

**FAMILY LIFE INSURANCE COMPANY
ANNUAL PREFERRED ATTAINED AGE PREMIUM RATES
RATES EFFECTIVE 12/1/11 (M-N)**

WYOMING

FOR USE IN ALL WYOMING ZIP CODES

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	953	1,159	1,318	1,216	1,373	1,221	1,095	970
66	953	1,159	1,318	1,216	1,373	1,221	1,095	970
67	1,000	1,216	1,385	1,275	1,435	1,283	1,148	1,013
68	1,046	1,271	1,447	1,332	1,491	1,340	1,200	1,054
69	1,090	1,326	1,509	1,389	1,551	1,398	1,250	1,095
70	1,133	1,380	1,571	1,447	1,613	1,454	1,302	1,139
71	1,177	1,431	1,636	1,501	1,678	1,509	1,351	1,185
72	1,220	1,484	1,703	1,557	1,744	1,565	1,401	1,232
73	1,263	1,536	1,769	1,610	1,812	1,620	1,450	1,279
74	1,305	1,588	1,831	1,664	1,871	1,674	1,498	1,322
75	1,346	1,637	1,891	1,717	1,931	1,726	1,545	1,364
76	1,386	1,688	1,948	1,769	1,986	1,778	1,592	1,403
77	1,426	1,733	2,003	1,819	2,038	1,828	1,636	1,440
78	1,463	1,780	2,056	1,868	2,088	1,877	1,679	1,475
79	1,498	1,822	2,105	1,911	2,137	1,920	1,719	1,509
80	1,531	1,861	2,150	1,952	2,180	1,961	1,757	1,540
81	1,561	1,899	2,193	1,990	2,221	2,002	1,792	1,569
82	1,589	1,933	2,235	2,027	2,261	2,038	1,823	1,597
83	1,616	1,966	2,273	2,062	2,296	2,072	1,855	1,622
84	1,640	1,995	2,309	2,092	2,330	2,102	1,883	1,646
85	1,663	2,023	2,342	2,122	2,362	2,133	1,910	1,669
86	1,686	2,050	2,372	2,150	2,390	2,162	1,934	1,688
87	1,705	2,073	2,399	2,174	2,417	2,185	1,958	1,708
88	1,723	2,096	2,425	2,196	2,444	2,209	1,977	1,726
89	1,738	2,114	2,447	2,217	2,464	2,229	1,994	1,741
90	1,754	2,133	2,465	2,236	2,483	2,248	2,012	1,754
91	1,767	2,150	2,484	2,254	2,498	2,265	2,029	1,765
92	1,779	2,165	2,498	2,269	2,514	2,282	2,042	1,776
93	1,792	2,179	2,513	2,285	2,527	2,297	2,057	1,786
94	1,803	2,193	2,525	2,300	2,540	2,311	2,069	1,795
95	1,814	2,207	2,534	2,313	2,548	2,325	2,082	1,801
96	1,823	2,218	2,545	2,325	2,558	2,337	2,093	1,807
97	1,831	2,227	2,552	2,334	2,567	2,347	2,102	1,814
98	1,836	2,235	2,559	2,344	2,574	2,355	2,109	1,819
99	1,841	2,238	2,562	2,347	2,578	2,361	2,112	1,821

