | 10% | 10% | 9%  | 9%  |     |     |
| 31                      | 53%  | 51%  | 48%  | 46%  | 44%  | 42%  | 40%  | 38%  | 36%  | 34%  | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 14% | 13% | 12% | 12% | 11% | 10% | 10% | 9%  |     |     |
| 32                      | 57%  | 55%  | 52%  | 50%  | 47%  | 45%  | 43%  | 41%  | 39%  | 37%  | 35% | 34% | 32% | 30% | 29% | 28% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 10% | 10% | 9%  |     |     |
| 33                      | 62%  | 59%  | 56%  | 53%  | 51%  | 48%  | 46%  | 44%  | 42%  | 40%  | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% | 10% | 10% |     |     |
| 34                      | 66%  | 63%  | 60%  | 57%  | 55%  | 52%  | 50%  | 47%  | 45%  | 43%  | 41% | 39% | 37% | 35% | 34% | 32% | 30% | 29% | 28% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% | 11% |     |     |
| 35                      | 71%  | 68%  | 65%  | 62%  | 59%  | 56%  | 53%  | 51%  | 48%  | 46%  | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 12% |     |     |
| 36                      | 77%  | 73%  | 70%  | 66%  | 63%  | 60%  | 57%  | 54%  | 52%  | 49%  | 47% | 45% | 43% | 41% | 39% | 37% | 35% | 33% | 32% | 30% | 29% | 28% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 14% |     |     |
| 37                      | 82%  | 78%  | 75%  | 71%  | 68%  | 65%  | 62%  | 59%  | 56%  | 53%  | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% |     |     |
| 38                      | 89%  | 84%  | 80%  | 77%  | 73%  | 69%  | 66%  | 63%  | 60%  | 57%  | 54% | 49% | 47% | 45% | 43% | 41% | 39% | 37% | 35% | 33% | 31% | 30% | 29% | 27% | 26% | 25% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% | 16% |     |     |
| 39                      | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68%  | 64%  | 61%  | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% |     |     |
| 40                      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68%  | 64%  | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% | 19% |     |     |
| 41                      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68%  | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% |     |     |
| 42                      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71%  | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% | 20% |     |
| 43                      |      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75%  | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% | 21% |     |
| 44                      |      |      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78%  | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% | 22% |     |
| 45                      |      |      |      |      |      | 100% | 95%  | 91%  | 86%  | 82%  | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% |     |
| 46                      |      |      |      |      |      |      | 100% | 95%  | 91%  | 86%  | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% | 23% |
| 47                      |      |      |      |      |      |      |      | 100% | 95%  | 91%  | 86% | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% | 24% |
| 48                      |      |      |      |      |      |      |      |      | 100% | 95%  | 91% | 86% | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% | 36% | 34% | 33% | 31% | 30% | 28% | 27% | 26% |
| 49                      |      |      |      |      |      |      |      |      |      | 100% | 95% | 91% | 86% | 82% | 78% | 75% | 71% | 68% | 64% | 61% | 58% | 56% | 53% | 51% | 48% | 46% | 44% | 42% | 40% | 38% |     |     |     |     |     |     |     |