

Insured, Benefits and Premiums

Value and Methods

Number of Lives : One life
Issue Age 1 : 60
Issue Age 2 : N/A
Benefit Cease Age : 95
Death Benefit : Constant
Const Death Benefit : 1000
Number of units : 10
Issue Date : 7/1/2000
Policy Fee : 0.00

Policy Type : Traditional
Premium Cease Age : 95
Gross Premium : Vary By Duration
Const Gross Premium : N/A
Curtate Exp Allow : p
Endowment Type : One Payment
Endowment Amount : 0
FTP Criteria : Standard Interpretation
Timing : Continuous

Values Type : Reserve
Reserve Method : XXX 1999
Cash Value N/A
Gender 1 : Male
Gender 2 : N/A
19 Pay DB Defn : N/A
Years of Unitary : N/A
Years of Net Level : N/A

Mortality and Interest Rate

Select Factor Type : N/A

X Factor Type : Constant

10 Yr Factor After 1st Segment : None

Constant X Factor : 0.75

1st Insured

2nd Insured

Basic Mortality Tables : 1980 US CSO Male Nonsmoker, ALB Table F
Select Factors : 1980 US CSO 20 Yr Selection Factors, Male NS

N/A
N/A

Tabular COI Mortality Tables : 1980 US CSO Male Nonsmoker, ALB Table E
Select Factors : 1980 US CSO 10 Yr Selection Factors, Male

N/A
N/A

Minimum Mortality Tables : 1980 US CSO Male Nonsmoker, ALB Table E
Select Factors : 1980 US CSO 20 Yr Selection Factors, Male NS

N/A
N/A

Interest Rate Type : Constant

Decimal places to round, Order

Basic Interest Rate : 0.045

Terminal Reserve : 0

Minimum Interest Rate : 0.045

Net Premium : 0

Segment XXX

Mid Year Reserve : 0

Segment Ratio Defn : Add 1 %

Rounding Order : Mid Year First

Use Policy Fee in Segmentation : "

Mid Year

Segment Endow Option : Not Used

Mid Year Reserve Defn : Mean

Segment Endow Rule : N/A

One Year Term Comparison : "

Cash Values

Interpolation : Half Year

Cash Values : Zero

Minimum Assumptions

Compare to Basic Mid-Year : "

Mean Reserve Definition : Calculated Net Premium

Unusual CV Test : "

Net Premium Definition : Calculated Net Premium

Nonforfeiture IR : N/A

Miscellaneous

1st Yr Surrender Charge : N/A

Policy Fee Per Unit : None

For 2 lives, 1st insured is the younger.

Unitary, Segment choice : Compare Terminals

Notes: Sample XXX Calc

Reserve Summary XXX

Terminal Reserve: 113.08
Mid-Year Reserve: 144.05
Deficiency Terminal: 0.00
Deficiency Mean: 0.00

Age	Dur	Basic			Minimum				
		Net Premium	Terminal Reserve	Mid-Year Reserve	Net Premium	Terminal Reserve	Mid-Year Reserve	Deficiency Terminal	Deficiency Mean
60	0	0	0	0	0	22.79	0.00	22.79	0.00
61	1	30.0	3.43	16.70	23.4	3.43	13.44	0.00	0.00
62	2	86.5	52.26	70.71	65.0	60.85	75.81	8.60	5.10
63	3	86.5	88.47	113.64	65.0	85.75	105.79	0.00	0.00
64	4	86.5	113.08	144.05	65.0	101.80	126.27	0.00	0.00
65	5	86.5	123.22	161.43	65.0	106.86	136.82	0.00	0.00
66	6	86.5	127.00	168.39	65.0	107.02	139.43	0.00	0.00
67	7	86.5	118.76	166.16	65.0	98.02	135.01	0.00	0.00
68	8	86.5	96.57	150.94	65.0	78.44	120.72	0.00	0.00
69	9	86.5	61.14	122.13	65.0	48.86	96.15	0.00	0.00
70	10	86.5	0.00	73.85	65.0	0.00	56.92	0.00	0.00
71	11	572.6	206.82	389.72	572.6	206.82	389.72	0.00	0.00
72	12	572.6	389.47	584.45	572.6	389.47	584.45	0.00	0.00
73	13	572.6	544.26	753.17	572.6	544.26	753.17	0.00	0.00
74	14	572.6	660.39	888.63	572.6	660.39	888.63	0.00	0.00
75	15	572.6	729.75	981.38	572.6	729.75	981.38	0.00	0.00
76	16	572.6	743.81	1,023.08	572.6	743.81	1,023.08	0.00	0.00
77	17	572.6	692.46	1,004.44	572.6	692.46	1,004.44	0.00	0.00
78	18	572.6	563.44	914.26	572.6	563.44	914.26	0.00	0.00
79	19	572.6	340.48	738.27	572.6	340.48	738.27	0.00	0.00
80	20	572.6	0.00	456.55	572.6	0.00	456.55	0.00	0.00
81	21	1,416.2	417.75	916.99	1,416.2	417.75	916.99	0.00	0.00
82	22	1,416.2	796.29	1,315.13	1,416.2	796.29	1,315.13	0.00	0.00
83	23	1,416.2	1,123.13	1,667.82	1,416.2	1,123.13	1,667.82	0.00	0.00
84	24	1,416.2	1,383.30	1,961.33	1,416.2	1,383.30	1,961.33	0.00	0.00
85	25	1,416.2	1,559.39	2,179.46	1,416.2	1,559.39	2,179.46	0.00	0.00
86	26	1,416.2	1,629.86	2,302.74	1,416.2	1,629.86	2,302.74	0.00	0.00
87	27	1,416.2	1,564.60	2,305.35	1,416.2	1,564.60	2,305.35	0.00	0.00
88	28	1,416.2	1,320.63	2,150.73	1,416.2	1,320.63	2,150.73	0.00	0.00
89	29	1,416.2	833.14	1,785.00	1,416.2	833.14	1,785.00	0.00	0.00
90	30	1,416.2	0.00	1,124.69	1,416.2	0.00	1,124.69	0.00	0.00
91	31	2,878.3	374.92	1,626.62	2,878.3	374.92	1,626.62	0.00	0.00
92	32	2,878.3	651.86	1,952.55	2,878.3	651.86	1,952.55	0.00	0.00
93	33	2,878.3	779.81	2,155.00	2,878.3	779.81	2,155.00	0.00	0.00
94	34	2,878.3	648.23	2,153.18	2,878.3	648.23	2,153.18	0.00	0.00
95	35	2,878.3	0.00	1,784.92	2,878.3	0.00	1,763.28	0.00	0.00

