

Actuarial Cost to Increase Past Service in the Judicial Benefit Multiplier (JBM) Program.
 See Washington Administrative Code 415-02-385 for more information.



| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 20 | 0 | 0.015948 | 0.024301 | 0.009720 |
| 20 | 1 | 0.015947 | 0.024295 | 0.009718 |
| 20 | 2 | 0.015946 | 0.024289 | 0.009716 |
| 20 | 3 | 0.015944 | 0.024283 | 0.009713 |
| 20 | 4 | 0.015943 | 0.024277 | 0.009711 |
| 20 | 5 | 0.015942 | 0.024271 | 0.009708 |
| 20 | 6 | 0.015940 | 0.024265 | 0.009706 |
| 20 | 7 | 0.015939 | 0.024259 | 0.009704 |
| 20 | 8 | 0.015938 | 0.024253 | 0.009701 |
| 20 | 9 | 0.015936 | 0.024247 | 0.009699 |
| 20 | 10 | 0.015935 | 0.024241 | 0.009696 |
| 20 | 11 | 0.015934 | 0.024235 | 0.009694 |
| 21 | 0 | 0.015932 | 0.024229 | 0.009692 |
| 21 | 1 | 0.015931 | 0.024222 | 0.009689 |
| 21 | 2 | 0.015930 | 0.024216 | 0.009686 |
| 21 | 3 | 0.015928 | 0.024210 | 0.009684 |
| 21 | 4 | 0.015927 | 0.024204 | 0.009681 |
| 21 | 5 | 0.015925 | 0.024197 | 0.009679 |
| 21 | 6 | 0.015924 | 0.024191 | 0.009676 |
| 21 | 7 | 0.015923 | 0.024185 | 0.009674 |
| 21 | 8 | 0.015921 | 0.024179 | 0.009671 |
| 21 | 9 | 0.015920 | 0.024172 | 0.009669 |
| 21 | 10 | 0.015918 | 0.024166 | 0.009666 |
| 21 | 11 | 0.015917 | 0.024160 | 0.009664 |
| 22 | 0 | 0.015916 | 0.024153 | 0.009661 |
| 22 | 1 | 0.015914 | 0.024147 | 0.009659 |
| 22 | 2 | 0.015913 | 0.024140 | 0.009656 |
| 22 | 3 | 0.015911 | 0.024134 | 0.009654 |
| 22 | 4 | 0.015910 | 0.024127 | 0.009651 |
| 22 | 5 | 0.015908 | 0.024121 | 0.009648 |
| 22 | 6 | 0.015906 | 0.024114 | 0.009646 |
| 22 | 7 | 0.015905 | 0.024108 | 0.009643 |
| 22 | 8 | 0.015903 | 0.024101 | 0.009640 |
| 22 | 9 | 0.015902 | 0.024094 | 0.009638 |
| 22 | 10 | 0.015900 | 0.024088 | 0.009635 |
| 22 | 11 | 0.015899 | 0.024081 | 0.009633 |

| Age | | Factors | | |
|-------|--------|-----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 23 | 0 | 0.015897 | 0.024075 | 0.009630 |
| 23 | 1 | 0.015896 | 0.024068 | 0.009627 |
| 23 | 2 | 0.015894 | 0.024061 | 0.009624 |
| 23 | 3 | 0.015893 | 0.024054 | 0.009622 |
| 23 | 4 | 0.015891 | 0.024047 | 0.009619 |
| 23 | 5 | 0.015889 | 0.024040 | 0.009616 |
| 23 | 6 | 0.015888 | 0.024034 | 0.009613 |
| 23 | 7 | 0.015886 | 0.024027 | 0.009611 |
| 23 | 8 | 0.015884 | 0.024020 | 0.009608 |
| 23 | 9 | 0.015883 | 0.024013 | 0.009605 |
| 23 | 10 | 0.015881 | 0.024006 | 0.009602 |
| 23 | 11 | 0.015880 | 0.023999 | 0.009600 |
| 24 | 0 | 0.015878 | 0.023992 | 0.009597 |
| 24 | 1 | 0.015876 | 0.023985 | 0.009594 |
| 24 | 2 | 0.015874 | 0.023978 | 0.009591 |
| 24 | 3 | 0.015873 | 0.023971 | 0.009588 |
| 24 | 4 | 0.015871 | 0.023964 | 0.009585 |
| 24 | 5 | 0.015869 | 0.023957 | 0.009583 |
| 24 | 6 | 0.015867 | 0.023949 | 0.009580 |
| 24 | 7 | 0.015867 | 0.023949 | 0.009580 |
| 24 | 8 | 0.015864 | 0.023935 | 0.009574 |
| 24 | 9 | 0.015862 | 0.023928 | 0.009571 |
| 24 | 10 | 0.015861 | 0.023921 | 0.009568 |
| 24 | 11 | 0.015859 | 0.023913 | 0.009565 |
| 25 | 0 | 0.015857 | 0.023906 | 0.009563 |
| 25 | 1 | 0.015855 | 0.023899 | 0.009560 |
| 25 | 2 | 0.015853 | 0.023891 | 0.009557 |
| 25 | 3 | 0.015851 | 0.023884 | 0.009554 |
| 25 | 4 | 0.015850 | 0.023876 | 0.009551 |
| 25 | 5 | 0.015848 | 0.023869 | 0.009548 |
| 25 | 6 | 0.015846 | 0.023861 | 0.009545 |
| 25 | 7 | 0.015844 | 0.023854 | 0.009542 |
| 25 | 8 | 0.015842 | 0.023846 | 0.009539 |
| 25 | 9 | 0.015.840 | 0.023839 | 0.009536 |
| 25 | 10 | 0.015838 | 0.023831 | 0.009533 |
| 25 | 11 | 0.015836 | 0.023824 | 0.009530 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 26 | 0 | 0.015835 | 0.023816 | 0.009527 |
| 26 | 1 | 0.015833 | 0.023809 | 0.009523 |
| 26 | 2 | 0.015831 | 0.023801 | 0.009520 |
| 26 | 3 | 0.015829 | 0.023793 | 0.009517 |
| 26 | 4 | 0.015827 | 0.023785 | 0.009514 |
| 26 | 5 | 0.015825 | 0.023777 | 0.009511 |
| 26 | 6 | 0.015823 | 0.023769 | 0.009508 |
| 26 | 7 | 0.015821 | 0.023762 | 0.009505 |
| 26 | 8 | 0.015819 | 0.023754 | 0.009501 |
| 26 | 9 | 0.015817 | 0.023746 | 0.009498 |
| 26 | 10 | 0.015815 | 0.023738 | 0.009495 |
| 26 | 11 | 0.015813 | 0.023730 | 0.009492 |
| 27 | 0 | 0.015811 | 0.023722 | 0.009489 |
