

WILTSHIRE



FRIENDLY

SOCIETY LIMITED

**TABLES OF CONTRIBUTION RATES
SICKNESS INCOME PLUS**

Income Replacement Plans for Individuals

GLOSSARY

Some terms in this document, which are highlighted in ***Blue Italic Text***, have a particular meaning in this document. They are as follows:

| | |
|----------------------------|---|
| Contribution(s) | Regular payments to the Society to pay for your <i>Cover</i> . |
| Cover | The total number of <i>Units</i> for which you are contributing. |
| Deferred Period | The period at the beginning of your <i>Incapacity</i> for which no <i>Regular Benefit</i> is to be paid. Depending on your personal circumstances this can be set at nil or other longer periods. |
| Incapacity | Injury caused by an accident or an illness which causes you to be unable to carry out the normal duties of your <i>Occupation</i> immediately before you were incapacitated. |
| Member(s) | An individual who has had his or her application for membership of the Society accepted and whose plan is currently in force. |
| Occupation | The profession, trade or type of work carried out by a member and does not mean a particular role which a member may perform in such <i>Occupation</i> or otherwise. |
| Offer | The formal document that outlines the terms on which you are offered membership of the Society and how your plan will provide the <i>Cover</i> . |
| Plan Retirement Age | The age which you select, when you apply for or amend your membership, to retire from membership of the Society. |
| Regular Benefit | Payments made by the Society to replace part of your regular income that is lost when you are unable to work due to <i>Incapacity</i> . |
| Unit | A <i>Unit</i> of <i>Regular Benefit</i> . One <i>Unit</i> provides £10.50 per week of <i>Regular Benefit</i> (£45.50 per month). |

THE FOLLOWING TERMS ARE ALSO USED

| | |
|--------------|--|
| Month | A calendar month and “monthly” shall be construed accordingly. |
| Week | A full 7 day week, including Sunday, and “weekly” or “daily” shall be construed accordingly. |
| Year | A calendar year and “yearly” or “annually” shall be construed accordingly. |

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HOW TO USE THE CONTRIBUTION TABLES

The following tables show current standard rates of *Contributions* for **SICKNESS INCOME PLUS** plans, in order to use them you will need to follow these instructions:

- Select the appropriate table based upon the following plan requirements:
 - whether you require a plan with “**Level Benefit**” or “**Reducing Benefit**” or “**Escalating Benefit**”;
 - what *Plan Retirement Age* you need;
 - whether or not you smoke. You will be considered to be a **non-smoker** only if you have **not** used any form of tobacco products, including nicotine-replacement products such as gum and patches, for a period of at least 12 months.
- When you have found the table that applies to your plan requirements you will need to:
 - for plans with “**Level Benefit**” and “**Reducing Benefit**”
 - find your current age (Please see below*);
 - find the *Deferred Period* you want;
 - read off the *Contribution* rate based upon your age and the *Deferred Period*;
 - multiply this rate by the amount of monthly benefit you wish to insure to find the standard amount of monthly *Contributions* payable based upon your current age.
 - for plans with “**Escalating Benefit**”
 - find your current age (Please see below*);
 - find the *Deferred Period* you want;
 - find the level of escalation you want;
 - read off the *Contributions* rate based upon your age, the *Deferred Period* and your chosen level of escalation;
 - multiply this rate by the amount of monthly benefit you wish to insure to find the standard amount of monthly *Contributions* payable based upon your current age.
- If we apply special terms to your plan that includes additional *Contributions* (a loading) you will need to add this to the amount you have calculated to arrive at the amount you will actually pay. Details of this can be found on the *Offer* that will be sent to you before your plan starts.

Please note that your *Contributions* will increase every year on the first day of the month following that in which your birthday occurs. For example if your birthday falls on 1st March, your *Contributions* will increase from 1st April.

The rates shown in these tables are an indication of *Contributions* payable. The actual amount will depend on our assessment of your application and whether or not we need to apply any special terms. The amount you will pay will be confirmed in our *Offer* and you will be provided with a copy of the specific table that applies to your own plan for future reference.

- * Your current age
 - to determine your current age when using these tables:
 - if you are applying for your plan (or if you are already a *Member*, for an additional plan) you should use the age that you will be on the first day of the month in which your plan is to start;
 - if you are already a *Member* and you wish to calculate your future *Contributions* you should use the age that you will be at that time.

TABLE 2

Contribution rates to provide *Regular Benefit* of £1 per month for plans with “*Level Benefit*” and “*Reducing Benefit*” and for a *SMOKER* with a selected *Plan Retirement Age* of 60

