

**FAMILY LIFE INSURANCE COMPANY  
ANNUAL PREFERRED ATTAINED AGE PREMIUMS  
RATES EFFECTIVE 5/1/11 (M-N)**

**ALABAMA**

FOR USE IN ALL ALABAMA 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	948	1,153	1,321	1,208	1,388	1,215	1,088	972
66	998	1,213	1,392	1,273	1,450	1,278	1,146	1,015
67	1,046	1,273	1,463	1,334	1,514	1,341	1,201	1,060
68	1,093	1,330	1,527	1,394	1,575	1,402	1,255	1,103
69	1,140	1,387	1,594	1,454	1,638	1,462	1,308	1,146
70	1,186	1,444	1,661	1,514	1,703	1,522	1,362	1,192
71	1,231	1,498	1,728	1,570	1,772	1,579	1,414	1,240
72	1,277	1,553	1,797	1,629	1,841	1,638	1,467	1,289
73	1,321	1,607	1,867	1,685	1,912	1,695	1,517	1,339
74	1,366	1,662	1,933	1,741	1,977	1,751	1,568	1,383
75	1,409	1,713	1,997	1,796	2,038	1,807	1,617	1,428
76	1,450	1,765	2,058	1,851	2,098	1,859	1,665	1,469
77	1,492	1,815	2,115	1,903	2,152	1,912	1,712	1,507
78	1,531	1,863	2,172	1,954	2,205	1,964	1,758	1,544
79	1,568	1,906	2,222	1,999	2,256	2,009	1,799	1,579
80	1,602	1,948	2,270	2,043	2,303	2,052	1,838	1,611
81	1,633	1,987	2,316	2,082	2,346	2,095	1,874	1,642
82	1,663	2,024	2,360	2,120	2,387	2,133	1,909	1,671
83	1,692	2,057	2,400	2,157	2,424	2,168	1,941	1,697
84	1,716	2,088	2,438	2,189	2,461	2,199	1,970	1,722
85	1,740	2,118	2,474	2,220	2,494	2,233	1,998	1,746
86	1,764	2,145	2,505	2,250	2,523	2,262	2,024	1,766
87	1,784	2,169	2,533	2,275	2,553	2,287	2,048	1,787
88	1,802	2,194	2,560	2,298	2,581	2,311	2,068	1,807
89	1,818	2,213	2,584	2,320	2,602	2,333	2,087	1,821
90	1,835	2,233	2,605	2,339	2,622	2,352	2,105	1,835
91	1,849	2,250	2,623	2,358	2,638	2,370	2,122	1,847
92	1,862	2,266	2,638	2,374	2,654	2,387	2,137	1,858
93	1,874	2,280	2,653	2,391	2,669	2,404	2,152	1,869
94	1,887	2,295	2,667	2,406	2,682	2,419	2,165	1,878
95	1,897	2,309	2,677	2,421	2,691	2,432	2,178	1,885
96	1,908	2,321	2,688	2,432	2,701	2,445	2,190	1,891
97	1,916	2,329	2,694	2,442	2,710	2,457	2,198	1,897
98	1,921	2,338	2,702	2,452	2,718	2,465	2,206	1,903
99	1,927	2,343	2,707	2,457	2,723	2,470	2,211	1,905