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	1,096	1,333	1,516	1,399	1,580	1,406	1,258	1,116
66	1,096	1,333	1,516	1,399	1,580	1,406	1,258	1,116
67	1,150	1,399	1,593	1,467	1,649	1,475	1,319	1,165
68	1,202	1,463	1,663	1,533	1,716	1,541	1,380	1,212
69	1,254	1,525	1,734	1,598	1,785	1,607	1,439	1,261
70	1,304	1,587	1,807	1,663	1,855	1,672	1,497	1,310
71	1,354	1,647	1,883	1,727	1,930	1,736	1,554	1,364
72	1,403	1,708	1,958	1,791	2,006	1,800	1,612	1,417
73	1,452	1,766	2,034	1,853	2,083	1,862	1,668	1,471
74	1,501	1,826	2,105	1,913	2,152	1,925	1,723	1,520
75	1,548	1,884	2,175	1,975	2,220	1,985	1,778	1,568
76	1,595	1,940	2,240	2,034	2,283	2,044	1,830	1,614
77	1,640	1,994	2,304	2,092	2,345	2,102	1,883	1,656
78	1,683	2,048	2,364	2,147	2,401	2,158	1,931	1,697
79	1,723	2,095	2,420	2,196	2,457	2,208	1,977	1,736
80	1,760	2,140	2,472	2,245	2,506	2,257	2,021	1,771
81	1,795	2,183	2,521	2,290	2,554	2,302	2,061	1,804
82	1,828	2,223	2,570	2,331	2,600	2,345	2,098	1,837
83	1,858	2,261	2,614	2,371	2,641	2,383	2,133	1,865
84	1,886	2,295	2,655	2,406	2,678	2,419	2,165	1,892
85	1,913	2,327	2,694	2,440	2,714	2,453	2,195	1,918
86	1,939	2,358	2,727	2,472	2,749	2,486	2,226	1,941
87	1,960	2,385	2,759	2,500	2,779	2,514	2,250	1,964
88	1,981	2,409	2,789	2,526	2,810	2,540	2,274	1,985
89	2,000	2,433	2,813	2,549	2,835	2,562	2,295	2,003
90	2,016	2,453	2,836	2,571	2,855	2,586	2,314	2,017
91	2,031	2,471	2,856	2,590	2,875	2,606	2,332	2,030
92	2,047	2,489	2,875	2,610	2,891	2,624	2,350	2,042
93	2,060	2,506	2,890	2,627	2,906	2,642	2,364	2,054
94	2,073	2,521	2,904	2,644	2,920	2,658	2,381	2,063
95	2,085	2,538	2,917	2,659	2,931	2,673	2,393	2,071
96	2,097	2,549	2,926	2,673	2,942	2,688	2,407	2,078
97	2,105	2,561	2,935	2,685	2,951	2,699	2,417	2,084
98	2,112	2,570	2,944	2,694	2,960	2,709	2,425	2,091
99	2,118	2,575	2,948	2,699	2,965	2,714	2,429	2,093

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
ANNUAL STANDARD ATTAINED AGE PREMIUM RATES
RATES EFFECTIVE 12/1/11 (M-N)**

WYOMING

FOR USE IN ALL WYOMING ZIP CODES

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	1,060	1,289	1,464	1,351	1,526	1,358	1,215	1,077
66	1,060	1,289	1,464	1,351	1,526	1,358	1,215	1,077
67	1,112	1,352	1,539	1,416	1,593	1,424	1,275	1,125
68	1,161	1,413	1,607	1,481	1,658	1,490	1,333	1,172
69	1,211	1,472	1,677	1,544	1,724	1,553	1,389	1,219
70	1,260	1,533	1,747	1,607	1,792	1,616	1,447	1,265
71	1,309	1,592	1,819	1,668	1,863	1,678	1,501	1,317
72	1,356	1,650	1,891	1,730	1,938	1,739	1,557	1,368
73	1,402	1,706	1,966	1,789	2,012	1,800	1,610	1,421
74	1,450	1,764	2,035	1,850	2,079	1,859	1,665	1,469
75	1,496	1,820	2,102	1,909	2,146	1,918	1,717	1,516
76	1,540	1,875	2,165	1,966	2,207	1,975	1,769	1,559
77	1,584	1,927	2,226	2,021	2,264	2,030	1,817	1,600
78	1,626	1,979	2,283	2,073	2,320	2,085	1,866	1,640
79	1,664	2,024	2,338	2,122	2,374	2,134	1,910	1,678
80	1,700	2,068	2,389	2,168	2,422	2,180	1,952	1,711
81	1,734	2,110	2,436	2,212	2,469	2,223	1,992	1,744
82	1,766	2,148	2,483	2,252	2,512	2,264	2,028	1,774
83	1,795	2,184	2,525	2,290	2,552	2,302	2,061	1,802
84	1,822	2,217	2,566	2,324	2,588	2,336	2,092	1,828
85	1,849	2,248	2,602	2,358	2,624	2,371	2,122	1,854
86	1,874	2,278	2,636	2,389	2,655	2,401	2,150	1,876
87	1,895	2,304	2,666	2,416	2,685	2,429	2,174	1,897
88	1,913	2,329	2,696	2,442	2,714	2,455	2,197	1,918
89	1,931	2,350	2,719	2,463	2,739	2,477	2,217	1,934
90	1,948	2,371	2,740	2,485	2,759	2,498	2,237	1,949
91	1,962	2,389	2,759	2,504	2,777	2,517	2,254	1,961
92	1,978	2,406	2,777	2,521	2,793	2,534	2,270	1,973
93	1,990	2,421	2,793	2,539	2,808	2,552	2,284	1,985
94	2,003	2,436	2,806	2,555	2,822	2,569	2,300	1,994
95	2,015	2,451	2,817	2,570	2,831	2,583	2,313	2,001
96	2,026	2,463	2,827	2,583	2,842	2,597	2,325	2,008
97	2,034	2,474	2,836	2,594	2,851	2,608	2,334	2,014
98	2,041	2,483	2,844	2,602	2,861	2,616	2,342	2,021
99	2,045	2,489	2,849	2,609	2,865	2,623	2,348	2,024

