

Insured, Benefits and Premiums

Value and Methods

Number of Lives : One life	Policy Type : Traditional	Values Type : Reserve
Issue Age 1 : 35	Premium Cease Age : 100	Reserve Method : Graded Unitary (CRVM)
Issue Age 2 : N/A	Gross Premium : Constant	Cash Value : N/A
Benefit Cease Age : 100	Const Gross Premium : 103	Gender 1 : N/A
Death Benefit : Constant	Curtate Exp Allow : p	Gender 2 : N/A
Const Death Benefit : 1000	Endowment Type : One Payment	19 Pay DB Defn : N/A
Number of units : 1	Endowment Amount : 1000	Years of Unitary : 1
Issue Date : 9/28/1963	FTP Criteria : Standard Interpretation	Years of Net Level : 19
Policy Fee : 0.00	Timing : Curtate	

Mortality and Interest Rate

Select Factor Type : Table	X Factor Type : N/A
	10 Yr Factor After 1st Segment : N/A
	Constant X Factor : N/A
	1st Insured
Basic Mortality Tables : 1958 US CSO, Age Last, Male	2nd Insured
Select Factors : None	N/A
Tabular COI Mortality Tables : N/A	N/A
Select Factors : N/A	N/A
Minimum Mortality Tables : N/A	N/A
Select Factors : N/A	N/A
Interest Rate Type : Constant	Decimal places to round, Order
Basic Interest Rate : 0.04	Terminal Reserve : 0
Minimum Interest Rate : N/A	Net Premium : 0
Segment XXX	Mid Year Reserve : 0
Segment Ratio Defn : N/A	Rounding Order : Mid Year First
Use Policy Fee in Segmentation : "	Mid Year
Segment Endow Option : N/A	Mid Year Reserve Defn : Mean
Segment Endow Rule : N/A	One Year Term Comparison : "
Cash Values	Interpolation : Half Year
Cash Values : N/A	Minimum Assumptions
Compare to Basic Mid-Year : "	Mean Reserve Definition : N/A
Unusual CV Test : "	Net Premium Definition : N/A
Nonforfeiture IR : N/A	Miscellaneous
1st Yr Surrender Charge : N/A	Policy Fee Per Unit : N/A
For 2 lives, 1st insured is the younger.	Unitary, Segment choice : N/A
Notes: Sample Unitary (CRVM)	

Reserve Summary

Terminal Reserve: 705.38

Mid-Year Reserve: 705.54

Age	Dur	Net Premium	Terminal Reserve	Mid-Year Reserve
36	1	2.5	0.00	1.24
37	2	15.1	13.06	14.10
38	3	15.1	26.51	27.36
39	4	15.1	40.31	40.98
40	5	15.1	54.47	54.96
41	6	15.1	68.96	69.28
42	7	15.1	83.80	83.95
43	8	15.1	98.98	98.96
44	9	15.1	114.50	114.31
45	10	15.1	130.36	130.00
46	11	15.1	146.56	146.03
47	12	15.1	163.07	162.38
48	13	15.1	179.88	179.04
49	14	15.1	196.98	196.00
50	15	15.1	214.36	213.24
51	16	15.1	231.99	230.74
52	17	15.1	249.86	248.49
53	18	15.1	267.97	266.49
54	19	15.1	286.31	284.71
55	20	15.1	304.86	303.15
56	21	14.2	322.62	320.85
57	22	14.2	340.50	338.67
58	23	14.2	358.47	356.60
59	24	14.2	376.50	374.60
60	25	14.2	394.57	392.64
61	26	14.2	412.64	410.71
62	27	14.2	430.68	428.77
63	28	14.2	448.67	446.78
64	29	14.2	466.58	464.73
65	30	14.2	484.36	482.58
66	31	14.2	501.98	500.28
67	32	14.2	519.36	517.78
68	33	14.2	536.46	535.02
69	34	14.2	553.22	551.95
70	35	14.2	569.63	568.53
71	36	14.2	585.69	584.76
72	37	14.2	601.44	600.67
73	38	14.2	616.96	616.31
74	39	14.2	632.30	631.74
75	40	14.2	647.47	646.99
76	41	14.2	662.44	662.06
77	42	14.2	677.15	676.90
78	43	14.2	691.49	691.43
79	44	14.2	705.38	705.54
80	45	14.2	718.75	719.17
81	46	14.2	731.57	732.27