Basic Unitary Detail

19 Pay Premium: 37.54262
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
60	0	12.72	435.97	501.82	0.00	0.00	0.00	0.00
61	1	12.30	454.08	519.49	5.36	2.76	3.00	0.34
62	2	11.88	472.41	538.62	5.36	4.47	5.39	1.97
63	3	11.45	490.82	559.57	5.36	4.68	5.39	2.07
64	4	11.02	509.48	582.36	5.36	3.55	5.39	0.83
65	5	10.59	528.34	607.28	5.36	0.76	5.39	-2.07
66	6	10.14	547.89	633.97	5.36	-2.87	5.39	-5.83
67	7	9.67	567.96	662.91	5.36	-7.95	5.39	-11.04
68	8	9.20	588.57	694.39	5.36	-14.69	5.39	-17.92
69	9	8.71	609.88	728.52	5.36	-23.04	5.39	-26.43
70	10	8.20	631.52	766.42	5.36	-34.32	5.39	-37.89
71	11	7.86	646.12	759.35	60.11	-13.58	60.43	-17.12
72	12	7.52	660.47	754.94	60.11	4.60	60.43	1.08
73	13	7.18	674.56	753.64	60.11	19.82	60.43	16.31
74	14	6.85	688.17	756.48	60.11	30.96	60.43	27.44
75	15	6.53	701.22	764.38	60.11	37.15	60.43	33.59
76	16	6.21	713.69	778.35	60.11	37.49	60.43	33.86
77	17	5.91	725.55	799.60	60.11	30.89	60.43	27.16
78	18	5.61	736.81	829.64	60.11	16.05	60.43	12.18
79	19	5.32	747.44	870.45	60.11	-8.78	60.43	-12.83
80	20	5.03	757.35	924.82	60.11	-46.10	60.43	-50.41
81	21	4.75	766.38	885.31	149.85	-2.75	150.66	-6.87
82	22	4.47	774.26	849.28	149.85	36.43	150.66	32.48
83	23	4.21	780.62	817.82	149.85	70.12	150.66	66.32
84	24	3.95	785.01	792.25	149.85	96.73	150.66	93.04
85	25	3.71	786.85	774.06	149.85	114.38	150.66	110.77
86	26	3.47	785.43	765.09	149.85	120.75	150.66	117.19
87	27	3.23	779.74	767.89	149.85	112.62	150.66	109.04
88	28	3.00	768.29	786.12	149.85	85.34	150.66	81.68
89	29	2.76	748.91	825.28	149.85	31.94	150.66	28.10
90	30	2.50	718.16	894.06	149.85	-58.57	150.66	-62.73
91	31	2.20	670.63	788.20	311.31	-14.14	312.97	-17.81
92	32	1.85	597.50	662.69	311.31	21.78	312.97	18.69
93	33	1.41	483.97	505.43	311.31	44.87	312.97	42.52
94	34	0.83	303.11	296.65	311.31	45.39	312.97	44.01
95	35	0.00	0.00	0.00	311.31	0.00	312.97	0.00

