

A Brief on Long Term Care Insurance

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I. Exploring available information on long-term care insurance

- **How does Van Breda's long-term care insurance (LTCI) compare with other insurance providers¹?**

Table 1. Summary of LTCI features: Van Breda vs. Other companies.

	Van Breda	Others
Benefit pay-out:	Cash allowance	Expense incurred or cash allowance
Change in premium:	Premium is not fixed and increases with age. Changes are based on claims experienced and negotiations with Van Breda	Some are fixed; others may change after a specified number of years; or when policy does not have inflation protection
Deductible period:	90 days	0 days; 30 days; 90 days
Waiting period:	0 to 36 months (for late enrollment)	0 days
Benefit period:	Unlimited	2 years; 5 years; unlimited
Number of ADL dependencies:	4 out of 6	2 out of 6
Provision for cognitive impairment:	Covered	Covered
Waiver of premium:	Waived once benefits are claimed	Waived once benefits are claimed
Inflation protection:	2%	5% (optional)
Return of premium:	Not indicated	Death benefit (optional)
Enrollment conditions:	Completion of forms and health questionnaire	Completion of forms; submission of medical records/certificate; some have age limits; guaranteed approval if minimum number of people applies
Requirements for benefit claims:	Documentary evidence and completion of medical questionnaire	Certification from physician or health care practitioner; medical record; approved plan of care
Re-application after disapproved benefit claim:	May apply after 90 days since last evaluation	May apply after 60 days since last evaluation
Benefits when policy lapses (due to unpaid premium):	Not indicated	Coverage may continue either through reduced paid-up benefit or shortened benefit period
International coverage:	Yes	Mostly none; one case allows 80% of benefit amount to be used internationally.
Policy renewal:	Guaranteed	Guaranteed

ADL- Activities of daily living

¹General observations based on sample long-term care insurance policies in Canada, Germany, and United States.

- **How different are premiums and benefits across LTCI providers?**

Box 1a. Continental Casualty Company (CNA)

Benefits

Coverage: Nursing home, alternate care facility, and community-based care
 Waiting period: 90 days
 Benefit amount: USD 200 per day (Nursing home or alternate care facility)
 USD 150 per day (Home/community-based care)
 Benefit period: 5 years
 Inflation protection: 5% compounded annually (Optional)

Monthly premiums (in USD)

Plan	Daily Benefit	Lifetime Maximum	Age							
			20	30	40	50	60	70	80	90
Plan A	100	73,000	4.89	5.82	9.19	15.56	35.56	72.94	195.59	403.55
Plan B	100	73,000	14.66	17.31	25.11	37.57	73.3	126.55	301.2	540.75
Plan A	150	109,500	7.33	8.73	13.79	23.34	53.35	109.41	293.38	605.32
Plan B	150	109,500	21.99	25.97	37.67	56.35	109.95	189.83	451.8	811.13
Plan A	200	146,000	9.77	11.64	18.39	31.13	71.13	145.88	391.17	807.09
Plan B	200	146,000	29.32	34.63	50.22	75.14	146.6	253.1	602.4	1,081.50
Plan A	100	182,500	6.74	8.99	15.95	28.49	66.24	137.86	372.93	769.39
Plan B	100	182,500	20.21	26.76	43.57	68.77	136.52	239.18	574.32	1,030.98
Plan A	150	273,750	10.11	13.49	23.93	42.73	99.36	206.78	559.4	1,154.08
Plan B	150	273,750	30.32	40.14	65.36	103.15	204.78	358.77	861.48	1,546.47
Plan A	200	365,000	13.47	17.98	31.91	56.97	132.48	275.71	745.87	1,538.77
Plan B	200	365,000	40.42	53.52	87.14	137.54	273.04	478.36	1,148.64	2,061.95

Note: Plan A- base plan; Plan B- base plan with automatic benefit increase

Box 1b. Various LTC insurance providers in New York

Benefits

Coverage:	Nursing home, assisted living facility, and home care
Waiting period:	30 days
Benefit amount:	USD 200 per day
Benefit period:	5 years
Inflation protection:	5% compounded annually (Optional)

Insurance Company	Monthly premiums ¹ (in USD), With inflation protection								
	Age								
	30	40	50	55	60	65	70	75	80
Allianz Life Insurance Company of New York	214	214	241	254	287	353	471	674	ns
American Independent Network Insurance Company of New York	240	240	240	268	342	476	704	1163	2116
Berkshire Life Insurance Company of America	ns	220	272	322	403	541	765	1182	1818
First Unum Life Insurance Company	105	144	192	225	294	401	595	888	1283
First Unum Life Insurance Company ²	134	183	245	287	374	511	759	1132	1635
First Unum Life Insurance Company ³	241	330	442	518	675	922	1369	2041	2950
Genworth Life Insurance Company of New York	203	237	255	272	353	478	717	1172	1885
John Hancock Life & Health Insurance Company	229	259	293	318	386	482	726	1154	ns
Knights of Columbus	ns	169	237	276	331	430	611	991	1282
Massachusetts Mutual Life Insurance Company	ns	314	314	346	440	538	770	1173	1906
MedAmerica Insurance Company of New York ⁴	312	398	523	609	730	910	1140	1706	2126
Mutual of Omaha Insurance Company	208	224	259	296	368	513	754	1126	ns
Prudential Insurance Company of America	162	180	218	270	322	440	653	1026	1612
State Farm Mutual Automobile Insurance Company	215	233	267	309	399	517	815	1291	ns

Insurance Company	Monthly premiums ¹ (in USD), Without inflation protection								
	30	40	50	55	Age 60	65	70	75	80
Allianz Life Insurance Company of New York	64	64	84	100	128	180	272	432	ns
American Independent Network Insurance Company of New York	111	111	111	130	179	264	417	740	1,482
Berkshire Life Insurance Company of America	ns	63	99	129	179	270	437	739	1,212
First Unum Life Insurance Company	36	61	95	113	156	221	364	598	966
First Unum Life Insurance Company ²	38	65	100	119	164	232	382	628	1,014
First Unum Life Insurance Company ³	65	111	171	203	281	398	655	1,076	1,738
Genworth Life Insurance Company of New York	100	115	118	133	185	260	425	755	1,305
John Hancock Life & Health Insurance Company	79	90	107	124	175	254	417	722	ns
Knights of Columbus	ns	46	84	108	146	217	350	641	922
Massachusetts Mutual Life Insurance Company	ns	90	114	139	196	269	440	733	1,271
MedAmerica Insurance Company of New York ⁴	42	74	135	186	264	394	581	1,030	1,474
Mutual of Omaha Insurance Company	85	92	115	136	172	258	446	761	ns
Prudential Insurance Company of America	70	77	97	132	166	236	377	637	1,076
State Farm Mutual Automobile Insurance Company	76	85	100	132	188	272	493	840	ns

¹All policies are expense incurred plan, except otherwise indicated. An expense incurred policy is one which pays benefits for the actual expenses incurred up to a certain maximum amount stated in the policy. For example, if you incur actual expenses of \$200 in a day and the policy has an expense incurred daily maximum benefit of \$100 per day, the policy will pay \$100 for that day's home care service.

²Refers to indemnity plan. An indemnity policy is one which pays a benefit stated in the policy regardless of the actual expenses incurred. For example, if you incur actual expenses of \$100 in one day and the policy provides an indemnity benefit of \$200 per day, the policy will pay \$200 for that day's home care service.

³This policy form has a "Total Choice Home Care." Contact the company for details.

⁴Refers to expenses incurred plan. Benefits are in terms of a Cash Benefit Account, instead of a benefit.

ns- not specifi

Box 1c. John Hancock Life & Health Insurance Company and Met Life (joint)**Benefits**

Coverage:	Nursing home, assisted living facility, hospice facility, respite services; and home care
Waiting period:	30 days
Benefit amount:	USD 150 per day (facility care); USD112.4 per day (home care)
Benefit period:	5 years
Inflation protection:	5% compounded annually (Optional)
International coverage:	80% of your maximum lifetime benefit can be used for covered services receive outside the United States; the remaining 20% is reserved for covered services receive in the United States.

Monthly premiums, (in USD)

Age	Plan A	Plan B	Plan C	Plan D	Plan E
40	90	79	74	60	24
45	108	95	89	72	32
50	130	114	107	86	43
55	159	140	131	106	59
60	195	170	160	130	83
65	248	216	204	165	120
70	324	282	267	216	179
75	520	449	427	347	327
80	na	676	na	na	na

Note:

Plan A- base plan; refers to benefits stated above.

Plan B- same as Plan A but with 90 days waiting period.

Plan C- same as Plan A but with 3 years benefit period.

Plan D- same as Plan A but \$100 daily benefit (\$75 daily benefit for home care).

Plan E- same as Plan B but with no inflation protection.

Box 1d. Sun Life Financial

Benefits

Coverage: Nursing home, assisted living, and home care
Waiting period: 90 days
Benefit amount: CAD 500 per week
Benefit period: 250 weeks
Inflation protection: None
Return on premium: None

Age and gender	Monthly premium, CAD
40-year-old male	37.89
35-year-old female	38.16
55-year-old male	74.16
60-year-old female	141.35

Box 1e. Unum Life Insurance Company of America (Actual case)

Benefits

Coverage: Nursing home, assisted living, and home care
Waiting period: Not indicated
Benefit amount: USD 4,500 per month
Benefit period: unlimited
Inflation protection: 5% compounded annually
Premium: Annual: USD 1,899.11 (2003); USD 2,089.02 (2009)

Box 1f. Metropolitan Life Insurance (Actual case)

Benefits

Coverage: Nursing home, assisted living, and home care
Waiting period: 30 days
Benefit amount: USD 3,600 per month (Nursing home/assisted living facility)
Up to 50% of maximum benefit amount for home care, adult day care, and informal care.

Benefit period: 4 years
Inflation protection: 5% compounded annually
Premium: Annual: USD 2,052 (or USD 171 per month)

II. Further analysis on the long-term care insurance offered by Van Breda

- **On average, how long does one person need long-term care?**

Cohen, et al (2005) estimated that a person with 4 or more ADL limitations will have a disabled life expectancy (DLE) of 4.5 years (Table 1). The estimate was based on a sample of individuals with private long-term insurance age 65 and older.

Table 1: Disabled life expectancy estimates

Reference / Sample / Data	Country	"Disabled" definition	Age/Gender/ ADL limitations	DLE (years)
Cohen, M. et al (2005)	US	At least 2 limitations in ADL that have lasted 90 days or more or cognitively impaired	Sample average	5.3
Individuals age 65 and older with private long-term insurance; Based on National Database for Long-Term Insurance Claimants (2000) and National Long-Term Care Survey (1994)			65-69	8.1
			70-74	6.8
			75-79	6.1
			80-84	4.6
			85+	3.5
			Male	5.0
			Female	5.5
			0-1 ADL limitations	6.4
			2-3 ADL limitations	6.1
			4+ ADL limitations	4.5

Source: Cohen, M. et al (2005). Becoming disabled after age 65: The expected lifetime costs of independent living. AARP 2005-08 (June).

- **How much total benefits will an insured receive from Van Breda?**

Assuming the estimated DLE of 4.5 years, the insured will receive a cumulative cash allowance between \$17,363 and \$115,751 depending on which benefit coverage he had elected (Table 2).

Table 2: Cumulative benefit by coverage amount (USD)

(Assumes 2% cumulative increase per year of coverage)

Total benefit years	Monthly coverage			
	300	500	1,000	2,000
4.0	15,281	25,469	50,938	101,876
4.5	17,363	28,938	57,875	115,751
5.0	19,484	32,473	64,946	129,892
5.5	21,645	36,076	72,151	144,303
6.0	23,848	39,747	79,494	158,988
6.5	26,093	43,488	86,975	173,950
7.0	28,379	47,299	94,598	189,195
7.5	30,709	51,182	102,363	204,726
8.0	33,082	55,137	110,274	220,548
8.5	35,500	59,166	118,332	236,664

- **Does the cumulative cash allowance from Van Breda exceed the total premiums paid by the insured?**

This depends on the age the insured started paying premiums and the age of coverage claim. The American Association for Long-Term Care Insurance (2008) estimated that 55.2% of new claims are claimed by persons age 80 and older. Using this as benchmark, a male person that started premium payments at age 40 will have paid a total between \$4,208 and \$28,045, depending on the coverage amount by the age of 80 (Table 3).

While it is true that computed cumulative benefits in Table 2 are much higher than corresponding cumulative premiums paid in Table 3, it is important to keep in mind that the benefits are only guaranteed if the insured has met the required 4 or more ADL limitation or cognitive impairment.

Table 3: Cumulative premiums paid by coverage amount and gender (USD)

Age start paying premium	Total premium paid if insured is covered at age 80							
	Male				Female			
Coverage	300	500	1000	2000	300	500	1000	2000
40	4,208	7,013	14,023	28,045	4,097	6,826	13,651	27,299
50	4,061	6,768	13,537	27,072	3,976	6,625	13,247	26,493
60	3,817	6,361	12,720	25,440	3,756	6,258	12,516	25,030
65	3,548	5,911	11,822	23,643	3,501	5,835	11,669	23,337
70	2,985	4,974	9,946	19,892	2,966	4,944	9,888	19,774
75	1,912	3,186	6,372	12,743	1,943	3,238	6,475	12,950

- **What is the likelihood that a person will be disabled¹ at a particular age?**

Cohen, et al (2005) showed that the likelihood of having a disability increases significantly with age (Table 4). For instance, an 85-year old person is 7 times more likely to be disabled than a 70-year old person.

Table 4: Prevalence of disability

Age	Prevalence of disability
65-69	3.7%
70-74	4.6%
75-79	8.9%
80-84	15.4%
85 and over	35.0%

Source: Cohen, M. et al (2005). Becoming disabled after age 65: The expected lifetime costs of independent living. AARP 2005-08 (June).

Taking the probability estimates into account, we calculate the expected value² of total benefits (Table 5). **This shows that a male person who started premium payments at age 40, and is eligible for coverage at age 80 will have expected benefit value greater than total premiums paid if he enjoys the benefits for at least 7 years.**

¹ At least 2 limitations in ADL that have lasted 90 days or more or cognitively impaired.

² Expected value is computed by multiplying the cumulative benefit to the probability estimate.

Table 5: Expected value of cumulative benefit based on the likelihood of having a disability at age 80 to 84 (USD)

Total benefit years	Monthly benefit			
	300	500	1,000	2,000
4.0	2,353	3,922	7,844	15,689
4.5	2,674	4,456	8,913	17,826
5.0	3,001	5,001	10,002	20,003
5.5	3,333	5,556	11,111	22,223
6.0	3,673	6,121	12,242	24,484
6.5	4,018	6,697	13,394	26,788
7.0	4,370	7,284	14,568	29,136
7.5	4,729	7,882	15,764	31,528
8.0	5,095	8,491	16,982	33,964
8.5	5,467	9,112	18,223	36,446

- **If I save my money with a bank instead of paying the premium for long-term care insurance, will my total savings match the benefits that I could have?**

First, it must be made clear that bank savings and insurance are 2 different types of investments. Bank savings are guaranteed to earn interest and, in general, a safe and liquid asset. Insurance, on the other hand, has pre-conditions for claim, and coverage depends on individual probabilities of meeting the conditions.