| 27 | 1 | 0.015808 | 0.023714 | 0.009486 |
| 27 | 2 | 0.015806 | 0.023706 | 0.009482 |
| 27 | 3 | 0.015804 | 0.023698 | 0.009479 |
| 27 | 4 | 0.015802 | 0.023690 | 0.009476 |
| 27 | 5 | 0.015800 | 0.023681 | 0.009473 |
| 27 | 6 | 0.015798 | 0.023673 | 0.009469 |
| 27 | 7 | 0.015796 | 0.023665 | 0.009466 |
| 27 | 8 | 0.015793 | 0.023657 | 0.009463 |
| 27 | 9 | 0.015791 | 0.023649 | 0.009459 |
| 27 | 10 | 0.015789 | 0.023640 | 0.009456 |
| 27 | 11 | 0.015787 | 0.023632 | 0.009453 |
| 28 | 0 | 0.015785 | 0.023624 | 0.009450 |
| 28 | 1 | 0.015783 | 0.023615 | 0.009446 |
| 28 | 2 | 0.015780 | 0.023607 | 0.009443 |
| 28 | 3 | 0.015778 | 0.023598 | 0.009439 |
| 28 | 4 | 0.015776 | 0.023590 | 0.009436 |
| 28 | 5 | 0.015773 | 0.023581 | 0.009432 |
| 28 | 6 | 0.015771 | 0.023573 | 0.009429 |
| 28 | 7 | 0.015769 | 0.023564 | 0.009426 |
| 28 | 8 | 0.015766 | 0.023556 | 0.009422 |
| 28 | 9 | 0.015764 | 0.023547 | 0.009419 |
| 28 | 10 | 0.015762 | 0.023538 | 0.009415 |
| 28 | 11 | 0.015760 | 0.023530 | 0.009412 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 29 | 0 | 0.015757 | 0.023521 | 0.009409 |
| 29 | 1 | 0.015755 | 0.023512 | 0.009405 |
| 29 | 2 | 0.015752 | 0.023503 | 0.009401 |
| 29 | 3 | 0.015750 | 0.023495 | 0.009398 |
| 29 | 4 | 0.015747 | 0.023486 | 0.009394 |
| 29 | 5 | 0.015745 | 0.023477 | 0.009391 |
| 29 | 6 | 0.015742 | 0.023468 | 0.009387 |
| 29 | 7 | 0.015740 | 0.023459 | 0.009383 |
| 29 | 8 | 0.015738 | 0.023450 | 0.009380 |
| 29 | 9 | 0.015735 | 0.023441 | 0.009376 |
| 29 | 10 | 0.015733 | 0.023432 | 0.009373 |
| 29 | 11 | 0.015730 | 0.023423 | 0.009369 |
| 30 | 0 | 0.015728 | 0.023414 | 0.009366 |
| 30 | 1 | 0.015725 | 0.023405 | 0.009362 |
| 30 | 2 | 0.015722 | 0.023395 | 0.009358 |
| 30 | 3 | 0.015720 | 0.023386 | 0.009354 |
| 30 | 4 | 0.015717 | 0.023377 | 0.009351 |
| 30 | 5 | 0.015715 | 0.023367 | 0.009347 |
| 30 | 6 | 0.015712 | 0.023358 | 0.009343 |
| 30 | 7 | 0.015709 | 0.023349 | 0.009339 |
| 30 | 8 | 0.015707 | 0.023339 | 0.009336 |
| 30 | 9 | 0.015704 | 0.023330 | 0.009332 |
| 30 | 10 | 0.015701 | 0.023321 | 0.009328 |
| 30 | 11 | 0.015699 | 0.023311 | 0.009325 |
| 31 | 0 | 0.015696 | 0.023302 | 0.009321 |
| 31 | 1 | 0.015693 | 0.023292 | 0.009317 |
| 31 | 2 | 0.015691 | 0.023283 | 0.009313 |
| 31 | 3 | 0.015688 | 0.023273 | 0.009309 |
| 31 | 4 | 0.015685 | 0.023263 | 0.009305 |
| 31 | 5 | 0.015682 | 0.023253 | 0.009301 |
| 31 | 6 | 0.015679 | 0.023244 | 0.009297 |
| 31 | 7 | 0.015677 | 0.023234 | 0.009294 |
| 31 | 8 | 0.015674 | 0.023224 | 0.009290 |
| 31 | 9 | 0.015671 | 0.023214 | 0.009286 |
| 31 | 10 | 0.015668 | 0.023205 | 0.009282 |
| 31 | 11 | 0.015665 | 0.023195 | 0.009278 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 32 | 0 | 0.015663 | 0.023185 | 0.009274 |
| 32 | 1 | 0.015660 | 0.023175 | 0.009270 |
| 32 | 2 | 0.015657 | 0.023165 | 0.009266 |
| 32 | 3 | 0.015654 | 0.023155 | 0.009262 |
| 32 | 4 | 0.015651 | 0.023145 | 0.009258 |
| 32 | 5 | 0.015648 | 0.023134 | 0.009254 |
| 32 | 6 | 0.015645 | 0.023124 | 0.009250 |
| 32 | 7 | 0.015642 | 0.023114 | 0.009246 |
| 32 | 8 | 0.015639 | 0.023104 | 0.009242 |
| 32 | 9 | 0.015636 | 0.023094 | 0.009238 |
| 32 | 10 | 0.015633 | 0.023084 | 0.009233 |
| 32 | 11 | 0.015630 | 0.023074 | 0.009229 |
| 33 | 0 | 0.015627 | 0.023063 | 0.009225 |
| 33 | 1 | 0.015624 | 0.023053 | 0.009221 |
| 33 | 2 | 0.015620 | 0.023042 | 0.009217 |
| 33 | 3 | 0.015617 | 0.023032 | 0.009213 |
| 33 | 4 | 0.015614 | 0.023021 | 0.009208 |
| 33 | 5 | 0.015611 | 0.023011 | 0.009204 |
| 33 | 6 | 0.015608 | 0.023000 | 0.009200 |
| 33 | 7 | 0.015605 | 0.022990 | 0.009196 |
| 33 | 8 | 0.015601 | 0.022979 | 0.009192 |
| 33 | 9 | 0.015598 | 0.022968 | 0.009187 |
| 33 | 10 | 0.015595 | 0.022958 | 0.009183 |
| 33 | 11 | 0.015592 | 0.022947 | 0.009179 |
| 34 | 0 | 0.015589 | 0.022937 | 0.009175 |
| 34 | 1 | 0.015585 | 0.022926 | 0.009170 |
| 34 | 2 | 0.015582 | 0.022915 | 0.009166 |
| 34 | 3 | 0.015579 | 0.022904 | 0.009162 |
| 34 | 4 | 0.015575 | 0.022893 | 0.009157 |
| 34 | 5 | 0.015572 | 0.022882 | 0.009153 |
| 34 | 6 | 0.015569 | 0.022871 | 0.009148 |
| 34 | 7 | 0.015565 | 0.022860 | 0.009144 |
| 34 | 8 | 0.015562 | 0.022849 | 0.009140 |