Basic Segmented Detail

19 Pay Premium: 37.54262

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
60	0	7.86	62.44	48.51	0.00	0.00	0.00	0.00
61	1	7.21	62.70	44.51	7.94	5.41	2.92	0.26
62	2	6.54	61.86	40.38	7.94	9.89	8.65	5.23
63	3	5.85	59.48	36.10	7.94	13.02	8.65	8.85
64	4	5.13	55.70	31.64	7.94	14.97	8.65	11.31
65	5	4.38	50.21	27.01	7.94	15.44	8.65	12.32
66	6	3.59	43.76	22.14	7.94	15.26	8.65	12.70
67	7	2.76	35.77	17.03	7.94	13.84	8.65	11.88
68	8	1.89	26.01	11.66	7.94	11.00	8.65	9.66
69	9	0.97	14.52	5.99	7.94	6.81	8.65	6.11
70	10	6.47	0.00	447.81	7.94	0.00	8.65	0.00
71	11	5.98	363.07	413.71	57.26	20.68	57.26	20.68
72	12	5.47	352.13	378.42	57.26	38.95	57.26	38.95
73	13	4.94	337.17	341.65	57.26	54.43	57.26	54.43
74	14	4.38	317.00	303.24	57.26	66.04	57.26	66.04
75	15	3.80	290.44	262.77	57.26	72.97	57.26	72.97
76	16	3.17	256.13	219.61	57.26	74.38	57.26	74.38
77	17	2.50	212.39	172.96	57.26	69.25	57.26	69.25
78	18	1.76	157.11	121.76	57.26	56.34	57.26	56.34
79	19	0.93	87.58	64.68	57.26	34.05	57.26	34.05
80	20	4.72	0.00	814.08	57.26	0.00	57.26	0.00
81	21	4.39	663.34	757.04	141.62	41.78	141.62	41.78
82	22	4.05	653.65	699.13	141.62	79.63	141.62	79.63
83	23	3.71	637.75	639.96	141.62	112.31	141.62	112.31
84	24	3.36	613.49	578.72	141.62	138.33	141.62	138.33
85	25	2.98	577.91	513.93	141.62	155.94	141.62	155.94
86	26	2.57	526.90	443.22	141.62	162.99	141.62	162.99
87	27	2.10	454.55	363.06	141.62	156.46	141.62	156.46
88	28	1.55	352.27	268.21	141.62	132.06	141.62	132.06
89	29	0.88	207.29	151.00	141.62	83.31	141.62	83.31
90	30	2.50	0.00	894.06	141.62	0.00	141.62	0.00
91	31	2.20	670.63	788.20	287.83	37.49	287.83	37.49
92	32	1.85	597.50	662.69	287.83	65.19	287.83	65.19
93	33	1.41	483.97	505.43	287.83	77.98	287.83	77.98
94	34	0.83	303.11	296.65	287.83	64.82	287.83	64.82
95	35	0.00	0.00	0.00	287.83	0.00	287.83	0.00

**Minimum Unitary Detail -
no deficiencies**

19 Pay Premium: 37.54262
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
60	0	12.88	428.81	511.94	0.00	0.00	0.00	0.00
61	1	12.46	446.96	529.73	5.17	3.25	2.34	0.36
62	2	12.03	465.48	548.84	5.17	5.76	5.20	2.77
63	3	11.60	484.26	569.53	5.17	7.21	5.20	4.10
64	4	11.16	503.46	591.84	5.17	7.72	5.20	4.49
65	5	10.71	523.03	615.98	5.17	7.07	5.20	3.71
66	6	10.24	543.37	641.70	5.17	5.87	5.20	2.37
67	7	9.76	564.35	669.36	5.17	3.69	5.20	0.03
68	8	9.26	586.02	699.18	5.17	0.37	5.20	-3.44
69	9	8.74	608.49	731.25	5.17	-4.03	5.20	-8.02
70	10	8.20	631.52	766.42	5.17	-10.45	5.20	-14.63
71	11	7.86	646.12	759.35	57.96	10.07	58.33	5.93
72	12	7.52	660.47	754.94	57.96	28.11	58.33	23.99
73	13	7.18	674.56	753.64	57.96	43.29	58.33	39.18
74	14	6.85	688.17	756.48	57.96	54.52	58.33	50.39
75	15	6.53	701.22	764.38	57.96	60.96	58.33	56.79
76	16	6.21	713.69	778.35	57.96	61.73	58.33	57.48
77	17	5.91	725.55	799.60	57.96	55.79	58.33	51.43
78	18	5.61	736.81	829.64	57.96	41.88	58.33	37.36
79	19	5.32	747.44	870.45	57.96	18.33	58.33	13.58
80	20	5.03	757.35	924.82	57.96	-17.30	58.33	-22.34
81	21	4.75	766.38	885.31	144.48	24.82	145.42	19.99
82	22	4.47	774.26	849.28	144.48	62.88	145.42	58.25
83	23	4.21	780.62	817.82	144.48	95.59	145.42	91.13
84	24	3.95	785.01	792.25	144.48	121.40	145.42	117.08
85	25	3.71	786.85	774.06	144.48	138.48	145.42	134.26
86	26	3.47	785.43	765.09	144.48	144.58	145.42	140.41
87	27	3.23	779.74	767.89	144.48	136.53	145.42	132.34
88	28	3.00	768.29	786.12	144.48	109.82	145.42	105.53
89	29	2.76	748.91	825.28	144.48	57.64	145.42	53.14
90	30	2.50	718.16	894.06	144.48	-30.72	145.42	-35.60
91	31	2.20	670.63	788.20	300.15	10.41	302.10	6.11
92	32	1.85	597.50	662.69	300.15	42.41	302.10	38.80
93	33	1.41	483.97	505.43	300.15	60.61	302.10	57.86
94	34	0.83	303.11	296.65	300.15	54.63	302.10	53.01
95	35	0.00	0.00	0.00	300.15	0.00	302.10	0.00