This distinction is particularly important in the case of the long-term care plans offered by Van Breda because there is the possibility of actually getting a zero return (not a possibility with bank savings, and other LTCI plans have 'Return of premium at death' options); but also the possibility of getting huge returns, which is almost impossible with other investment vehicles.

Table 6: Total savings if cumulative premium is saved at start of premium payment (USD)

Benefit coverage	Cumulative premium (Male)	Total savings (Male)		Cumulative premium (Female)	Total savings (Female)	
		Peso time deposit	Dollar time deposit		Peso time deposit	Dollar time deposit
\$300	4,208	12,072	7,633	4,097	11,754	7,432
\$500	7,013	20,120	12,721	6,826	19,585	12,383
\$1,000	14,023	40,234	25,439	13,651	39,167	24,764
\$2,000	28,045	80,463	50,874	27,299	78,324	49,521

To answer the question above, we suppose that the total premium is placed in a time deposit at age 40 and is withdrawn at age 80. Using the current peso (2.67%) and dollar (1.5%) time deposit rates³ of commercial banks in the Philippines, we computed for total savings which are shown in Table 6.

If at age 40, one puts \$28,045 in a bank at time deposit rates, the depositor will have total savings (principal plus interest earned) amounting to more than \$80,000 by age 80 (assuming the same

³ Sources: Banko Sentral ng Pilipinas, Metrobank, BPI, and Citibank websites.

exchange rate). Is this comparable with the corresponding cumulative benefit or its expected value? We show the comparison in Table 7.

Table 7: Total savings vs cumulative benefit (USD)

Age start paying premium: 40 years old

Benefit coverage: \$2,000 per month

Disabled life expectancy: 4.5 years

Claim of coverage: 80 years old

Cumulative premium is deposited lump-sum at age 40
and withdrawn at age 80

Cumulative premium	28,045
Total savings:	
Peso time deposit (2.67% p.a.)	80,463
Dollar time deposit (1.5% p.a.)	50,874
Cumulative benefit	115,751
Expected value of cumulative benefit	17,826

- **What are other investment vehicles besides bank savings?**

There are other investment vehicles, and the most common are mutual funds and annuities. In general the returns are higher than bank savings, but the risks are higher as well because rate of return could vary and are not guaranteed. In Box 1, we present one example for each of the 2 types of investments.

Box 1: Samples of other investment vehicles

Example 1. Sun Life USD mutual fund

Based on historical rates of return, the annual rate is 3.08%.

Minimum investment is \$2,000.

Suppose we invest \$28,045 (the cumulative premium in Table 7) at age 40. At age 80, assuming the rate of return still holds, the investor would have accumulated \$91,550.

Example 2. Manulife annuity program

Based on historical rates of return, the annual rate is 7%.

Minimum investment is PHP25,000 (\$532 at PHP47:\$1) per year for 30 years.

Suppose we invest PHP25,000 for each year from age 40 to age 70, or equivalent to PHP750,000 (\$15,957). At age 80, assuming the rate of return still holds, the investor would have accumulated PHP4,645,466 (\$98,840).

ATTACHMENTS:

ATTACHMENT 1

Cumulative benefit by coverage amount (USD)

(Assumes 2% cumulative increase per year of coverage)

Total benefit years	Monthly coverage			
	300	500	1,000	2,000
1.0	3,600	6,000	12,000	24,000
1.5	5,454	9,090	18,179	36,358
2.0	7,344	12,240	24,480	48,960
2.5	9,271	15,452	30,904	61,809
3.0	11,236	18,727	37,454	74,909
3.5	13,239	22,066	44,132	88,263
4.0	15,281	25,469	50,938	101,876
4.5	17,363	28,938	57,875	115,751
5.0	19,484	32,473	64,946	129,892
5.5	21,645	36,076	72,151	144,303
6.0	23,848	39,747	79,494	158,988
6.5	26,093	43,488	86,975	173,950
7.0	28,379	47,299	94,598	189,195
7.5	30,709	51,182	102,363	204,726
8.0	33,082	55,137	110,274	220,548
8.5	35,500	59,166	118,332	236,664
9.0	37,962	63,270	126,539	253,078
9.5	40,469	67,449	134,898	269,797
10.0	43,023	71,706	143,411	286,822

ATTACHMENT 2

**Cumulative premiums paid from start of premium payment to claim age
(by gender and benefit amount)**

Claim age: 65

Age start paying premium	Total premium paid							
	Male				Female			
Coverage	300	500	1000	2000	300	500	1000	2000
40	660	1,101	2,202	4,401	596	991	1,982	3,962
41	649	1,084	2,167	4,331	589	980	1,960	3,918
42	634	1,059	2,117	4,231	576	959	1,918	3,834
43	619	1,033	2,066	4,130	564	938	1,875	3,749
44	604	1,008	2,016	4,030	551	917	1,833	3,664
45	589	983	1,966	3,930	538	896	1,790	3,579
46	574	958	1,916	3,829	525	875	1,748	3,495
47	559	933	1,866	3,729	513	853	1,705	3,410
48	544	907	1,816	3,629	500	832	1,663	3,325
49	528	882	1,765	3,528	487	811	1,620	3,240
50	513	857	1,715	3,428	474	790	1,578	3,156
51	498	832	1,665	3,328	462	769	1,536	3,071
52	473	789	1,580	3,158	439	731	1,459	2,918
53	447	747	1,495	2,988	416	692	1,382	2,765
54	422	704	1,410	2,817	393	654	1,306	2,612
55	396	662	1,324	2,647	370	615	1,229	2,459
56	371	619	1,239	2,477	347	577	1,153	2,305
57	346	577	1,154	2,307	324	539	1,076	2,152
58	320	534	1,069	2,137	300	500	1,000	1,999
59	295	492	984	1,967	277	462	923	1,846
60	269	450	898	1,796	254	423	846	1,693
61	244	407	813	1,626	231	385	770	1,540
62	183	305	610	1,220	174	289	577	1,155
63	122	204	407	813	116	192	385	770

Claim age: 70

Age start paying premium	Total premium paid							
	Male				Female			
Coverage	300	500	1000	2000	300	500	1000	2000
40	1,223	2,039	4,077	8,153	1,131	1,882	3,764	7,525
41	1,212	2,022	4,042	8,082	1,124	1,871	3,742	7,481
42	1,197	1,997	3,992	7,982	1,111	1,850	3,699	7,396
43	1,182	1,971	3,942	7,882	1,098	1,829	3,657	7,311

44	1,167	1,946	3,892	7,781	1,086	1,808	3,614	7,227
45	1,152	1,921	3,842	7,681	1,073	1,787	3,572	7,142
46	1,137	1,896	3,792	7,581	1,060	1,766	3,529	7,057
47	1,122	1,871	3,741	7,480	1,048	1,745	3,487	6,972
48	1,107	1,845	3,691	7,380	1,035	1,723	3,444	6,888
49	1,092	1,820	3,641	7,280	1,022	1,702	3,402	6,803
50	1,076	1,795	3,591	7,179	1,009	1,681	3,359	6,718
51	1,061	1,770	3,541	7,079	997	1,660	3,317	6,634
52	1,036	1,727	3,456	6,909	974	1,622	3,240	6,480
53	1,010	1,685	3,370	6,739	951	1,583	3,164	6,327
54	985	1,642	3,285	6,569	928	1,545	3,087	6,174
55	960	1,600	3,200	6,398	905	1,506	3,011	6,021
56	934	1,557	3,115	6,228	882	1,468	2,934	5,868
57	909	1,515	3,030	6,058	858	1,430	2,857	5,715
58	883	1,472	2,944	5,888	835	1,391	2,781	5,562
59	858	1,430	2,859	5,718	812	1,353	2,704	5,409
60	832	1,387	2,774	5,548	789	1,314	2,628	5,256
61	807	1,345	2,689	5,377	766	1,276	2,551	5,102
62	746	1,243	2,485	4,971	708	1,180	2,359	4,717
63	685	1,141	2,282	4,564	651	1,084	2,166	4,332
64	624	1,040	2,079	4,158	593	987	1,974	3,948
65	563	938	1,876	3,751	535	891	1,781	3,563
66	502	836	1,672	3,345	477	795	1,589	3,178
67	377	627	1,254	2,508	358	596	1,192	2,383
68	251	418	836	1,672	239	397	794	1,589

Claim age: 75

Age start paying premium	Total premium paid							
	Male				Female			
Coverage	300	500	1000	2000	300	500	1000	2000
40	2,296	3,827	7,652	15,302	2,154	3,588	7,176	14,349
41	2,286	3,809	7,617	15,231	2,148	3,577	7,154	14,305
42	2,270	3,784	7,567	15,131	2,135	3,556	7,112	14,220
43	2,255	3,759	7,517	15,031	2,122	3,535	7,069	14,136
44	2,240	3,733	7,466	14,930	2,109	3,514	7,027	14,051
45	2,225	3,708	7,416	14,830	2,097	3,493	6,984	13,966
46	2,210	3,683	7,366	14,730	2,084	3,472	6,942	13,881
47	2,195	3,658	7,316	14,629	2,071	3,450	6,899	13,797
48	2,180	3,633	7,266	14,529	2,058	3,429	6,857	13,712
49	2,165	3,607	7,216	14,429	2,046	3,408	6,814	13,627
50	2,149	3,582	7,165	14,328	2,033	3,387	6,772	13,542
51	2,134	3,557	7,115	14,228	2,020	3,366	6,729	13,458
52	2,109	3,515	7,030	14,058	1,997	3,328	6,653	13,305

53	2,083	3,472	6,945	13,888	1,974	3,289	6,576	13,152
54	2,058	3,430	6,860	13,718	1,951	3,251	6,500	12,998
55	2,033	3,387	6,774	13,548	1,928	3,212	6,423	12,845
56	2,007	3,345	6,689	13,377	1,905	3,174	6,347	12,692
57	1,982	3,302	6,604	13,207	1,882	3,136	6,270	12,539
58	1,956	3,260	6,519	13,037	1,859	3,097	6,193	12,386
59	1,931	3,217	6,434	12,867	1,836	3,059	6,117	12,233
60	1,905	3,175	6,348	12,697	1,813	3,020	6,040	12,080
61	1,880	3,132	6,263	12,527	1,790	2,982	5,964	11,927
62	1,819	3,030	6,060	12,120	1,732	2,886	5,771	11,542
63	1,758	2,929	5,857	11,713	1,674	2,790	5,579	11,157
64	1,697	2,827	5,653	11,307	1,616	2,693	5,386	10,772
65	1,636	2,725	5,450	10,900	1,559	2,597	5,194	10,387
66	1,575	2,623	5,247	10,494	1,501	2,501	5,001	10,002
67	1,450	2,414	4,829	9,658	1,381	2,302	4,604	9,207
68	1,324	2,205	4,411	8,821	1,262	2,103	4,207	8,413
69	1,199	1,996	3,993	7,985	1,143	1,905	3,810	7,619
70	1,073	1,787	3,575	7,149	1,024	1,706	3,413	6,824
71	948	1,578	3,156	6,313	904	1,507	3,015	6,030
72	711	1,184	2,367	4,735	678	1,130	2,262	4,522
73	474	789	1,578	3,156	452	754	1,508	3,015

Claim age: 80

Age start paying premium	Total premium paid							
	Male				Female			
	Coverage	300	500	1000	2000	300	500	1000
40	4,208	7,013	14,023	28,045	4,097	6,826	13,651	27,299
41	4,197	6,995	13,988	27,974	4,090	6,815	13,629	27,255
42	4,182	6,970	13,938	27,874	4,077	6,794	13,587	27,170
43	4,167	6,945	13,888	27,774	4,065	6,773	13,544	27,086
44	4,152	6,920	13,838	27,673	4,052	6,752	13,502	27,001
45	4,137	6,894	13,788	27,573	4,039	6,731	13,459	26,916
46	4,122	6,869	13,738	27,473	4,026	6,709	13,417	26,832
47	4,106	6,844	13,687	27,372	4,014	6,688	13,374	26,747
48	4,091	6,819	13,637	27,272	4,001	6,667	13,332	26,662
49	4,076	6,794	13,587	27,172	3,988	6,646	13,290	26,577
50	4,061	6,768	13,537	27,072	3,976	6,625	13,247	26,493
51	4,046	6,743	13,487	26,971	3,963	6,604	13,205	26,408
52	4,020	6,701	13,402	26,801	3,940	6,565	13,128	26,255
53	3,995	6,658	13,316	26,631	3,917	6,527	13,051	26,102
54	3,970	6,616	13,231	26,461	3,894	6,489	12,975	25,949
55	3,944	6,573	13,146	26,291	3,871	6,450	12,898	25,795
56	3,919	6,531	13,061	26,120	3,848	6,412	12,822	25,642

57	3,893	6,488	12,976	25,950	3,825	6,373	12,745	25,489
58	3,868	6,446	12,890	25,780	3,802	6,335	12,669	25,336
59	3,842	6,403	12,805	25,610	3,779	6,297	12,592	25,183
60	3,817	6,361	12,720	25,440	3,756	6,258	12,516	25,030
61	3,792	6,318	12,635	25,270	3,732	6,220	12,439	24,877
62	3,731	6,217	12,432	24,863	3,675	6,124	12,246	24,492
63	3,670	6,115	12,228	24,456	3,617	6,027	12,054	24,107
64	3,609	6,013	12,025	24,050	3,559	5,931	11,862	23,722
65	3,548	5,911	11,822	23,643	3,501	5,835	11,669	23,337
66	3,487	5,810	11,618	23,237	3,443	5,739	11,477	22,952
67	3,361	5,601	11,200	22,401	3,324	5,540	11,079	22,158
68	3,236	5,392	10,782	21,564	3,205	5,341	10,682	21,363
69	3,110	5,183	10,364	20,728	3,085	5,142	10,285	20,569
70	2,985	4,974	9,946	19,892	2,966	4,944	9,888	19,774
71	2,859	4,764	9,528	19,056	2,847	4,745	9,491	18,980
72	2,622	4,370	8,739	17,478	2,621	4,368	8,737	17,472
73	2,385	3,975	7,950	15,900	2,395	3,991	7,983	15,965
74	2,148	3,581	7,161	14,321	2,169	3,615	7,229	14,458
75	1,912	3,186	6,372	12,743	1,943	3,238	6,475	12,950
76	1,675	2,792	5,582	11,165	1,716	2,861	5,721	11,443
77	1,331	2,219	4,437	8,874	1,372	2,287	4,574	9,149
78	941	1,568	3,136	6,273	976	1,627	3,254	6,508

Claim age: 85

Age start paying premium	Total premium paid							
	Male				Female			
	Coverage	300	500	1000	2000	300	500	1000
40	7,714	12,857	25,710	51,418	7,994	13,322	26,643	53,282
41	7,704	12,839	25,675	51,348	7,988	13,311	26,621	53,238
42	7,688	12,814	25,625	51,247	7,975	13,290	26,578	53,153
43	7,673	12,789	25,575	51,147	7,962	13,269	26,536	53,069
44	7,658	12,763	25,524	51,047	7,950	13,248	26,493	52,984
45	7,643	12,738	25,474	50,946	7,937	13,226	26,451	52,899
46	7,628	12,713	25,424	50,846	7,924	13,205	26,408	52,814
47	7,613	12,688	25,374	50,746	7,911	13,184	26,366	52,730
48	7,598	12,663	25,324	50,645	7,899	13,163	26,323	52,645
49	7,583	12,637	25,274	50,545	7,886	13,142	26,281	52,560
50	7,567	12,612	25,224	50,445	7,873	13,121	26,238	52,476
51	7,552	12,587	25,173	50,344	7,860	13,100	26,196	52,391
52	7,527	12,545	25,088	50,174	7,837	13,061	26,119	52,238
53	7,501	12,502	25,003	50,004	7,814	13,023	26,043	52,085
54	7,476	12,460	24,918	49,834	7,791	12,984	25,966	51,931
55	7,451	12,417	24,833	49,664	7,768	12,946	25,890	51,778