| 34 | 9 | 0.015559 | 0.022838 | 0.009135 |
| 34 | 10 | 0.015555 | 0.022827 | 0.009131 |
| 34 | 11 | 0.015552 | 0.022816 | 0.009126 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 35 | 0 | 0.015549 | 0.022805 | 0.009122 |
| 35 | 1 | 0.015545 | 0.022794 | 0.009117 |
| 35 | 2 | 0.015541 | 0.022782 | 0.009113 |
| 35 | 3 | 0.015538 | 0.022771 | 0.009108 |
| 35 | 4 | 0.015534 | 0.022760 | 0.009104 |
| 35 | 5 | 0.015531 | 0.022748 | 0.009099 |
| 35 | 6 | 0.015527 | 0.022737 | 0.009095 |
| 35 | 7 | 0.015524 | 0.022725 | 0.009090 |
| 35 | 8 | 0.015520 | 0.022714 | 0.009086 |
| 35 | 9 | 0.015516 | 0.022702 | 0.009081 |
| 35 | 10 | 0.015513 | 0.022691 | 0.009076 |
| 35 | 11 | 0.015509 | 0.022680 | 0.009072 |
| 36 | 0 | 0.015506 | 0.022668 | 0.009067 |
| 36 | 1 | 0.015502 | 0.022656 | 0.009063 |
| 36 | 2 | 0.015498 | 0.022645 | 0.009058 |
| 36 | 3 | 0.015494 | 0.022633 | 0.009053 |
| 36 | 4 | 0.015491 | 0.022621 | 0.009048 |
| 36 | 5 | 0.015487 | 0.022609 | 0.009044 |
| 36 | 6 | 0.015483 | 0.022597 | 0.009039 |
| 36 | 7 | 0.015479 | 0.022585 | 0.009034 |
| 36 | 8 | 0.015476 | 0.022573 | 0.009029 |
| 36 | 9 | 0.015472 | 0.022561 | 0.009025 |
| 36 | 10 | 0.015468 | 0.022550 | 0.009020 |
| 36 | 11 | 0.015464 | 0.022538 | 0.009015 |
| 37 | 0 | 0.015460 | 0.022526 | 0.009010 |
| 37 | 1 | 0.015456 | 0.022514 | 0.009005 |
| 37 | 2 | 0.015452 | 0.022501 | 0.009000 |
| 37 | 3 | 0.015448 | 0.022489 | 0.008996 |
| 37 | 4 | 0.015444 | 0.022477 | 0.008991 |
| 37 | 5 | 0.015440 | 0.022464 | 0.008986 |
| 37 | 6 | 0.015436 | 0.022452 | 0.008981 |
| 37 | 7 | 0.015432 | 0.022440 | 0.008976 |
| 37 | 8 | 0.015428 | 0.022427 | 0.008971 |
| 37 | 9 | 0.015424 | 0.022415 | 0.008966 |
| 37 | 10 | 0.015420 | 0.022403 | 0.008961 |
| 37 | 11 | 0.015416 | 0.022390 | 0.008956 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 38 | 0 | 0.015412 | 0.022378 | 0.008951 |
| 38 | 1 | 0.015408 | 0.022365 | 0.008946 |
| 38 | 2 | 0.015404 | 0.022352 | 0.008941 |
| 38 | 3 | 0.015399 | 0.022339 | 0.008936 |
| 38 | 4 | 0.015395 | 0.022326 | 0.008931 |
| 38 | 5 | 0.015391 | 0.022314 | 0.008925 |
| 38 | 6 | 0.015387 | 0.022301 | 0.008920 |
| 38 | 7 | 0.015382 | 0.022288 | 0.008915 |
| 38 | 8 | 0.015378 | 0.022275 | 0.008910 |
| 38 | 9 | 0.015374 | 0.022262 | 0.008905 |
| 38 | 10 | 0.015369 | 0.022249 | 0.008900 |
| 38 | 11 | 0.015365 | 0.022237 | 0.008895 |
| 39 | 0 | 0.015361 | 0.022224 | 0.008889 |
| 39 | 1 | 0.015356 | 0.022210 | 0.008884 |
| 39 | 2 | 0.015352 | 0.022197 | 0.008879 |
| 39 | 3 | 0.015347 | 0.022184 | 0.008873 |
| 39 | 4 | 0.015343 | 0.022170 | 0.008868 |
| 39 | 5 | 0.015338 | 0.022157 | 0.008863 |
| 39 | 6 | 0.015334 | 0.022143 | 0.008857 |
| 39 | 7 | 0.015329 | 0.022130 | 0.008852 |
| 39 | 8 | 0.015324 | 0.022117 | 0.008847 |
| 39 | 9 | 0.015320 | 0.022103 | 0.008841 |
| 39 | 10 | 0.015315 | 0.022090 | 0.008836 |
| 39 | 11 | 0.015311 | 0.022077 | 0.008831 |
| 40 | 0 | 0.015306 | 0.022063 | 0.008825 |
| 40 | 1 | 0.015301 | 0.022049 | 0.008820 |
| 40 | 2 | 0.015297 | 0.022035 | 0.008814 |
| 40 | 3 | 0.015292 | 0.022021 | 0.008809 |
| 40 | 4 | 0.015287 | 0.022008 | 0.008803 |
| 40 | 5 | 0.015282 | 0.021994 | 0.008797 |
| 40 | 6 | 0.015277 | 0.021980 | 0.008792 |
| 40 | 7 | 0.015272 | 0.021966 | 0.008786 |
| 40 | 8 | 0.015267 | 0.021952 | 0.008781 |
| 40 | 9 | 0.015263 | 0.021938 | 0.008775 |
| 40 | 10 | 0.015258 | 0.021924 | 0.008770 |
| 40 | 11 | 0.015258 | 0.021910 | 0.008764 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 41 | 0 | 0.015248 | 0.021896 | 0.008758 |
| 41 | 1 | 0.015243 | 0.021882 | 0.008753 |
| 41 | 2 | 0.015238 | 0.021867 | 0.008747 |
| 41 | 3 | 0.015232 | 0.021853 | 0.008741 |
| 41 | 4 | 0.015227 | 0.021838 | 0.008735 |
| 41 | 5 | 0.015222 | 0.021824 | 0.008729 |
| 41 | 6 | 0.015217 | 0.021809 | 0.008724 |
| 41 | 7 | 0.015212 | 0.021795 | 0.008718 |
| 41 | 8 | 0.015207 | 0.021780 | 0.008712 |
| 41 | 9 | 0.015201 | 0.021766 | 0.008706 |
| 41 | 10 | 0.015196 | 0.021751 | 0.008700 |
| 41 | 11 | 0.015191 | 0.021737 | 0.008695 |
| 42 | 0 | 0.015186 | 0.021722 | 0.008689 |
| 42 | 1 | 0.015180 | 0.021707 | 0.008683 |
| 42 | 2 | 0.015175 | 0.021692 | 0.008677 |