**Minimum Segmented Detail -
no deficiencies**

19 Pay Premium: 37.54262
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
60	0	7.92	47.24	48.86	0.00	0.00	0.00	0.00
61	1	7.27	47.42	44.84	5.97	4.06	2.18	0.19
62	2	6.59	46.76	40.68	5.97	7.43	6.50	3.92
63	3	5.89	44.94	36.36	5.97	9.78	6.50	6.64
64	4	5.16	42.04	31.86	5.97	11.24	6.50	8.48
65	5	4.40	37.86	27.18	5.97	11.59	6.50	9.24
66	6	3.61	32.96	22.26	5.97	11.44	6.50	9.52
67	7	2.77	26.91	17.11	5.97	10.37	6.50	8.89
68	8	1.90	19.54	11.70	5.97	8.23	6.50	7.22
69	9	0.97	10.89	6.00	5.97	5.09	6.50	4.57
70	10	6.47	0.00	447.81	5.97	0.00	6.50	0.00
71	11	5.98	363.07	413.71	57.26	20.68	57.26	20.68
72	12	5.47	352.13	378.42	57.26	38.95	57.26	38.95
73	13	4.94	337.17	341.65	57.26	54.43	57.26	54.43
74	14	4.38	317.00	303.24	57.26	66.04	57.26	66.04
75	15	3.80	290.44	262.77	57.26	72.97	57.26	72.97
76	16	3.17	256.13	219.61	57.26	74.38	57.26	74.38
77	17	2.50	212.39	172.96	57.26	69.25	57.26	69.25
78	18	1.76	157.11	121.76	57.26	56.34	57.26	56.34
79	19	0.93	87.58	64.68	57.26	34.05	57.26	34.05
80	20	4.72	0.00	814.08	57.26	0.00	57.26	0.00
81	21	4.39	663.34	757.04	141.62	41.78	141.62	41.78
82	22	4.05	653.65	699.13	141.62	79.63	141.62	79.63
83	23	3.71	637.75	639.96	141.62	112.31	141.62	112.31
84	24	3.36	613.49	578.72	141.62	138.33	141.62	138.33
85	25	2.98	577.91	513.93	141.62	155.94	141.62	155.94
86	26	2.57	526.90	443.22	141.62	162.99	141.62	162.99
87	27	2.10	454.55	363.06	141.62	156.46	141.62	156.46
88	28	1.55	352.27	268.21	141.62	132.06	141.62	132.06
89	29	0.88	207.29	151.00	141.62	83.31	141.62	83.31
90	30	2.50	0.00	894.06	141.62	0.00	141.62	0.00
91	31	2.20	670.63	788.20	287.83	37.49	287.83	37.49
92	32	1.85	597.50	662.69	287.83	65.19	287.83	65.19
93	33	1.41	483.97	505.43	287.83	77.98	287.83	77.98
94	34	0.83	303.11	296.65	287.83	64.82	287.83	64.82
95	35	0.00	0.00	0.00	287.83	0.00	287.83	0.00

Basic Commutation Functions 1

Age	Dur	lx	Dx	DBarx	Cx	CBarx
60	0	10,000,000.00	10,000,000.00	9,770,203.11	25,435.41	26,003.51
61	1	9,973,420.00	9,543,942.57	9,319,267.65	34,834.93	35,612.97
62	2	9,935,379.38	9,098,124.45	8,877,089.99	46,716.48	47,759.89
63	3	9,882,068.12	8,659,622.69	8,443,706.19	55,373.52	56,610.29
64	4	9,816,034.16	8,231,346.74	8,019,943.97	64,784.24	66,231.19
65	5	9,735,301.21	7,812,102.58	7,608,905.11	66,533.70	68,019.72
66	6	9,648,657.03	7,409,162.54	7,212,149.48	71,568.97	73,167.45
67	7	9,551,261.55	7,018,538.71	6,827,437.86	76,614.23	78,325.41
68	8	9,442,308.41	6,639,690.74	6,455,167.89	79,844.03	81,627.34
69	9	9,323,652.58	6,273,927.01	6,092,639.68	89,101.77	91,091.85
70	10	9,185,280.26	5,914,656.13	5,680,885.68	207,890.25	212,533.47
71	11	8,847,904.93	5,452,067.76	5,226,070.65	212,343.69	217,086.37
72	12	8,487,795.20	5,004,946.02	4,787,154.33	215,284.52	220,092.89
73	13	8,106,268.80	4,574,137.50	4,363,631.95	219,339.75	224,238.69
74	14	7,700,063.66	4,157,825.31	3,955,031.61	221,936.36	226,893.30
75	15	7,270,554.10	3,756,843.84	3,562,552.95	222,318.88	227,284.36
76	16	6,820,943.03	3,372,746.99	3,187,839.00	220,245.22	225,164.39
77	17	6,355,481.86	3,007,263.85	2,832,624.24	215,630.88	220,446.99
78	18	5,879,265.62	2,662,133.56	2,498,462.20	208,767.32	213,430.13
79	19	5,397,459.80	2,338,728.91	2,186,344.31	200,347.38	204,822.13
80	20	4,914,279.20	2,037,670.71	1,896,630.57	190,858.57	195,121.39
81	21	4,433,269.56	1,759,065.55	1,629,306.11	180,535.67	184,567.92
82	22	3,957,801.41	1,502,780.64	1,384,213.41	169,433.13	173,217.41
83	23	3,491,493.24	1,268,634.47	1,161,321.43	157,262.11	160,774.55
84	24	3,039,205.22	1,056,742.17	960,867.15	143,777.60	146,988.87
85	25	2,607,091.03	867,458.92	783,167.54	129,039.70	131,921.80
86	26	2,201,818.73	701,064.52	628,267.88	113,498.66	116,033.65
87	27	1,829,315.02	557,376.48	495,716.42	97,692.90	99,874.86
88	28	1,494,257.67	435,681.72	384,486.50	82,270.88	84,108.40
89	29	1,199,395.81	334,649.42	292,960.18	67,855.37	69,370.92
90	30	945,255.83	252,383.31	219,084.60	54,836.01	56,060.77
91	31	730,635.49	186,679.12	160,588.93	43,438.17	44,408.36
92	32	552,974.17	135,202.13	115,146.97	33,744.90	34,498.59
93	33	408,747.44	95,635.13	80,477.19	25,784.88	26,360.78
94	34	293,582.85	65,731.99	54,417.39	19,488.75	19,924.03
95	35	202,622.08	43,412.68	35,053.97	14,617.40	14,943.88