56	7,425	12,375	24,747	49,494	7,745	12,908	25,813	51,625
57	7,400	12,332	24,662	49,323	7,722	12,869	25,737	51,472
58	7,374	12,290	24,577	49,153	7,699	12,831	25,660	51,319
59	7,349	12,247	24,492	48,983	7,676	12,792	25,584	51,166
60	7,323	12,205	24,407	48,813	7,653	12,754	25,507	51,013
61	7,298	12,162	24,321	48,643	7,630	12,716	25,430	50,860
62	7,237	12,060	24,118	48,236	7,572	12,619	25,238	50,475
63	7,176	11,959	23,915	47,830	7,514	12,523	25,045	50,090
64	7,115	11,857	23,712	47,423	7,457	12,427	24,853	49,705
65	7,054	11,755	23,508	47,016	7,399	12,331	24,660	49,320
66	6,993	11,653	23,305	46,610	7,341	12,234	24,468	48,935
67	6,868	11,444	22,887	45,774	7,222	12,036	24,071	48,140
68	6,742	11,235	22,469	44,938	7,102	11,837	23,674	47,346
69	6,617	11,026	22,051	44,101	6,983	11,638	23,276	46,552
70	6,491	10,817	21,633	43,265	6,864	11,440	22,879	45,757
71	6,366	10,608	21,215	42,429	6,744	11,241	22,482	44,963
72	6,129	10,214	20,425	40,851	6,518	10,864	21,728	43,455
73	5,892	9,819	19,636	39,273	6,292	10,487	20,974	41,948
74	5,655	9,425	18,847	37,694	6,066	10,110	20,220	40,440
75	5,418	9,030	18,058	36,116	5,840	9,734	19,467	38,933
76	5,181	8,635	17,269	34,538	5,614	9,357	18,713	37,426
77	4,837	8,063	16,123	32,247	5,270	8,783	17,566	35,132
78	4,447	7,412	14,823	29,646	4,874	8,123	16,246	32,491
79	4,005	6,676	13,350	26,700	4,419	7,365	14,729	29,458
80	3,506	5,844	11,687	23,373	3,898	6,496	12,991	25,983
81	2,945	4,907	9,814	19,628	3,302	5,503	11,006	22,012
82	2,316	3,859	7,718	15,437	2,623	4,372	8,745	17,489
83	1,617	2,695	5,391	10,781	1,853	3,088	6,177	12,353

Claim age: 90

Age start paying premium	Total premium paid							
	Male				Female			
Coverage	300	500	1000	2000	300	500	1000	2000
40	13,246	22,076	44,149	88,296	14,809	24,680	49,359	98,715
41	13,236	22,059	44,114	88,226	14,803	24,669	49,337	98,670
42	13,220	22,034	44,064	88,126	14,790	24,648	49,295	98,586
43	13,205	22,008	44,014	88,025	14,777	24,627	49,252	98,501
44	13,190	21,983	43,964	87,925	14,765	24,606	49,210	98,416
45	13,175	21,958	43,914	87,825	14,752	24,584	49,167	98,332
46	13,160	21,933	43,863	87,724	14,739	24,563	49,125	98,247
47	13,145	21,908	43,813	87,624	14,726	24,542	49,082	98,162
48	13,130	21,882	43,763	87,524	14,714	24,521	49,040	98,077
49	13,115	21,857	43,713	87,423	14,701	24,500	48,997	97,993

50	13,099	21,832	43,663	87,323	14,688	24,479	48,955	97,908
51	13,084	21,807	43,613	87,223	14,676	24,458	48,912	97,823
52	13,059	21,764	43,527	87,053	14,652	24,419	48,836	97,670
53	13,033	21,722	43,442	86,882	14,629	24,381	48,759	97,517
54	13,008	21,679	43,357	86,712	14,606	24,342	48,683	97,364
55	12,983	21,637	43,272	86,542	14,583	24,304	48,606	97,211
56	12,957	21,594	43,187	86,372	14,560	24,266	48,529	97,058
57	12,932	21,552	43,101	86,202	14,537	24,227	48,453	96,905
58	12,906	21,510	43,016	86,032	14,514	24,189	48,376	96,751
59	12,881	21,467	42,931	85,861	14,491	24,150	48,300	96,598
60	12,855	21,425	42,846	85,691	14,468	24,112	48,223	96,445
61	12,830	21,382	42,761	85,521	14,445	24,074	48,147	96,292
62	12,769	21,280	42,557	85,115	14,387	23,977	47,954	95,907
63	12,708	21,179	42,354	84,708	14,329	23,881	47,762	95,522
64	12,647	21,077	42,151	84,301	14,272	23,785	47,569	95,137
65	12,586	20,975	41,947	83,895	14,214	23,689	47,377	94,752
66	12,525	20,873	41,744	83,488	14,156	23,592	47,184	94,367
67	12,400	20,664	41,326	82,652	14,037	23,394	46,787	93,573
68	12,274	20,455	40,908	81,816	13,917	23,195	46,390	92,778
69	12,149	20,246	40,490	80,980	13,798	22,996	45,993	91,984
70	12,023	20,037	40,072	80,144	13,679	22,798	45,595	91,190
71	11,898	19,828	39,654	79,308	13,560	22,599	45,198	90,395
72	11,661	19,434	38,865	77,729	13,333	22,222	44,444	88,888
73	11,424	19,039	38,076	76,151	13,107	21,845	43,691	87,380
74	11,187	18,644	37,286	74,573	12,881	21,468	42,937	85,873
75	10,950	18,250	36,497	72,995	12,655	21,092	42,183	84,366
76	10,713	17,855	35,708	71,416	12,429	20,715	41,429	82,858
77	10,369	17,282	34,563	69,125	12,085	20,141	40,282	80,564
78	9,979	16,632	33,262	66,524	11,689	19,481	38,962	77,924
79	9,537	15,895	31,789	63,578	11,234	18,723	37,445	74,891
80	9,038	15,064	30,126	60,252	10,713	17,854	35,708	71,415
81	8,477	14,127	28,253	56,506	10,117	16,861	33,722	67,445
82	7,848	13,079	26,158	52,315	9,438	15,730	31,461	62,922
83	7,149	11,915	23,830	47,660	8,668	14,446	28,893	57,786
84	6,378	10,631	21,260	42,521	7,797	12,994	25,988	51,976
85	5,532	9,220	18,439	36,878	6,815	11,358	22,716	45,432
86	4607.04	7,678	15,356	30,712	5,715	9,525	19,050	38,100
87	3598.32	5,997	11,994	23,988	4,489	7,482	14,964	29,928
88	2499.12	4,165	8,330	16,660	3,131	5,219	10,438	20,875

Claim age: 95

Age start paying premium	Total premium paid	
	Male	Female

Coverage	300	500	1000	2000	300	500	1000	2000
40	21,418	35,695	71,387	142,771	25,116	41,858	83,715	167,427
41	21,407	35,678	71,352	142,701	25,110	41,847	83,693	167,383
42	21,392	35,653	71,301	142,600	25,097	41,826	83,651	167,298
43	21,377	35,628	71,251	142,500	25,084	41,805	83,608	167,213
44	21,362	35,602	71,201	142,400	25,072	41,784	83,566	167,128
45	21,347	35,577	71,151	142,299	25,059	41,762	83,523	167,044
46	21,331	35,552	71,101	142,199	25,046	41,741	83,481	166,959
47	21,316	35,527	71,051	142,099	25,033	41,720	83,438	166,874
48	21,301	35,502	71,000	141,998	25,021	41,699	83,396	166,789
49	21,286	35,476	70,950	141,898	25,008	41,678	83,353	166,705
50	21,271	35,451	70,900	141,798	24,995	41,657	83,311	166,620
51	21,256	35,426	70,850	141,697	24,983	41,636	83,268	166,535
52	21,230	35,383	70,765	141,527	24,960	41,597	83,192	166,382
53	21,205	35,341	70,680	141,357	24,936	41,559	83,115	166,229
54	21,180	35,298	70,594	141,187	24,913	41,520	83,039	166,076
55	21,154	35,256	70,509	141,017	24,890	41,482	82,962	165,923
56	21,129	35,214	70,424	140,847	24,867	41,444	82,885	165,770
57	21,103	35,171	70,339	140,677	24,844	41,405	82,809	165,617
58	21,078	35,129	70,254	140,506	24,821	41,367	82,732	165,463
59	21,052	35,086	70,168	140,336	24,798	41,328	82,656	165,310
60	21,027	35,044	70,083	140,166	24,775	41,290	82,579	165,157
61	21,001	35,001	69,998	139,996	24,752	41,252	82,503	165,004
62	20,940	34,899	69,795	139,589	24,694	41,155	82,310	164,619
63	20,880	34,798	69,591	139,183	24,636	41,059	82,118	164,234
64	20,819	34,696	69,388	138,776	24,579	40,963	81,925	163,849
65	20,758	34,594	69,185	138,370	24,521	40,867	81,733	163,464
66	20,697	34,492	68,982	137,963	24,463	40,770	81,540	163,079
67	20,571	34,283	68,563	137,127	24,344	40,572	81,143	162,285
68	20,446	34,074	68,145	136,291	24,224	40,373	80,746	161,491
69	20,320	33,865	67,727	135,455	24,105	40,174	80,349	160,696
70	20,195	33,656	67,309	134,618	23,986	39,976	79,951	159,902
71	20,069	33,447	66,891	133,782	23,867	39,777	79,554	159,107
72	19,832	33,053	66,102	132,204	23,640	39,400	78,800	157,600
73	19,595	32,658	65,313	130,626	23,414	39,023	78,047	156,092
74	19,358	32,263	64,524	129,048	23,188	38,646	77,293	154,585
75	19,122	31,869	63,735	127,469	22,962	38,270	76,539	153,078
76	18,885	31,474	62,946	125,891	22,736	37,893	75,785	151,570
77	18,541	30,901	61,800	123,600	22,392	37,319	74,638	149,276
78	18,151	30,251	60,499	120,999	21,996	36,659	73,318	146,636
79	17,709	29,514	59,027	118,053	21,541	35,901	71,801	143,603
80	17,210	28,683	57,363	114,726	21,020	35,032	70,064	140,127
81	16,648	27,746	55,490	110,981	20,424	34,039	68,078	136,157
82	16,019	26,698	53,395	106,790	19,746	32,908	65,817	131,634
83	15,321	25,534	51,067	102,134	18,975	31,624	63,249	126,498

84	14,550	24,250	48,498	96,996	18,104	30,172	60,344	120,688
85	13,704	22,839	45,677	91,353	17,122	28,536	57,072	114,145
86	12,779	21,297	42,594	85,187	16,022	26,703	53,406	106,812
87	11,770	19,616	39,231	78,463	14,796	24,660	49,320	98,640
88	10,671	17,784	35,568	71,135	13,438	22,397	44,794	89,587
89	9,474	15,790	31,578	63,156	11,943	19,905	39,810	79,620
90	8,172	13,619	27,237	54,475	10,307	17,178	34,356	68,712

Claim age: 99

Age start paying premium	Total premium paid							
	Male				Female			
	Coverage	300	500	1000	2000	300	500	1000
40	29,402	49,002	97,999	195,996	35,856	59,756	119,511	239,018
41	29,391	48,984	97,964	195,925	35,849	59,745	119,489	238,974
42	29,376	48,959	97,914	195,825	35,836	59,724	119,446	238,889
43	29,361	48,934	97,864	195,725	35,823	59,703	119,404	238,805
44	29,346	48,909	97,813	195,625	35,811	59,682	119,361	238,720
45	29,331	48,883	97,763	195,524	35,798	59,660	119,319	238,635
46	29,316	48,858	97,713	195,424	35,785	59,639	119,276	238,550
47	29,300	48,833	97,663	195,324	35,772	59,618	119,234	238,466
48	29,285	48,808	97,613	195,223	35,760	59,597	119,191	238,381
49	29,270	48,783	97,563	195,123	35,747	59,576	119,149	238,296
50	29,255	48,757	97,512	195,023	35,734	59,555	119,107	238,212
51	29,240	48,732	97,462	194,922	35,722	59,534	119,064	238,127
52	29,214	48,690	97,377	194,752	35,699	59,495	118,987	237,974
53	29,189	48,647	97,292	194,582	35,676	59,457	118,911	237,821
54	29,164	48,605	97,207	194,412	35,652	59,418	118,834	237,667
55	29,138	48,562	97,122	194,242	35,629	59,380	118,758	237,514
56	29,113	48,520	97,036	194,071	35,606	59,342	118,681	237,361
57	29,087	48,477	96,951	193,901	35,583	59,303	118,605	237,208
58	29,062	48,435	96,866	193,731	35,560	59,265	118,528	237,055
59	29,036	48,392	96,781	193,561	35,537	59,226	118,452	236,902
60	29,011	48,350	96,696	193,391	35,514	59,188	118,375	236,749
61	28,986	48,307	96,610	193,221	35,491	59,150	118,298	236,596
62	28,925	48,206	96,407	192,814	35,433	59,053	118,106	236,211
63	28,864	48,104	96,204	192,408	35,376	58,957	117,913	235,826
64	28,803	48,002	96,000	192,001	35,318	58,861	117,721	235,441
65	28,742	47,900	95,797	191,594	35,260	58,765	117,529	235,056
66	28,681	47,799	95,594	191,188	35,202	58,668	117,336	234,671
67	28,555	47,590	95,176	190,352	35,083	58,470	116,939	233,876
68	28,430	47,381	94,758	189,516	34,963	58,271	116,542	233,082
69	28,304	47,172	94,340	188,679	34,844	58,072	116,144	232,288
70	28,179	46,962	93,922	187,843	34,725	57,874	115,747	231,493

71	28,053	46,753	93,504	187,007	34,606	57,675	115,350	230,699
72	27,816	46,359	92,714	185,429	34,380	57,298	114,596	229,191
73	27,579	45,964	91,925	183,851	34,153	56,921	113,842	227,684
74	27,342	45,570	91,136	182,272	33,927	56,544	113,089	226,177
75	27,106	45,175	90,347	180,694	33,701	56,168	112,335	224,669
76	26,869	44,781	89,558	179,116	33,475	55,791	111,581	223,162
77	26,525	44,208	88,412	176,825	33,131	55,217	110,434	220,868
78	26,135	43,557	87,112	174,224	32,735	54,557	109,114	218,227
79	25,693	42,821	85,639	171,278	32,280	53,799	107,597	215,194
80	25,194	41,989	83,976	167,951	31,759	52,930	105,859	211,719
81	24,632	41,052	82,103	164,206	31,163	51,937	103,874	207,748
82	24,003	40,005	80,007	160,015	30,485	50,806	101,613	203,225
83	23,305	38,841	77,680	155,359	29,714	49,522	99,045	198,089
84	22,534	37,556	75,110	150,220	28,843	48,070	96,140	192,279
85	21,688	36,145	72,289	144,578	27,861	46,434	92,868	185,736
86	20,763	34,604	69,206	138,412	26,761	44,601	89,202	178,404
87	19,754	32,922	65,844	131,688	25,535	42,558	85,116	170,232
88	18,655	31,091	62,180	124,360	24,177	40,295	80,589	161,179
89	17,458	29,096	58,191	116,381	22,682	37,803	75,606	151,212
90	16,156	26,925	53,850	107,700	21,046	35,076	70,152	140,304