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	1,219	1,482	1,683	1,553	1,755	1,562	1,399	1,240
66	1,219	1,482	1,683	1,553	1,755	1,562	1,399	1,240
67	1,277	1,553	1,770	1,629	1,832	1,637	1,465	1,295
68	1,337	1,624	1,848	1,704	1,905	1,713	1,533	1,346
69	1,393	1,693	1,927	1,775	1,982	1,786	1,598	1,400
70	1,449	1,762	2,009	1,848	2,062	1,858	1,663	1,456
71	1,505	1,830	2,092	1,918	2,144	1,930	1,726	1,514
72	1,560	1,897	2,175	1,988	2,228	2,000	1,789	1,574
73	1,615	1,962	2,261	2,057	2,314	2,069	1,851	1,634
74	1,668	2,029	2,339	2,127	2,391	2,138	1,915	1,689
75	1,720	2,093	2,417	2,194	2,468	2,206	1,975	1,743
76	1,772	2,155	2,489	2,259	2,538	2,272	2,033	1,793
77	1,822	2,216	2,560	2,323	2,604	2,336	2,091	1,841
78	1,870	2,275	2,627	2,386	2,669	2,399	2,147	1,885
79	1,913	2,327	2,689	2,441	2,730	2,454	2,196	1,928
80	1,955	2,379	2,747	2,493	2,786	2,507	2,245	1,967
81	1,994	2,426	2,803	2,544	2,838	2,558	2,290	2,005
82	2,030	2,471	2,855	2,589	2,889	2,604	2,331	2,041
83	2,065	2,512	2,904	2,633	2,933	2,647	2,371	2,072
84	2,096	2,549	2,950	2,672	2,975	2,687	2,406	2,102
85	2,126	2,586	2,993	2,711	3,017	2,725	2,440	2,131
86	2,154	2,621	3,030	2,747	3,055	2,762	2,471	2,158
87	2,179	2,650	3,065	2,778	3,087	2,794	2,499	2,181
88	2,201	2,678	3,099	2,807	3,121	2,822	2,526	2,206
89	2,221	2,702	3,127	2,833	3,149	2,849	2,549	2,226
90	2,240	2,725	3,152	2,857	3,173	2,873	2,571	2,241
91	2,258	2,747	3,173	2,879	3,192	2,895	2,592	2,255
92	2,274	2,767	3,192	2,900	3,211	2,917	2,609	2,269
93	2,290	2,785	3,210	2,919	3,229	2,935	2,627	2,282
94	2,304	2,803	3,227	2,938	3,244	2,954	2,643	2,291
95	2,318	2,820	3,240	2,956	3,256	2,972	2,660	2,300
96	2,330	2,834	3,252	2,972	3,269	2,987	2,675	2,309
97	2,338	2,845	3,262	2,982	3,279	3,000	2,684	2,317
98	2,347	2,855	3,270	2,993	3,290	3,009	2,694	2,325
99	2,352	2,862	3,275	3,001	3,294	3,016	2,700	2,327

There is a one time \$25 policy fee

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
MONTHLY PREFERRED ATTAINED AGE PREMIUM RATES
RATES EFFECTIVE 12/1/11 (M-N)**