| 42 | 3 | 0.015169 | 0.021677 | 0.008671 |
| 42 | 4 | 0.015164 | 0.021662 | 0.008665 |
| 42 | 5 | 0.015158 | 0.021646 | 0.008659 |
| 42 | 6 | 0.015153 | 0.021631 | 0.008653 |
| 42 | 7 | 0.015147 | 0.021616 | 0.008647 |
| 42 | 8 | 0.015142 | 0.021601 | 0.008640 |
| 42 | 9 | 0.015136 | 0.021586 | 0.008634 |
| 42 | 10 | 0.015131 | 0.021571 | 0.008628 |
| 42 | 11 | 0.015125 | 0.021556 | 0.008622 |
| 43 | 0 | 0.015120 | 0.021541 | 0.008616 |
| 43 | 1 | 0.015114 | 0.021525 | 0.008610 |
| 43 | 2 | 0.015108 | 0.021509 | 0.008604 |
| 43 | 3 | 0.015102 | 0.021494 | 0.008597 |
| 43 | 4 | 0.015096 | 0.021478 | 0.008591 |
| 43 | 5 | 0.015090 | 0.021462 | 0.008585 |
| 43 | 6 | 0.015084 | 0.021446 | 0.008579 |
| 43 | 7 | 0.015078 | 0.021431 | 0.008572 |
| 43 | 8 | 0.015072 | 0.021415 | 0.008566 |
| 43 | 9 | 0.015067 | 0.021399 | 0.008560 |
| 43 | 10 | 0.015061 | 0.021383 | 0.008553 |
| 43 | 11 | 0.015055 | 0.021383 | 0.008547 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 44 | 0 | 0.015049 | 0.021352 | 0.008541 |
| 44 | 1 | 0.015043 | 0.021336 | 0.008534 |
| 44 | 2 | 0.015036 | 0.021319 | 0.008528 |
| 44 | 3 | 0.015030 | 0.021303 | 0.008521 |
| 44 | 4 | 0.015024 | 0.021287 | 0.008515 |
| 44 | 5 | 0.015017 | 0.021270 | 0.008508 |
| 44 | 6 | 0.015011 | 0.021254 | 0.008502 |
| 44 | 7 | 0.015005 | 0.021238 | 0.008495 |
| 44 | 8 | 0.014999 | 0.021221 | 0.008488 |
| 44 | 9 | 0.014992 | 0.021205 | 0.008482 |
| 44 | 10 | 0.014986 | 0.021189 | 0.008475 |
| 44 | 11 | 0.014980 | 0.021172 | 0.008469 |
| 45 | 0 | 0.014974 | 0.021156 | 0.008462 |
| 45 | 1 | 0.014967 | 0.021139 | 0.008456 |
| 45 | 2 | 0.014960 | 0.021122 | 0.008449 |
| 45 | 3 | 0.014954 | 0.021105 | 0.008442 |
| 45 | 4 | 0.014947 | 0.021088 | 0.008435 |
| 45 | 5 | 0.014940 | 0.021071 | 0.008428 |
| 45 | 6 | 0.014934 | 0.021054 | 0.008422 |
| 45 | 7 | 0.014927 | 0.021037 | 0.008415 |
| 45 | 8 | 0.014920 | 0.021020 | 0.008408 |
| 45 | 9 | 0.014914 | 0.021003 | 0.008401 |
| 45 | 10 | 0.014907 | 0.020986 | 0.008394 |
| 45 | 11 | 0.014900 | 0.020969 | 0.008388 |
| 46 | 0 | 0.014893 | 0.020952 | 0.008381 |
| 46 | 1 | 0.014886 | 0.020934 | 0.008374 |
| 46 | 2 | 0.014879 | 0.020917 | 0.008367 |
| 46 | 3 | 0.014872 | 0.020899 | 0.008360 |
| 46 | 4 | 0.014865 | 0.020881 | 0.008352 |
| 46 | 5 | 0.014858 | 0.020864 | 0.008345 |
| 46 | 6 | 0.014851 | 0.020846 | 0.008338 |
| 46 | 7 | 0.014844 | 0.020828 | 0.008331 |
| 46 | 8 | 0.014837 | 0.020811 | 0.008324 |
| 46 | 9 | 0.014830 | 0.020793 | 0.008317 |
| 46 | 10 | 0.014822 | 0.020775 | 0.008310 |
| 46 | 11 | 0.014815 | 0.020758 | 0.008303 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 47 | 0 | 0.014808 | 0.020740 | 0.008296 |
| 47 | 1 | 0.014801 | 0.020722 | 0.008289 |
| 47 | 2 | 0.014793 | 0.020703 | 0.008281 |
| 47 | 3 | 0.014786 | 0.021303 | 0.008521 |
| 47 | 4 | 0.014778 | 0.021287 | 0.008515 |
| 47 | 5 | 0.014771 | 0.021270 | 0.008508 |
| 47 | 6 | 0.014763 | 0.021254 | 0.008502 |
| 47 | 7 | 0.014755 | 0.021238 | 0.008495 |
| 47 | 8 | 0.014748 | 0.021221 | 0.008488 |
| 47 | 9 | 0.014740 | 0.021205 | 0.008482 |
| 47 | 10 | 0.014733 | 0.021189 | 0.008475 |
| 47 | 11 | 0.014725 | 0.021172 | 0.008469 |
| 48 | 0 | 0.014718 | 0.021156 | 0.008462 |
| 48 | 1 | 0.014710 | 0.021139 | 0.008456 |
| 48 | 2 | 0.014702 | 0.021122 | 0.008449 |
| 48 | 3 | 0.014694 | 0.020463 | 0.008185 |
| 48 | 4 | 0.014686 | 0.020444 | 0.008178 |
| 48 | 5 | 0.014678 | 0.020425 | 0.008170 |
| 48 | 6 | 0.014670 | 0.020406 | 0.008162 |
| 48 | 7 | 0.014662 | 0.020387 | 0.008155 |
| 48 | 8 | 0.014654 | 0.020368 | 0.008147 |
| 48 | 9 | 0.014646 | 0.020349 | 0.008140 |
| 48 | 10 | 0.014638 | 0.020330 | 0.008132 |
| 48 | 11 | 0.014630 | 0.020311 | 0.008124 |
| 49 | 0 | 0.014622 | 0.020292 | 0.008117 |
| 49 | 1 | 0.014613 | 0.020272 | 0.008109 |
| 49 | 2 | 0.014604 | 0.020253 | 0.008101 |
| 49 | 3 | 0.014596 | 0.020233 | 0.008093 |
| 49 | 4 | 0.014587 | 0.020213 | 0.008085 |
| 49 | 5 | 0.014579 | 0.020194 | 0.008077 |
| 49 | 6 | 0.014570 | 0.020174 | 0.008070 |
| 49 | 7 | 0.014562 | 0.020154 | 0.008062 |
| 49 | 8 | 0.014553 | 0.020135 | 0.008054 |
| 49 | 9 | 0.014545 | 0.020115 | 0.008046 |
| 49 | 10 | 0.014536 | 0.020095 | 0.008038 |