Age	Dur	Net Premium	Terminal Reserve	Mid-Year Reserve
82	47	14.2	743.87	744.83
83	48	14.2	755.69	756.89
84	49	14.2	767.10	768.50
85	50	14.2	778.15	779.73
86	51	14.2	788.92	790.64
87	52	14.2	799.49	801.32
88	53	14.2	809.96	811.83
89	54	14.2	820.39	822.28
90	55	14.2	830.90	832.75
91	56	14.2	841.55	843.33
92	57	14.2	852.46	854.11
93	58	14.2	863.76	865.22
94	59	14.2	875.73	876.85
95	60	14.2	888.75	889.35
96	61	14.2	903.21	903.09
97	62	14.2	919.02	918.23
98	63	14.2	934.70	933.97
99	64	14.2	947.32	948.12
100	65	14.2	1,000.00	980.77

Basic Unitary Detail

19 Pay Premium: 21.12120

Exp Allow DB: 1,000.00

Expense allowance Type: Low Premium

r (FPT): 0.00000

Age	Dur	ADoubleDotx	PVFB	PVF Gross Premium	Net Annual Premiums	Net Level Reserves	Modified Net Premiums	Modified Reserves
35	0	18.98	269.85	1,955.34	0.00	0.00	0.00	0.00
36	1	18.75	278.79	1,931.41	14.21	12.24	2.48	0.00
37	2	18.51	288.00	1,906.73	14.21	24.86	15.14	13.06
38	3	18.27	297.48	1,881.34	14.21	37.84	15.14	26.51
39	4	18.01	307.21	1,855.28	14.21	51.17	15.14	40.31
40	5	17.75	317.19	1,828.57	14.21	64.83	15.14	54.47
41	6	17.49	327.40	1,801.23	14.21	78.81	15.14	68.96
42	7	17.22	337.84	1,773.26	14.21	93.12	15.14	83.80
43	8	16.94	348.52	1,744.66	14.21	107.74	15.14	98.98
44	9	16.65	359.43	1,715.43	14.21	122.69	15.14	114.50
45	10	16.36	370.58	1,685.59	14.21	137.96	15.14	130.36
46	11	16.07	381.95	1,655.14	14.21	153.53	15.14	146.56
47	12	15.77	393.53	1,624.12	14.21	169.39	15.14	163.07
48	13	15.46	405.32	1,592.57	14.21	185.53	15.14	179.88
49	14	15.15	417.29	1,560.50	14.21	201.93	15.14	196.98
50	15	14.83	429.44	1,527.96	14.21	218.57	15.14	214.36
51	16	14.51	441.75	1,494.98	14.21	235.43	15.14	231.99
52	17	14.19	454.22	1,461.60	14.21	252.51	15.14	249.86
53	18	13.86	466.83	1,427.82	14.21	269.78	15.14	267.97
54	19	13.53	479.58	1,393.69	14.21	287.24	15.14	286.31
55	20	13.20	492.44	1,359.24	14.21	304.86	15.14	304.86
56	21	12.86	505.41	1,324.50	14.21	322.62	14.21	322.62
57	22	12.52	518.47	1,289.54	14.21	340.50	14.21	340.50
58	23	12.18	531.59	1,254.40	14.21	358.47	14.21	358.47
59	24	11.84	544.76	1,219.14	14.21	376.50	14.21	376.50
60	25	11.49	557.94	1,183.82	14.21	394.57	14.21	394.57
61	26	11.15	571.14	1,148.50	14.21	412.64	14.21	412.64
62	27	10.81	584.31	1,113.21	14.21	430.68	14.21	430.68
63	28	10.47	597.45	1,078.03	14.21	448.67	14.21	448.67
64	29	10.13	610.52	1,043.02	14.21	466.58	14.21	466.58
65	30	9.79	623.51	1,008.24	14.21	484.36	14.21	484.36
66	31	9.45	636.37	973.80	14.21	501.98	14.21	501.98
67	32	9.12	649.06	939.81	14.21	519.36	14.21	519.36
68	33	8.80	661.55	906.38	14.21	536.46	14.21	536.46
69	34	8.48	673.79	873.60	14.21	553.22	14.21	553.22
70	35	8.17	685.76	841.53	14.21	569.63	14.21	569.63
71	36	7.87	697.49	810.13	14.21	585.69	14.21	585.69
72	37	7.57	708.99	779.32	14.21	601.44	14.21	601.44
73	38	7.27	720.33	748.97	14.21	616.96	14.21	616.96
74	39	6.98	731.52	718.98	14.21	632.30	14.21	632.30
75	40	6.69	742.60	689.32	14.21	647.47	14.21	647.47
76	41	6.41	753.53	660.05	14.21	662.44	14.21	662.44
77	42	6.13	764.27	631.29	14.21	677.15	14.21	677.15
78	43	5.86	774.74	603.24	14.21	691.49	14.21	691.49
79	44	5.59	784.88	576.09	14.21	705.38	14.21	705.38
80	45	5.34	794.64	549.95	14.21	718.75	14.21	718.75