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	1,091	1,325	1,519	1,390	1,596	1,398	1,251	1,117
66	1,147	1,395	1,601	1,463	1,668	1,471	1,317	1,168
67	1,204	1,463	1,682	1,534	1,741	1,544	1,381	1,219
68	1,258	1,530	1,757	1,604	1,812	1,612	1,444	1,268
69	1,312	1,595	1,833	1,672	1,885	1,681	1,506	1,320
70	1,364	1,661	1,910	1,740	1,958	1,750	1,566	1,371
71	1,416	1,723	1,988	1,808	2,037	1,816	1,626	1,426
72	1,469	1,787	2,067	1,873	2,118	1,883	1,686	1,483
73	1,519	1,848	2,148	1,939	2,199	1,948	1,745	1,539
74	1,570	1,910	2,222	2,003	2,272	2,014	1,802	1,591
75	1,620	1,971	2,297	2,066	2,345	2,078	1,861	1,641
76	1,669	2,029	2,366	2,128	2,412	2,139	1,915	1,688
77	1,716	2,087	2,432	2,189	2,476	2,199	1,970	1,733
78	1,761	2,143	2,497	2,246	2,536	2,258	2,021	1,775
79	1,802	2,192	2,556	2,298	2,594	2,310	2,068	1,816
80	1,841	2,240	2,612	2,349	2,647	2,362	2,114	1,853
81	1,878	2,284	2,663	2,396	2,698	2,408	2,157	1,888
82	1,912	2,327	2,714	2,439	2,746	2,453	2,195	1,923
83	1,944	2,366	2,760	2,480	2,789	2,494	2,233	1,951
84	1,973	2,401	2,803	2,517	2,829	2,531	2,266	1,980
85	2,002	2,436	2,845	2,553	2,868	2,567	2,297	2,006
86	2,028	2,467	2,880	2,587	2,902	2,601	2,328	2,032
87	2,051	2,496	2,914	2,616	2,935	2,631	2,354	2,055
88	2,073	2,521	2,946	2,644	2,968	2,658	2,380	2,078
89	2,092	2,545	2,972	2,668	2,993	2,682	2,401	2,096
90	2,110	2,567	2,994	2,690	3,015	2,706	2,422	2,111
91	2,126	2,586	3,016	2,710	3,034	2,726	2,440	2,125
92	2,141	2,605	3,034	2,731	3,053	2,746	2,459	2,137
93	2,156	2,622	3,052	2,748	3,069	2,764	2,474	2,149
94	2,169	2,638	3,067	2,767	3,084	2,782	2,491	2,158
95	2,182	2,655	3,080	2,783	3,095	2,798	2,504	2,167
96	2,195	2,668	3,091	2,798	3,107	2,813	2,518	2,175
97	2,203	2,679	3,100	2,809	3,117	2,824	2,529	2,181
98	2,211	2,689	3,108	2,819	3,126	2,834	2,537	2,188
99	2,215	2,694	3,112	2,824	3,131	2,841	2,542	2,191

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 PREMIUMS  
RATES EFFECTIVE 5/1/11 (M-N)**

**ALABAMA**

FOR USE IN ALL ALABAMA 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	1,053	1,282	1,468	1,343	1,542	1,349	1,208	1,078
66	1,109	1,348	1,547	1,414	1,611	1,421	1,271	1,128
67	1,163	1,415	1,625	1,482	1,682	1,491	1,334	1,177
68	1,215	1,478	1,697	1,549	1,750	1,558	1,395	1,226
69	1,267	1,540	1,771	1,615	1,820	1,625	1,454	1,275
70	1,318	1,604	1,846	1,682	1,892	1,691	1,514	1,324
71	1,369	1,665	1,920	1,745	1,967	1,756	1,570	1,378
72	1,418	1,726	1,997	1,810	2,045	1,819	1,629	1,432
73	1,468	1,786	2,075	1,872	2,125	1,883	1,685	1,487
74	1,517	1,846	2,149	1,935	2,195	1,945	1,742	1,537
75	1,565	1,904	2,219	1,997	2,266	2,006	1,796	1,586
76	1,611	1,962	2,287	2,057	2,330	2,066	1,851	1,631
77	1,657	2,017	2,350	2,114	2,391	2,125	1,902	1,674
78	1,701	2,071	2,412	2,169	2,451	2,182	1,952	1,716
79	1,741	2,119	2,469	2,220	2,507	2,233	1,998	1,756
80	1,779	2,164	2,522	2,269	2,558	2,281	2,043	1,790
81	1,815	2,207	2,574	2,314	2,607	2,327	2,083	1,825
82	1,848	2,249	2,622	2,357	2,652	2,369	2,121	1,856
83	1,878	2,285	2,667	2,396	2,693	2,408	2,157	1,886
84	1,906	2,320	2,709	2,431	2,732	2,444	2,189	1,912
85	1,934	2,352	2,748	2,467	2,770	2,480	2,220	1,940
86	1,960	2,384	2,784	2,499	2,803	2,513	2,250	1,963
87	1,982	2,411	2,816	2,528	2,836	2,542	2,274	1,986
88	2,003	2,437	2,846	2,555	2,868	2,569	2,299	2,006
89	2,021	2,459	2,871	2,577	2,893	2,592	2,320	2,024
90	2,038	2,480	2,894	2,600	2,914	2,614	2,341	2,040
91	2,053	2,499	2,914	2,620	2,933	2,633	2,358	2,052
92	2,070	2,517	2,933	2,638	2,949	2,652	2,375	2,064
93	2,082	2,533	2,949	2,656	2,965	2,670	2,390	2,076
94	2,096	2,550	2,963	2,674	2,979	2,688	2,406	2,086
95	2,109	2,565	2,975	2,689	2,991	2,703	2,421	2,094
96	2,119	2,577	2,986	2,703	3,002	2,717	2,432	2,101
97	2,128	2,589	2,994	2,714	3,012	2,729	2,442	2,107
98	2,136	2,598	3,003	2,723	3,020	2,738	2,451	2,115
99	2,140	2,604	3,008	2,730	3,026	2,745	2,458	2,119