ATTACHMENT 3

**Total amount saved if cumulative premium is saved at the start of premium payment
(by gender and benefit amount)**

Claim age	Age start paying premium	Benefit coverage: \$300 (Male)			Benefit coverage: \$300 (Female)		
		Cumulative Premium	Total savings		Cumulative Premium	Total savings	
			Peso time deposit 2.67%	Dollar time deposit 1.5%		Peso time deposit 2.67%	Dollar time deposit 1.5%
65	40	660	1,275	958	596	1,151	864
65	41	649	1,222	928	589	1,108	842
65	42	634	1,163	893	576	1,056	812
65	43	619	1,106	859	564	1,006	782
65	44	604	1,051	826	551	958	753
65	45	589	998	793	538	911	725
65	46	574	947	761	525	867	697
65	47	559	898	730	513	824	670
65	48	544	851	700	500	782	644
65	49	528	806	671	487	743	618
65	50	513	762	642	474	704	593
65	51	498	721	614	462	668	569
65	52	473	666	574	439	618	532
65	53	447	614	535	416	570	497
65	54	422	564	497	393	525	463
65	55	396	516	460	370	481	429
65	56	371	470	424	347	439	396
65	57	346	427	389	324	399	364
65	58	320	385	355	300	361	333
65	59	295	345	322	277	325	303
65	60	269	307	290	254	290	274
65	61	244	271	259	231	257	246
65	62	183	198	191	174	188	181
65	63	122	129	126	116	122	119
70	40	1,223	2,696	1,912	1,131	2,492	1,767
70	41	1,212	2,603	1,867	1,124	2,413	1,731
70	42	1,197	2,504	1,817	1,111	2,324	1,686
70	43	1,182	2,408	1,767	1,098	2,238	1,642
70	44	1,167	2,316	1,719	1,086	2,154	1,599
70	45	1,152	2,226	1,671	1,073	2,074	1,557
70	46	1,137	2,140	1,625	1,060	1,996	1,516
70	47	1,122	2,056	1,580	1,048	1,920	1,475
70	48	1,107	1,976	1,536	1,035	1,848	1,436
70	49	1,092	1,898	1,492	1,022	1,778	1,397
70	50	1,076	1,823	1,450	1,009	1,710	1,360
70	51	1,061	1,751	1,408	997	1,644	1,323
70	52	1,036	1,664	1,354	974	1,565	1,273

70	53	1,010	1,581	1,301	951	1,488	1,224
70	54	985	1,501	1,250	928	1,414	1,177
70	55	960	1,425	1,200	905	1,343	1,131
70	56	934	1,351	1,151	882	1,275	1,086
70	57	909	1,280	1,103	858	1,209	1,042
70	58	883	1,212	1,056	835	1,146	999
70	59	858	1,146	1,010	812	1,086	957
70	60	832	1,083	966	789	1,027	916
70	61	807	1,023	923	766	971	876
70	62	746	921	840	708	875	798
70	63	685	824	760	651	782	722
70	64	624	731	682	593	694	648
70	65	563	642	607	535	610	576
70	66	502	558	533	477	530	506
70	67	377	408	394	358	387	374
70	68	251	265	259	239	251	246
75	40	2,296	5,774	3,866	2,154	5,418	3,627
75	41	2,286	5,598	3,792	2,148	5,260	3,563
75	42	2,270	5,417	3,711	2,135	5,093	3,489
75	43	2,255	5,241	3,632	2,122	4,931	3,417
75	44	2,240	5,070	3,554	2,109	4,774	3,347
75	45	2,225	4,905	3,478	2,097	4,622	3,277
75	46	2,210	4,745	3,403	2,084	4,474	3,209
75	47	2,195	4,590	3,330	2,071	4,332	3,142
75	48	2,180	4,440	3,258	2,058	4,193	3,077
75	49	2,165	4,294	3,188	2,046	4,059	3,013
75	50	2,149	4,154	3,119	2,033	3,929	2,950
75	51	2,134	4,017	3,051	2,020	3,802	2,888
75	52	2,109	3,866	2,970	1,997	3,661	2,813
75	53	2,083	3,720	2,891	1,974	3,525	2,739
75	54	2,058	3,579	2,813	1,951	3,393	2,667
75	55	2,033	3,443	2,738	1,928	3,266	2,597
75	56	2,007	3,311	2,663	1,905	3,143	2,528
75	57	1,982	3,184	2,591	1,882	3,024	2,461
75	58	1,956	3,062	2,520	1,859	2,910	2,394
75	59	1,931	2,943	2,450	1,836	2,799	2,330
75	60	1,905	2,829	2,382	1,813	2,692	2,267
75	61	1,880	2,719	2,316	1,790	2,588	2,205
75	62	1,819	2,562	2,207	1,732	2,440	2,102
75	63	1,758	2,412	2,102	1,674	2,297	2,002
75	64	1,697	2,268	1,999	1,616	2,160	1,904
75	65	1,636	2,129	1,899	1,559	2,028	1,809
75	66	1,575	1,997	1,801	1,501	1,902	1,716
75	67	1,450	1,790	1,633	1,381	1,706	1,556
75	68	1,324	1,592	1,470	1,262	1,518	1,401

75	69	1,199	1,404	1,311	1,143	1,339	1,250
75	70	1,073	1,224	1,156	1,024	1,168	1,103
75	71	948	1,053	1,006	904	1,005	960
75	72	711	769	743	678	734	709
75	73	474	499	488	452	477	466
80	40	4,208	12,072	7,633	4,097	11,754	7,432
80	41	4,197	11,729	7,501	4,090	11,430	7,310
80	42	4,182	11,383	7,364	4,077	11,098	7,179
80	43	4,167	11,046	7,229	4,065	10,775	7,051
80	44	4,152	10,720	7,096	4,052	10,462	6,925
80	45	4,137	10,403	6,966	4,039	10,158	6,802
80	46	4,122	10,096	6,838	4,026	9,863	6,680
80	47	4,106	9,797	6,712	4,014	9,576	6,560
80	48	4,091	9,507	6,588	4,001	9,298	6,443
80	49	4,076	9,226	6,467	3,988	9,027	6,328
80	50	4,061	8,952	6,348	3,976	8,764	6,214
80	51	4,046	8,687	6,231	3,963	8,509	6,103
80	52	4,020	8,408	6,100	3,940	8,239	5,978
80	53	3,995	8,138	5,972	3,917	7,978	5,855
80	54	3,970	7,876	5,846	3,894	7,725	5,734
80	55	3,944	7,622	5,723	3,871	7,480	5,616
80	56	3,919	7,375	5,602	3,848	7,242	5,500
80	57	3,893	7,137	5,483	3,825	7,011	5,387
80	58	3,868	6,906	5,367	3,802	6,788	5,275
80	59	3,842	6,682	5,253	3,779	6,571	5,166
80	60	3,817	6,465	5,141	3,756	6,361	5,058
80	61	3,792	6,255	5,031	3,732	6,158	4,953
80	62	3,731	5,995	4,877	3,675	5,905	4,804
80	63	3,670	5,743	4,727	3,617	5,661	4,659
80	64	3,609	5,501	4,579	3,559	5,425	4,516
80	65	3,548	5,267	4,435	3,501	5,198	4,377
80	66	3,487	5,042	4,295	3,443	4,979	4,241
80	67	3,361	4,734	4,079	3,324	4,682	4,034
80	68	3,236	4,439	3,869	3,205	4,397	3,832
80	69	3,110	4,156	3,664	3,085	4,123	3,634
80	70	2,985	3,884	3,464	2,966	3,860	3,442
80	71	2,859	3,624	3,269	2,847	3,609	3,255
80	72	2,622	3,238	2,954	2,621	3,236	2,952
80	73	2,385	2,869	2,647	2,395	2,880	2,658
80	74	2,148	2,516	2,349	2,169	2,540	2,371
80	75	1,912	2,181	2,059	1,943	2,216	2,093
80	76	1,675	1,861	1,777	1,716	1,907	1,822
80	77	1,331	1,441	1,392	1,372	1,485	1,435
80	78	941	992	969	976	1,029	1,006
85	40	7,714	25,249	15,075	7,994	26,167	15,623

85	41	7,704	24,559	14,832	7,988	25,465	15,379
85	42	7,688	23,873	14,584	7,975	24,763	15,128
85	43	7,673	23,207	14,340	7,962	24,080	14,880
85	44	7,658	22,559	14,100	7,950	23,417	14,637
85	45	7,643	21,928	13,865	7,937	22,771	14,398
85	46	7,628	21,316	13,633	7,924	22,144	14,162
85	47	7,613	20,720	13,405	7,911	21,533	13,930
85	48	7,598	20,142	13,180	7,899	20,939	13,702
85	49	7,583	19,579	12,960	7,886	20,362	13,478
85	50	7,567	19,032	12,743	7,873	19,800	13,258
85	51	7,552	18,500	12,529	7,860	19,254	13,041
85	52	7,527	17,958	12,303	7,837	18,699	12,810
85	53	7,501	17,432	12,080	7,814	18,159	12,584
85	54	7,476	16,921	11,861	7,791	17,635	12,361
85	55	7,451	16,425	11,646	7,768	17,125	12,143
85	56	7,425	15,943	11,435	7,745	16,630	11,928
85	57	7,400	15,475	11,227	7,722	16,150	11,716
85	58	7,374	15,021	11,023	7,699	15,683	11,509
85	59	7,349	14,580	10,823	7,676	15,229	11,305
85	60	7,323	14,151	10,626	7,653	14,789	11,104
85	61	7,298	13,736	10,432	7,630	14,361	10,907
85	62	7,237	13,267	10,192	7,572	13,881	10,665
85	63	7,176	12,813	9,957	7,514	13,417	10,427
85	64	7,115	12,373	9,727	7,457	12,967	10,194
85	65	7,054	11,948	9,501	7,399	12,532	9,965
85	66	6,993	11,537	9,280	7,341	12,111	9,741
85	67	6,868	11,035	8,978	7,222	11,604	9,441
85	68	6,742	10,552	8,684	7,102	11,116	9,148
85	69	6,617	10,086	8,396	6,983	10,645	8,861
85	70	6,491	9,638	8,115	6,864	10,191	8,581
85	71	6,366	9,205	7,841	6,744	9,753	8,308
85	72	6,129	8,632	7,437	6,518	9,181	7,910
85	73	5,892	8,083	7,044	6,292	8,632	7,523
85	74	5,655	7,556	6,661	6,066	8,106	7,146
85	75	5,418	7,051	6,288	5,840	7,601	6,778
85	76	5,181	6,568	5,924	5,614	7,117	6,419
85	77	4,837	5,973	5,449	5,270	6,507	5,937
85	78	4,447	5,348	4,936	4,874	5,861	5,409
85	79	4,005	4,691	4,380	4,419	5,176	4,832
85	80	3,506	4,000	3,777	3,898	4,446	4,199
85	81	2,945	3,272	3,125	3,302	3,669	3,505
85	82	2,316	2,506	2,422	2,623	2,839	2,743
85	83	1,617	1,705	1,666	1,853	1,953	1,909
90	40	13,246	49,461	27,886	14,809	55,299	31,177
90	41	13,236	48,137	27,452	14,803	53,836	30,703

90	42	13,220	46,831	27,016	14,790	52,391	30,223
90	43	13,205	45,561	26,586	14,777	50,985	29,751
90	44	13,190	44,326	26,163	14,765	49,616	29,286
90	45	13,175	43,123	25,747	14,752	48,284	28,828
90	46	13,160	41,954	25,337	14,739	46,988	28,378
90	47	13,145	40,816	24,934	14,726	45,727	27,934
90	48	13,130	39,709	24,537	14,714	44,499	27,498
90	49	13,115	38,631	24,147	14,701	43,304	27,068
90	50	13,099	37,583	23,763	14,688	42,142	26,645
90	51	13,084	36,564	23,384	14,676	41,010	26,228
90	52	13,059	35,544	22,994	14,652	39,881	25,800
90	53	13,033	34,552	22,610	14,629	38,783	25,379
90	54	13,008	33,588	22,232	14,606	37,715	24,964
90	55	12,983	32,650	21,861	14,583	36,676	24,557
90	56	12,957	31,739	21,496	14,560	35,666	24,156
90	57	12,932	30,853	21,137	14,537	34,683	23,761
90	58	12,906	29,991	20,783	14,514	33,728	23,373
90	59	12,881	29,154	20,436	14,491	32,799	22,991
90	60	12,855	28,339	20,094	14,468	31,895	22,615
90	61	12,830	27,548	19,758	14,445	31,016	22,245
90	62	12,769	26,704	19,373	14,387	30,088	21,829
90	63	12,708	25,885	18,996	14,329	29,188	21,420
90	64	12,647	25,091	18,625	14,272	28,314	21,018
90	65	12,586	24,321	18,262	14,214	27,466	20,623
90	66	12,525	23,574	17,905	14,156	26,643	20,236
90	67	12,400	22,731	17,463	14,037	25,732	19,769
90	68	12,274	21,915	17,031	13,917	24,849	19,311
90	69	12,149	21,127	16,608	13,798	23,996	18,863
90	70	12,023	20,365	16,193	13,679	23,170	18,423
90	71	11,898	19,628	15,787	13,560	22,370	17,993
90	72	11,661	18,737	15,244	13,333	21,425	17,431
90	73	11,424	17,879	14,714	13,107	20,514	16,883
90	74	11,187	17,053	14,196	12,881	19,636	16,346
90	75	10,950	16,258	13,690	12,655	18,790	15,822
90	76	10,713	15,493	13,196	12,429	17,974	15,310
90	77	10,369	14,606	12,584	12,085	17,022	14,666
90	78	9,979	13,690	11,931	11,689	16,036	13,976
90	79	9,537	12,744	11,235	11,234	15,011	13,233
90	80	9,038	11,763	10,489	10,713	13,942	12,432
90	81	8,477	10,745	9,692	10,117	12,825	11,568
90	82	7,848	9,689	8,840	9,438	11,653	10,632
90	83	7,149	8,597	7,935	8,668	10,424	9,620
90	84	6,378	7,471	6,975	7,797	9,132	8,525
90	85	5,532	6,311	5,960	6,815	7,775	7,342
90	86	4,607	5,119	4,890	5,715	6,350	6,066