| Age | DEFERRED PERIOD IN WEEKS | | | | | | | | | | | |
|-----|--------------------------|--------|--------|--------|--------|--------|--------|--------|---------------|------------------|---------------|------------------|
| | 0 | 1 | 2 | 4 | 8 | 13 | 26 | 52 | Level Benefit | Reducing Benefit | Level Benefit | Reducing Benefit |
| | BENEFIT TYPE | | | | | | | | | | | |
| 18 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 19 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 20 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 21 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 22 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 23 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 24 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 25 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 26 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 27 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 28 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 29 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 30 | 0.0490 | 0.0369 | 0.0326 | 0.0281 | 0.0240 | 0.0242 | 0.0200 | 0.0157 | 0.0156 | 0.0112 | 0.0126 | 0.0080 |
| 31 | 0.0530 | 0.0413 | 0.0368 | 0.0320 | 0.0269 | 0.0279 | 0.0235 | 0.0181 | 0.0188 | 0.0133 | 0.0156 | 0.0098 |
| 32 | 0.0542 | 0.0427 | 0.0380 | 0.0332 | 0.0278 | 0.0290 | 0.0245 | 0.0188 | 0.0196 | 0.0138 | 0.0163 | 0.0102 |
| 33 | 0.0558 | 0.0444 | 0.0397 | 0.0348 | 0.0290 | 0.0305 | 0.0259 | 0.0198 | 0.0208 | 0.0145 | 0.0174 | 0.0107 |
| 34 | 0.0580 | 0.0467 | 0.0419 | 0.0369 | 0.0305 | 0.0326 | 0.0279 | 0.0212 | 0.0226 | 0.0157 | 0.0190 | 0.0117 |
| 35 | 0.0607 | 0.0497 | 0.0448 | 0.0397 | 0.0325 | 0.0353 | 0.0306 | 0.0230 | 0.0251 | 0.0172 | 0.0214 | 0.0130 |
| 36 | 0.0638 | 0.0529 | 0.0479 | 0.0427 | 0.0346 | 0.0383 | 0.0335 | 0.0249 | 0.0277 | 0.0189 | 0.0239 | 0.0145 |
| 37 | 0.0671 | 0.0564 | 0.0512 | 0.0459 | 0.0369 | 0.0413 | 0.0365 | 0.0269 | 0.0304 | 0.0206 | 0.0264 | 0.0161 |
| 38 | 0.0701 | 0.0608 | 0.0542 | 0.0488 | 0.0391 | 0.0440 | 0.0389 | 0.0287 | 0.0325 | 0.0221 | 0.0283 | 0.0172 |
| 39 | 0.0726 | 0.0630 | 0.0567 | 0.0512 | 0.0412 | 0.0461 | 0.0408 | 0.0303 | 0.0340 | 0.0232 | 0.0294 | 0.0180 |
| 40 | 0.0754 | 0.0654 | 0.0594 | 0.0537 | 0.0434 | 0.0484 | 0.0427 | 0.0319 | 0.0356 | 0.0244 | 0.0306 | 0.0189 |
| 41 | 0.0784 | 0.0679 | 0.0623 | 0.0565 | 0.0457 | 0.0509 | 0.0449 | 0.0336 | 0.0374 | 0.0258 | 0.0321 | 0.0199 |
| 42 | 0.0812 | 0.0704 | 0.0651 | 0.0592 | 0.0481 | 0.0533 | 0.0470 | 0.0354 | 0.0391 | 0.0272 | 0.0334 | 0.0208 |
| 43 | 0.0840 | 0.0729 | 0.0679 | 0.0618 | 0.0503 | 0.0557 | 0.0492 | 0.0372 | 0.0409 | 0.0286 | 0.0347 | 0.0218 |
| 44 | 0.0869 | 0.0754 | 0.0708 | 0.0645 | 0.0527 | 0.0582 | 0.0514 | 0.0390 | 0.0427 | 0.0300 | 0.0362 | 0.0229 |
| 45 | 0.0897 | 0.0779 | 0.0735 | 0.0671 | 0.0550 | 0.0605 | 0.0535 | 0.0408 | 0.0443 | 0.0314 | 0.0374 | 0.0239 |
| 46 | 0.0926 | 0.0806 | 0.0764 | 0.0698 | 0.0575 | 0.0629 | 0.0556 | 0.0428 | 0.0460 | 0.0329 | 0.0386 | 0.0249 |
| 47 | 0.0963 | 0.0839 | 0.0800 | 0.0732 | 0.0606 | 0.0660 | 0.0583 | 0.0452 | 0.0480 | 0.0347 | 0.0401 | 0.0262 |
| 48 | 0.1005 | 0.0878 | 0.0841 | 0.0771 | 0.0642 | 0.0696 | 0.0615 | 0.0481 | 0.0504 | 0.0369 | 0.0419 | 0.0277 |
| 49 | 0.1051 | 0.0921 | 0.0886 | 0.0814 | 0.0684 | 0.0734 | 0.0649 | 0.0515 | 0.0529 | 0.0394 | 0.0435 | 0.0294 |
| 50 | 0.1098 | 0.0968 | 0.0933 | 0.0859 | 0.0728 | 0.0774 | 0.0684 | 0.0551 | 0.0555 | 0.0421 | 0.0451 | 0.0312 |
| 51 | 0.1142 | 0.1015 | 0.0976 | 0.0900 | 0.0773 | 0.0810 | 0.0683 | 0.0587 | 0.0575 | 0.0447 | 0.0459 | 0.0327 |
| 52 | 0.1186 | 0.1063 | 0.1018 | 0.0940 | 0.0820 | 0.0845 | 0.0725 | 0.0625 | 0.0593 | 0.0475 | 0.0463 | 0.0342 |
| 53 | 0.1224 | 0.1111 | 0.1055 | 0.0973 | 0.0865 | 0.0874 | 0.0767 | 0.0662 | 0.0605 | 0.0502 | 0.0463 | 0.0354 |
| 54 | 0.1259 | 0.1160 | 0.1087 | 0.1002 | 0.0911 | 0.0897 | 0.0808 | 0.0699 | 0.0610 | 0.0528 | 0.0463 | 0.0364 |
| 55 | 0.1286 | 0.1210 | 0.1111 | 0.1023 | 0.0957 | 0.0912 | 0.0849 | 0.0735 | 0.0610 | 0.0552 | 0.0463 | 0.0369 |
| 56 | 0.1303 | 0.1257 | 0.1124 | 0.1032 | 0.1000 | 0.0914 | 0.0888 | 0.0768 | 0.0610 | 0.0572 | 0.0463 | 0.0369 |
| 57 | 0.1303 | 0.1299 | 0.1124 | 0.1032 | 0.1021 | 0.0914 | 0.0895 | 0.0768 | 0.0610 | 0.0572 | 0.0463 | 0.0369 |
| 58 | 0.1303 | 0.1299 | 0.1124 | 0.1032 | 0.1021 | 0.0914 | 0.0895 | 0.0768 | 0.0610 | 0.0572 | 0.0463 | 0.0369 |
| 59 | 0.1303 | 0.1299 | 0.1124 | 0.1032 | 0.1021 | 0.0914 | 0.0895 | 0.0768 | 0.0610 | 0.0572 | 0.0463 | 0.0369 |

TABLE 4

Contribution rates to provide *Regular Benefit* of £1 per month for plans with “*Level Benefit*” and “*Reducing Benefit*” and for a *SMOKER* with a selected *Plan Retirement Age* of 65