Age	Dur	ADoubleDotx	PVFB	PVF Gross Premium	Net Annual Premiums	Net Level Reserves	Modified Net Premiums	Modified Reserves
81	46	5.10	804.01	524.86	14.21	731.57	14.21	731.57
82	47	4.86	812.99	500.81	14.21	743.87	14.21	743.87
83	48	4.64	821.62	477.70	14.21	755.69	14.21	755.69
84	49	4.42	829.95	455.40	14.21	767.10	14.21	767.10
85	50	4.21	838.02	433.79	14.21	778.15	14.21	778.15
86	51	4.01	845.88	412.73	14.21	788.92	14.21	788.92
87	52	3.81	853.60	392.06	14.21	799.49	14.21	799.49
88	53	3.61	861.24	371.60	14.21	809.96	14.21	809.96
89	54	3.41	868.86	351.19	14.21	820.39	14.21	820.39
90	55	3.21	876.53	330.65	14.21	830.90	14.21	830.90
91	56	3.01	884.31	309.82	14.21	841.55	14.21	841.55
92	57	2.80	892.27	288.50	14.21	852.46	14.21	852.46
93	58	2.59	900.52	266.40	14.21	863.76	14.21	863.76
94	59	2.36	909.26	242.99	14.21	875.73	14.21	875.73
95	60	2.11	918.77	217.52	14.21	888.75	14.21	888.75
96	61	1.84	929.33	189.25	14.21	903.21	14.21	903.21
97	62	1.54	940.87	158.34	14.21	919.02	14.21	919.02
98	63	1.24	952.32	127.68	14.21	934.70	14.21	934.70
99	64	1.00	961.54	103.00	14.21	947.32	14.21	947.32
100	65	0.00	1,000.00	0.00	14.21	1,000.00	14.21	1,000.00