90	87	3,598	3,894	3,763	4,489	4,858	4,694
90	88	2,499	2,634	2,575	3,131	3,301	3,226
95	40	21,418	91,236	48,574	25,116	106,993	56,963
95	41	21,407	88,820	47,832	25,110	104,183	56,106
95	42	21,392	86,449	47,092	25,097	101,422	55,249
95	43	21,377	84,141	46,364	25,084	98,734	54,405
95	44	21,362	81,895	45,646	25,072	96,118	53,574
95	45	21,347	79,709	44,940	25,059	93,571	52,755
95	46	21,331	77,581	44,244	25,046	91,091	51,949
95	47	21,316	75,510	43,559	25,033	88,677	51,155
95	48	21,301	73,494	42,885	25,021	86,327	50,374
95	49	21,286	71,532	42,222	25,008	84,039	49,604
95	50	21,271	69,622	41,568	24,995	81,812	48,846
95	51	21,256	67,763	40,925	24,983	79,644	48,100
95	52	21,230	65,922	40,272	24,960	77,501	47,345
95	53	21,205	64,131	39,629	24,936	75,416	46,602
95	54	21,180	62,388	38,996	24,913	73,387	45,871
95	55	21,154	60,693	38,374	24,890	71,413	45,152
95	56	21,129	59,043	37,761	24,867	69,491	44,443
95	57	21,103	57,439	37,158	24,844	67,621	43,746
95	58	21,078	55,877	36,565	24,821	65,802	43,059
95	59	21,052	54,359	35,981	24,798	64,031	42,384
95	60	21,027	52,881	35,407	24,775	62,308	41,719
95	61	21,001	51,443	34,841	24,752	60,631	41,064
95	62	20,940	49,960	34,227	24,694	58,916	40,362
95	63	20,880	48,519	33,623	24,636	57,250	39,673
95	64	20,819	47,120	33,029	24,579	55,630	38,995
95	65	20,758	45,760	32,446	24,521	54,056	38,328
95	66	20,697	44,439	31,872	24,463	52,526	37,672
95	67	20,571	43,021	31,211	24,344	50,910	36,935
95	68	20,446	41,646	30,562	24,224	49,343	36,211
95	69	20,320	40,314	29,926	24,105	47,824	35,500
95	70	20,195	39,023	29,301	23,986	46,349	34,802
95	71	20,069	37,772	28,689	23,867	44,920	34,117
95	72	19,832	36,356	27,931	23,640	43,337	33,295
95	73	19,595	34,987	27,190	23,414	41,806	32,489
95	74	19,358	33,665	26,464	23,188	40,326	31,700
95	75	19,122	32,389	25,754	22,962	38,894	30,927
95	76	18,885	31,156	25,059	22,736	37,510	30,170
95	77	18,541	29,793	24,239	22,392	35,981	29,274
95	78	18,151	28,408	23,379	21,996	34,426	28,331
95	79	17,709	26,995	22,472	21,541	32,837	27,335
95	80	17,210	25,552	21,516	21,020	31,209	26,279
95	81	16,648	24,075	20,506	20,424	29,536	25,157
95	82	16,019	22,564	19,440	19,746	27,812	23,962

95	83	15,321	21,019	18,318	18,975	26,032	22,687
95	84	14,550	19,442	17,139	18,104	24,191	21,325
95	85	13,704	17,835	15,904	17,122	22,284	19,871
95	86	12,779	16,198	14,611	16,022	20,310	18,320
95	87	11,770	14,532	13,259	14,796	18,268	16,668
95	88	10,671	12,832	11,843	13,438	16,160	14,914
95	89	9,474	11,096	10,359	11,943	13,989	13,059
95	90	8,172	9,322	8,803	10,307	11,759	11,104
99	40	29,402	139,169	70,773	35,856	169,717	86,308
99	41	29,391	135,501	69,702	35,849	165,273	85,017
99	42	29,376	131,909	68,637	35,836	160,918	83,731
99	43	29,361	128,413	67,588	35,823	156,677	82,464
99	44	29,346	125,009	66,555	35,811	152,549	81,217
99	45	29,331	121,695	65,537	35,798	148,529	79,988
99	46	29,316	118,470	64,535	35,785	144,615	78,778
99	47	29,300	115,329	63,549	35,772	140,804	77,586
99	48	29,285	112,272	62,577	35,760	137,093	76,412
99	49	29,270	109,296	61,621	35,747	133,481	75,256
99	50	29,255	106,398	60,679	35,734	129,963	74,118
99	51	29,240	103,578	59,751	35,722	126,538	72,996
99	52	29,214	100,797	58,817	35,699	123,168	71,871
99	53	29,189	98,090	57,897	35,676	119,888	70,763
99	54	29,164	95,456	56,992	35,652	116,694	69,673
99	55	29,138	92,892	56,101	35,629	113,586	68,599
99	56	29,113	90,397	55,223	35,606	110,561	67,541
99	57	29,087	87,970	54,360	35,583	107,616	66,500
99	58	29,062	85,607	53,510	35,560	104,749	65,475
99	59	29,036	83,308	52,673	35,537	101,959	64,465
99	60	29,011	81,070	51,849	35,514	99,243	63,471
99	61	28,986	78,893	51,038	35,491	96,600	62,493
99	62	28,925	76,679	50,178	35,433	93,934	61,469
99	63	28,864	74,528	49,332	35,376	91,342	60,462
99	64	28,803	72,436	48,500	35,318	88,821	59,471
99	65	28,742	70,403	47,682	35,260	86,370	58,496
99	66	28,681	68,427	46,878	35,202	83,986	57,537
99	67	28,555	66,356	45,983	35,083	81,524	56,495
99	68	28,430	64,346	45,104	34,963	79,134	55,470
99	69	28,304	62,396	44,242	34,844	76,813	54,464
99	70	28,179	60,504	43,395	34,725	74,560	53,476
99	71	28,053	58,668	42,563	34,606	72,371	52,504
99	72	27,816	56,660	41,580	34,380	70,029	51,391
99	73	27,579	54,716	40,616	34,153	67,759	50,298
99	74	27,342	52,836	39,672	33,927	65,560	49,227
99	75	27,106	51,016	38,748	33,701	63,430	48,176
99	76	26,869	49,255	37,841	33,475	61,366	47,146

99	77	26,525	47,360	36,805	33,131	59,155	45,971
99	78	26,135	45,450	35,728	32,735	56,928	44,751
99	79	25,693	43,520	34,605	32,280	54,677	43,476
99	80	25,194	41,565	33,431	31,759	52,395	42,142
99	81	24,632	39,581	32,203	31,163	50,075	40,741
99	82	24,003	37,568	30,917	30,485	47,711	39,265
99	83	23,305	35,526	29,574	29,714	45,296	37,707
99	84	22,534	33,457	28,173	28,843	42,824	36,060
99	85	21,688	31,363	26,714	27,861	40,291	34,318
99	86	20,763	29,245	25,197	26,761	37,694	32,476
99	87	19,754	27,100	23,618	25,535	35,032	30,530
99	88	18,655	24,927	21,974	24,177	32,306	28,480
99	89	17,458	22,721	20,261	22,682	29,521	26,324
99	90	16,156	20,479	18,472	21,046	26,679	24,064

Claim age	Age start paying premium	Benefit coverage: \$500 (Male)			Benefit coverage: \$500 (Female)		
		Total savings			Total savings		
		Cumulative Premium	Peso time deposit 2.67%	Dollar time deposit 1.5%	Cumulative Premium	Peso time deposit 2.67%	Dollar time deposit 1.5%
65	40	1,101	2,128	1,598	991	1,915	1,438
65	41	1,084	2,040	1,549	980	1,845	1,401
65	42	1,059	1,941	1,491	959	1,758	1,351
65	43	1,033	1,845	1,434	938	1,675	1,301
65	44	1,008	1,753	1,378	917	1,594	1,253
65	45	983	1,665	1,324	896	1,517	1,206
65	46	958	1,580	1,271	875	1,443	1,160
65	47	933	1,499	1,219	853	1,371	1,116
65	48	907	1,420	1,169	832	1,303	1,072
65	49	882	1,345	1,120	811	1,237	1,029
65	50	857	1,272	1,071	790	1,173	988
65	51	832	1,203	1,025	769	1,112	947
65	52	789	1,112	958	731	1,029	887
65	53	747	1,025	893	692	950	828
65	54	704	941	830	654	874	770
65	55	662	861	768	615	801	714
65	56	619	785	708	577	731	660
65	57	577	712	650	539	665	607
65	58	534	643	593	500	601	555
65	59	492	576	538	462	541	505
65	60	450	513	484	423	483	456
65	61	407	452	432	385	428	409
65	62	305	330	319	289	312	302

65	63	204	215	210	192	203	198
70	40	2,039	4,496	3,188	1,882	4,150	2,942
70	41	2,022	4,341	3,113	1,871	4,018	2,882
70	42	1,997	4,175	3,029	1,850	3,869	2,807
70	43	1,971	4,016	2,947	1,829	3,726	2,734
70	44	1,946	3,861	2,866	1,808	3,587	2,663
70	45	1,921	3,712	2,787	1,787	3,453	2,593
70	46	1,896	3,568	2,710	1,766	3,323	2,524
70	47	1,871	3,429	2,634	1,745	3,198	2,457
70	48	1,845	3,295	2,561	1,723	3,077	2,391
70	49	1,820	3,165	2,488	1,702	2,960	2,327
70	50	1,795	3,040	2,418	1,681	2,848	2,264
70	51	1,770	2,920	2,348	1,660	2,739	2,203
70	52	1,727	2,776	2,258	1,622	2,606	2,120
70	53	1,685	2,637	2,170	1,583	2,478	2,039
70	54	1,642	2,504	2,084	1,545	2,355	1,960
70	55	1,600	2,375	2,000	1,506	2,237	1,883
70	56	1,557	2,252	1,918	1,468	2,123	1,808
70	57	1,515	2,134	1,838	1,430	2,014	1,735
70	58	1,472	2,020	1,760	1,391	1,909	1,663
70	59	1,430	1,911	1,684	1,353	1,808	1,594
70	60	1,387	1,806	1,610	1,314	1,711	1,526
70	61	1,345	1,705	1,538	1,276	1,618	1,459
70	62	1,243	1,535	1,400	1,180	1,457	1,329
70	63	1,141	1,373	1,267	1,084	1,303	1,203
70	64	1,040	1,218	1,137	987	1,156	1,080
70	65	938	1,070	1,010	891	1,017	960
70	66	836	929	887	795	883	844
70	67	627	679	656	596	645	623
70	68	418	441	431	397	419	409
75	40	3,827	9,624	6,443	3,588	9,024	6,042
75	41	3,809	9,330	6,319	3,577	8,762	5,935
75	42	3,784	9,028	6,185	3,556	8,484	5,812
75	43	3,759	8,734	6,053	3,535	8,214	5,692
75	44	3,733	8,450	5,923	3,514	7,953	5,575
75	45	3,708	8,175	5,796	3,493	7,700	5,459
75	46	3,683	7,908	5,672	3,472	7,454	5,346
75	47	3,658	7,650	5,550	3,450	7,216	5,235
75	48	3,633	7,399	5,430	3,429	6,985	5,126
75	49	3,607	7,157	5,313	3,408	6,762	5,019
75	50	3,582	6,922	5,198	3,387	6,545	4,915
75	51	3,557	6,695	5,085	3,366	6,335	4,812
75	52	3,515	6,443	4,950	3,328	6,100	4,687
75	53	3,472	6,199	4,818	3,289	5,873	4,564
75	54	3,430	5,964	4,688	3,251	5,653	4,444

75	55	3,387	5,737	4,562	3,212	5,441	4,327
75	56	3,345	5,518	4,438	3,174	5,236	4,212
75	57	3,302	5,306	4,317	3,136	5,039	4,099
75	58	3,260	5,102	4,199	3,097	4,847	3,989
75	59	3,217	4,904	4,083	3,059	4,663	3,882
75	60	3,175	4,714	3,969	3,020	4,485	3,776
75	61	3,132	4,530	3,858	2,982	4,312	3,673
75	62	3,030	4,269	3,678	2,886	4,065	3,502
75	63	2,929	4,018	3,502	2,790	3,827	3,335
75	64	2,827	3,777	3,330	2,693	3,599	3,173
75	65	2,725	3,547	3,163	2,597	3,380	3,014
75	66	2,623	3,326	3,000	2,501	3,170	2,859
75	67	2,414	2,981	2,720	2,302	2,842	2,593
75	68	2,205	2,652	2,448	2,103	2,529	2,334
75	69	1,996	2,338	2,183	1,905	2,231	2,083
75	70	1,787	2,039	1,925	1,706	1,946	1,838
75	71	1,578	1,754	1,675	1,507	1,675	1,600
75	72	1,184	1,281	1,238	1,130	1,223	1,182
75	73	789	832	813	754	794	776
80	40	7,013	20,120	12,721	6,826	19,585	12,383
80	41	6,995	19,548	12,502	6,815	19,044	12,180
80	42	6,970	18,971	12,273	6,794	18,492	11,963
80	43	6,945	18,411	12,048	6,773	17,955	11,749
80	44	6,920	17,867	11,827	6,752	17,433	11,540
80	45	6,894	17,339	11,609	6,731	16,927	11,333
80	46	6,869	16,826	11,396	6,709	16,435	11,131
80	47	6,844	16,329	11,187	6,688	15,957	10,932
80	48	6,819	15,846	10,981	6,667	15,493	10,736
80	49	6,794	15,376	10,778	6,646	15,042	10,544
80	50	6,768	14,921	10,580	6,625	14,605	10,355
80	51	6,743	14,479	10,385	6,604	14,179	10,170
80	52	6,701	14,013	10,167	6,565	13,730	9,961
80	53	6,658	13,563	9,953	6,527	13,295	9,757
80	54	6,616	13,126	9,743	6,489	12,873	9,556
80	55	6,573	12,702	9,538	6,450	12,464	9,359
80	56	6,531	12,292	9,336	6,412	12,068	9,166
80	57	6,488	11,894	9,138	6,373	11,684	8,976
80	58	6,446	11,509	8,944	6,335	11,311	8,790
80	59	6,403	11,136	8,754	6,297	10,950	8,608
80	60	6,361	10,774	8,567	6,258	10,600	8,429
80	61	6,318	10,424	8,384	6,220	10,261	8,253
80	62	6,217	9,990	8,127	6,124	9,840	8,006
80	63	6,115	9,570	7,876	6,027	9,433	7,763
80	64	6,013	9,166	7,631	5,931	9,041	7,527
80	65	5,911	8,777	7,391	5,835	8,663	7,295