| Age | DEFERRED PERIOD IN WEEKS | | | | | | | | | | | |
|-----|--------------------------|--------|--------|--------|--------|--------|--------|--------|---------------|------------------|---------------|------------------|
| | 0 | 1 | 2 | 4 | 8 | 13 | 26 | 52 | Level Benefit | Reducing Benefit | Level Benefit | Reducing Benefit |
| 18 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 19 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 20 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 21 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 22 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 23 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 24 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 25 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 26 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 27 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 28 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 29 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 30 | 0.0493 | 0.0372 | 0.0329 | 0.0284 | 0.0242 | 0.0202 | 0.0158 | 0.0113 | 0.0127 | 0.0080 | 0.0127 | 0.0080 |
| 31 | 0.0534 | 0.0417 | 0.0368 | 0.0324 | 0.0272 | 0.0238 | 0.0183 | 0.0134 | 0.0158 | 0.0098 | 0.0158 | 0.0098 |
| 32 | 0.0546 | 0.0431 | 0.0379 | 0.0336 | 0.0281 | 0.0248 | 0.0190 | 0.0139 | 0.0165 | 0.0102 | 0.0165 | 0.0102 |
| 33 | 0.0562 | 0.0449 | 0.0393 | 0.0352 | 0.0293 | 0.0262 | 0.0200 | 0.0146 | 0.0175 | 0.0108 | 0.0175 | 0.0108 |
| 34 | 0.0584 | 0.0472 | 0.0410 | 0.0374 | 0.0308 | 0.0282 | 0.0214 | 0.0158 | 0.0192 | 0.0117 | 0.0192 | 0.0117 |
| 35 | 0.0612 | 0.0502 | 0.0432 | 0.0402 | 0.0328 | 0.0310 | 0.0232 | 0.0173 | 0.0215 | 0.0131 | 0.0215 | 0.0131 |
| 36 | 0.0644 | 0.0535 | 0.0455 | 0.0433 | 0.0350 | 0.0339 | 0.0251 | 0.0190 | 0.0241 | 0.0146 | 0.0241 | 0.0146 |
| 37 | 0.0677 | 0.0569 | 0.0481 | 0.0465 | 0.0372 | 0.0369 | 0.0272 | 0.0208 | 0.0267 | 0.0162 | 0.0267 | 0.0162 |
| 38 | 0.0717 | 0.0610 | 0.0511 | 0.0504 | 0.0400 | 0.0404 | 0.0295 | 0.0228 | 0.0297 | 0.0179 | 0.0297 | 0.0179 |
| 39 | 0.0753 | 0.0648 | 0.0541 | 0.0540 | 0.0427 | 0.0435 | 0.0317 | 0.0246 | 0.0322 | 0.0194 | 0.0322 | 0.0194 |
| 40 | 0.0794 | 0.0679 | 0.0572 | 0.0579 | 0.0456 | 0.0470 | 0.0340 | 0.0265 | 0.0350 | 0.0210 | 0.0350 | 0.0210 |
| 41 | 0.0840 | 0.0712 | 0.0607 | 0.0624 | 0.0488 | 0.0429 | 0.0367 | 0.0288 | 0.0384 | 0.0230 | 0.0384 | 0.0230 |
| 42 | 0.0887 | 0.0747 | 0.0643 | 0.0671 | 0.0521 | 0.0460 | 0.0395 | 0.0313 | 0.0420 | 0.0250 | 0.0420 | 0.0250 |
| 43 | 0.0923 | 0.0775 | 0.0673 | 0.0705 | 0.0548 | 0.0485 | 0.0417 | 0.0331 | 0.0442 | 0.0265 | 0.0442 | 0.0265 |
| 44 | 0.0960 | 0.0805 | 0.0703 | 0.0742 | 0.0576 | 0.0510 | 0.0440 | 0.0350 | 0.0467 | 0.0281 | 0.0467 | 0.0281 |
| 45 | 0.0997 | 0.0835 | 0.0735 | 0.0777 | 0.0604 | 0.0536 | 0.0463 | 0.0370 | 0.0490 | 0.0296 | 0.0490 | 0.0296 |
| 46 | 0.1037 | 0.0867 | 0.0769 | 0.0815 | 0.0635 | 0.0564 | 0.0489 | 0.0390 | 0.0514 | 0.0312 | 0.0514 | 0.0312 |
| 47 | 0.1087 | 0.0907 | 0.0810 | 0.0863 | 0.0672 | 0.0599 | 0.0520 | 0.0416 | 0.0545 | 0.0333 | 0.0545 | 0.0333 |
| 48 | 0.1145 | 0.0955 | 0.0859 | 0.0920 | 0.0718 | 0.0641 | 0.0559 | 0.0447 | 0.0581 | 0.0358 | 0.0581 | 0.0358 |
| 49 | 0.1210 | 0.1008 | 0.0914 | 0.0983 | 0.0770 | 0.0689 | 0.0603 | 0.0482 | 0.0621 | 0.0386 | 0.0621 | 0.0386 |
| 50 | 0.1281 | 0.1067 | 0.0974 | 0.1052 | 0.0827 | 0.0742 | 0.0652 | 0.0523 | 0.0664 | 0.0418 | 0.0664 | 0.0418 |
| 51 | 0.1352 | 0.1127 | 0.1037 | 0.1121 | 0.0886 | 0.0797 | 0.0703 | 0.0565 | 0.0704 | 0.0449 | 0.0704 | 0.0449 |
| 52 | 0.1429 | 0.1194 | 0.1105 | 0.1197 | 0.0951 | 0.1018 | 0.0760 | 0.0611 | 0.0748 | 0.0484 | 0.0748 | 0.0484 |
| 53 | 0.1506 | 0.1262 | 0.1176 | 0.1271 | 0.1017 | 0.1079 | 0.0819 | 0.0660 | 0.0789 | 0.0519 | 0.0789 | 0.0519 |
| 54 | 0.1588 | 0.1337 | 0.1253 | 0.1350 | 0.1089 | 0.1149 | 0.0883 | 0.0714 | 0.0831 | 0.0557 | 0.0831 | 0.0557 |
| 55 | 0.1671 | 0.1416 | 0.1334 | 0.1430 | 0.1165 | 0.1219 | 0.0951 | 0.0770 | 0.0868 | 0.0595 | 0.0868 | 0.0595 |
| 56 | 0.1752 | 0.1498 | 0.1418 | 0.1507 | 0.1245 | 0.1285 | 0.1021 | 0.0828 | 0.0899 | 0.0633 | 0.0899 | 0.0633 |
| 57 | 0.1826 | 0.1580 | 0.1502 | 0.1576 | 0.1324 | 0.1342 | 0.1090 | 0.0883 | 0.0917 | 0.0667 | 0.0917 | 0.0667 |
| 58 | 0.1889 | 0.1659 | 0.1584 | 0.1634 | 0.1401 | 0.1423 | 0.1158 | 0.0936 | 0.0917 | 0.0697 | 0.0917 | 0.0697 |
| 59 | 0.1940 | 0.1738 | 0.1665 | 0.1680 | 0.1478 | 0.1485 | 0.1225 | 0.0986 | 0.0917 | 0.0721 | 0.0917 | 0.0721 |
| 60 | 0.1975 | 0.1815 | 0.1745 | 0.1706 | 0.1553 | 0.1570 | 0.1289 | 0.1030 | 0.0917 | 0.0736 | 0.0917 | 0.0736 |
| 61 | 0.1979 | 0.1884 | 0.1816 | 0.1706 | 0.1619 | 0.1570 | 0.1343 | 0.1062 | 0.0917 | 0.0736 | 0.0917 | 0.0736 |
| 62 | 0.1979 | 0.1935 | 0.1858 | 0.1706 | 0.1632 | 0.1570 | 0.1343 | 0.1062 | 0.0917 | 0.0736 | 0.0917 | 0.0736 |
| 63 | 0.1979 | 0.1935 | 0.1858 | 0.1706 | 0.1632 | 0.1570 | 0.1343 | 0.1062 | 0.0917 | 0.0736 | 0.0917 | 0.0736 |
| 64 | 0.1979 | 0.1935 | 0.1858 | 0.1706 | 0.1632 | 0.1570 | 0.1343 | 0.1062 | 0.0917 | 0.0736 | 0.0917 | 0.0736 |

TABLE 7

Contribution rates to provide *Regular Benefit* of £1 per month for plans with “Escalating Benefit” and for a NON-SMOKER with a selected *Plan Retirement Age* of 60