Basic Commutation Functions 2

Age	Dur	Final Mortality	Mx	MBarx	Nx	NBarx
60	0	0.0026580	4,303,819.14	4,399,944.70	132,277,972.66	127,225,155.34
61	1	0.0038142	4,278,383.74	4,373,941.19	122,277,972.66	117,454,952.23
62	2	0.0053658	4,243,548.80	4,338,328.22	112,734,030.09	108,135,684.58
63	3	0.0066822	4,196,832.33	4,290,568.34	103,635,905.64	99,258,594.59
64	4	0.0082246	4,141,458.80	4,233,958.05	94,976,282.95	90,814,888.40
65	5	0.0089000	4,076,674.56	4,167,726.85	86,744,936.22	82,794,944.43
66	6	0.0100942	4,010,140.86	4,099,707.13	78,932,833.64	75,186,039.32
67	7	0.0114072	3,938,571.90	4,026,539.68	71,523,671.10	67,973,889.84
68	8	0.0125664	3,861,957.67	3,948,214.27	64,505,132.39	61,146,451.99
69	9	0.0148410	3,782,113.64	3,866,586.93	57,865,441.64	54,691,284.10
70	10	0.0367300	3,693,011.87	3,775,495.08	51,591,514.63	48,598,644.42
71	11	0.0407000	3,485,121.62	3,562,961.61	45,676,858.51	42,917,758.75
72	12	0.0449500	3,272,777.93	3,345,875.24	40,224,790.75	37,691,688.09
73	13	0.0501100	3,057,493.41	3,125,782.35	35,219,844.73	32,904,533.76
74	14	0.0557800	2,838,153.66	2,901,543.66	30,645,707.23	28,540,901.81
75	15	0.0618400	2,616,217.30	2,674,650.36	26,487,881.92	24,585,870.20
76	16	0.0682400	2,393,898.42	2,447,366.00	22,731,038.08	21,023,317.25
77	17	0.0749300	2,173,653.19	2,222,201.61	19,358,291.10	17,835,478.25
78	18	0.0819500	1,958,022.31	2,001,754.63	16,351,027.25	15,002,854.01
79	19	0.0895200	1,749,254.99	1,788,324.50	13,688,893.69	12,504,391.81
80	20	0.0978800	1,548,907.61	1,583,502.38	11,350,164.78	10,318,047.50
81	21	0.1072500	1,358,049.04	1,388,380.99	9,312,494.07	8,421,416.93
82	22	0.1178200	1,177,513.37	1,203,813.07	7,553,428.52	6,792,110.82
83	23	0.1295400	1,008,080.25	1,030,595.66	6,050,647.88	5,407,897.41
84	24	0.1421800	850,818.14	869,821.11	4,782,013.41	4,246,575.98
85	25	0.1554500	707,040.53	722,832.24	3,725,271.24	3,285,708.84
86	26	0.1691800	578,000.83	590,910.44	2,857,812.32	2,502,541.30
87	27	0.1831600	464,502.17	474,876.80	2,156,747.80	1,874,273.42
88	28	0.1973300	366,809.27	375,001.93	1,599,371.32	1,378,557.00
89	29	0.2118900	284,538.39	290,893.54	1,163,689.60	994,070.49
90	30	0.2270500	216,683.01	221,522.62	829,040.18	701,110.31
91	31	0.2431600	161,847.00	165,461.85	576,656.87	482,025.71
92	32	0.2608200	118,408.83	121,053.48	389,977.75	321,436.78
93	33	0.2817500	84,663.93	86,554.89	254,775.62	206,289.82
94	34	0.3098300	58,879.05	60,194.11	159,140.50	125,812.62
95	35	0.3518600	39,390.30	40,270.08	93,408.50	71,395.23