80	66	5,810	8,402	7,156	5,739	8,299	7,069
80	67	5,601	7,889	6,797	5,540	7,803	6,723
80	68	5,392	7,397	6,446	5,341	7,328	6,386
80	69	5,183	6,925	6,105	5,142	6,872	6,058
80	70	4,974	6,473	5,772	4,944	6,434	5,737
80	71	4,764	6,040	5,448	4,745	6,015	5,425
80	72	4,370	5,395	4,923	4,368	5,393	4,921
80	73	3,975	4,781	4,412	3,991	4,800	4,430
80	74	3,581	4,194	3,915	3,615	4,234	3,952
80	75	3,186	3,635	3,432	3,238	3,694	3,488
80	76	2,792	3,102	2,963	2,861	3,179	3,037
80	77	2,219	2,401	2,320	2,287	2,476	2,392
80	78	1,568	1,653	1,616	1,627	1,715	1,676
85	40	12,857	42,081	25,124	13,322	43,604	26,034
85	41	12,839	40,931	24,719	13,311	42,435	25,628
85	42	12,814	39,788	24,306	13,290	41,266	25,209
85	43	12,789	38,677	23,900	13,269	40,129	24,797
85	44	12,763	37,597	23,500	13,248	39,023	24,392
85	45	12,738	36,547	23,107	13,226	37,948	23,993
85	46	12,713	35,526	22,721	13,205	36,902	23,601
85	47	12,688	34,534	22,341	13,184	35,885	23,215
85	48	12,663	33,569	21,967	13,163	34,895	22,835
85	49	12,637	32,631	21,599	13,142	33,933	22,461
85	50	12,612	31,719	21,238	13,121	32,998	22,094
85	51	12,587	30,832	20,882	13,100	32,088	21,732
85	52	12,545	29,929	20,504	13,061	31,162	21,348
85	53	12,502	29,052	20,132	13,023	30,262	20,971
85	54	12,460	28,200	19,767	12,984	29,388	20,600
85	55	12,417	27,373	19,409	12,946	28,539	20,236
85	56	12,375	26,570	19,057	12,908	27,715	19,878
85	57	12,332	25,790	18,711	12,869	26,914	19,526
85	58	12,290	25,033	18,371	12,831	26,136	19,180
85	59	12,247	24,298	18,037	12,792	25,380	18,840
85	60	12,205	23,584	17,708	12,754	24,646	18,505
85	61	12,162	22,891	17,386	12,716	23,932	18,177
85	62	12,060	22,109	16,986	12,619	23,134	17,773
85	63	11,959	21,352	16,593	12,523	22,360	17,377
85	64	11,857	20,620	16,209	12,427	21,611	16,988
85	65	11,755	19,911	15,833	12,331	20,886	16,608
85	66	11,653	19,226	15,464	12,234	20,184	16,235
85	67	11,444	18,390	14,962	12,036	19,340	15,735
85	68	11,235	17,584	14,471	11,837	18,526	15,246
85	69	11,026	16,808	13,992	11,638	17,741	14,769
85	70	10,817	16,061	13,524	11,440	16,985	14,302
85	71	10,608	15,341	13,067	11,241	16,256	13,846

85	72	10,214	14,386	12,395	10,864	15,302	13,184
85	73	9,819	13,471	11,740	10,487	14,388	12,539
85	74	9,425	12,593	11,102	10,110	13,510	11,910
85	75	9,030	11,752	10,480	9,734	12,668	11,296
85	76	8,635	10,947	9,874	9,357	11,861	10,699
85	77	8,063	9,955	9,082	8,783	10,844	9,894
85	78	7,412	8,914	8,226	8,123	9,768	9,015
85	79	6,676	7,819	7,299	7,365	8,626	8,053
85	80	5,844	6,667	6,295	6,496	7,411	6,998
85	81	4,907	5,453	5,208	5,503	6,115	5,841
85	82	3,859	4,177	4,036	4,372	4,732	4,572
85	83	2,695	2,841	2,777	3,088	3,255	3,182
90	40	22,076	82,434	46,476	24,680	92,156	51,957
90	41	22,059	80,227	45,753	24,669	89,719	51,166
90	42	22,034	78,051	45,025	24,648	87,311	50,367
90	43	22,008	75,934	44,309	24,627	84,967	49,580
90	44	21,983	73,875	43,604	24,606	82,687	48,806
90	45	21,958	71,871	42,911	24,584	80,467	48,043
90	46	21,933	69,922	42,228	24,563	78,307	47,292
90	47	21,908	68,025	41,556	24,542	76,205	46,554
90	48	21,882	66,180	40,895	24,521	74,160	45,826
90	49	21,857	64,385	40,244	24,500	72,169	45,110
90	50	21,832	62,638	39,604	24,479	70,232	44,405
90	51	21,807	60,939	38,973	24,458	68,346	43,711
90	52	21,764	59,238	38,323	24,419	66,464	42,997
90	53	21,722	57,585	37,683	24,381	64,634	42,295
90	54	21,679	55,978	37,053	24,342	62,854	41,605
90	55	21,637	54,415	36,434	24,304	61,123	40,925
90	56	21,594	52,896	35,825	24,266	59,439	40,257
90	57	21,552	51,419	35,226	24,227	57,802	39,599
90	58	21,510	49,983	34,637	24,189	56,210	38,952
90	59	21,467	48,587	34,058	24,150	54,661	38,315
90	60	21,425	47,230	33,488	24,112	53,155	37,689
90	61	21,382	45,911	32,928	24,074	51,690	37,073
90	62	21,280	44,504	32,287	23,977	50,144	36,379
90	63	21,179	43,139	31,658	23,881	48,644	35,698
90	64	21,077	41,816	31,040	23,785	47,188	35,028
90	65	20,975	40,531	30,434	23,689	45,775	34,371
90	66	20,873	39,286	29,838	23,592	44,404	33,726
90	67	20,664	37,881	29,103	23,394	42,885	32,947
90	68	20,455	36,523	28,383	23,195	41,415	32,185
90	69	20,246	35,209	27,678	22,996	39,992	31,437
90	70	20,037	33,940	26,987	22,798	38,615	30,705
90	71	19,828	32,712	26,311	22,599	37,283	29,988
90	72	19,434	31,227	25,406	22,222	35,708	29,052

90	73	19,039	29,798	24,523	21,845	34,190	28,137
90	74	18,644	28,421	23,659	21,468	32,726	27,243
90	75	18,250	27,096	22,817	21,092	31,316	26,369
90	76	17,855	25,821	21,993	20,715	29,957	25,516
90	77	17,282	24,343	20,973	20,141	28,370	24,443
90	78	16,632	22,817	19,886	19,481	26,726	23,292
90	79	15,895	21,240	18,724	18,723	25,018	22,054
90	80	15,064	19,605	17,482	17,854	23,236	20,720
90	81	14,127	17,908	16,153	16,861	21,374	19,279
90	82	13,079	16,149	14,734	15,730	19,422	17,720
90	83	11,915	14,329	13,224	14,446	17,372	16,033
90	84	10,631	12,451	11,624	12,994	15,219	14,208
90	85	9,220	10,518	9,932	11,358	12,957	12,236
90	86	7,678	8,532	8,149	9,525	10,584	10,109
90	87	5,997	6,490	6,271	7,482	8,097	7,824
90	88	4,165	4,391	4,291	5,219	5,501	5,377
95	40	35,695	152,058	80,955	41,858	178,309	94,931
95	41	35,678	148,031	79,720	41,847	173,626	93,504
95	42	35,653	144,079	78,486	41,826	169,026	92,076
95	43	35,628	140,233	77,272	41,805	164,547	90,669
95	44	35,602	136,490	76,076	41,784	160,187	89,284
95	45	35,577	132,846	74,898	41,762	155,942	87,920
95	46	35,552	129,300	73,739	41,741	151,810	86,577
95	47	35,527	125,848	72,598	41,720	147,787	85,254
95	48	35,502	122,488	71,474	41,699	143,871	83,952
95	49	35,476	119,218	70,368	41,678	140,059	82,669
95	50	35,451	116,035	69,279	41,657	136,347	81,406
95	51	35,426	112,937	68,207	41,636	132,734	80,163
95	52	35,383	109,869	67,118	41,597	129,163	78,905
95	53	35,341	106,883	66,047	41,559	125,688	77,667
95	54	35,298	103,978	64,993	41,520	122,306	76,449
95	55	35,256	101,152	63,955	41,482	119,015	75,249
95	56	35,214	98,403	62,934	41,444	115,813	74,069
95	57	35,171	95,728	61,929	41,405	112,697	72,906
95	58	35,129	93,126	60,940	41,367	109,664	71,762
95	59	35,086	90,595	59,967	41,328	106,713	70,636
95	60	35,044	88,132	59,009	41,290	103,841	69,528
95	61	35,001	85,736	58,067	41,252	101,047	68,436
95	62	34,899	83,264	57,042	41,155	98,189	67,268
95	63	34,798	80,862	56,035	41,059	95,412	66,119
95	64	34,696	78,529	55,046	40,963	92,713	64,989
95	65	34,594	76,262	54,073	40,867	90,090	63,878
95	66	34,492	74,060	53,118	40,770	87,541	62,786
95	67	34,283	71,697	52,015	40,572	84,848	61,556
95	68	34,074	69,407	50,934	40,373	82,237	60,350

95	69	33,865	67,187	49,874	40,174	79,704	59,165
95	70	33,656	65,036	48,833	39,976	77,247	58,002
95	71	33,447	62,951	47,813	39,777	74,865	56,861
95	72	33,053	60,591	46,550	39,400	72,227	55,490
95	73	32,658	58,311	45,315	39,023	69,676	54,147
95	74	32,263	56,108	44,106	38,646	67,209	52,832
95	75	31,869	53,981	42,923	38,270	64,823	51,544
95	76	31,474	51,926	41,765	37,893	62,515	50,282
95	77	30,901	49,655	40,399	37,319	59,968	48,789
95	78	30,251	47,346	38,964	36,659	57,375	47,218
95	79	29,514	44,992	37,453	35,901	54,727	45,557
95	80	28,683	42,587	35,860	35,032	52,014	43,798
95	81	27,746	40,125	34,176	34,039	49,225	41,928
95	82	26,698	37,605	32,400	32,908	46,352	39,936
95	83	25,534	35,031	30,529	31,624	43,385	37,811
95	84	24,250	32,403	28,565	30,172	40,316	35,541
95	85	22,839	29,724	26,505	28,536	37,139	33,117
95	86	21,297	26,997	24,351	26,703	33,849	30,532
95	87	19,616	24,219	22,097	24,660	30,447	27,779
95	88	17,784	21,387	19,738	22,397	26,933	24,857
95	89	15,790	18,494	17,265	19,905	23,315	21,765
95	90	13,619	15,537	14,672	17,178	19,597	18,506
99	40	49,002	231,943	117,953	59,756	282,847	143,839
99	41	48,984	225,831	116,168	59,745	275,440	141,687
99	42	48,959	219,845	114,392	59,724	268,182	139,544
99	43	48,934	214,017	112,644	59,703	261,116	137,433
99	44	48,909	208,344	110,922	59,682	254,235	135,354
99	45	48,883	202,822	109,227	59,660	247,536	133,307
99	46	48,858	197,445	107,557	59,639	241,013	131,290
99	47	48,833	192,211	105,913	59,618	234,663	129,304
99	48	48,808	187,116	104,294	59,597	228,479	127,348
99	49	48,783	182,156	102,699	59,576	222,458	125,422
99	50	48,757	177,327	101,129	59,555	216,596	123,524
99	51	48,732	172,627	99,583	59,534	210,889	121,656
99	52	48,690	167,991	98,026	59,495	205,272	119,781
99	53	48,647	163,479	96,493	59,457	199,805	117,934
99	54	48,605	159,089	94,984	59,418	194,483	116,116
99	55	48,562	154,816	93,499	59,380	189,303	114,326
99	56	48,520	150,658	92,036	59,342	184,261	112,564
99	57	48,477	146,612	90,597	59,303	179,353	110,829
99	58	48,435	142,674	89,180	59,265	174,576	109,120
99	59	48,392	138,842	87,785	59,226	169,925	107,438
99	60	48,350	135,112	86,411	59,188	165,399	105,782
99	61	48,307	131,483	85,060	59,150	160,993	104,151
99	62	48,206	127,794	83,626	59,053	156,551	102,445

99	63	48,104	124,208	82,216	58,957	152,232	100,766
99	64	48,002	120,722	80,830	58,861	148,031	99,115
99	65	47,900	117,333	79,467	58,765	143,945	97,490
99	66	47,799	114,039	78,126	58,668	139,972	95,892
99	67	47,590	110,588	76,635	58,470	135,871	94,155
99	68	47,381	107,239	75,171	58,271	131,887	92,449
99	69	47,172	103,989	73,733	58,072	128,020	90,772
99	70	46,962	100,836	72,321	57,874	124,264	89,124
99	71	46,753	97,776	70,935	57,675	120,616	87,506
99	72	46,359	94,430	69,297	57,298	116,712	85,649
99	73	45,964	91,191	67,692	56,921	112,930	83,829
99	74	45,570	88,057	66,119	56,544	109,265	82,043
99	75	45,175	85,025	64,578	56,168	105,714	80,292
99	76	44,781	82,090	63,068	55,791	102,274	78,575
99	77	44,208	78,933	61,341	55,217	98,590	76,617
99	78	43,557	75,749	59,545	54,557	94,878	74,583
99	79	42,821	72,531	57,673	53,799	91,126	72,459
99	80	41,989	69,273	55,717	52,930	87,323	70,235
99	81	41,052	65,967	53,670	51,937	83,457	67,900
99	82	40,005	62,611	51,527	50,806	79,517	65,440
99	83	38,841	59,208	49,288	49,522	75,491	62,843
99	84	37,556	55,761	46,954	48,070	71,372	60,098
99	85	36,145	52,271	44,522	46,434	67,150	57,195
99	86	34,604	48,740	41,993	44,601	62,822	54,126
99	87	32,922	45,166	39,363	42,558	58,385	50,883
99	88	31,091	41,544	36,623	40,295	53,843	47,465
99	89	29,096	37,868	33,767	37,803	49,200	43,872
99	90	26,925	34,131	30,786	35,076	44,463	40,106

Claim age	Age start paying premium	Benefit coverage: \$1,000 (Male)			Benefit coverage: \$1,000 (Female)		
		Total savings			Total savings		
		Cumulative Premium	Peso time deposit 2.67%	Dollar time deposit 1.5%	Cumulative Premium	Peso time deposit 2.67%	Dollar time deposit 1.5%
65	40	2,202	4,255	3,195	1,982	3,831	2,876
65	41	2,167	4,078	3,097	1,960	3,690	2,802
65	42	2,117	3,880	2,981	1,918	3,516	2,701
65	43	2,066	3,690	2,867	1,875	3,348	2,602
65	44	2,016	3,506	2,756	1,833	3,187	2,506
65	45	1,966	3,330	2,648	1,790	3,033	2,411
65	46	1,916	3,161	2,542	1,748	2,884	2,319
65	47	1,866	2,998	2,439	1,705	2,740	2,230
65	48	1,816	2,842	2,339	1,663	2,603	2,142