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	1,211	1,473	1,688	1,545	1,773	1,552	1,390	1,241
66	1,275	1,550	1,778	1,625	1,853	1,634	1,463	1,298
67	1,337	1,625	1,869	1,704	1,935	1,713	1,533	1,355
68	1,398	1,700	1,951	1,782	2,012	1,793	1,604	1,409
69	1,457	1,772	2,035	1,857	2,094	1,869	1,672	1,465
70	1,516	1,844	2,121	1,933	2,176	1,944	1,740	1,524
71	1,575	1,915	2,208	2,006	2,265	2,019	1,807	1,585
72	1,632	1,986	2,297	2,081	2,352	2,092	1,872	1,647
73	1,689	2,053	2,387	2,153	2,443	2,165	1,937	1,710
74	1,745	2,122	2,470	2,226	2,525	2,237	2,004	1,767
75	1,800	2,190	2,553	2,296	2,606	2,308	2,066	1,824
76	1,854	2,254	2,629	2,365	2,679	2,377	2,127	1,875
77	1,906	2,319	2,703	2,430	2,751	2,444	2,188	1,926
78	1,957	2,381	2,775	2,497	2,818	2,509	2,246	1,972
79	2,003	2,436	2,841	2,554	2,883	2,568	2,298	2,018
80	2,045	2,489	2,900	2,609	2,941	2,623	2,349	2,059
81	2,087	2,538	2,960	2,662	2,998	2,676	2,396	2,098
82	2,125	2,585	3,015	2,709	3,050	2,725	2,439	2,136
83	2,160	2,629	3,067	2,755	3,097	2,769	2,480	2,168
84	2,194	2,668	3,116	2,796	3,143	2,811	2,517	2,199
85	2,225	2,706	3,161	2,837	3,186	2,852	2,553	2,230
86	2,253	2,742	3,201	2,875	3,225	2,891	2,586	2,258
87	2,280	2,772	3,239	2,907	3,261	2,923	2,615	2,282
88	2,304	2,802	3,272	2,937	3,297	2,954	2,644	2,308
89	2,324	2,826	3,302	2,964	3,327	2,980	2,668	2,328
90	2,344	2,852	3,328	2,989	3,350	3,007	2,690	2,345
91	2,363	2,875	3,352	3,012	3,372	3,030	2,712	2,360
92	2,380	2,895	3,372	3,034	3,392	3,052	2,730	2,374
93	2,396	2,914	3,390	3,054	3,411	3,071	2,748	2,387
94	2,411	2,933	3,409	3,073	3,426	3,091	2,766	2,398
95	2,424	2,950	3,421	3,093	3,439	3,109	2,784	2,407
96	2,438	2,965	3,434	3,109	3,451	3,126	2,799	2,416
97	2,446	2,977	3,445	3,120	3,463	3,139	2,808	2,423
98	2,457	2,987	3,452	3,132	3,474	3,148	2,819	2,432
99	2,461	2,994	3,459	3,140	3,479	3,156	2,825	2,436

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 PREMIUMS  
RATES EFFECTIVE 5/1/11 (M-N)**