| Age | ANNUAL LEVEL OF ESCALATION OF REGULAR BENEFIT AND CONTRIBUTIONS | | | | | | | | | | | | | | | |
|-----|---|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|
| | 0 | | 1 | | 2 | | 4 | | 8 | | 13 | | 26 | | 52 | |
| | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% |
| 18 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 19 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 20 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 21 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 22 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 23 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 24 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 25 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 26 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 27 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 28 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 29 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 30 | 0.0412 | 0.0431 | 0.0310 | 0.0325 | 0.0273 | 0.0286 | 0.0236 | 0.0247 | 0.0203 | 0.0213 | 0.0168 | 0.0176 | 0.0131 | 0.0137 | 0.0106 | 0.0111 |
| 31 | 0.0445 | 0.0467 | 0.0347 | 0.0364 | 0.0309 | 0.0324 | 0.0269 | 0.0282 | 0.0235 | 0.0246 | 0.0198 | 0.0207 | 0.0158 | 0.0165 | 0.0131 | 0.0138 |
| 32 | 0.0456 | 0.0477 | 0.0359 | 0.0376 | 0.0320 | 0.0335 | 0.0279 | 0.0292 | 0.0244 | 0.0255 | 0.0206 | 0.0216 | 0.0165 | 0.0173 | 0.0137 | 0.0144 |
| 33 | 0.0469 | 0.0491 | 0.0373 | 0.0391 | 0.0333 | 0.0349 | 0.0292 | 0.0306 | 0.0256 | 0.0268 | 0.0218 | 0.0228 | 0.0175 | 0.0183 | 0.0146 | 0.0153 |
| 34 | 0.0487 | 0.0510 | 0.0393 | 0.0411 | 0.0352 | 0.0369 | 0.0310 | 0.0325 | 0.0274 | 0.0287 | 0.0234 | 0.0246 | 0.0190 | 0.0199 | 0.0160 | 0.0167 |
| 35 | 0.0510 | 0.0534 | 0.0417 | 0.0437 | 0.0376 | 0.0394 | 0.0334 | 0.0350 | 0.0297 | 0.0311 | 0.0257 | 0.0269 | 0.0211 | 0.0221 | 0.0179 | 0.0188 |
| 36 | 0.0536 | 0.0561 | 0.0444 | 0.0465 | 0.0402 | 0.0422 | 0.0359 | 0.0376 | 0.0321 | 0.0337 | 0.0281 | 0.0294 | 0.0233 | 0.0244 | 0.0200 | 0.0210 |
| 37 | 0.0564 | 0.0590 | 0.0473 | 0.0495 | 0.0430 | 0.0450 | 0.0386 | 0.0404 | 0.0347 | 0.0364 | 0.0306 | 0.0321 | 0.0256 | 0.0268 | 0.0222 | 0.0233 |
| 38 | 0.0589 | 0.0617 | 0.0499 | 0.0523 | 0.0455 | 0.0477 | 0.0410 | 0.0429 | 0.0370 | 0.0387 | 0.0327 | 0.0342 | 0.0273 | 0.0286 | 0.0237 | 0.0249 |
| 39 | 0.0610 | 0.0639 | 0.0521 | 0.0546 | 0.0476 | 0.0499 | 0.0430 | 0.0450 | 0.0388 | 0.0406 | 0.0342 | 0.0359 | 0.0285 | 0.0299 | 0.0247 | 0.0259 |
| 40 | 0.0633 | 0.0663 | 0.0545 | 0.0571 | 0.0499 | 0.0523 | 0.0451 | 0.0473 | 0.0407 | 0.0426 | 0.0359 | 0.0376 | 0.0299 | 0.0313 | 0.0257 | 0.0270 |
| 41 | 0.0658 | 0.0689 | 0.0571 | 0.0598 | 0.0523 | 0.0548 | 0.0474 | 0.0497 | 0.0427 | 0.0448 | 0.0377 | 0.0395 | 0.0314 | 0.0329 | 0.0269 | 0.0282 |
| 42 | 0.0682 | 0.0714 | 0.0596 | 0.0624 | 0.0547 | 0.0573 | 0.0497 | 0.0521 | 0.0448 | 0.0469 | 0.0395 | 0.0414 | 0.0328 | 0.0344 | 0.0280 | 0.0294 |
| 43 | 0.0706 | 0.0739 | 0.0620 | 0.0650 | 0.0571 | 0.0598 | 0.0519 | 0.0544 | 0.0468 | 0.0490 | 0.0413 | 0.0433 | 0.0343 | 0.0360 | 0.0292 | 0.0306 |
| 44 | 0.0730 | 0.0765 | 0.0645 | 0.0676 | 0.0595 | 0.0623 | 0.0542 | 0.0568 | 0.0489 | 0.0512 | 0.0432 | 0.0452 | 0.0359 | 0.0376 | 0.0304 | 0.0318 |
| 45 | 0.0753 | 0.0789 | 0.0670 | 0.0702 | 0.0618 | 0.0647 | 0.0564 | 0.0591 | 0.0508 | 0.0533 | 0.0449 | 0.0471 | 0.0372 | 0.0390 | 0.0314 | 0.0329 |
| 46 | 0.0778 | 0.0815 | 0.0695 | 0.0729 | 0.0642 | 0.0673 | 0.0587 | 0.0614 | 0.0529 | 0.0554 | 0.0467 | 0.0489 | 0.0386 | 0.0405 | 0.0324 | 0.0340 |
| 47 | 0.0809 | 0.0847 | 0.0727 | 0.0761 | 0.0672 | 0.0704 | 0.0615 | 0.0644 | 0.0554 | 0.0581 | 0.0490 | 0.0513 | 0.0403 | 0.0423 | 0.0337 | 0.0353 |
| 48 | 0.0844 | 0.0885 | 0.0763 | 0.0800 | 0.0707 | 0.0740 | 0.0648 | 0.0679 | 0.0584 | 0.0612 | 0.0516 | 0.0541 | 0.0444 | 0.0466 | 0.0366 | 0.0388 |
| 49 | 0.0883 | 0.0925 | 0.0803 | 0.0841 | 0.0744 | 0.0780 | 0.0684 | 0.0717 | 0.0617 | 0.0646 | 0.0545 | 0.0571 | 0.0466 | 0.0488 | 0.0379 | 0.0397 |
| 50 | 0.0922 | 0.0966 | 0.0843 | 0.0883 | 0.0783 | 0.0821 | 0.0721 | 0.0756 | 0.0650 | 0.0681 | 0.0575 | 0.0602 | 0.0483 | 0.0506 | 0.0385 | 0.0404 |
| 51 | 0.0960 | 0.1005 | 0.0881 | 0.0923 | 0.0820 | 0.0859 | 0.0756 | 0.0792 | 0.0681 | 0.0713 | 0.0601 | 0.0629 | 0.0483 | 0.0506 | 0.0389 | 0.0408 |
| 52 | 0.0996 | 0.1044 | 0.0919 | 0.0963 | 0.0855 | 0.0896 | 0.0790 | 0.0827 | 0.0710 | 0.0744 | 0.0626 | 0.0655 | 0.0499 | 0.0522 | 0.0389 | 0.0408 |
| 53 | 0.1028 | 0.1077 | 0.0952 | 0.0997 | 0.0886 | 0.0928 | 0.0818 | 0.0857 | 0.0734 | 0.0769 | 0.0645 | 0.0676 | 0.0508 | 0.0533 | 0.0389 | 0.0408 |
| 54 | 0.1057 | 0.1108 | 0.0981 | 0.1028 | 0.0913 | 0.0956 | 0.0842 | 0.0882 | 0.0756 | 0.0790 | 0.0660 | 0.0691 | 0.0513 | 0.0537 | 0.0389 | 0.0408 |
| 55 | 0.1081 | 0.1132 | 0.1004 | 0.1052 | 0.0933 | 0.0978 | 0.0860 | 0.0901 | 0.0766 | 0.0803 | 0.0667 | 0.0699 | 0.0513 | 0.0537 | 0.0389 | 0.0408 |
| 56 | 0.1095 | 0.1147 | 0.1018 | 0.1066 | 0.0944 | 0.0989 | 0.0867 | 0.0908 | 0.0768 | 0.0804 | 0.0667 | 0.0699 | 0.0513 | 0.0537 | 0.0389 | 0.0408 |
| 57 | 0.1095 | 0.1147 | 0.1018 | 0.1066 | 0.0944 | 0.0989 | 0.0867 | 0.0908 | 0.0768 | 0.0804 | 0.0667 | 0.0699 | 0.0513 | 0.0537 | 0.0389 | 0.0408 |
| 58 | 0.1095 | 0.1147 | 0.1018 | 0.1066 | 0.0944 | 0.0989 | 0.0867 | 0.0908 | 0.0768 | 0.0804 | 0.0667 | 0.0699 | 0.0513 | 0.0537 | 0.0389 | 0.0408 |
| 59 | 0.1095 | 0.1147 | 0.1018 | 0.1066 | 0.0944 | 0.0989 | 0.0867 | 0.0908 | 0.0768 | 0.0804 | 0.0667 | 0.0699 | 0.0513 | 0.0537 | 0.0389 | 0.0408 |