65	49	1,765	2,691	2,240	1,620	2,470	2,056
65	50	1,715	2,547	2,144	1,578	2,343	1,973
65	51	1,665	2,408	2,051	1,536	2,221	1,891
65	52	1,580	2,225	1,917	1,459	2,055	1,771
65	53	1,495	2,051	1,787	1,382	1,897	1,653
65	54	1,410	1,883	1,660	1,306	1,745	1,538
65	55	1,324	1,724	1,537	1,229	1,600	1,427
65	56	1,239	1,571	1,417	1,153	1,461	1,318
65	57	1,154	1,425	1,300	1,076	1,329	1,212
65	58	1,069	1,285	1,186	1,000	1,202	1,109
65	59	984	1,152	1,075	923	1,081	1,009
65	60	898	1,025	968	846	966	912
65	61	813	904	863	770	855	817
65	62	610	660	638	577	625	604
65	63	407	429	419	385	406	397
70	40	4,077	8,988	6,373	3,764	8,297	5,883
70	41	4,042	8,679	6,225	3,742	8,034	5,762
70	42	3,992	8,349	6,057	3,699	7,736	5,612
70	43	3,942	8,030	5,893	3,657	7,448	5,466
70	44	3,892	7,721	5,732	3,614	7,170	5,323
70	45	3,842	7,424	5,574	3,572	6,902	5,182
70	46	3,792	7,136	5,420	3,529	6,642	5,045
70	47	3,741	6,859	5,269	3,487	6,392	4,911
70	48	3,691	6,591	5,122	3,444	6,150	4,779
70	49	3,641	6,332	4,978	3,402	5,916	4,650
70	50	3,591	6,082	4,836	3,359	5,690	4,524
70	51	3,541	5,841	4,698	3,317	5,472	4,401
70	52	3,456	5,553	4,518	3,240	5,207	4,236
70	53	3,370	5,275	4,341	3,164	4,951	4,075
70	54	3,285	5,008	4,169	3,087	4,706	3,918
70	55	3,200	4,751	4,001	3,011	4,470	3,764
70	56	3,115	4,504	3,837	2,934	4,243	3,614
70	57	3,030	4,267	3,676	2,857	4,025	3,468
70	58	2,944	4,039	3,520	2,781	3,815	3,325
70	59	2,859	3,820	3,368	2,704	3,614	3,186
70	60	2,774	3,610	3,219	2,628	3,420	3,050
70	61	2,689	3,408	3,074	2,551	3,234	2,917
70	62	2,485	3,069	2,800	2,359	2,912	2,657
70	63	2,282	2,744	2,533	2,166	2,605	2,404
70	64	2,079	2,435	2,273	1,974	2,312	2,158
70	65	1,876	2,140	2,021	1,781	2,032	1,919
70	66	1,672	1,858	1,775	1,589	1,765	1,686
70	67	1,254	1,357	1,312	1,192	1,290	1,246
70	68	836	881	861	794	837	818
75	40	7,652	19,244	12,885	7,176	18,048	12,084

75	41	7,617	18,658	12,636	7,154	17,524	11,869
75	42	7,567	18,053	12,368	7,112	16,967	11,624
75	43	7,517	17,467	12,104	7,069	16,427	11,384
75	44	7,466	16,899	11,846	7,027	15,904	11,148
75	45	7,416	16,349	11,592	6,984	15,397	10,917
75	46	7,366	15,816	11,344	6,942	14,905	10,690
75	47	7,316	15,300	11,100	6,899	14,429	10,468
75	48	7,266	14,800	10,861	6,857	13,967	10,250
75	49	7,216	14,315	10,626	6,814	13,519	10,036
75	50	7,165	13,846	10,397	6,772	13,086	9,826
75	51	7,115	13,392	10,171	6,729	12,665	9,620
75	52	7,030	12,887	9,901	6,653	12,196	9,370
75	53	6,945	12,400	9,636	6,576	11,742	9,125
75	54	6,860	11,929	9,378	6,500	11,303	8,885
75	55	6,774	11,475	9,124	6,423	10,880	8,651
75	56	6,689	11,036	8,876	6,347	10,470	8,422
75	57	6,604	10,612	8,634	6,270	10,075	8,197
75	58	6,519	10,203	8,396	6,193	9,693	7,977
75	59	6,434	9,807	8,164	6,117	9,325	7,762
75	60	6,348	9,426	7,937	6,040	8,968	7,552
75	61	6,263	9,058	7,715	5,964	8,624	7,346
75	62	6,060	8,536	7,354	5,771	8,129	7,004
75	63	5,857	8,035	7,002	5,579	7,654	6,670
75	64	5,653	7,554	6,659	5,386	7,197	6,345
75	65	5,450	7,093	6,325	5,194	6,760	6,028
75	66	5,247	6,651	5,999	5,001	6,340	5,719
75	67	4,829	5,962	5,440	4,604	5,685	5,187
75	68	4,411	5,304	4,895	4,207	5,059	4,669
75	69	3,993	4,677	4,366	3,810	4,462	4,166
75	70	3,575	4,078	3,851	3,413	3,893	3,676
75	71	3,156	3,507	3,350	3,015	3,351	3,200
75	72	2,367	2,562	2,475	2,262	2,448	2,365
75	73	1,578	1,664	1,626	1,508	1,589	1,553
80	40	14,023	40,234	25,439	13,651	39,167	24,764
80	41	13,988	39,090	25,000	13,629	38,087	24,359
80	42	13,938	37,937	24,542	13,587	36,981	23,924
80	43	13,888	36,817	24,093	13,544	35,906	23,497
80	44	13,838	35,731	23,651	13,502	34,863	23,077
80	45	13,788	34,675	23,217	13,459	33,849	22,664
80	46	13,738	33,651	22,791	13,417	32,865	22,259
80	47	13,687	32,656	22,372	13,374	31,909	21,860
80	48	13,637	31,690	21,960	13,332	30,981	21,469
80	49	13,587	30,752	21,556	13,290	30,079	21,084
80	50	13,537	29,842	21,159	13,247	29,203	20,706
80	51	13,487	28,958	20,769	13,205	28,352	20,335

80	52	13,402	28,027	20,333	13,128	27,455	19,918
80	53	13,316	27,125	19,905	13,051	26,585	19,509
80	54	13,231	26,250	19,486	12,975	25,742	19,108
80	55	13,146	25,403	19,074	12,898	24,924	18,715
80	56	13,061	24,582	18,670	12,822	24,132	18,329
80	57	12,976	23,786	18,275	12,745	23,364	17,950
80	58	12,890	23,016	17,886	12,669	22,620	17,579
80	59	12,805	22,269	17,505	12,592	21,898	17,214
80	60	12,720	21,546	17,132	12,516	21,199	16,857
80	61	12,635	20,845	16,766	12,439	20,522	16,506
80	62	12,432	19,976	16,252	12,246	19,679	16,010
80	63	12,228	19,138	15,750	12,054	18,866	15,526
80	64	12,025	18,331	15,260	11,862	18,082	15,052
80	65	11,822	17,552	14,780	11,669	17,326	14,589
80	66	11,618	16,802	14,311	11,477	16,597	14,136
80	67	11,200	15,776	13,592	11,079	15,606	13,445
80	68	10,782	14,792	12,891	10,682	14,655	12,772
80	69	10,364	13,849	12,208	10,285	13,743	12,115
80	70	9,946	12,945	11,543	9,888	12,869	11,475
80	71	9,528	12,078	10,894	9,491	12,031	10,851
80	72	8,739	10,790	9,844	8,737	10,787	9,842
80	73	7,950	9,560	8,823	7,983	9,600	8,860
80	74	7,161	8,387	7,830	7,229	8,467	7,905
80	75	6,372	7,269	6,864	6,475	7,387	6,976
80	76	5,582	6,203	5,925	5,721	6,357	6,072
80	77	4,437	4,802	4,640	4,574	4,951	4,783
80	78	3,136	3,306	3,231	3,254	3,430	3,353
85	40	25,710	84,152	50,243	26,643	87,205	52,066
85	41	25,675	81,851	49,433	26,621	84,867	51,254
85	42	25,625	79,567	48,607	26,578	82,528	50,416
85	43	25,575	77,346	47,795	26,536	80,253	49,591
85	44	25,524	75,187	46,996	26,493	78,041	48,780
85	45	25,474	73,088	46,211	26,451	75,890	47,982
85	46	25,424	71,047	45,438	26,408	73,797	47,197
85	47	25,374	69,063	44,679	26,366	71,763	46,425
85	48	25,324	67,134	43,931	26,323	69,784	45,665
85	49	25,274	65,258	43,196	26,281	67,859	44,918
85	50	25,224	63,435	42,473	26,238	65,988	44,182
85	51	25,173	61,663	41,763	26,196	64,168	43,459
85	52	25,088	59,856	41,006	26,119	62,316	42,692
85	53	25,003	58,101	40,263	26,043	60,518	41,937
85	54	24,918	56,397	39,533	25,966	58,771	41,196
85	55	24,833	54,743	38,815	25,890	57,074	40,468
85	56	24,747	53,136	38,110	25,813	55,425	39,752
85	57	24,662	51,576	37,418	25,737	53,823	39,048

85	58	24,577	50,062	36,738	25,660	52,268	38,357
85	59	24,492	48,591	36,069	25,584	50,757	37,677
85	60	24,407	47,162	35,413	25,507	49,289	37,009
85	61	24,321	45,776	34,767	25,430	47,863	36,353
85	62	24,118	44,212	33,967	25,238	46,265	35,545
85	63	23,915	42,700	33,183	25,045	44,718	34,752
85	64	23,712	41,236	32,415	24,853	43,221	33,975
85	65	23,508	39,819	31,662	24,660	41,771	33,214
85	66	23,305	38,448	30,925	24,468	40,367	32,468
85	67	22,887	36,777	29,921	24,071	38,679	31,469
85	68	22,469	35,166	28,940	23,674	37,051	30,492
85	69	22,051	33,614	27,982	23,276	35,482	29,537
85	70	21,633	32,119	27,046	22,879	33,970	28,604
85	71	21,215	30,679	26,131	22,482	32,512	27,692
85	72	20,425	28,770	24,787	21,728	30,605	26,368
85	73	19,636	26,939	23,478	20,974	28,775	25,077
85	74	18,847	25,184	22,201	20,220	27,019	23,819
85	75	18,058	23,502	20,957	19,467	25,335	22,592
85	76	17,269	21,891	19,745	18,713	23,721	21,396
85	77	16,123	19,907	18,163	17,566	21,688	19,788
85	78	14,823	17,825	16,451	16,246	19,536	18,030
85	79	13,350	15,637	14,597	14,729	17,252	16,105
85	80	11,687	13,332	12,590	12,991	14,821	13,995
85	81	9,814	10,905	10,416	11,006	12,230	11,682
85	82	7,718	8,353	8,071	8,745	9,464	9,144
85	83	5,391	5,682	5,554	6,177	6,511	6,363
90	40	44,149	164,855	92,945	49,359	184,309	103,913
90	41	44,114	160,440	91,499	49,337	179,435	102,331
90	42	44,064	156,090	90,044	49,295	174,618	100,732
90	43	44,014	151,858	88,612	49,252	169,931	99,158
90	44	43,964	147,740	87,203	49,210	165,369	97,609
90	45	43,914	143,734	85,816	49,167	160,929	96,083
90	46	43,863	139,836	84,452	49,125	156,609	94,581
90	47	43,813	136,044	83,108	49,082	152,404	93,103
90	48	43,763	132,354	81,786	49,040	148,312	91,648
90	49	43,713	128,764	80,485	48,997	144,330	90,215
90	50	43,663	125,272	79,205	48,955	140,455	88,805
90	51	43,613	121,874	77,945	48,912	136,684	87,416
90	52	43,527	118,473	76,643	48,836	132,921	85,990
90	53	43,442	115,166	75,362	48,759	129,261	84,586
90	54	43,357	111,951	74,103	48,683	125,702	83,205
90	55	43,272	108,825	72,865	48,606	122,240	81,847
90	56	43,187	105,786	71,646	48,529	118,874	80,510
90	57	43,101	102,832	70,448	48,453	115,600	79,195
90	58	43,016	99,960	69,270	48,376	112,416	77,902

90	59	42,931	97,167	68,111	48,300	109,319	76,629
90	60	42,846	94,453	66,971	48,223	106,307	75,377
90	61	42,761	91,814	65,850	48,147	103,378	74,145
90	62	42,557	89,001	64,569	47,954	100,287	72,757
90	63	42,354	86,272	63,311	47,762	97,287	71,394
90	64	42,151	83,625	62,076	47,569	94,375	70,056
90	65	41,947	81,058	60,863	47,377	91,549	68,741
90	66	41,744	78,567	59,673	47,184	88,806	67,450
90	67	41,326	75,758	58,203	46,787	85,768	65,894
90	68	40,908	73,041	56,762	46,390	82,829	64,369
90	69	40,490	70,414	55,352	45,993	79,984	62,875
90	70	40,072	67,875	53,971	45,595	77,231	61,410
90	71	39,654	65,420	52,619	45,198	74,567	59,976
90	72	38,865	62,451	50,809	44,444	71,417	58,104
90	73	38,076	59,592	49,042	43,691	68,380	56,274
90	74	37,286	56,839	47,316	42,937	65,452	54,486
90	75	36,497	54,189	45,630	42,183	62,631	52,738
90	76	35,708	51,639	43,984	41,429	59,912	51,030
90	77	34,563	48,683	41,944	40,282	56,739	48,884
90	78	33,262	45,632	39,769	38,962	53,452	46,583
90	79	31,789	42,477	37,446	37,445	50,035	44,109
90	80	30,126	39,208	34,962	35,708	46,473	41,440
90	81	28,253	35,814	32,304	33,722	42,747	38,558
90	82	26,158	32,296	29,466	31,461	38,844	35,440
90	83	23,830	28,657	26,447	28,893	34,745	32,067
90	84	21,260	24,902	23,247	25,988	30,439	28,416
90	85	18,439	21,036	19,864	22,716	25,915	24,472
90	86	15,356	17,063	16,298	19,050	21,167	20,219
90	87	11,994	12,981	12,542	14,964	16,195	15,648
90	88	8,330	8,781	8,582	10,438	11,002	10,753
95	40	71,387	304,097	161,901	83,715	356,615	189,861
95	41	71,352	296,044	159,430	83,693	347,250	187,006
95	42	71,301	288,142	156,963	83,651	338,047	184,149
95	43	71,251	280,451	154,535	83,608	329,089	181,335
95	44	71,201	272,966	152,144	83,566	320,368	178,565
95	45	71,151	265,680	149,790	83,523	311,878	175,836
95	46	71,101	258,588	147,472	83,481	303,613	173,150
95	47	71,051	251,686	145,190	83,438	295,567	170,504
95	48	71,000	244,967	142,944	83,396	287,734	167,899
95	49	70,950	238,428	140,732	83,353	280,108	165,333
95	50	70,900	232,064	138,554	83,311	272,685	162,807
95	51	70,850	225,869	136,410	83,268	265,458	160,319
95	52	70,765	219,730	134,232	83,192	258,317	157,805
95	53	70,680	213,758	132,089	83,115	251,368	155,329
95	54	70,594	207,949	129,980	83,039	244,605	152,893