**ALABAMA**

FOR USE IN ALL ALABAMA 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	79.00	96.08	110.08	100.67	115.67	101.25	90.67	81.00
66	83.17	101.08	116.00	106.08	120.83	106.50	95.50	84.58
67	87.17	106.08	121.92	111.17	126.17	111.75	100.08	88.33
68	91.08	110.83	127.25	116.17	131.25	116.83	104.58	91.92
69	95.00	115.58	132.83	121.17	136.50	121.83	109.00	95.50
70	98.83	120.33	138.42	126.17	141.92	126.83	113.50	99.33
71	102.58	124.83	144.00	130.83	147.67	131.58	117.83	103.33
72	106.42	129.42	149.75	135.75	153.42	136.50	122.25	107.42
73	110.08	133.92	155.58	140.42	159.33	141.25	126.42	111.58
74	113.83	138.50	161.08	145.08	164.75	145.92	130.67	115.25
75	117.42	142.75	166.42	149.67	169.83	150.58	134.75	119.00
76	120.83	147.08	171.50	154.25	174.83	154.92	138.75	122.42
77	124.33	151.25	176.25	158.58	179.33	159.33	142.67	125.58
78	127.58	155.25	181.00	162.83	183.75	163.67	146.50	128.67
79	130.67	158.83	185.17	166.58	188.00	167.42	149.92	131.58
80	133.50	162.33	189.17	170.25	191.92	171.00	153.17	134.25
81	136.08	165.58	193.00	173.50	195.50	174.58	156.17	136.83
82	138.58	168.67	196.67	176.67	198.92	177.75	159.08	139.25
83	141.00	171.42	200.00	179.75	202.00	180.67	161.75	141.42
84	143.00	174.00	203.17	182.42	205.08	183.25	164.17	143.50
85	145.00	176.50	206.17	185.00	207.83	186.08	166.50	145.50
86	147.00	178.75	208.75	187.50	210.25	188.50	168.67	147.17
87	148.67	180.75	211.08	189.58	212.75	190.58	170.67	148.92
88	150.17	182.83	213.33	191.50	215.08	192.58	172.33	150.58
89	151.50	184.42	215.33	193.33	216.83	194.42	173.92	151.75
90	152.92	186.08	217.08	194.92	218.50	196.00	175.42	152.92
91	154.08	187.50	218.58	196.50	219.83	197.50	176.83	153.92
92	155.17	188.83	219.83	197.83	221.17	198.92	178.08	154.83
93	156.17	190.00	221.08	199.25	222.42	200.33	179.33	155.75
94	157.25	191.25	222.25	200.50	223.50	201.58	180.42	156.50
95	158.08	192.42	223.08	201.75	224.25	202.67	181.50	157.08
96	159.00	193.42	224.00	202.67	225.08	203.75	182.50	157.58
97	159.67	194.08	224.50	203.50	225.83	204.75	183.17	158.08
98	160.08	194.83	225.17	204.33	226.50	205.42	183.83	158.58
99	160.58	195.25	225.58	204.75	226.92	205.83	184.25	158.75