TABLE 8

Contribution rates to provide Regular Benefit of £1 per month for plans with “Escalating Benefit” and for a SMOKER with a selected Plan Retirement Age of 60

| Age | DEFERRED PERIOD IN WEEKS | | | | | | | | | | | | | | |
|-----|---|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|
| | ANNUAL LEVEL OF ESCALATION OF REGULAR BENEFIT AND CONTRIBUTIONS | | | | | | | | | | | | | | |
| | 0 | | 1 | | 2 | | 4 | | 8 | | 13 | | 26 | | 52 |
| | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% |
| 18 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 19 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 20 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 21 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 22 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 23 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 24 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 25 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 26 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 27 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 28 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 29 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 30 | 0.0515 | 0.0539 | 0.0387 | 0.0406 | 0.0342 | 0.0358 | 0.0295 | 0.0309 | 0.0254 | 0.0266 | 0.0210 | 0.0220 | 0.0164 | 0.0171 | 0.0132 |
| 31 | 0.0557 | 0.0583 | 0.0434 | 0.0455 | 0.0386 | 0.0405 | 0.0337 | 0.0353 | 0.0293 | 0.0307 | 0.0247 | 0.0259 | 0.0197 | 0.0207 | 0.0164 |
| 32 | 0.0569 | 0.0597 | 0.0448 | 0.0470 | 0.0399 | 0.0419 | 0.0349 | 0.0365 | 0.0305 | 0.0319 | 0.0257 | 0.0269 | 0.0206 | 0.0216 | 0.0172 |
| 33 | 0.0586 | 0.0614 | 0.0467 | 0.0489 | 0.0417 | 0.0437 | 0.0365 | 0.0383 | 0.0320 | 0.0335 | 0.0272 | 0.0285 | 0.0218 | 0.0229 | 0.0182 |
| 34 | 0.0608 | 0.0637 | 0.0491 | 0.0514 | 0.0440 | 0.0461 | 0.0388 | 0.0406 | 0.0342 | 0.0358 | 0.0293 | 0.0307 | 0.0237 | 0.0248 | 0.0200 |
| 35 | 0.0638 | 0.0668 | 0.0522 | 0.0546 | 0.0470 | 0.0493 | 0.0417 | 0.0437 | 0.0371 | 0.0389 | 0.0321 | 0.0337 | 0.0263 | 0.0276 | 0.0224 |
| 36 | 0.0670 | 0.0702 | 0.0555 | 0.0582 | 0.0503 | 0.0527 | 0.0449 | 0.0470 | 0.0402 | 0.0421 | 0.0351 | 0.0368 | 0.0291 | 0.0305 | 0.0250 |
| 37 | 0.0704 | 0.0738 | 0.0591 | 0.0619 | 0.0538 | 0.0563 | 0.0482 | 0.0505 | 0.0434 | 0.0455 | 0.0383 | 0.0401 | 0.0320 | 0.0335 | 0.0278 |
| 38 | 0.0736 | 0.0771 | 0.0624 | 0.0653 | 0.0569 | 0.0596 | 0.0512 | 0.0536 | 0.0462 | 0.0484 | 0.0408 | 0.0428 | 0.0341 | 0.0357 | 0.0291 |
| 39 | 0.0763 | 0.0799 | 0.0651 | 0.0682 | 0.0595 | 0.0624 | 0.0537 | 0.0563 | 0.0484 | 0.0507 | 0.0428 | 0.0448 | 0.0357 | 0.0374 | 0.0309 |
| 40 | 0.0792 | 0.0829 | 0.0681 | 0.0714 | 0.0624 | 0.0653 | 0.0564 | 0.0591 | 0.0508 | 0.0532 | 0.0449 | 0.0470 | 0.0373 | 0.0391 | 0.0322 |
| 41 | 0.0823 | 0.0862 | 0.0713 | 0.0747 | 0.0654 | 0.0685 | 0.0593 | 0.0621 | 0.0534 | 0.0560 | 0.0472 | 0.0494 | 0.0392 | 0.0411 | 0.0337 |
| 42 | 0.0853 | 0.0893 | 0.0744 | 0.0780 | 0.0684 | 0.0717 | 0.0621 | 0.0651 | 0.0560 | 0.0586 | 0.0494 | 0.0517 | 0.0410 | 0.0430 | 0.0367 |
| 43 | 0.0882 | 0.0924 | 0.0775 | 0.0812 | 0.0713 | 0.0747 | 0.0649 | 0.0680 | 0.0585 | 0.0613 | 0.0517 | 0.0541 | 0.0429 | 0.0450 | 0.0382 |
| 44 | 0.0912 | 0.0956 | 0.0807 | 0.0845 | 0.0743 | 0.0779 | 0.0677 | 0.0710 | 0.0611 | 0.0640 | 0.0540 | 0.0566 | 0.0448 | 0.0470 | 0.0398 |
| 45 | 0.0942 | 0.0986 | 0.0837 | 0.0877 | 0.0772 | 0.0809 | 0.0705 | 0.0738 | 0.0635 | 0.0666 | 0.0561 | 0.0588 | 0.0465 | 0.0488 | 0.0412 |
| 46 | 0.0973 | 0.1019 | 0.0869 | 0.0911 | 0.0803 | 0.0841 | 0.0733 | 0.0768 | 0.0661 | 0.0692 | 0.0584 | 0.0612 | 0.0483 | 0.0506 | 0.0425 |
| 47 | 0.1011 | 0.1059 | 0.0909 | 0.0952 | 0.0840 | 0.0880 | 0.0768 | 0.0805 | 0.0693 | 0.0726 | 0.0612 | 0.0641 | 0.0504 | 0.0528 | 0.0442 |
| 48 | 0.1055 | 0.1106 | 0.0954 | 0.0999 | 0.0883 | 0.0925 | 0.0810 | 0.0849 | 0.0730 | 0.0765 | 0.0645 | 0.0676 | 0.0529 | 0.0554 | 0.0460 |
| 49 | 0.1103 | 0.1156 | 0.1003 | 0.1051 | 0.0930 | 0.0975 | 0.0855 | 0.0896 | 0.0771 | 0.0808 | 0.0681 | 0.0714 | 0.0556 | 0.0582 | 0.0479 |
| 50 | 0.1153 | 0.1208 | 0.1054 | 0.1104 | 0.0979 | 0.1026 | 0.0901 | 0.0944 | 0.0813 | 0.0852 | 0.0718 | 0.0752 | 0.0582 | 0.0610 | 0.0496 |
| 51 | 0.1200 | 0.1257 | 0.1102 | 0.1154 | 0.1025 | 0.1073 | 0.0945 | 0.0990 | 0.0851 | 0.0891 | 0.0751 | 0.0787 | 0.0604 | 0.0633 | 0.0505 |
| 52 | 0.1245 | 0.1305 | 0.1149 | 0.1203 | 0.1069 | 0.1120 | 0.0987 | 0.1034 | 0.0888 | 0.0930 | 0.0782 | 0.0819 | 0.0623 | 0.0653 | 0.0509 |
| 53 | 0.1285 | 0.1347 | 0.1190 | 0.1246 | 0.1107 | 0.1160 | 0.1022 | 0.1071 | 0.0918 | 0.0962 | 0.0807 | 0.0845 | 0.0635 | 0.0666 | 0.0509 |
| 54 | 0.1322 | 0.1384 | 0.1226 | 0.1285 | 0.1141 | 0.1195 | 0.1052 | 0.1103 | 0.0942 | 0.0987 | 0.0825 | 0.0864 | 0.0641 | 0.0671 | 0.0509 |
| 55 | 0.1351 | 0.1415 | 0.1255 | 0.1315 | 0.1167 | 0.1222 | 0.1075 | 0.1126 | 0.0958 | 0.1003 | 0.0833 | 0.0873 | 0.0641 | 0.0671 | 0.0509 |
| 56 | 0.1368 | 0.1433 | 0.1272 | 0.1333 | 0.1180 | 0.1236 | 0.1084 | 0.1135 | 0.0960 | 0.1005 | 0.0833 | 0.0873 | 0.0641 | 0.0671 | 0.0509 |
| 57 | 0.1368 | 0.1433 | 0.1272 | 0.1333 | 0.1180 | 0.1236 | 0.1084 | 0.1135 | 0.0960 | 0.1005 | 0.0833 | 0.0873 | 0.0641 | 0.0671 | 0.0509 |
| 58 | 0.1368 | 0.1433 | 0.1272 | 0.1333 | 0.1180 | 0.1236 | 0.1084 | 0.1135 | 0.0960 | 0.1005 | 0.0833 | 0.0873 | 0.0641 | 0.0671 | 0.0509 |
| 59 | 0.1368 | 0.1433 | 0.1272 | 0.1333 | 0.1180 | 0.1236 | 0.1084 | 0.1135 | 0.0960 | 0.1005 | 0.0833 | 0.0873 | 0.0641 | 0.0671 | 0.0509 |