| 49 | 11 | 0.014528 | 0.020076 | 0.008030 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 50 | 0 | 0.014519 | 0.020056 | 0.008022 |
| 50 | 1 | 0.014510 | 0.020035 | 0.008014 |
| 50 | 2 | 0.014501 | 0.020015 | 0.008006 |
| 50 | 3 | 0.014492 | 0.019995 | 0.007998 |
| 50 | 4 | 0.014483 | 0.019974 | 0.007990 |
| 50 | 5 | 0.014474 | 0.019954 | 0.007982 |
| 50 | 6 | 0.014465 | 0.019934 | 0.007973 |
| 50 | 7 | 0.014456 | 0.019913 | 0.007965 |
| 50 | 8 | 0.014447 | 0.019893 | 0.007957 |
| 50 | 9 | 0.014438 | 0.019872 | 0.007949 |
| 50 | 10 | 0.014429 | 0.019852 | 0.007941 |
| 50 | 11 | 0.014420 | 0.019832 | 0.007933 |
| 51 | 0 | 0.014411 | 0.019811 | 0.007925 |
| 51 | 1 | 0.014402 | 0.019790 | 0.007916 |
| 51 | 2 | 0.014392 | 0.019769 | 0.007908 |
| 51 | 3 | 0.014382 | 0.019748 | 0.007899 |
| 51 | 4 | 0.014373 | 0.019727 | 0.007891 |
| 51 | 5 | 0.014363 | 0.019706 | 0.007882 |
| 51 | 6 | 0.014354 | 0.019685 | 0.007874 |
| 51 | 7 | 0.014344 | 0.019664 | 0.007865 |
| 51 | 8 | 0.014335 | 0.019643 | 0.007857 |
| 51 | 9 | 0.014325 | 0.019622 | 0.007849 |
| 51 | 10 | 0.014316 | 0.019601 | 0.007840 |
| 51 | 11 | 0.014306 | 0.019579 | 0.007832 |
| 52 | 0 | 0.014297 | 0.019558 | 0.007823 |
| 52 | 1 | 0.014286 | 0.019537 | 0.007815 |
| 52 | 2 | 0.014276 | 0.019515 | 0.007806 |
| 52 | 3 | 0.014266 | 0.019493 | 0.007797 |
| 52 | 4 | 0.014256 | 0.019471 | 0.007789 |
| 52 | 5 | 0.014246 | 0.019450 | 0.007780 |
| 52 | 6 | 0.014236 | 0.019428 | 0.007771 |
| 52 | 7 | 0.014226 | 0.019406 | 0.007762 |
| 52 | 8 | 0.014216 | 0.019384 | 0.007754 |
| 52 | 9 | 0.014206 | 0.019362 | 0.007745 |
| 52 | 10 | 0.014196 | 0.019341 | 0.007736 |
| 52 | 11 | 0.014185 | 0.019319 | 0.007728 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 53 | 0 | 0.014175 | 0.019297 | 0.007719 |
| 53 | 1 | 0.014165 | 0.019275 | 0.007710 |
| 53 | 2 | 0.014154 | 0.019252 | 0.007701 |
| 53 | 3 | 0.014144 | 0.019230 | 0.007692 |
| 53 | 4 | 0.014133 | 0.019208 | 0.007683 |
| 53 | 5 | 0.014122 | 0.019185 | 0.007674 |
| 53 | 6 | 0.014112 | 0.019163 | 0.007665 |
| 53 | 7 | 0.014101 | 0.019141 | 0.007656 |
| 53 | 8 | 0.014090 | 0.019118 | 0.007647 |
| 53 | 9 | 0.014080 | 0.019096 | 0.007638 |
| 53 | 10 | 0.014069 | 0.019074 | 0.007629 |
| 53 | 11 | 0.014059 | 0.019051 | 0.007620 |
| 54 | 0 | 0.014048 | 0.019029 | 0.007612 |
| 54 | 1 | 0.014037 | 0.019006 | 0.007602 |
| 54 | 2 | 0.014026 | 0.018983 | 0.007593 |
| 54 | 3 | 0.014015 | 0.018960 | 0.007584 |
| 54 | 4 | 0.014003 | 0.018937 | 0.007575 |
| 54 | 5 | 0.013992 | 0.018914 | 0.007566 |
| 54 | 6 | 0.013981 | 0.018891 | 0.007556 |
| 54 | 7 | 0.013970 | 0.018868 | 0.007547 |
| 54 | 8 | 0.013959 | 0.018845 | 0.007538 |
| 54 | 9 | 0.013948 | 0.018822 | 0.007529 |
| 54 | 10 | 0.013936 | 0.018799 | 0.007520 |
| 54 | 11 | 0.013925 | 0.018776 | 0.007510 |
| 55 | 0 | 0.013914 | 0.018753 | 0.007501 |
| 55 | 1 | 0.013902 | 0.018729 | 0.007492 |
| 55 | 2 | 0.013891 | 0.018706 | 0.007482 |
| 55 | 3 | 0.013879 | 0.018682 | 0.007473 |
| 55 | 4 | 0.013867 | 0.018659 | 0.007463 |
| 55 | 5 | 0.013856 | 0.018635 | 0.007454 |
| 55 | 6 | 0.013844 | 0.018611 | 0.007445 |
| 55 | 7 | 0.013832 | 0.018588 | 0.007435 |
| 55 | 8 | 0.013820 | 0.018564 | 0.007426 |
| 55 | 9 | 0.013809 | 0.018541 | 0.007416 |
| 55 | 10 | 0.013797 | 0.018517 | 0.007407 |
| 55 | 11 | 0.013785 | 0.018494 | 0.007397 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 56 | 0 | 0.013774 | 0.018470 | 0.007388 |
| 56 | 1 | 0.013761 | 0.018446 | 0.007378 |
| 56 | 2 | 0.013749 | 0.018422 | 0.007369 |
| 56 | 3 | 0.013737 | 0.018397 | 0.007359 |
| 56 | 4 | 0.013725 | 0.018373 | 0.007349 |
| 56 | 5 | 0.013712 | 0.018349 | 0.007340 |
| 56 | 6 | 0.013700 | 0.018325 | 0.007330 |
| 56 | 7 | 0.013688 | 0.018301 | 0.007320 |
| 56 | 8 | 0.013675 | 0.018277 | 0.007311 |
| 56 | 9 | 0.013663 | 0.018253 | 0.007301 |
| 56 | 10 | 0.013651 | 0.018228 | 0.007291 |
| 56 | 11 | 0.013639 | 0.018204 | 0.007282 |
| 57 | 0 | 0.013626 | 0.018180 | 0.007272 |
| 57 | 1 | 0.013614 | 0.018155 | 0.007262 |
| 57 | 2 | 0.013601 | 0.018131 | 0.007252 |
| 57 | 3 | 0.013588 | 0.018106 | 0.007242 |
| 57 | 4 | 0.013575 | 0.018082 | 0.007233 |