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	90.92	110.42	126.58	115.83	133.00	116.50	104.25	93.08
66	95.58	116.25	133.42	121.92	139.00	122.58	109.75	97.33
67	100.33	121.92	140.17	127.83	145.08	128.67	115.08	101.58
68	104.83	127.50	146.42	133.67	151.00	134.33	120.33	105.67
69	109.33	132.92	152.75	139.33	157.08	140.08	125.50	110.00
70	113.67	138.42	159.17	145.00	163.17	145.83	130.50	114.25
71	118.00	143.58	165.67	150.67	169.75	151.33	135.50	118.83
72	122.42	148.92	172.25	156.08	176.50	156.92	140.50	123.58
73	126.58	154.00	179.00	161.58	183.25	162.33	145.42	128.25
74	130.83	159.17	185.17	166.92	189.33	167.83	150.17	132.58
75	135.00	164.25	191.42	172.17	195.42	173.17	155.08	136.75
76	139.08	169.08	197.17	177.33	201.00	178.25	159.58	140.67
77	143.00	173.92	202.67	182.42	206.33	183.25	164.17	144.42
78	146.75	178.58	208.08	187.17	211.33	188.17	168.42	147.92
79	150.17	182.67	213.00	191.50	216.17	192.50	172.33	151.33
80	153.42	186.67	217.67	195.75	220.58	196.83	176.17	154.42
81	156.50	190.33	221.92	199.67	224.83	200.67	179.75	157.33
82	159.33	193.92	226.17	203.25	228.83	204.42	182.92	160.25
83	162.00	197.17	230.00	206.67	232.42	207.83	186.08	162.58
84	164.42	200.08	233.58	209.75	235.75	210.92	188.83	165.00
85	166.83	203.00	237.08	212.75	239.00	213.92	191.42	167.17
86	169.00	205.58	240.00	215.58	241.83	216.75	194.00	169.33
87	170.92	208.00	242.83	218.00	244.58	219.25	196.17	171.25
88	172.75	210.08	245.50	220.33	247.33	221.50	198.33	173.17
89	174.33	212.08	247.67	222.33	249.42	223.50	200.08	174.67
90	175.83	213.92	249.50	224.17	251.25	225.50	201.83	175.92
91	177.17	215.50	251.33	225.83	252.83	227.17	203.33	177.08
92	178.42	217.08	252.83	227.58	254.42	228.83	204.92	178.08
93	179.67	218.50	254.33	229.00	255.75	230.33	206.17	179.08
94	180.75	219.83	255.58	230.58	257.00	231.83	207.58	179.83
95	181.83	221.25	256.67	231.92	257.92	233.17	208.67	180.58
96	182.92	222.33	257.58	233.17	258.92	234.42	209.83	181.25
97	183.58	223.25	258.33	234.08	259.75	235.33	210.75	181.75
98	184.25	224.08	259.00	234.92	260.50	236.17	211.42	182.33
99	184.58	224.50	259.33	235.33	260.92	236.75	211.83	182.58

There is a one time \$25 policy fee

**Spousal Discount Factor: .93**

**FAMILY LIFE INSURANCE COMPANY  
MONTHLY STANDARD ATTAINED AGE PREMIUMS  
RATES EFFECTIVE 5/1/11 (M-N)**

**ALABAMA**

FOR USE IN ALL ALABAMA 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	87.75	106.83	122.33	111.92	128.50	112.42	100.67	89.83
66	92.42	112.33	128.92	117.83	134.25	118.42	105.92	94.00
67	96.92	117.92	135.42	123.50	140.17	124.25	111.17	98.08
68	101.25	123.17	141.42	129.08	145.83	129.83	116.25	102.17
69	105.58	128.33	147.58	134.58	151.67	135.42	121.17	106.25
70	109.83	133.67	153.83	140.17	157.67	140.92	126.17	110.33
71	114.08	138.75	160.00	145.42	163.92	146.33	130.83	114.83
72	118.17	143.83	166.42	150.83	170.42	151.58	135.75	119.33
73	122.33	148.83	172.92	156.00	177.08	156.92	140.42	123.92
74	126.42	153.83	179.08	161.25	182.92	162.08	145.17	128.08
75	130.42	158.67	184.92	166.42	188.83	167.17	149.67	132.17
76	134.25	163.50	190.58	171.42	194.17	172.17	154.25	135.92
77	138.08	168.08	195.83	176.17	199.25	177.08	158.50	139.50
78	141.75	172.58	201.00	180.75	204.25	181.83	162.67	143.00
79	145.08	176.58	205.75	185.00	208.92	186.08	166.50	146.33
80	148.25	180.33	210.17	189.08	213.17	190.08	170.25	149.17
81	151.25	183.92	214.50	192.83	217.25	193.92	173.58	152.08
82	154.00	187.42	218.50	196.42	221.00	197.42	176.75	154.67
83	156.50	190.42	222.25	199.67	224.42	200.67	179.75	157.17
84	158.83	193.33	225.75	202.58	227.67	203.67	182.42	159.33
85	161.17	196.00	229.00	205.58	230.83	206.67	185.00	161.67
86	163.33	198.67	232.00	208.25	233.58	209.42	187.50	163.58
87	165.17	200.92	234.67	210.67	236.33	211.83	189.50	165.50
88	166.92	203.08	237.17	212.92	239.00	214.08	191.58	167.17
89	168.42	204.92	239.25	214.75	241.08	216.00	193.33	168.67
90	169.83	206.67	241.17	216.67	242.83	217.83	195.08	170.00
91	171.08	208.25	242.83	218.33	244.42	219.42	196.50	171.00
92	172.50	209.75	244.42	219.83	245.75	221.00	197.92	172.00
93	173.50	211.08	245.75	221.33	247.08	222.50	199.17	173.00
94	174.67	212.50	246.92	222.83	248.25	224.00	200.50	173.83
95	175.75	213.75	247.92	224.08	249.25	225.25	201.75	174.50
96	176.58	214.75	248.83	225.25	250.17	226.42	202.67	175.08
97	177.33	215.75	249.50	226.17	251.00	227.42	203.50	175.58
98	178.00	216.50	250.25	226.92	251.67	228.17	204.25	176.25
99	178.33	217.00	250.67	227.50	252.17	228.75	204.83	176.58