Basic Commutation Functions 1

Age	Dur	lx	Dx	DBarx	Cx	CBarx
35	0	10,000,000.00	10,000,000.00	9,793,892.01	24,759.62	25,251.57
36	1	9,974,250.00	9,590,625.01	9,392,277.63	25,082.25	25,580.62
37	2	9,947,121.04	9,196,672.57	9,005,643.90	25,687.90	26,198.30
38	3	9,918,225.65	8,817,266.51	8,633,153.14	26,534.04	27,061.25
39	4	9,887,184.57	8,451,606.84	8,274,058.01	27,547.36	28,094.71
40	5	9,853,669.00	8,098,997.68	7,927,692.54	28,695.37	29,265.53
41	6	9,817,360.20	7,758,802.41	7,593,483.45	29,877.36	30,471.00
42	7	9,778,043.63	7,430,509.58	7,270,937.63	31,076.68	31,694.15
43	8	9,735,513.05	7,113,644.08	6,959,577.80	32,315.78	32,957.87
44	9	9,689,517.62	6,807,726.61	6,658,926.22	33,609.88	34,277.68
45	10	9,639,766.79	6,512,281.10	6,368,495.38	34,999.75	35,695.17
46	11	9,585,886.28	6,226,809.00	6,087,795.42	36,487.30	37,212.28
47	12	9,527,468.93	5,950,829.05	5,816,353.42	38,074.43	38,830.95
48	13	9,464,072.20	5,683,876.58	5,553,717.45	39,753.80	40,543.68
49	14	9,395,231.49	5,425,512.15	5,299,459.92	41,518.73	42,343.68
50	15	9,320,458.60	5,175,319.87	5,053,177.84	43,359.73	44,221.25
51	16	9,239,246.64	4,932,909.39	4,814,518.79	45,216.76	46,115.18
52	17	9,151,168.90	4,697,965.35	4,583,177.41	47,082.20	48,017.68
53	18	9,055,789.01	4,470,192.18	4,358,858.45	48,966.66	49,939.59
54	19	8,952,623.65	4,249,295.06	4,141,280.24	50,855.48	51,865.94
55	20	8,841,193.03	4,035,005.16	3,930,168.67	52,769.33	53,817.82
56	21	8,720,943.96	3,827,043.32	3,725,243.80	54,720.46	55,807.72
57	22	8,591,260.91	3,625,128.89	3,526,238.86	56,692.14	57,818.57
58	23	8,451,530.92	3,429,008.72	3,332,923.09	58,649.90	59,815.23
59	24	8,301,193.40	3,238,473.88	3,145,095.05	60,586.86	61,790.68
60	25	8,139,678.74	3,053,330.33	2,962,577.98	62,476.42	63,717.78
61	26	7,966,464.76	2,873,418.13	2,785,237.34	64,274.50	65,551.58
62	27	7,781,137.70	2,698,627.55	2,612,967.98	65,976.25	67,287.15
63	28	7,583,294.49	2,528,857.93	2,445,677.05	67,570.11	68,912.68
64	29	7,372,566.86	2,364,024.05	2,283,286.27	69,045.64	70,417.53
65	30	7,148,624.40	2,204,054.41	2,125,724.89	70,404.07	71,802.95
66	31	6,911,142.09	2,048,879.02	1,972,930.20	71,633.74	73,057.05
67	32	6,659,846.73	1,898,442.24	1,824,866.69	72,697.02	74,141.45
68	33	6,394,620.32	1,752,728.22	1,681,573.90	73,485.15	74,945.25
69	34	6,115,794.41	1,611,830.44	1,543,217.77	73,851.59	75,318.97
70	35	5,824,369.46	1,475,985.37	1,410,090.23	73,677.79	75,141.71
71	36	5,522,000.81	1,345,538.92	1,282,568.62	72,888.49	74,336.73
72	37	5,210,906.19	1,220,898.93	1,161,056.79	71,476.00	72,896.18
73	38	4,893,637.56	1,102,465.28	1,045,890.68	69,551.25	70,933.18
74	39	4,572,563.56	990,511.52	937,249.26	67,290.50	68,627.51
75	40	4,249,500.51	885,124.43	835,152.63	64,822.00	66,109.97
76	41	3,925,840.29	786,259.19	739,516.82	62,224.78	63,461.14
77	42	3,602,720.47	693,793.67	650,213.27	59,516.22	60,698.77
78	43	3,281,303.40	607,593.07	567,144.94	56,626.91	57,752.05
79	44	2,963,257.50	527,597.20	490,309.45	53,445.04	54,506.95
80	45	2,651,075.67	453,859.96	419,784.64	49,921.28	50,913.18