Tabular COI Commutation Functions 1

Age	Dur	Lx	Dx	DBarx	Cx	CBarx
60	0	10,000,000.0	10,000,000.0	9,770,203.11	25,435.41	26,003.51
61	1	9,973,420.00	9,543,942.57	9,319,267.65	34,834.93	35,612.97
62	2	9,935,379.38	9,098,124.45	8,877,089.99	46,716.48	47,759.89
63	3	9,882,068.12	8,659,622.69	8,443,706.19	55,373.52	56,610.29
64	4	9,816,034.16	8,231,346.74	8,019,943.97	64,784.24	66,231.19
65	5	9,735,301.21	7,812,102.58	7,608,905.11	66,533.70	68,019.72
66	6	9,648,657.03	7,409,162.54	7,212,149.48	71,568.97	73,167.45
67	7	9,551,261.55	7,018,538.71	6,827,437.86	76,614.23	78,325.41
68	8	9,442,308.41	6,639,690.74	6,455,167.89	79,844.03	81,627.34
69	9	9,323,652.58	6,273,927.01	6,092,639.68	89,101.77	91,091.85
70	10	9,185,280.26	5,914,656.13	5,680,885.68	207,890.25	212,533.47
71	11	8,847,904.93	5,452,067.76	5,226,070.65	212,343.69	217,086.37
72	12	8,487,795.20	5,004,946.02	4,787,154.33	215,284.52	220,092.89
73	13	8,106,268.80	4,574,137.50	4,363,631.95	219,339.75	224,238.69
74	14	7,700,063.66	4,157,825.31	3,955,031.61	221,936.36	226,893.30
75	15	7,270,554.10	3,756,843.84	3,562,552.95	222,318.88	227,284.36
76	16	6,820,943.03	3,372,746.99	3,187,839.00	220,245.22	225,164.39
77	17	6,355,481.86	3,007,263.85	2,832,624.24	215,630.88	220,446.99
78	18	5,879,265.62	2,662,133.56	2,498,462.20	208,767.32	213,430.13
79	19	5,397,459.80	2,338,728.91	2,186,344.31	200,347.38	204,822.13
80	20	4,914,279.20	2,037,670.71	1,896,630.57	190,858.57	195,121.39
81	21	4,433,269.56	1,759,065.55	1,629,306.11	180,535.67	184,567.92
82	22	3,957,801.41	1,502,780.64	1,384,213.41	169,433.13	173,217.41
83	23	3,491,493.24	1,268,634.47	1,161,321.43	157,262.11	160,774.55
84	24	3,039,205.22	1,056,742.17	960,867.15	143,777.60	146,988.87
85	25	2,607,091.03	867,458.92	783,167.54	129,039.70	131,921.80
86	26	2,201,818.73	701,064.52	628,267.88	113,498.66	116,033.65
87	27	1,829,315.02	557,376.48	495,716.42	97,692.90	99,874.86
88	28	1,494,257.67	435,681.72	384,486.50	82,270.88	84,108.40
89	29	1,199,395.81	334,649.42	292,960.18	67,855.37	69,370.92
90	30	945,255.83	252,383.31	219,084.60	54,836.01	56,060.77
91	31	730,635.49	186,679.12	160,588.93	43,438.17	44,408.36
92	32	552,974.17	135,202.13	115,146.97	33,744.90	34,498.59
93	33	408,747.44	95,635.13	80,477.19	25,784.88	26,360.78
94	34	293,582.85	65,731.99	54,417.39	19,488.75	19,924.03
95	35	202,622.08	43,412.68	35,053.97	14,617.40	14,943.88

Tabular COI Commutation Functions 2

Age	Dur	Final Mortality	Mx	MBarx	Nx	NBarx
60	0	0.0026580	4,303,819.14	4,399,944.70	132,277,972.66	127,225,155.34
61	1	0.0038142	4,278,383.74	4,373,941.19	122,277,972.66	117,454,952.23
62	2	0.0053658	4,243,548.80	4,338,328.22	112,734,030.09	108,135,684.58
63	3	0.0066822	4,196,832.33	4,290,568.34	103,635,905.64	99,258,594.59
64	4	0.0082246	4,141,458.80	4,233,958.05	94,976,282.95	90,814,888.40
65	5	0.0089000	4,076,674.56	4,167,726.85	86,744,936.22	82,794,944.43
66	6	0.0100942	4,010,140.86	4,099,707.13	78,932,833.64	75,186,039.32
67	7	0.0114072	3,938,571.90	4,026,539.68	71,523,671.10	67,973,889.84
68	8	0.0125664	3,861,957.67	3,948,214.27	64,505,132.39	61,146,451.99
69	9	0.0148410	3,782,113.64	3,866,586.93	57,865,441.64	54,691,284.10
70	10	0.0367300	3,693,011.87	3,775,495.08	51,591,514.63	48,598,644.42
71	11	0.0407000	3,485,121.62	3,562,961.61	45,676,858.51	42,917,758.75
72	12	0.0449500	3,272,777.93	3,345,875.24	40,224,790.75	37,691,688.09
73	13	0.0501100	3,057,493.41	3,125,782.35	35,219,844.73	32,904,533.76
74	14	0.0557800	2,838,153.66	2,901,543.66	30,645,707.23	28,540,901.81
75	15	0.0618400	2,616,217.30	2,674,650.36	26,487,881.92	24,585,870.20
76	16	0.0682400	2,393,898.42	2,447,366.00	22,731,038.08	21,023,317.25
77	17	0.0749300	2,173,653.19	2,222,201.61	19,358,291.10	17,835,478.25
78	18	0.0819500	1,958,022.31	2,001,754.63	16,351,027.25	15,002,854.01
79	19	0.0895200	1,749,254.99	1,788,324.50	13,688,893.69	12,504,391.81
80	20	0.0978800	1,548,907.61	1,583,502.38	11,350,164.78	10,318,047.50
81	21	0.1072500	1,358,049.04	1,388,380.99	9,312,494.07	8,421,416.93
82	22	0.1178200	1,177,513.37	1,203,813.07	7,553,428.52	6,792,110.82
83	23	0.1295400	1,008,080.25	1,030,595.66	6,050,647.88	5,407,897.41
84	24	0.1421800	850,818.14	869,821.11	4,782,013.41	4,246,575.98
85	25	0.1554500	707,040.53	722,832.24	3,725,271.24	3,285,708.84
86	26	0.1691800	578,000.83	590,910.44	2,857,812.32	2,502,541.30
87	27	0.1831600	464,502.17	474,876.80	2,156,747.80	1,874,273.42
88	28	0.1973300	366,809.27	375,001.93	1,599,371.32	1,378,557.00
89	29	0.2118900	284,538.39	290,893.54	1,163,689.60	994,070.49
90	30	0.2270500	216,683.01	221,522.62	829,040.18	701,110.31
91	31	0.2431600	161,847.00	165,461.85	576,656.87	482,025.71
92	32	0.2608200	118,408.83	121,053.48	389,977.75	321,436.78
93	33	0.2817500	84,663.93	86,554.89	254,775.62	206,289.82
94	34	0.3098300	58,879.05	60,194.11	159,140.50	125,812.62
95	35	0.3518600	39,390.30	40,270.08	93,408.50	71,395.23