WYOMING

FOR USE IN ALL WYOMING ZIP CODES

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	79.42	96.58	109.83	101.33	114.42	101.75	91.25	80.83
66	79.42	96.58	109.83	101.33	114.42	101.75	91.25	80.83
67	83.33	101.33	115.42	106.25	119.58	106.92	95.67	84.42
68	87.17	105.92	120.58	111.00	124.25	111.67	100.00	87.83
69	90.83	110.50	125.75	115.75	129.25	116.50	104.17	91.25
70	94.42	115.00	130.92	120.58	134.42	121.17	108.50	94.92
71	98.08	119.25	136.33	125.08	139.83	125.75	112.58	98.75
72	101.67	123.67	141.92	129.75	145.33	130.42	116.75	102.67
73	105.25	128.00	147.42	134.17	151.00	135.00	120.83	106.58
74	108.75	132.33	152.58	138.67	155.92	139.50	124.83	110.17
75	112.17	136.42	157.58	143.08	160.92	143.83	128.75	113.67
76	115.50	140.67	162.33	147.42	165.50	148.17	132.67	116.92
77	118.83	144.42	166.92	151.58	169.83	152.33	136.33	120.00
78	121.92	148.33	171.33	155.67	174.00	156.42	139.92	122.92
79	124.83	151.83	175.42	159.25	178.08	160.00	143.25	125.75
80	127.58	155.08	179.17	162.67	181.67	163.42	146.42	128.33
81	130.08	158.25	182.75	165.83	185.08	166.83	149.33	130.75
82	132.42	161.08	186.25	168.92	188.42	169.83	151.92	133.08
83	134.67	163.83	189.42	171.83	191.33	172.67	154.58	135.17
84	136.67	166.25	192.42	174.33	194.17	175.17	156.92	137.17
85	138.58	168.58	195.17	176.83	196.83	177.75	159.17	139.08
86	140.50	170.83	197.67	179.17	199.17	180.17	161.17	140.67
87	142.08	172.75	199.92	181.17	201.42	182.08	163.17	142.33
88	143.58	174.67	202.08	183.00	203.67	184.08	164.75	143.83
89	144.83	176.17	203.92	184.75	205.33	185.75	166.17	145.08
90	146.17	177.75	205.42	186.33	206.92	187.33	167.67	146.17
91	147.25	179.17	207.00	187.83	208.17	188.75	169.08	147.08
92	148.25	180.42	208.17	189.08	209.50	190.17	170.17	148.00
93	149.33	181.58	209.42	190.42	210.58	191.42	171.42	148.83
94	150.25	182.75	210.42	191.67	211.67	192.58	172.42	149.58
95	151.17	183.92	211.17	192.75	212.33	193.75	173.50	150.08
96	151.92	184.83	212.08	193.75	213.17	194.75	174.42	150.58
97	152.58	185.58	212.67	194.50	213.92	195.58	175.17	151.17
98	153.00	186.25	213.25	195.33	214.50	196.25	175.75	151.58
99	153.42	186.50	213.50	195.58	214.83	196.75	176.00	151.75