TABLE 9

Contribution rates to provide *Regular Benefit* of £1 per month for plans with “Escalating Benefit” and for a NON-SMOKER with a selected *Plan Retirement Age* of 65

| Age | ANNUAL LEVEL OF ESCALATION OF REGULAR BENEFIT AND CONTRIBUTIONS | | | | | | | | | | | | | | | |
|-----|---|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|
| | 0 | | 1 | | 2 | | 4 | | 8 | | 13 | | 26 | | 52 | |
| | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% |
| 18 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 19 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 20 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 21 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 22 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 23 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 24 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 25 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 26 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 27 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 28 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 29 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 30 | 0.0414 | 0.0434 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0195 | 0.0195 | 0.0170 | 0.0178 | 0.0132 | 0.0138 | 0.0107 | 0.0112 |
| 31 | 0.0448 | 0.0470 | 0.0351 | 0.0367 | 0.0312 | 0.0327 | 0.0276 | 0.0289 | 0.0238 | 0.0250 | 0.0200 | 0.0209 | 0.0159 | 0.0167 | 0.0132 | 0.0139 |
| 32 | 0.0459 | 0.0481 | 0.0362 | 0.0379 | 0.0323 | 0.0338 | 0.0282 | 0.0296 | 0.0235 | 0.0235 | 0.0208 | 0.0218 | 0.0166 | 0.0174 | 0.0138 | 0.0145 |
| 33 | 0.0472 | 0.0495 | 0.0377 | 0.0395 | 0.0337 | 0.0353 | 0.0296 | 0.0310 | 0.0247 | 0.0247 | 0.0220 | 0.0230 | 0.0176 | 0.0185 | 0.0147 | 0.0154 |
| 34 | 0.0491 | 0.0514 | 0.0396 | 0.0415 | 0.0356 | 0.0373 | 0.0314 | 0.0329 | 0.0264 | 0.0264 | 0.0237 | 0.0248 | 0.0192 | 0.0201 | 0.0161 | 0.0169 |
| 35 | 0.0514 | 0.0539 | 0.0422 | 0.0442 | 0.0381 | 0.0399 | 0.0338 | 0.0354 | 0.0286 | 0.0286 | 0.0260 | 0.0272 | 0.0213 | 0.0223 | 0.0181 | 0.0190 |
| 36 | 0.0541 | 0.0566 | 0.0449 | 0.0470 | 0.0407 | 0.0427 | 0.0364 | 0.0381 | 0.0310 | 0.0310 | 0.0284 | 0.0298 | 0.0235 | 0.0246 | 0.0202 | 0.0212 |
| 37 | 0.0569 | 0.0596 | 0.0478 | 0.0501 | 0.0435 | 0.0456 | 0.0391 | 0.0409 | 0.0335 | 0.0335 | 0.0310 | 0.0325 | 0.0258 | 0.0271 | 0.0224 | 0.0235 |
| 38 | 0.0602 | 0.0631 | 0.0513 | 0.0537 | 0.0469 | 0.0491 | 0.0424 | 0.0444 | 0.0365 | 0.0365 | 0.0339 | 0.0356 | 0.0285 | 0.0299 | 0.0249 | 0.0261 |
| 39 | 0.0633 | 0.0663 | 0.0545 | 0.0571 | 0.0500 | 0.0524 | 0.0454 | 0.0475 | 0.0392 | 0.0392 | 0.0366 | 0.0383 | 0.0308 | 0.0323 | 0.0270 | 0.0283 |
| 40 | 0.0667 | 0.0699 | 0.0580 | 0.0607 | 0.0534 | 0.0560 | 0.0487 | 0.0510 | 0.0421 | 0.0421 | 0.0395 | 0.0414 | 0.0335 | 0.0351 | 0.0294 | 0.0308 |
| 41 | 0.0705 | 0.0739 | 0.0619 | 0.0649 | 0.0573 | 0.0600 | 0.0524 | 0.0549 | 0.0455 | 0.0455 | 0.0428 | 0.0449 | 0.0365 | 0.0383 | 0.0323 | 0.0338 |
| 42 | 0.0745 | 0.0780 | 0.0660 | 0.0692 | 0.0613 | 0.0642 | 0.0564 | 0.0590 | 0.0491 | 0.0491 | 0.0464 | 0.0486 | 0.0398 | 0.0417 | 0.0353 | 0.0369 |
| 43 | 0.0775 | 0.0812 | 0.0692 | 0.0725 | 0.0623 | 0.0654 | 0.0575 | 0.0602 | 0.0517 | 0.0517 | 0.0489 | 0.0512 | 0.0420 | 0.0440 | 0.0372 | 0.0389 |
| 44 | 0.0807 | 0.0845 | 0.0724 | 0.0759 | 0.0675 | 0.0707 | 0.0623 | 0.0653 | 0.0544 | 0.0544 | 0.0516 | 0.0540 | 0.0443 | 0.0465 | 0.0392 | 0.0411 |
| 45 | 0.0838 | 0.0878 | 0.0757 | 0.0793 | 0.0706 | 0.0739 | 0.0653 | 0.0684 | 0.0570 | 0.0570 | 0.0541 | 0.0567 | 0.0466 | 0.0488 | 0.0412 | 0.0432 |
| 46 | 0.0871 | 0.0913 | 0.0791 | 0.0829 | 0.0739 | 0.0774 | 0.0685 | 0.0718 | 0.0599 | 0.0599 | 0.0569 | 0.0596 | 0.0490 | 0.0513 | 0.0432 | 0.0453 |
| 47 | 0.0913 | 0.0956 | 0.0834 | 0.0874 | 0.0781 | 0.0818 | 0.0725 | 0.0759 | 0.0635 | 0.0635 | 0.0604 | 0.0633 | 0.0519 | 0.0544 | 0.0458 | 0.0480 |
| 48 | 0.0962 | 0.1008 | 0.0885 | 0.0927 | 0.0830 | 0.0869 | 0.0772 | 0.0809 | 0.0677 | 0.0677 | 0.0645 | 0.0676 | 0.0554 | 0.0581 | 0.0488 | 0.0512 |
| 49 | 0.1017 | 0.1065 | 0.0941 | 0.0985 | 0.0884 | 0.0926 | 0.0826 | 0.0865 | 0.0725 | 0.0725 | 0.0692 | 0.0725 | 0.0594 | 0.0622 | 0.0521 | 0.0546 |
| 50 | 0.1076 | 0.1128 | 0.1002 | 0.1050 | 0.0944 | 0.0989 | 0.0884 | 0.0926 | 0.0777 | 0.0777 | 0.0744 | 0.0779 | 0.0638 | 0.0668 | 0.0558 | 0.0585 |
| 51 | 0.1136 | 0.1190 | 0.1063 | 0.1114 | 0.1004 | 0.1051 | 0.0942 | 0.0987 | 0.0829 | 0.0829 | 0.0795 | 0.0833 | 0.0680 | 0.0713 | 0.0591 | 0.0620 |
| 52 | 0.1200 | 0.1258 | 0.1129 | 0.1183 | 0.1069 | 0.1119 | 0.1005 | 0.1053 | 0.0886 | 0.0886 | 0.0851 | 0.0891 | 0.0728 | 0.0762 | 0.0628 | 0.0658 |
| 53 | 0.1265 | 0.1325 | 0.1196 | 0.1253 | 0.1133 | 0.1187 | 0.1068 | 0.1119 | 0.0943 | 0.0943 | 0.0907 | 0.0950 | 0.0774 | 0.0811 | 0.0663 | 0.0694 |
| 54 | 0.1334 | 0.1397 | 0.1266 | 0.1326 | 0.1201 | 0.1258 | 0.1134 | 0.1188 | 0.1002 | 0.1002 | 0.0965 | 0.1011 | 0.0823 | 0.0862 | 0.0698 | 0.0731 |
| 55 | 0.1404 | 0.1470 | 0.1337 | 0.1401 | 0.1270 | 0.1331 | 0.1201 | 0.1258 | 0.1062 | 0.1062 | 0.1024 | 0.1073 | 0.0871 | 0.0913 | 0.0729 | 0.0764 |
| 56 | 0.1472 | 0.1542 | 0.1407 | 0.1473 | 0.1337 | 0.1401 | 0.1266 | 0.1326 | 0.1119 | 0.1119 | 0.1080 | 0.1131 | 0.0915 | 0.0955 | 0.0755 | 0.0791 |
| 57 | 0.1534 | 0.1607 | 0.1470 | 0.1540 | 0.1398 | 0.1465 | 0.1324 | 0.1387 | 0.1170 | 0.1170 | 0.1127 | 0.1181 | 0.0950 | 0.0995 | 0.0770 | 0.0807 |
| 58 | 0.1587 | 0.1662 | 0.1524 | 0.1596 | 0.1450 | 0.1519 | 0.1373 | 0.1438 | 0.1212 | 0.1212 | 0.1165 | 0.1221 | 0.0973 | 0.1019 | 0.0770 | 0.0807 |
| 59 | 0.1630 | 0.1708 | 0.1568 | 0.1643 | 0.1491 | 0.1562 | 0.1411 | 0.1478 | 0.1242 | 0.1242 | 0.1191 | 0.1248 | 0.0980 | 0.1027 | 0.0770 | 0.0807 |
| 60 | 0.1659 | 0.1738 | 0.1597 | 0.1673 | 0.1517 | 0.1589 | 0.1433 | 0.1501 | 0.1256 | 0.1256 | 0.1198 | 0.1255 | 0.0980 | 0.1027 | 0.0770 | 0.0807 |
| 61 | 0.1663 | 0.1742 | 0.1600 | 0.1676 | 0.1517 | 0.1589 | 0.1433 | 0.1501 | 0.1256 | 0.1256 | 0.1198 | 0.1255 | 0.0980 | 0.1027 | 0.0770 | 0.0807 |
| 62 | 0.1663 | 0.1742 | 0.1600 | 0.1676 | 0.1517 | 0.1589 | 0.1433 | 0.1501 | 0.1256 | 0.1256 | 0.1198 | 0.1255 | 0.0980 | 0.1027 | 0.0770 | 0.0807 |
| 63 | 0.1663 | 0.1742 | 0.1600 | 0.1676 | 0.1517 | 0.1589 | 0.1433 | 0.1501 | 0.1256 | 0.1256 | 0.1198 | 0.1255 | 0.0980 | 0.1027 | 0.0770 | 0.0807 |
| 64 | 0.1663 | 0.1742 | 0.1600 | 0.1676 | 0.1517 | 0.1589 | 0.1433 | 0.1501 | 0.1256 | 0.1256 | 0.1198 | 0.1255 | 0.0980 | 0.1027 | 0.0770 | 0.0807 |