Minimum Commutation Functions 1

Age	Dur	Lx	Dx	DBarx	Cx	CBarx
60	0	10,000,000.0	10,000,000.00	9,773,429.70	19,076.56	19,502.63
61	1	9,980,065.00	9,550,301.42	9,329,898.71	26,143.61	26,727.52
62	2	9,951,515.53	9,112,900.80	8,897,443.18	35,094.26	35,878.09
63	3	9,911,467.14	8,685,384.96	8,475,871.38	41,653.70	42,584.03
64	4	9,861,794.34	8,269,719.45	8,065,587.65	48,814.69	49,904.96
65	5	9,800,962.35	7,864,792.43	7,668,721.49	50,236.83	51,358.87
66	6	9,735,540.93	7,475,880.31	7,286,253.78	54,160.07	55,369.73
67	7	9,661,836.55	7,099,792.37	6,916,310.50	58,125.90	59,424.14
68	8	9,579,175.68	6,735,933.77	6,559,011.61	60,751.03	62,107.90
69	9	9,488,893.86	6,385,118.59	6,212,121.62	68,010.67	69,529.69
70	10	9,383,275.37	6,042,150.65	5,803,341.12	212,371.47	217,114.77
71	11	9,038,627.67	5,569,590.87	5,338,722.24	216,920.91	221,765.82
72	12	8,670,755.53	5,112,831.11	4,890,344.77	219,925.13	224,837.15
73	13	8,281,005.06	4,672,736.21	4,457,693.07	224,067.77	229,072.31
74	14	7,866,043.89	4,247,450.13	4,040,285.07	226,720.36	231,784.14
75	15	7,427,275.95	3,837,825.22	3,639,346.25	227,111.12	232,183.63
76	16	6,967,973.19	3,445,448.89	3,256,555.09	224,992.76	230,017.96
77	17	6,492,478.69	3,072,087.51	2,893,683.43	220,278.96	225,198.87
78	18	6,005,997.28	2,719,517.70	2,552,318.29	213,267.44	218,030.76
79	19	5,513,805.79	2,389,141.83	2,233,472.48	204,666.01	209,237.21
80	20	5,020,209.90	2,081,594.12	1,937,513.76	194,972.66	199,327.36
81	21	4,528,831.76	1,796,983.43	1,664,426.94	184,427.24	188,546.41
82	22	4,043,114.57	1,535,174.12	1,414,051.09	173,085.38	176,951.23
83	23	3,566,754.80	1,295,980.77	1,186,354.52	160,652.00	164,240.16
84	24	3,104,717.40	1,079,520.98	981,579.30	146,876.83	150,157.32
85	25	2,663,288.69	886,157.60	800,049.26	131,821.24	134,765.46
86	26	2,249,280.46	716,176.46	641,810.63	115,945.20	118,534.83
87	27	1,868,747.18	569,391.12	506,401.93	99,798.74	102,027.74
88	28	1,526,467.43	445,073.14	392,774.38	84,044.29	85,921.41
89	29	1,225,249.62	341,863.02	299,275.15	69,318.04	70,866.26
90	30	965,631.48	257,823.61	223,807.12	56,018.04	57,269.20
91	31	746,384.85	190,703.11	164,050.54	44,374.52	45,365.62
92	32	564,893.91	138,116.50	117,629.04	34,472.29	35,242.23
93	33	417,558.28	97,696.61	82,211.93	26,340.69	26,929.01
94	34	299,911.24	67,148.89	55,590.40	19,908.84	20,353.51
95	35	206,989.74	44,348.47	35,809.58	14,932.49	15,266.01