Age	Dur	lx	Dx	DBarx	Cx	CBarx
81	46	2,347,812.76	386,482.53	355,666.86	46,061.32	46,976.53
82	47	2,056,805.84	325,556.50	298,016.89	41,922.48	42,755.44
83	48	1,781,353.04	271,112.62	246,808.43	37,616.17	38,363.58
84	49	1,524,308.60	223,069.04	201,895.32	33,272.48	33,933.58
85	50	1,287,851.60	181,216.98	163,014.50	29,006.55	29,582.89
86	51	1,073,465.65	145,240.54	129,808.12	24,913.24	25,408.24
87	52	881,967.86	114,741.13	101,843.57	21,074.91	21,493.66
88	53	713,493.91	89,253.10	78,631.31	17,556.53	17,905.37
89	54	567,532.18	68,263.76	59,647.89	14,398.93	14,685.03
90	55	443,033.72	51,239.30	44,361.47	11,618.62	11,849.48
91	56	338,556.49	37,649.93	32,254.80	9,211.11	9,394.13
92	57	252,415.02	26,990.75	22,841.89	7,158.30	7,300.53
93	58	182,793.45	18,794.34	15,677.91	5,433.52	5,541.48
94	59	127,833.22	12,637.95	10,357.51	4,018.57	4,098.42
95	60	85,559.32	8,133.30	6,507.43	2,898.62	2,956.21
96	61	53,847.22	4,921.86	3,787.30	2,051.51	2,092.27
97	62	30,505.09	2,681.05	1,911.85	1,415.93	1,444.06
98	63	13,750.20	1,162.01	714.54	838.88	855.54
99	64	3,426.60	278.44	137.42	267.73	273.05
100	65	0.00	0.00	0.00	0.00	0.00

Basic Commutation Functions 2

Age	Dur	Final Mortality	Mx	MBarx	Nx	NBarx
35	0	0.0025750	2,698,509.93	2,752,127.34	189,838,745.96	184,797,068.53
36	1	0.0027199	2,673,750.31	2,726,875.77	179,838,745.96	175,003,176.52
37	2	0.0029049	2,648,668.06	2,701,295.15	170,248,120.96	165,610,898.89
38	3	0.0031297	2,622,980.16	2,675,096.86	161,051,448.38	156,605,254.99
39	4	0.0033898	2,596,446.13	2,648,035.61	152,234,181.88	147,972,101.84
40	5	0.0036848	2,568,898.76	2,619,940.90	143,782,575.04	139,698,043.83
41	6	0.0040048	2,540,203.39	2,590,675.37	135,683,577.35	131,770,351.29
42	7	0.0043496	2,510,326.03	2,560,204.37	127,924,774.94	124,176,867.84
43	8	0.0047245	2,479,249.36	2,528,510.22	120,494,265.37	116,905,930.21
44	9	0.0051345	2,446,933.58	2,495,552.35	113,380,621.29	109,946,352.41
45	10	0.0055894	2,413,323.70	2,461,274.67	106,572,894.68	103,287,426.19
46	11	0.0060941	2,378,323.95	2,425,579.50	100,060,613.58	96,918,930.81
47	12	0.0066541	2,341,836.64	2,388,367.22	93,833,804.58	90,831,135.39
48	13	0.0072739	2,303,762.21	2,349,536.27	87,882,975.53	85,014,781.96
49	14	0.0079586	2,264,008.41	2,308,992.60	82,199,098.96	79,461,064.52
50	15	0.0087133	2,222,489.68	2,266,648.92	76,773,586.81	74,161,604.60
51	16	0.0095330	2,179,129.95	2,222,427.66	71,598,266.93	69,108,426.76
52	17	0.0104227	2,133,913.19	2,176,312.48	66,665,357.55	64,293,907.97
53	18	0.0113922	2,086,831.00	2,128,294.80	61,967,392.20	59,710,730.57
54	19	0.0124467	2,037,864.34	2,078,355.21	57,497,200.01	55,351,872.12
55	20	0.0136010	1,987,008.86	2,026,489.27	53,247,904.95	51,210,591.88
56	21	0.0148703	1,934,239.52	1,972,671.45	49,212,899.79	47,280,423.20
57	22	0.0162642	1,879,519.06	1,916,863.73	45,385,856.47	43,555,179.41
58	23	0.0177882	1,822,826.92	1,859,045.16	41,760,727.59	40,028,940.54
59	24	0.0194568	1,764,177.03	1,799,229.93	38,331,718.87	36,696,017.46
60	25	0.0212802	1,703,590.16	1,737,439.25	35,093,244.99	33,550,922.40
61	26	0.0232634	1,641,113.74	1,673,721.47	32,039,914.66	30,588,344.42
62	27	0.0254260	1,576,839.25	1,608,169.89	29,166,496.54	27,803,107.09
63	28	0.0277884	1,510,862.99	1,540,882.73	26,467,868.99	25,190,139.11
64	29	0.0303751	1,443,292.88	1,471,970.05	23,939,011.06	22,744,462.06
65	30	0.0332207	1,374,247.24	1,401,552.52	21,574,987.00	20,461,175.80
66	31	0.0363609	1,303,843.17	1,329,749.57	19,370,932.60	18,335,450.91
67	32	0.0398247	1,232,209.43	1,256,692.53	17,322,053.58	16,362,520.71
68	33	0.0436032	1,159,512.41	1,182,551.07	15,423,611.33	14,537,654.02
69	34	0.0476512	1,086,027.26	1,107,605.82	13,670,883.11	12,856,080.12
70	35	0.0519144	1,012,175.66	1,032,286.85	12,059,052.67	11,312,862.35
71	36	0.0563373	938,497.88	957,145.14	10,583,067.30	9,902,772.11
72	37	0.0608855	865,609.39	882,808.41	9,237,528.38	8,620,203.49
73	38	0.0656105	794,133.39	809,912.23	8,016,629.44	7,459,146.70
74	39	0.0706525	724,582.14	738,979.06	6,914,164.16	6,413,256.01
75	40	0.0761643	657,291.64	670,351.55	5,923,652.64	5,476,006.76
76	41	0.0823059	592,469.64	604,241.58	5,038,528.20	4,640,854.13
77	42	0.0892151	530,244.86	540,780.44	4,252,269.02	3,901,337.31
78	43	0.0969267	470,728.64	480,081.67	3,558,475.35	3,251,124.04
79	44	0.1053509	414,101.73	422,329.63	2,950,882.28	2,683,979.09
80	45	0.1143924	360,656.69	367,822.68	2,423,285.08	2,193,669.65