| 57 | 5 | 0.013563 | 0.018057 | 0.007223 |
| 57 | 6 | 0.013550 | 0.018032 | 0.007213 |
| 57 | 7 | 0.013537 | 0.018008 | 0.007203 |
| 57 | 8 | 0.013524 | 0.017983 | 0.007193 |
| 57 | 9 | 0.013512 | 0.017959 | 0.007183 |
| 57 | 10 | 0.013499 | 0.017934 | 0.007174 |
| 57 | 11 | 0.013486 | 0.017909 | 0.007164 |
| 58 | 0 | 0.013473 | 0.017885 | 0.007154 |
| 58 | 1 | 0.013460 | 0.017860 | 0.007144 |
| 58 | 2 | 0.013447 | 0.017835 | 0.007134 |
| 58 | 3 | 0.013434 | 0.017810 | 0.007124 |
| 58 | 4 | 0.013420 | 0.017785 | 0.007114 |
| 58 | 5 | 0.013407 | 0.017760 | 0.007104 |
| 58 | 6 | 0.013394 | 0.017735 | 0.007094 |
| 58 | 7 | 0.013381 | 0.017710 | 0.007084 |
| 58 | 8 | 0.013367 | 0.017685 | 0.007074 |
| 58 | 9 | 0.013354 | 0.017660 | 0.007064 |
| 58 | 10 | 0.013341 | 0.017635 | 0.007054 |
| 58 | 11 | 0.013328 | 0.017610 | 0.007044 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 59 | 0 | 0.013315 | 0.017585 | 0.007034 |
| 59 | 1 | 0.013301 | 0.017559 | 0.007024 |
| 59 | 2 | 0.013287 | 0.017534 | 0.007014 |
| 59 | 3 | 0.013273 | 0.017508 | 0.007003 |
| 59 | 4 | 0.013260 | 0.017483 | 0.006993 |
| 59 | 5 | 0.013246 | 0.017458 | 0.006983 |
| 59 | 6 | 0.013232 | 0.017432 | 0.006973 |
| 59 | 7 | 0.013219 | 0.017407 | 0.006963 |
| 59 | 8 | 0.013205 | 0.017381 | 0.006953 |
| 59 | 9 | 0.013191 | 0.017356 | 0.006942 |
| 59 | 10 | 0.013177 | 0.017331 | 0.006932 |
| 59 | 11 | 0.013164 | 0.017305 | 0.006922 |
| 60 | 0 | 0.013150 | 0.017280 | 0.006912 |
| 60 | 1 | 0.013136 | 0.017254 | 0.006902 |
| 60 | 2 | 0.013122 | 0.017228 | 0.006891 |
| 60 | 3 | 0.013107 | 0.017202 | 0.006881 |
| 60 | 4 | 0.013093 | 0.017177 | 0.006871 |
| 60 | 5 | 0.013079 | 0.017151 | 0.006860 |
| 60 | 6 | 0.013065 | 0.017125 | 0.006850 |
| 60 | 7 | 0.013051 | 0.017099 | 0.006840 |
| 60 | 8 | 0.013037 | 0.017074 | 0.006829 |
| 60 | 9 | 0.013022 | 0.017048 | 0.006819 |
| 60 | 10 | 0.013008 | 0.017022 | 0.006809 |
| 60 | 11 | 0.012994 | 0.016996 | 0.006799 |
| 61 | 0 | 0.012980 | 0.016971 | 0.006788 |
| 61 | 1 | 0.012965 | 0.016945 | 0.006778 |
| 61 | 2 | 0.012951 | 0.016919 | 0.006767 |
| 61 | 3 | 0.012936 | 0.016893 | 0.006757 |
| 61 | 4 | 0.012921 | 0.016867 | 0.006747 |
| 61 | 5 | 0.012907 | 0.016840 | 0.006736 |
| 61 | 6 | 0.012892 | 0.016814 | 0.006726 |
| 61 | 7 | 0.012877 | 0.016788 | 0.006715 |
| 61 | 8 | 0.012863 | 0.016762 | 0.006705 |
| 61 | 9 | 0.012848 | 0.016736 | 0.006695 |
| 61 | 10 | 0.012834 | 0.016710 | 0.006684 |
| 61 | 11 | 0.012819 | 0.016684 | 0.006674 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 62 | 0 | 0.012804 | 0.016658 | 0.006663 |
| 62 | 1 | 0.012789 | 0.016632 | 0.006653 |
| 62 | 2 | 0.012774 | 0.016606 | 0.006642 |
| 62 | 3 | 0.012759 | 0.016579 | 0.006632 |
| 62 | 4 | 0.012744 | 0.016553 | 0.006621 |
| 62 | 5 | 0.012729 | 0.016527 | 0.006611 |
| 62 | 6 | 0.012714 | 0.016501 | 0.006600 |
| 62 | 7 | 0.012699 | 0.016474 | 0.006590 |
| 62 | 8 | 0.012684 | 0.016448 | 0.006579 |
| 62 | 9 | 0.012669 | 0.016422 | 0.006569 |
| 62 | 10 | 0.012654 | 0.016396 | 0.006558 |
| 62 | 11 | 0.012639 | 0.016369 | 0.006548 |
| 63 | 0 | 0.012624 | 0.016343 | 0.006537 |
| 63 | 1 | 0.012609 | 0.016317 | 0.006527 |
| 63 | 2 | 0.012593 | 0.016290 | 0.006516 |
| 63 | 3 | 0.012578 | 0.016264 | 0.006506 |
| 63 | 4 | 0.012562 | 0.016238 | 0.006495 |
| 63 | 5 | 0.012547 | 0.016211 | 0.006485 |
| 63 | 6 | 0.012531 | 0.016185 | 0.006474 |
| 63 | 7 | 0.012516 | 0.016159 | 0.006463 |
| 63 | 8 | 0.012501 | 0.016132 | 0.006453 |
| 63 | 9 | 0.012485 | 0.016106 | 0.006442 |
| 63 | 10 | 0.012470 | 0.016080 | 0.006432 |
| 63 | 11 | 0.012454 | 0.016053 | 0.006421 |
| 64 | 0 | 0.012439 | 0.016027 | 0.006411 |
| 64 | 1 | 0.012423 | 0.016000 | 0.006400 |
| 64 | 2 | 0.012408 | 0.015974 | 0.006390 |
| 64 | 3 | 0.012392 | 0.015948 | 0.006379 |
| 64 | 4 | 0.012376 | 0.015921 | 0.006368 |
| 64 | 5 | 0.012360 | 0.015895 | 0.006358 |
| 64 | 6 | 0.012345 | 0.015868 | 0.006347 |
| 64 | 7 | 0.012329 | 0.015842 | 0.006337 |
| 64 | 8 | 0.012313 | 0.015815 | 0.006326 |
| 64 | 9 | 0.012297 | 0.015789 | 0.006316 |
| 64 | 10 | 0.012282 | 0.015763 | 0.006305 |
| 64 | 11 | 0.012266 | 0.015736 | 0.006294 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 65 | 0 | 0.012250 | 0.015710 | 0.006284 |