TABLE 10

Contribution rates to provide Regular Benefit of £1 per month for plans with “Escalating Benefit” and for a SMOKER with a selected Plan Retirement Age of 65

| Age | DEFERRED PERIOD IN WEEKS | | | | | | | | | | | | | | | |
|-----|--------------------------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|--------|------------------|
| | 0 | | 1 | | 2 | | 4 | | 8 | | 13 | | 26 | | 52 | |
| | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% | 2% | CPI capped at 3% |
| 18 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 19 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 20 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 21 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 22 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 23 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 24 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 25 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 26 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 27 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 28 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 29 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 30 | 0.0518 | 0.0542 | 0.0391 | 0.0409 | 0.0345 | 0.0361 | 0.0298 | 0.0312 | 0.0256 | 0.0269 | 0.0212 | 0.0222 | 0.0165 | 0.0173 | 0.0133 | 0.0140 |
| 31 | 0.0561 | 0.0587 | 0.0438 | 0.0459 | 0.0390 | 0.0409 | 0.0340 | 0.0357 | 0.0297 | 0.0311 | 0.0250 | 0.0261 | 0.0199 | 0.0209 | 0.0166 | 0.0173 |
| 32 | 0.0574 | 0.0601 | 0.0453 | 0.0474 | 0.0404 | 0.0423 | 0.0353 | 0.0370 | 0.0308 | 0.0323 | 0.0260 | 0.0272 | 0.0208 | 0.0218 | 0.0173 | 0.0181 |
| 33 | 0.0591 | 0.0619 | 0.0471 | 0.0494 | 0.0421 | 0.0441 | 0.0370 | 0.0387 | 0.0324 | 0.0339 | 0.0275 | 0.0288 | 0.0220 | 0.0231 | 0.0184 | 0.0192 |
| 34 | 0.0613 | 0.0642 | 0.0496 | 0.0519 | 0.0445 | 0.0466 | 0.0393 | 0.0411 | 0.0346 | 0.0363 | 0.0296 | 0.0310 | 0.0239 | 0.0251 | 0.0201 | 0.0211 |
| 35 | 0.0643 | 0.0673 | 0.0527 | 0.0552 | 0.0476 | 0.0498 | 0.0422 | 0.0443 | 0.0375 | 0.0393 | 0.0325 | 0.0341 | 0.0266 | 0.0279 | 0.0226 | 0.0237 |
| 36 | 0.0676 | 0.0708 | 0.0561 | 0.0588 | 0.0509 | 0.0530 | 0.0455 | 0.0476 | 0.0407 | 0.0426 | 0.0356 | 0.0373 | 0.0294 | 0.0308 | 0.0253 | 0.0265 |
| 37 | 0.0711 | 0.0745 | 0.0598 | 0.0626 | 0.0544 | 0.0570 | 0.0488 | 0.0512 | 0.0440 | 0.0461 | 0.0388 | 0.0406 | 0.0323 | 0.0338 | 0.0280 | 0.0293 |
| 38 | 0.0752 | 0.0788 | 0.0641 | 0.0671 | 0.0586 | 0.0614 | 0.0529 | 0.0555 | 0.0479 | 0.0501 | 0.0424 | 0.0445 | 0.0356 | 0.0373 | 0.0312 | 0.0326 |
| 39 | 0.0791 | 0.0829 | 0.0681 | 0.0713 | 0.0625 | 0.0655 | 0.0567 | 0.0594 | 0.0514 | 0.0538 | 0.0457 | 0.0479 | 0.0385 | 0.0404 | 0.0338 | 0.0354 |
| 40 | 0.0834 | 0.0874 | 0.0725 | 0.0759 | 0.0668 | 0.0700 | 0.0608 | 0.0637 | 0.0553 | 0.0579 | 0.0494 | 0.0517 | 0.0418 | 0.0438 | 0.0368 | 0.0386 |
| 41 | 0.0882 | 0.0924 | 0.0774 | 0.0811 | 0.0716 | 0.0750 | 0.0655 | 0.0687 | 0.0597 | 0.0626 | 0.0536 | 0.0561 | 0.0457 | 0.0478 | 0.0403 | 0.0423 |
| 42 | 0.0931 | 0.0976 | 0.0826 | 0.0865 | 0.0766 | 0.0803 | 0.0704 | 0.0738 | 0.0644 | 0.0675 | 0.0580 | 0.0607 | 0.0497 | 0.0521 | 0.0441 | 0.0462 |
| 43 | 0.0969 | 0.1015 | 0.0865 | 0.0906 | 0.0804 | 0.0842 | 0.0741 | 0.0776 | 0.0678 | 0.0710 | 0.0611 | 0.0640 | 0.0525 | 0.0550 | 0.0464 | 0.0487 |