Age	Dur	Final Mortality	Mx	MBarx	Nx	NBarx
81	46	0.1239481	310,735.41	316,909.50	1,969,425.12	1,773,885.00
82	47	0.1339226	264,674.09	269,932.97	1,582,942.59	1,418,218.14
83	48	0.1442973	222,751.62	227,177.53	1,257,386.09	1,120,201.25
84	49	0.1551241	185,135.44	188,813.95	986,273.47	873,392.82
85	50	0.1664679	151,862.96	154,880.36	763,204.43	671,497.50
86	51	0.1783921	122,856.41	125,297.48	581,987.46	508,483.01
87	52	0.1910205	97,943.18	99,889.23	436,746.92	378,674.89
88	53	0.2045732	76,868.26	78,395.58	322,005.78	276,831.32
89	54	0.2193681	59,311.73	60,490.21	232,752.68	198,200.01
90	55	0.2358223	44,912.80	45,805.18	164,488.93	138,552.11
91	56	0.2544375	33,294.17	33,955.71	113,249.63	94,190.64
92	57	0.2758218	24,083.06	24,561.58	75,599.70	61,935.84
93	58	0.3006685	16,924.76	17,261.04	48,608.96	39,093.95
94	59	0.3306957	11,491.24	11,719.56	29,814.62	23,416.04
95	60	0.3706446	7,472.66	7,621.14	17,176.67	13,058.53
96	61	0.4334881	4,574.04	4,664.93	9,043.36	6,551.10
97	62	0.5492489	2,522.53	2,572.65	4,121.50	2,763.80
98	63	0.7507962	1,106.61	1,128.59	1,440.45	851.96
99	64	1.0000000	267.73	273.05	278.44	137.42
100	65	1.0000000	0.00	0.00	0.00	0.00