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	91.33	111.08	126.33	116.58	131.67	117.17	104.83	93.00
66	91.33	111.08	126.33	116.58	131.67	117.17	104.83	93.00
67	95.83	116.58	132.75	122.25	137.42	122.92	109.92	97.08
68	100.17	121.92	138.58	127.75	143.00	128.42	115.00	101.00
69	104.50	127.08	144.50	133.17	148.75	133.92	119.92	105.08
70	108.67	132.25	150.58	138.58	154.58	139.33	124.75	109.17
71	112.83	137.25	156.92	143.92	160.83	144.67	129.50	113.67
72	116.92	142.33	163.17	149.25	167.17	150.00	134.33	118.08
73	121.00	147.17	169.50	154.42	173.58	155.17	139.00	122.58
74	125.08	152.17	175.42	159.42	179.33	160.42	143.58	126.67
75	129.00	157.00	181.25	164.58	185.00	165.42	148.17	130.67
76	132.92	161.67	186.67	169.50	190.25	170.33	152.50	134.50
77	136.67	166.17	192.00	174.33	195.42	175.17	156.92	138.00
78	140.25	170.67	197.00	178.92	200.08	179.83	160.92	141.42
79	143.58	174.58	201.67	183.00	204.75	184.00	164.75	144.67
80	146.67	178.33	206.00	187.08	208.83	188.08	168.42	147.58
81	149.58	181.92	210.08	190.83	212.83	191.83	171.75	150.33
82	152.33	185.25	214.17	194.25	216.67	195.42	174.83	153.08
83	154.83	188.42	217.83	197.58	220.08	198.58	177.75	155.42
84	157.17	191.25	221.25	200.50	223.17	201.58	180.42	157.67
85	159.42	193.92	224.50	203.33	226.17	204.42	182.92	159.83
86	161.58	196.50	227.25	206.00	229.08	207.17	185.50	161.75
87	163.33	198.75	229.92	208.33	231.58	209.50	187.50	163.67
88	165.08	200.75	232.42	210.50	234.17	211.67	189.50	165.42
89	166.67	202.75	234.42	212.42	236.25	213.50	191.25	166.92
90	168.00	204.42	236.33	214.25	237.92	215.50	192.83	168.08
91	169.25	205.92	238.00	215.83	239.58	217.17	194.33	169.17
92	170.58	207.42	239.58	217.50	240.92	218.67	195.83	170.17
93	171.67	208.83	240.83	218.92	242.17	220.17	197.00	171.17
94	172.75	210.08	242.00	220.33	243.33	221.50	198.42	171.92
95	173.75	211.50	243.08	221.58	244.25	222.75	199.42	172.58
96	174.75	212.42	243.83	222.75	245.17	224.00	200.58	173.17
97	175.42	213.42	244.58	223.75	245.92	224.92	201.42	173.67
98	176.00	214.17	245.33	224.50	246.67	225.75	202.08	174.25
99	176.50	214.58	245.67	224.92	247.08	226.17	202.42	174.42

There is a one time \$25 policy fee

Spousal Discount Factor: .93

**FAMILY LIFE INSURANCE COMPANY
MONTHLY STANDARD ATTAINED AGE PREMIUM RATES
RATES EFFECTIVE 12/1/11 (M-N)**

WYOMING

FOR USE IN ALL WYOMING ZIP CODES

Attained Age	Female							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	88.33	107.42	122.00	112.58	127.17	113.17	101.25	89.75
66	88.33	107.42	122.00	112.58	127.17	113.17	101.25	89.75
67	92.67	112.67	128.25	118.00	132.75	118.67	106.25	93.75
68	96.75	117.75	133.92	123.42	138.17	124.17	111.08	97.67
69	100.92	122.67	139.75	128.67	143.67	129.42	115.75	101.58
70	105.00	127.75	145.58	133.92	149.33	134.67	120.58	105.42
71	109.08	132.67	151.58	139.00	155.25	139.83	125.08	109.75
72	113.00	137.50	157.58	144.17	161.50	144.92	129.75	114.00
73	116.83	142.17	163.83	149.08	167.67	150.00	134.17	118.42
74	120.83	147.00	169.58	154.17	173.25	154.92	138.75	122.42
75	124.67	151.67	175.17	159.08	178.83	159.83	143.08	126.33
76	128.33	156.25	180.42	163.83	183.92	164.58	147.42	129.92
77	132.00	160.58	185.50	168.42	188.67	169.17	151.42	133.33
78	135.50	164.92	190.25	172.75	193.33	173.75	155.50	136.67
79	138.67	168.67	194.83	176.83	197.83	177.83	159.17	139.83
80	141.67	172.33	199.08	180.67	201.83	181.67	162.67	142.58
81	144.50	175.83	203.00	184.33	205.75	185.25	166.00	145.33
82	147.17	179.00	206.92	187.67	209.33	188.67	169.00	147.83
83	149.58	182.00	210.42	190.83	212.67	191.83	171.75	150.17
84	151.83	184.75	213.83	193.67	215.67	194.67	174.33	152.33
85	154.08	187.33	216.83	196.50	218.67	197.58	176.83	154.50
86	156.17	189.83	219.67	199.08	221.25	200.08	179.17	156.33
87	157.92	192.00	222.17	201.33	223.75	202.42	181.17	158.08
88	159.42	194.08	224.67	203.50	226.17	204.58	183.08	159.83
89	160.92	195.83	226.58	205.25	228.25	206.42	184.75	161.17
90	162.33	197.58	228.33	207.08	229.92	208.17	186.42	162.42
91	163.50	199.08	229.92	208.67	231.42	209.75	187.83	163.42
92	164.83	200.50	231.42	210.08	232.75	211.17	189.17	164.42
93	165.83	201.75	232.75	211.58	234.00	212.67	190.33	165.42
94	166.92	203.00	233.83	212.92	235.17	214.08	191.67	166.17
95	167.92	204.25	234.75	214.17	235.92	215.25	192.75	166.75
96	168.83	205.25	235.58	215.25	236.83	216.42	193.75	167.33
97	169.50	206.17	236.33	216.17	237.58	217.33	194.50	167.83
98	170.08	206.92	237.00	216.83	238.42	218.00	195.17	168.42
99	170.42	207.42	237.42	217.42	238.75	218.58	195.67	168.67