Minimum Commutation Functions 2

Age	Dur	Final Mortality	Mx	MBarx	Nx	NBarx
60	0	0.0019935	4,234,684.63	4,329,266.07	133,883,429.70	128,830,871.61
61	1	0.0028606	4,215,608.07	4,309,763.44	123,883,429.70	119,057,441.91
62	2	0.0040244	4,189,464.46	4,283,035.91	114,333,128.28	109,727,543.20
63	3	0.0050117	4,154,370.20	4,247,157.82	105,220,227.48	100,830,100.02
64	4	0.0061684	4,112,716.51	4,204,573.80	96,534,842.53	92,354,228.64
65	5	0.0066750	4,063,901.82	4,154,668.83	88,265,123.07	84,288,640.99
66	6	0.0075707	4,013,664.98	4,103,309.96	80,400,330.64	76,619,919.51
67	7	0.0085554	3,959,504.91	4,047,940.23	72,924,450.33	69,333,665.72
68	8	0.0094248	3,901,379.01	3,988,516.09	65,824,657.97	62,417,355.22
69	9	0.0111307	3,840,627.98	3,926,408.19	59,088,724.19	55,858,343.61
70	10	0.0367300	3,772,617.31	3,856,878.50	52,703,605.60	49,646,221.99
71	11	0.0407000	3,560,245.84	3,639,763.73	46,661,454.95	43,842,880.87
72	12	0.0449500	3,343,324.94	3,417,997.91	41,091,864.08	38,504,158.63
73	13	0.0501100	3,123,399.80	3,193,160.76	35,979,032.97	33,613,813.86
74	14	0.0557800	2,899,332.04	2,964,088.45	31,306,296.76	29,156,120.79
75	15	0.0618400	2,672,611.68	2,732,304.31	27,058,846.63	25,115,835.72
76	16	0.0682400	2,445,500.56	2,500,120.68	23,221,021.41	21,476,489.47
77	17	0.0749300	2,220,507.80	2,270,102.72	19,775,572.52	18,219,934.39
78	18	0.0819500	2,000,228.84	2,044,903.84	16,703,485.01	15,326,250.96
79	19	0.0895200	1,786,961.40	1,826,873.08	13,983,967.31	12,773,932.67
80	20	0.0978800	1,582,295.39	1,617,635.87	11,594,825.48	10,540,460.19
81	21	0.1072500	1,387,322.74	1,418,308.51	9,513,231.36	8,602,946.43
82	22	0.1178200	1,202,895.49	1,229,762.10	7,716,247.93	6,938,519.49
83	23	0.1295400	1,029,810.12	1,052,810.87	6,181,073.80	5,524,468.40
84	24	0.1421800	869,158.11	888,570.71	4,885,093.03	4,338,113.88
85	25	0.1554500	722,281.28	738,413.39	3,805,572.05	3,356,534.58
86	26	0.1691800	590,460.04	603,647.93	2,919,414.46	2,556,485.31
87	27	0.1831600	474,514.84	485,113.10	2,203,238.00	1,914,674.68
88	28	0.1973300	374,716.10	383,085.36	1,633,846.88	1,408,272.75
89	29	0.2118900	290,671.81	297,163.95	1,188,773.74	1,015,498.37
90	30	0.2270500	221,353.77	226,297.69	846,910.71	716,223.23
91	31	0.2431600	165,335.73	169,028.49	589,087.11	492,416.11
92	32	0.2608200	120,961.21	123,662.87	398,383.99	328,365.57
93	33	0.2817500	86,488.92	88,420.64	260,267.49	210,736.54
94	34	0.3098300	60,148.23	61,491.64	162,570.88	128,524.60
95	35	0.3518600	40,239.39	41,138.13	95,421.99	72,934.20

Segment Details

Age	Dur	Gross Premium	GP Ratio	Mortality	Mortality Ratio	Segment
60	0	6.17	1.00000	0.0026580	1.44499	70
61	1	6.17	1.00000	0.0038142	1.41680	70
62	2	6.17	1.00000	0.0053658	1.25533	70
63	3	6.17	1.00000	0.0066822	1.24082	70
64	4	6.17	1.00000	0.0082246	1.09212	70
65	5	6.17	1.00000	0.0089000	1.14418	70
66	6	6.17	1.00000	0.0100942	1.14007	70
67	7	6.17	1.00000	0.0114072	1.11162	70
68	8	6.17	1.00000	0.0125664	1.19101	70
69	9	6.17	11.21394	0.0148410	2.48490	70
70	10	69.19	1.00000	0.0367300	1.11809	80
71	11	69.19	1.00000	0.0407000	1.11442	80
72	12	69.19	1.00000	0.0449500	1.12479	80
73	13	69.19	1.00000	0.0501100	1.12315	80
74	14	69.19	1.00000	0.0557800	1.11864	80
75	15	69.19	1.00000	0.0618400	1.11349	80
76	16	69.19	1.00000	0.0682400	1.10804	80
77	17	69.19	1.00000	0.0749300	1.10369	80
78	18	69.19	1.00000	0.0819500	1.10237	80
79	19	69.19	2.49299	0.0895200	1.10339	80
80	20	172.49	1.00000	0.0978800	1.10573	90
81	21	172.49	1.00000	0.1072500	1.10855	90
82	22	172.49	1.00000	0.1178200	1.10947	90
83	23	172.49	1.00000	0.1295400	1.10758	90
84	24	172.49	1.00000	0.1421800	1.10333	90
85	25	172.49	1.00000	0.1554500	1.09832	90
86	26	172.49	1.00000	0.1691800	1.09263	90
87	27	172.49	1.00000	0.1831600	1.08736	90
88	28	172.49	1.00000	0.1973300	1.08379	90
89	29	172.49	2.07740	0.2118900	1.08155	90
90	30	358.33	1.00000	0.2270500	1.08095	95
91	31	358.33	1.00000	0.2431600	1.08263	95
92	32	358.33	1.00000	0.2608200	1.09025	95
93	33	358.33	1.00000	0.2817500	1.10966	95
94	34	358.33	1.00000	0.3098300	1.00000	95
95	35	0.00	0.00000	0.3518600	0.00000	95

Deficiency Detail

Age	Policy Year	ART			Minimum						
		Prem Deficiency	PV Prem Deficiency	Deficiency Reserve	Unitary Prem Def	Unitary PV Prem Def	Unitary Def Reserve	Seg Prem Def	Seg PV Prem Def	Seg Def Reserve	
60	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.28
61	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.39
62	2	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.31		2.16
63	3	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.29		1.93
64	4	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.28		1.70
65	5	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.26		1.45
66	6	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.25		1.18
67	7	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.24		0.91
68	8	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.23		0.62
69	9	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.22		0.32
70	10	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.20		0.00
71	11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
72	12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
73	13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
74	14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
75	15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
76	16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
77	17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
78	18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
79	19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
80	20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
81	21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
82	22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
83	23	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
84	24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
85	25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
86	26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
87	27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
88	28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
89	29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
90	30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
91	31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
92	32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
93	33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
94	34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
95	35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00