| 65 | 1 | 0.012234 | 0.015683 | 0.006273 |
| 65 | 2 | 0.012218 | 0.015657 | 0.006263 |
| 65 | 3 | 0.012202 | 0.015631 | 0.006252 |
| 65 | 4 | 0.012186 | 0.015604 | 0.006242 |
| 65 | 5 | 0.012170 | 0.015578 | 0.006231 |
| 65 | 6 | 0.012154 | 0.015552 | 0.006221 |
| 65 | 7 | 0.012138 | 0.015525 | 0.006210 |
| 65 | 8 | 0.012122 | 0.015499 | 0.006200 |
| 65 | 9 | 0.012106 | 0.015473 | 0.006189 |
| 65 | 10 | 0.012090 | 0.015446 | 0.006118 |
| 65 | 11 | 0.012074 | 0.015420 | 0.006168 |
| 66 | 0 | 0.012058 | 0.015394 | 0.006157 |
| 66 | 1 | 0.012042 | 0.015367 | 0.006147 |
| 66 | 2 | 0.012025 | 0.015341 | 0.006136 |
| 66 | 3 | 0.012009 | 0.015315 | 0.006126 |
| 66 | 4 | 0.011993 | 0.015288 | 0.006115 |
| 66 | 5 | 0.011976 | 0.015262 | 0.006105 |
| 66 | 6 | 0.011960 | 0.015236 | 0.006094 |
| 66 | 7 | 0.011944 | 0.015210 | 0.006084 |
| 66 | 8 | 0.011928 | 0.015183 | 0.006073 |
| 66 | 9 | 0.011911 | 0.015157 | 0.006063 |
| 66 | 10 | 0.011895 | 0.015131 | 0.006052 |
| 66 | 11 | 0.011879 | 0.015105 | 0.006042 |
| 67 | 0 | 0.011862 | 0.015078 | 0.006031 |
| 67 | 1 | 0.011846 | 0.015052 | 0.006021 |
| 67 | 2 | 0.011829 | 0.015026 | 0.006010 |
| 67 | 3 | 0.011813 | 0.015000 | 0.006000 |
| 67 | 4 | 0.011796 | 0.014974 | 0.005990 |
| 67 | 5 | 0.011780 | 0.014948 | 0.005979 |
| 67 | 6 | 0.011763 | 0.014922 | 0.005969 |
| 67 | 7 | 0.011747 | 0.014896 | 0.005958 |
| 67 | 8 | 0.011730 | 0.014870 | 0.005948 |
| 67 | 9 | 0.011713 | 0.014843 | 0.005937 |
| 67 | 10 | 0.011697 | 0.014817 | 0.005927 |
| 67 | 11 | 0.011680 | 0.014791 | 0.005917 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 68 | 0 | 0.011664 | 0.014765 | 0.005906 |
| 68 | 1 | 0.011647 | 0.014739 | 0.005896 |
| 68 | 2 | 0.011630 | 0.014714 | 0.005885 |
| 68 | 3 | 0.011614 | 0.014688 | 0.005875 |
| 68 | 4 | 0.011597 | 0.014662 | 0.005865 |
| 68 | 5 | 0.011580 | 0.014636 | 0.005854 |
| 68 | 6 | 0.011563 | 0.014610 | 0.005844 |
| 68 | 7 | 0.011547 | 0.014585 | 0.005834 |
| 68 | 8 | 0.011530 | 0.014559 | 0.005824 |
| 68 | 9 | 0.011513 | 0.014533 | 0.005813 |
| 68 | 10 | 0.011497 | 0.014507 | 0.005803 |
| 68 | 11 | 0.011480 | 0.014481 | 0.005793 |
| 69 | 0 | 0.011463 | 0.014456 | 0.005782 |
| 69 | 1 | 0.011446 | 0.014430 | 0.005772 |
| 69 | 2 | 0.011429 | 0.014405 | 0.005762 |
| 69 | 3 | 0.011413 | 0.014379 | 0.005752 |
| 69 | 4 | 0.011396 | 0.014354 | 0.005742 |
| 69 | 5 | 0.011379 | 0.014328 | 0.005731 |
| 69 | 6 | 0.011362 | 0.014303 | 0.005721 |
| 69 | 7 | 0.011345 | 0.014277 | 0.005711 |
| 69 | 8 | 0.011328 | 0.014252 | 0.005701 |
| 69 | 9 | 0.011311 | 0.014226 | 0.005691 |
| 69 | 10 | 0.011294 | 0.014201 | 0.005680 |
| 69 | 11 | 0.011277 | 0.014176 | 0.005670 |
| 70 | 0 | 0.011261 | 0.014150 | 0.005660 |
| 70 | 1 | 0.011244 | 0.014125 | 0.005650 |
| 70 | 2 | 0.011227 | 0.014100 | 0.005640 |
| 70 | 3 | 0.011210 | 0.014075 | 0.005630 |
| 70 | 4 | 0.011193 | 0.014050 | 0.005620 |
| 70 | 5 | 0.011176 | 0.014025 | 0.005610 |
| 70 | 6 | 0.011159 | 0.014000 | 0.005600 |
| 70 | 7 | 0.011142 | 0.013975 | 0.005590 |
| 70 | 8 | 0.011125 | 0.013950 | 0.005580 |
| 70 | 9 | 0.011108 | 0.013925 | 0.005570 |
| 70 | 10 | 0.011091 | 0.013899 | 0.005560 |
| 70 | 11 | 0.011074 | 0.013874 | 0.005550 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 71 | 0 | 0.011057 | 0.013849 | 0.005540 |
| 71 | 1 | 0.011039 | 0.013825 | 0.005530 |
| 71 | 2 | 0.011022 | 0.013800 | 0.005520 |
| 71 | 3 | 0.011005 | 0.013776 | 0.005510 |
| 71 | 4 | 0.010988 | 0.013751 | 0.005500 |
| 71 | 5 | 0.010971 | 0.013727 | 0.005491 |
| 71 | 6 | 0.010954 | 0.013702 | 0.005481 |
| 71 | 7 | 0.010937 | 0.013678 | 0.005471 |
| 71 | 8 | 0.010920 | 0.013653 | 0.005461 |
| 71 | 9 | 0.010903 | 0.013629 | 0.005451 |
| 71 | 10 | 0.010886 | 0.013604 | 0.005442 |
| 71 | 11 | 0.010869 | 0.013580 | 0.005432 |
| 72 | 0 | 0.010852 | 0.013555 | 0.005422 |
| 72 | 1 | 0.010835 | 0.013531 | 0.005412 |
| 72 | 2 | 0.010818 | 0.013507 | 0.005403 |
| 72 | 3 | 0.010801 | 0.013484 | 0.005393 |
| 72 | 4 | 0.010784 | 0.013460 | 0.005384 |
| 72 | 5 | 0.010767 | 0.013436 | 0.005374 |
| 72 | 6 | 0.010750 | 0.013412 | 0.005365 |