Attained Age	Male							
	Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan M	Plan N
0-64	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
65	101.58	123.50	140.25	129.42	146.25	130.17	116.58	103.33
66	101.58	123.50	140.25	129.42	146.25	130.17	116.58	103.33
67	106.42	129.42	147.50	135.75	152.67	136.42	122.08	107.92
68	111.42	135.33	154.00	142.00	158.75	142.75	127.75	112.17
69	116.08	141.08	160.58	147.92	165.17	148.83	133.17	116.67
70	120.75	146.83	167.42	154.00	171.83	154.83	138.58	121.33
71	125.42	152.50	174.33	159.83	178.67	160.83	143.83	126.17
72	130.00	158.08	181.25	165.67	185.67	166.67	149.08	131.17
73	134.58	163.50	188.42	171.42	192.83	172.42	154.25	136.17
74	139.00	169.08	194.92	177.25	199.25	178.17	159.58	140.75
75	143.33	174.42	201.42	182.83	205.67	183.83	164.58	145.25
76	147.67	179.58	207.42	188.25	211.50	189.33	169.42	149.42
77	151.83	184.67	213.33	193.58	217.00	194.67	174.25	153.42
78	155.83	189.58	218.92	198.83	222.42	199.92	178.92	157.08
79	159.42	193.92	224.08	203.42	227.50	204.50	183.00	160.67
80	162.92	198.25	228.92	207.75	232.17	208.92	187.08	163.92
81	166.17	202.17	233.58	212.00	236.50	213.17	190.83	167.08
82	169.17	205.92	237.92	215.75	240.75	217.00	194.25	170.08
83	172.08	209.33	242.00	219.42	244.42	220.58	197.58	172.67
84	174.67	212.42	245.83	222.67	247.92	223.92	200.50	175.17
85	177.17	215.50	249.42	225.92	251.42	227.08	203.33	177.58
86	179.50	218.42	252.50	228.92	254.58	230.17	205.92	179.83
87	181.58	220.83	255.42	231.50	257.25	232.83	208.25	181.75
88	183.42	223.17	258.25	233.92	260.08	235.17	210.50	183.83
89	185.08	225.17	260.58	236.08	262.42	237.42	212.42	185.50
90	186.67	227.08	262.67	238.08	264.42	239.42	214.25	186.75
91	188.17	228.92	264.42	239.92	266.00	241.25	216.00	187.92
92	189.50	230.58	266.00	241.67	267.58	243.08	217.42	189.08
93	190.83	232.08	267.50	243.25	269.08	244.58	218.92	190.17
94	192.00	233.58	268.92	244.83	270.33	246.17	220.25	190.92
95	193.17	235.00	270.00	246.33	271.33	247.67	221.67	191.67
96	194.17	236.17	271.00	247.67	272.42	248.92	222.92	192.42
97	194.83	237.08	271.83	248.50	273.25	250.00	223.67	193.08
98	195.58	237.92	272.50	249.42	274.17	250.75	224.50	193.75
99	196.00	238.50	272.92	250.08	274.50	251.33	225.00	193.92

There is a one time \$25 policy fee

Spousal Discount Factor: .93