| 44 | 0.1008 | 0.1056 | 0.0905 | 0.0949 | 0.0843 | 0.0883 | 0.0779 | 0.0816 | 0.0714 | 0.0748 | 0.0645 | 0.0675 | 0.0554 | 0.0581 | 0.0491 | 0.0514 |
| 45 | 0.1047 | 0.1097 | 0.0946 | 0.0991 | 0.0882 | 0.0924 | 0.0816 | 0.0855 | 0.0749 | 0.0784 | 0.0677 | 0.0709 | 0.0582 | 0.0610 | 0.0515 | 0.0539 |
| 46 | 0.1089 | 0.1141 | 0.0989 | 0.1036 | 0.0924 | 0.0968 | 0.0856 | 0.0897 | 0.0786 | 0.0823 | 0.0711 | 0.0745 | 0.0612 | 0.0641 | 0.0540 | 0.0566 |
| 47 | 0.1141 | 0.1196 | 0.1043 | 0.1092 | 0.0976 | 0.1022 | 0.0906 | 0.0949 | 0.0833 | 0.0872 | 0.0755 | 0.0791 | 0.0649 | 0.0680 | 0.0572 | 0.0600 |
| 48 | 0.1203 | 0.1260 | 0.1106 | 0.1158 | 0.1037 | 0.1086 | 0.0966 | 0.1012 | 0.0889 | 0.0931 | 0.0807 | 0.0845 | 0.0693 | 0.0726 | 0.0610 | 0.0639 |
| 49 | 0.1271 | 0.1331 | 0.1176 | 0.1232 | 0.1105 | 0.1158 | 0.1032 | 0.1081 | 0.0951 | 0.0997 | 0.0865 | 0.0907 | 0.0742 | 0.0778 | 0.0652 | 0.0683 |
| 50 | 0.1345 | 0.1409 | 0.1252 | 0.1312 | 0.1180 | 0.1236 | 0.1105 | 0.1157 | 0.1020 | 0.1069 | 0.0930 | 0.0974 | 0.0797 | 0.0835 | 0.0697 | 0.0731 |
| 51 | 0.1420 | 0.1487 | 0.1329 | 0.1392 | 0.1255 | 0.1314 | 0.1178 | 0.1234 | 0.1088 | 0.1140 | 0.0994 | 0.1041 | 0.0850 | 0.0891 | 0.0739 | 0.0774 |
| 52 | 0.1500 | 0.1572 | 0.1412 | 0.1479 | 0.1336 | 0.1399 | 0.1257 | 0.1316 | 0.1163 | 0.1218 | 0.1064 | 0.1114 | 0.0909 | 0.0953 | 0.0785 | 0.0822 |
| 53 | 0.1581 | 0.1657 | 0.1495 | 0.1566 | 0.1416 | 0.1484 | 0.1335 | 0.1399 | 0.1237 | 0.1296 | 0.1133 | 0.1187 | 0.0968 | 0.1014 | 0.0828 | 0.0868 |
| 54 | 0.1667 | 0.1747 | 0.1582 | 0.1658 | 0.1501 | 0.1573 | 0.1418 | 0.1485 | 0.1315 | 0.1378 | 0.1207 | 0.1264 | 0.1029 | 0.1078 | 0.0872 | 0.0914 |
| 55 | 0.1754 | 0.1838 | 0.1671 | 0.1751 | 0.1588 | 0.1663 | 0.1501 | 0.1573 | 0.1394 | 0.1460 | 0.1280 | 0.1341 | 0.1089 | 0.1141 | 0.0912 | 0.0955 |
| 56 | 0.1840 | 0.1927 | 0.1758 | 0.1842 | 0.1672 | 0.1751 | 0.1582 | 0.1658 | 0.1469 | 0.1539 | 0.1349 | 0.1414 | 0.1144 | 0.1198 | 0.0944 | 0.0989 |
| 57 | 0.1917 | 0.2008 | 0.1837 | 0.1924 | 0.1748 | 0.1831 | 0.1655 | 0.1734 | 0.1536 | 0.1609 | 0.1409 | 0.1476 | 0.1188 | 0.1244 | 0.0962 | 0.1008 |
| 58 | 0.1983 | 0.2078 | 0.1905 | 0.1995 | 0.1812 | 0.1898 | 0.1716 | 0.1798 | 0.1590 | 0.1666 | 0.1457 | 0.1526 | 0.1216 | 0.1274 | 0.0962 | 0.1008 |
| 59 | 0.2038 | 0.2135 | 0.1960 | 0.2053 | 0.1864 | 0.1952 | 0.1764 | 0.1848 | 0.1631 | 0.1708 | 0.1489 | 0.1560 | 0.1226 | 0.1284 | 0.0962 | 0.1008 |
| 60 | 0.2074 | 0.2173 | 0.1996 | 0.2092 | 0.1896 | 0.1986 | 0.1791 | 0.1877 | 0.1649 | 0.1727 | 0.1498 | 0.1569 | 0.1226 | 0.1284 | 0.0962 | 0.1008 |
| 61 | 0.2078 | 0.2177 | 0.2000 | 0.2095 | 0.1896 | 0.1986 | 0.1791 | 0.1877 | 0.1649 | 0.1727 | 0.1498 | 0.1569 | 0.1226 | 0.1284 | 0.0962 | 0.1008 |
| 62 | 0.2078 | 0.2177 | 0.2000 | 0.2095 | 0.1896 | 0.1986 | 0.1791 | 0.1877 | 0.1649 | 0.1727 | 0.1498 | 0.1569 | 0.1226 | 0.1284 | 0.0962 | 0.1008 |
| 63 | 0.2078 | 0.2177 | 0.2000 | 0.2095 | 0.1896 | 0.1986 | 0.1791 | 0.1877 | 0.1649 | 0.1727 | 0.1498 | 0.1569 | 0.1226 | 0.1284 | 0.0962 | 0.1008 |
| 64 | 0.2078 | 0.2177 | 0.2000 | 0.2095 | 0.1896 | 0.1986 | 0.1791 | 0.1877 | 0.1649 | 0.1727 | 0.1498 | 0.1569 | 0.1226 | 0.1284 | 0.0962 | 0.1008 |

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