| 72 | 7 | 0.010733 | 0.013388 | 0.005355 |
| 72 | 8 | 0.010716 | 0.013364 | 0.005346 |
| 72 | 9 | 0.010699 | 0.013341 | 0.005336 |
| 72 | 10 | 0.010682 | 0.013317 | 0.005327 |
| 72 | 11 | 0.010665 | 0.013293 | 0.005317 |
| 73 | 0 | 0.010648 | 0.013269 | 0.005308 |
| 73 | 1 | 0.010631 | 0.013246 | 0.005298 |
| 73 | 2 | 0.010614 | 0.013223 | 0.005289 |
| 73 | 3 | 0.010597 | 0.013200 | 0.005280 |
| 73 | 4 | 0.010580 | 0.013177 | 0.005271 |
| 73 | 5 | 0.010563 | 0.013154 | 0.005262 |
| 73 | 6 | 0.010547 | 0.013131 | 0.005252 |
| 73 | 7 | 0.010530 | 0.013108 | 0.005243 |
| 73 | 8 | 0.010513 | 0.013085 | 0.005234 |
| 73 | 9 | 0.010496 | 0.013062 | 0.005225 |
| 73 | 10 | 0.010479 | 0.013039 | 0.005215 |
| 73 | 11 | 0.010462 | 0.013016 | 0.005206 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 74 | 0 | 0.010445 | 0.012993 | 0.005197 |
| 74 | 1 | 0.010429 | 0.012970 | 0.005188 |
| 74 | 2 | 0.010412 | 0.012948 | 0.005179 |
| 74 | 3 | 0.010395 | 0.012926 | 0.005170 |
| 74 | 4 | 0.010379 | 0.012904 | 0.005162 |
| 74 | 5 | 0.010362 | 0.012882 | 0.005153 |
| 74 | 6 | 0.010345 | 0.012860 | 0.005144 |
| 74 | 7 | 0.010329 | 0.012838 | 0.005135 |
| 74 | 8 | 0.010312 | 0.012816 | 0.005126 |
| 74 | 9 | 0.010295 | 0.012794 | 0.005117 |
| 74 | 10 | 0.010279 | 0.012771 | 0.005109 |
| 74 | 11 | 0.010262 | 0.012749 | 0.005100 |
| 75 | 0 | 0.010245 | 0.012727 | 0.005091 |
| 75 | 1 | 0.010229 | 0.012706 | 0.005082 |
| 75 | 2 | 0.010212 | 0.012685 | 0.005074 |
| 75 | 3 | 0.010196 | 0.012664 | 0.005066 |
| 75 | 4 | 0.010180 | 0.012643 | 0.005057 |
| 75 | 5 | 0.010163 | 0.012622 | 0.005049 |
| 75 | 6 | 0.010147 | 0.012601 | 0.005040 |
| 75 | 7 | 0.010131 | 0.012580 | 0.005032 |
| 75 | 8 | 0.010114 | 0.012559 | 0.005024 |
| 75 | 9 | 0.010098 | 0.012538 | 0.005015 |
| 75 | 10 | 0.010082 | 0.012517 | 0.005007 |
| 75 | 11 | 0.010065 | 0.012496 | 0.004998 |
| 76 | 0 | 0.010049 | 0.012475 | 0.004990 |
| 76 | 1 | 0.010033 | 0.012455 | 0.004982 |
| 76 | 2 | 0.010017 | 0.012435 | 0.004974 |
| 76 | 3 | 0.010001 | 0.012415 | 0.004966 |
| 76 | 4 | 6.009985 | 0.012395 | 0.004958 |
| 76 | 5 | 0.009970 | 0.012375 | 0.004950 |
| 76 | 6 | 0.009954 | 0.012355 | 0.004942 |
| 76 | 7 | 0.009938 | 0.012336 | 0.004934 |
| 76 | 8 | 0.009922 | 0.012316 | 0.004926 |
| 76 | 9 | 0.009906 | 0.012296 | 0.004918 |
| 76 | 10 | 0.009890 | 0.012276 | 0.004910 |
| 76 | 11 | 0.009874 | 0.012256 | 0.004902 |

| Age | | Factors | | |
|-------|--------|----------|----------|----------|
| Years | Months | Plan 1 | Plan 2 | Plan 3 |
| 77 | 0 | 0.009858 | 0.012236 | 0.004894 |
| 77 | 1 | 0.009843 | 0.012218 | 0.004887 |
| 77 | 2 | 0.009827 | 0.012199 | 0.004880 |
| 77 | 3 | 0.009812 | 0.012180 | 0.004872 |
| 77 | 4 | 0.009797 | 0.012162 | 0.004865 |
| 77 | 5 | 0.009781 | 0.012143 | 0.004857 |
| 77 | 6 | 0.009766 | 0.012125 | 0.004850 |
| 77 | 7 | 0.009751 | 0.012106 | 0.004842 |
| 77 | 8 | 0.009735 | 0.012088 | 0.004835 |
| 77 | 9 | 0.009720 | 0.012069 | 0.004828 |
| 77 | 10 | 0.009705 | 0.012050 | 0.004820 |
| 77 | 11 | 0.009689 | 0.012032 | 0.004813 |
| 78 | 0 | 0.009674 | 0.012013 | 0.004805 |
| 78 | 1 | 0.009659 | 0.011996 | 0.004798 |
| 78 | 2 | 0.009644 | 0.011979 | 0.004792 |
| 78 | 3 | 0.009630 | 0.011962 | 0.004785 |
| 78 | 4 | 0.009615 | 0.011945 | 0.004778 |
| 78 | 5 | 0.009600 | 0.011927 | 0.004771 |
| 78 | 6 | 0.009586 | 0.011910 | 0.004764 |
| 78 | 7 | 0.009571 | 0.011893 | 0.004757 |
| 78 | 8 | 0.009556 | 0.011876 | 0.004750 |
| 78 | 9 | 0.009541 | 0.011859 | 0.004743 |
| 78 | 10 | 0.009527 | 0.011842 | 0.004737 |
| 78 | 11 | 0.009512 | 0.011824 | 0.004730 |
| 79 | 0 | 0.009497 | 0.011807 | 0.004723 |
| 79 | 1 | 0.009483 | 0.011791 | 0.004717 |
| 79 | 2 | 0.009469 | 0.011776 | 0.004710 |
| 79 | 3 | 0.009455 | 0.011760 | 0.004704 |
| 79 | 4 | 0.009441 | 0.011744 | 0.004698 |
| 79 | 5 | 0.009427 | 0.011729 | 0.004691 |
| 79 | 6 | 0.009413 | 0.011713 | 0.004685 |
| 79 | 7 | 0.009399 | 0.011697 | 0.004679 |
| 79 | 8 | 0.009385 | 0.011681 | 0.004673 |
| 79 | 9 | 0.009371 | 0.011666 | 0.004666 |
| 79 | 10 | 0.009358 | 0.011650 | 0.004660 |
| 79 | 11 | 0.009344 | 0.011634 | 0.004654 |
| 80 | 0 | 0.009330 | 0.011619 | 0.004647 |