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	100.92	122.75	140.67	128.75	147.75	129.33	115.83	103.42
66	106.25	129.17	148.17	135.42	154.42	136.17	121.92	108.17
67	111.42	135.42	155.75	142.00	161.25	142.75	127.75	112.92
68	116.50	141.67	162.58	148.50	167.67	149.42	133.67	117.42
69	121.42	147.67	169.58	154.75	174.50	155.75	139.33	122.08
70	126.33	153.67	176.75	161.08	181.33	162.00	145.00	127.00
71	131.25	159.58	184.00	167.17	188.75	168.25	150.58	132.08
72	136.00	165.50	191.42	173.42	196.00	174.33	156.00	137.25
73	140.75	171.08	198.92	179.42	203.58	180.42	161.42	142.50
74	145.42	176.83	205.83	185.50	210.42	186.42	167.00	147.25
75	150.00	182.50	212.75	191.33	217.17	192.33	172.17	152.00
76	154.50	187.83	219.08	197.08	223.25	198.08	177.25	156.25
77	158.83	193.25	225.25	202.50	229.25	203.67	182.33	160.50
78	163.08	198.42	231.25	208.08	234.83	209.08	187.17	164.33
79	166.92	203.00	236.75	212.83	240.25	214.00	191.50	168.17
80	170.42	207.42	241.67	217.42	245.08	218.58	195.75	171.58
81	173.92	211.50	246.67	221.83	249.83	223.00	199.67	174.83
82	177.08	215.42	251.25	225.75	254.17	227.08	203.25	178.00
83	180.00	219.08	255.58	229.58	258.08	230.75	206.67	180.67
84	182.83	222.33	259.67	233.00	261.92	234.25	209.75	183.25
85	185.42	225.50	263.42	236.42	265.50	237.67	212.75	185.83
86	187.75	228.50	266.75	239.58	268.75	240.92	215.50	188.17
87	190.00	231.00	269.92	242.25	271.75	243.58	217.92	190.17
88	192.00	233.50	272.67	244.75	274.75	246.17	220.33	192.33
89	193.67	235.50	275.17	247.00	277.25	248.33	222.33	194.00
90	195.33	237.67	277.33	249.08	279.17	250.58	224.17	195.42
91	196.92	239.58	279.33	251.00	281.00	252.50	226.00	196.67
92	198.33	241.25	281.00	252.83	282.67	254.33	227.50	197.83
93	199.67	242.83	282.50	254.50	284.25	255.92	229.00	198.92
94	200.92	244.42	284.08	256.08	285.50	257.58	230.50	199.83
95	202.00	245.83	285.08	257.75	286.58	259.08	232.00	200.58
96	203.17	247.08	286.17	259.08	287.58	260.50	233.25	201.33
97	203.83	248.08	287.08	260.00	288.58	261.58	234.00	201.92
98	204.75	248.92	287.67	261.00	289.50	262.33	234.92	202.67
99	205.08	249.50	288.25	261.67	289.92	263.00	235.42	203.00

There is a one time \$25 policy fee

**Spousal Discount Factor: .93**