95	55	70,509	202,296	127,905	82,962	238,025	150,495
95	56	70,424	196,797	125,862	82,885	231,621	148,134
95	57	70,339	191,448	123,852	82,809	225,389	145,810
95	58	70,254	186,243	121,874	82,732	219,324	143,522
95	59	70,168	181,180	119,928	82,656	213,423	141,270
95	60	70,083	176,254	118,012	82,579	207,680	139,054
95	61	69,998	171,461	116,126	82,503	202,092	136,872
95	62	69,795	166,517	114,078	82,310	196,377	134,534
95	63	69,591	161,715	112,065	82,118	190,823	132,236
95	64	69,388	157,049	110,086	81,925	185,425	129,977
95	65	69,185	152,517	108,141	81,733	180,178	127,755
95	66	68,982	148,114	106,230	81,540	175,080	125,570
95	67	68,563	143,388	104,026	81,143	169,696	123,112
95	68	68,145	138,807	101,864	80,746	164,474	120,699
95	69	67,727	134,368	99,743	80,349	159,408	118,330
95	70	67,309	130,066	97,662	79,951	154,495	116,005
95	71	66,891	125,897	95,621	79,554	149,730	113,723
95	72	66,102	121,176	93,097	78,800	144,454	110,981
95	73	65,313	116,616	90,626	78,047	139,352	108,295
95	74	64,524	112,211	88,208	77,293	134,417	105,664
95	75	63,735	107,956	85,841	76,539	129,644	103,087
95	76	62,946	103,847	83,526	75,785	125,029	100,563
95	77	61,800	99,305	80,794	74,638	119,935	97,577
95	78	60,499	94,687	77,925	73,318	114,749	94,435
95	79	59,027	89,980	74,904	71,801	109,453	91,115
95	80	57,363	85,170	71,717	70,064	104,027	87,596
95	81	55,490	80,247	68,351	68,078	98,451	83,856
95	82	53,395	75,208	64,798	65,817	92,705	79,872
95	83	51,067	70,059	61,057	63,249	86,771	75,622
95	84	48,498	64,804	57,128	60,344	80,633	71,082
95	85	45,677	59,447	53,010	57,072	74,278	66,235
95	86	42,594	53,993	48,701	53,406	67,699	61,064
95	87	39,231	48,438	44,194	49,320	60,894	55,559
95	88	35,568	42,772	39,474	44,794	53,867	49,714
95	89	31,578	36,987	34,529	39,810	46,629	43,530
95	90	27,237	31,073	29,342	34,356	39,194	37,011
99	40	97,999	463,865	235,895	119,511	565,689	287,676
99	41	97,964	451,640	232,325	119,489	550,876	283,373
99	42	97,914	439,670	228,775	119,446	536,359	279,086
99	43	97,864	428,017	225,278	119,404	522,225	274,863
99	44	97,813	416,672	221,835	119,361	508,463	270,705
99	45	97,763	405,628	218,445	119,319	495,064	266,609
99	46	97,713	394,877	215,106	119,276	482,018	262,576
99	47	97,663	384,410	211,819	119,234	469,316	258,603
99	48	97,613	374,221	208,581	119,191	456,948	254,691

99	49	97,563	364,302	205,393	119,149	444,906	250,838
99	50	97,512	354,646	202,254	119,107	433,182	247,042
99	51	97,462	345,245	199,162	119,064	421,766	243,305
99	52	97,377	335,973	196,047	118,987	410,533	239,555
99	53	97,292	326,949	192,981	118,911	399,600	235,863
99	54	97,207	318,168	189,963	118,834	388,958	232,228
99	55	97,122	309,622	186,991	118,758	378,598	228,648
99	56	97,036	301,306	184,066	118,681	368,515	225,124
99	57	96,951	293,213	181,187	118,605	358,700	221,654
99	58	96,866	285,336	178,352	118,528	349,146	218,237
99	59	96,781	277,672	175,562	118,452	339,847	214,873
99	60	96,696	270,212	172,815	118,375	330,795	211,561
99	61	96,610	262,954	170,111	118,298	321,984	208,300
99	62	96,407	255,576	167,245	118,106	313,100	204,887
99	63	96,204	248,405	164,426	117,913	304,461	201,531
99	64	96,000	241,434	161,653	117,721	296,059	198,228
99	65	95,797	234,657	158,927	117,529	287,888	194,979
99	66	95,594	228,070	156,246	117,336	279,943	191,783
99	67	95,176	221,167	153,264	116,939	271,739	188,309
99	68	94,758	214,469	150,336	116,542	263,774	184,896
99	69	94,340	207,970	147,461	116,144	256,038	181,543
99	70	93,922	201,664	144,637	115,747	248,527	178,248
99	71	93,504	195,545	141,866	115,350	241,233	175,012
99	72	92,714	188,853	138,590	114,596	233,424	171,298
99	73	91,925	182,376	135,379	113,842	225,859	167,657
99	74	91,136	176,108	132,234	113,089	218,528	164,085
99	75	90,347	170,043	129,151	112,335	211,426	160,583
99	76	89,558	164,175	126,131	111,581	204,546	157,148
99	77	88,412	157,860	122,678	110,434	197,179	153,234
99	78	87,112	151,493	119,087	109,114	189,755	149,165
99	79	85,639	145,058	115,343	107,597	182,252	144,918
99	80	83,976	138,542	111,431	105,859	174,645	140,470
99	81	82,103	131,930	107,336	103,874	166,914	135,799
99	82	80,007	125,219	103,051	101,613	159,033	130,879
99	83	77,680	118,414	98,574	99,045	150,983	125,686
99	84	75,110	111,520	93,905	96,140	142,743	120,197
99	85	72,289	104,540	89,042	92,868	134,300	114,391
99	86	69,206	97,479	83,985	89,202	125,643	108,251
99	87	65,844	90,331	78,724	85,116	116,770	101,766
99	88	62,180	83,086	73,245	80,589	107,685	94,930
99	89	58,191	75,734	67,533	75,606	98,399	87,744
99	90	53,850	68,262	61,571	70,152	88,926	80,211

Claim age	Age start paying premium	Benefit coverage: \$2,000 (Male)			Benefit coverage: \$2,000 (Female)		
		Total savings			Total savings		
		Cumulative Premium	Peso time deposit 2.67%	Dollar time deposit 1.5%	Cumulative Premium	Peso time deposit 2.67%	Dollar time deposit 1.5%
65	40	4,401	8,505	6,386	3,962	7,657	5,749
65	41	4,331	8,152	6,191	3,918	7,375	5,601
65	42	4,231	7,756	5,958	3,834	7,027	5,399
65	43	4,130	7,375	5,731	3,749	6,693	5,202
65	44	4,030	7,009	5,509	3,664	6,372	5,009
65	45	3,930	6,656	5,293	3,579	6,063	4,821
65	46	3,829	6,318	5,081	3,495	5,765	4,637
65	47	3,729	5,992	4,875	3,410	5,479	4,458
65	48	3,629	5,679	4,674	3,325	5,204	4,283
65	49	3,528	5,379	4,478	3,240	4,940	4,112
65	50	3,428	5,090	4,286	3,156	4,686	3,945
65	51	3,328	4,813	4,099	3,071	4,441	3,783
65	52	3,158	4,448	3,832	2,918	4,110	3,541
65	53	2,988	4,099	3,572	2,765	3,793	3,306
65	54	2,817	3,765	3,319	2,612	3,490	3,076
65	55	2,647	3,445	3,072	2,459	3,200	2,853
65	56	2,477	3,140	2,832	2,305	2,922	2,636
65	57	2,307	2,848	2,599	2,152	2,657	2,425
65	58	2,137	2,570	2,371	1,999	2,404	2,219
65	59	1,967	2,303	2,150	1,846	2,162	2,019
65	60	1,796	2,049	1,935	1,693	1,931	1,824
65	61	1,626	1,807	1,726	1,540	1,711	1,634
65	62	1,220	1,320	1,275	1,155	1,250	1,208
65	63	813	857	838	770	812	793
70	40	8,153	17,972	12,743	7,525	16,589	11,762
70	41	8,082	17,354	12,446	7,481	16,062	11,520
70	42	7,982	16,693	12,110	7,396	15,468	11,222
70	43	7,882	16,054	11,781	7,311	14,893	10,929
70	44	7,781	15,438	11,460	7,227	14,337	10,643
70	45	7,681	14,842	11,145	7,142	13,801	10,363
70	46	7,581	14,268	10,837	7,057	13,282	10,088
70	47	7,480	13,713	10,535	6,972	12,782	9,820
70	48	7,380	13,177	10,240	6,888	12,298	9,557
70	49	7,280	12,660	9,952	6,803	11,831	9,300
70	50	7,179	12,161	9,670	6,718	11,380	9,049
70	51	7,079	11,679	9,394	6,634	10,944	8,802
70	52	6,909	11,102	9,032	6,480	10,413	8,472
70	53	6,739	10,547	8,680	6,327	9,903	8,150
70	54	6,569	10,013	8,335	6,174	9,412	7,835

70	55	6,398	9,500	7,999	6,021	8,940	7,528
70	56	6,228	9,007	7,672	5,868	8,486	7,228
70	57	6,058	8,533	7,352	5,715	8,050	6,935
70	58	5,888	8,078	7,040	5,562	7,630	6,650
70	59	5,718	7,640	6,735	5,409	7,227	6,371
70	60	5,548	7,220	6,438	5,256	6,840	6,099
70	61	5,377	6,817	6,149	5,102	6,468	5,834
70	62	4,971	6,137	5,600	4,717	5,824	5,314
70	63	4,564	5,489	5,066	4,332	5,210	4,808
70	64	4,158	4,870	4,546	3,948	4,624	4,316
70	65	3,751	4,279	4,041	3,563	4,064	3,838
70	66	3,345	3,716	3,550	3,178	3,531	3,373
70	67	2,508	2,715	2,623	2,383	2,579	2,492
70	68	1,672	1,763	1,723	1,589	1,675	1,637
75	40	15,302	38,483	25,766	14,349	36,087	24,162
75	41	15,231	37,310	25,269	14,305	35,040	23,732
75	42	15,131	36,100	24,731	14,220	33,927	23,243
75	43	15,031	34,928	24,204	14,136	32,848	22,763
75	44	14,930	33,793	23,687	14,051	31,802	22,292
75	45	14,830	32,693	23,181	13,966	30,788	21,830
75	46	14,730	31,627	22,684	13,881	29,805	21,377
75	47	14,629	30,595	22,196	13,797	28,853	20,933
75	48	14,529	29,595	21,718	13,712	27,930	20,497
75	49	14,429	28,626	21,249	13,627	27,036	20,069
75	50	14,328	27,688	20,790	13,542	26,169	19,649
75	51	14,228	26,779	20,339	13,458	25,329	19,238
75	52	14,058	25,771	19,799	13,305	24,390	18,738
75	53	13,888	24,797	19,270	13,152	23,482	18,249
75	54	13,718	23,856	18,753	12,998	22,605	17,770
75	55	13,548	22,947	18,247	12,845	21,758	17,301
75	56	13,377	22,070	17,751	12,692	20,939	16,842
75	57	13,207	21,222	17,266	12,539	20,149	16,393
75	58	13,037	20,404	16,792	12,386	19,385	15,953
75	59	12,867	19,614	16,328	12,233	18,648	15,523
75	60	12,697	18,851	15,874	12,080	17,935	15,102
75	61	12,527	18,115	15,430	11,927	17,247	14,691
75	62	12,120	17,071	14,708	11,542	16,257	14,006
75	63	11,713	16,070	14,005	11,157	15,306	13,339
75	64	11,307	15,109	13,319	10,772	14,393	12,688
75	65	10,900	14,186	12,650	10,387	13,518	12,054
75	66	10,494	13,302	11,998	10,002	12,679	11,436
75	67	9,658	11,924	10,879	9,207	11,368	10,372
75	68	8,821	10,608	9,790	8,413	10,117	9,337
75	69	7,985	9,353	8,731	7,619	8,923	8,330
75	70	7,149	8,156	7,702	6,824	7,785	7,352

75	71	6,313	7,015	6,700	6,030	6,700	6,400
75	72	4,735	5,124	4,951	4,522	4,894	4,729
75	73	3,156	3,327	3,252	3,015	3,178	3,106
80	40	28,045	80,463	50,874	27,299	78,324	49,521
80	41	27,974	78,174	49,996	27,255	76,164	48,711
80	42	27,874	75,868	49,081	27,170	73,952	47,842
80	43	27,774	73,629	48,181	27,086	71,804	46,988
80	44	27,673	71,455	47,298	27,001	69,718	46,148
80	45	27,573	69,344	46,430	26,916	67,692	45,324
80	46	27,473	67,295	45,577	26,832	65,724	44,513
80	47	27,372	65,306	44,740	26,747	63,813	43,717
80	48	27,272	63,374	43,917	26,662	61,957	42,935
80	49	27,172	61,499	43,109	26,577	60,154	42,166
80	50	27,072	59,679	42,315	26,493	58,403	41,410
80	51	26,971	57,911	41,535	26,408	56,702	40,668
80	52	26,801	56,049	40,663	26,255	54,907	39,834
80	53	26,631	54,245	39,808	26,102	53,167	39,017
80	54	26,461	52,497	38,969	25,949	51,481	38,215
80	55	26,291	50,803	38,146	25,795	49,846	37,428
80	56	26,120	49,162	37,339	25,642	48,262	36,656
80	57	25,950	47,571	36,548	25,489	46,726	35,898
80	58	25,780	46,030	35,772	25,336	45,237	35,155
80	59	25,610	44,537	35,010	25,183	43,795	34,427
80	60	25,440	43,091	34,264	25,030	42,396	33,712
80	61	25,270	41,689	33,532	24,877	41,041	33,010
80	62	24,863	39,952	32,504	24,492	39,355	32,019
80	63	24,456	38,277	31,500	24,107	37,729	31,050
80	64	24,050	36,662	30,519	23,722	36,161	30,103
80	65	23,643	35,104	29,560	23,337	34,649	29,177
80	66	23,237	33,604	28,622	22,952	33,192	28,271
80	67	22,401	31,552	27,184	22,158	31,210	26,889
80	68	21,564	29,584	25,783	21,363	29,308	25,542
80	69	20,728	27,698	24,417	20,569	27,484	24,229
80	70	19,892	25,889	23,086	19,774	25,736	22,949
80	71	19,056	24,156	21,788	18,980	24,059	21,701
80	72	17,478	21,579	19,689	17,472	21,573	19,683
80	73	15,900	19,120	17,646	15,965	19,199	17,719
80	74	14,321	16,774	15,660	14,458	16,934	15,809
80	75	12,743	14,538	13,728	12,950	14,774	13,951
80	76	11,165	12,406	11,850	11,443	12,715	12,145
80	77	8,874	9,604	9,279	9,149	9,901	9,567
80	78	6,273	6,612	6,462	6,508	6,861	6,705
85	40	51,418	168,296	100,481	53,282	174,398	104,125
85	41	51,348	163,695	98,861	53,238	169,722	102,501
85	42	51,247	159,127	97,210	53,153	165,045	100,825

85	43	51,147	154,685	95,586	53,069	160,497	99,177
85	44	51,047	150,367	93,988	52,984	156,074	97,555
85	45	50,946	146,169	92,417	52,899	151,772	95,960
85	46	50,846	142,087	90,872	52,814	147,588	94,390
85	47	50,746	138,119	89,353	52,730	143,519	92,846
85	48	50,645	134,261	87,858	52,645	139,563	91,327
85	49	50,545	130,511	86,388	52,560	135,714	89,833
85	50	50,445	126,864	84,943	52,476	131,972	88,363
85	51	50,344	123,320	83,521	52,391	128,332	86,916
85	52	50,174	119,707	82,009	52,238	124,630	85,381
85	53	50,004	116,198	80,523	52,085	121,033	83,873
85	54	49,834	112,791	79,063	51,931	117,539	82,391
85	55	49,664	109,483	77,628	51,778	114,145	80,934
85	56	49,494	106,270	76,219	51,625	110,847	79,502
85	57	49,323	103,151	74,834	51,472	107,644	78,095
85	58	49,153	100,122	73,474	51,319	104,533	76,712
85	59	48,983	97,180	72,138	51,166	101,511	75,352
85	60	48,813	94,324	70,825	51,013	98,575	74,017
85	61	48,643	91,551	69,535	50,860	95,723	72,704
85	62	48,236	88,425	67,935	50,475	92,528	71,087
85	63	47,830	85,399	66,367	50,090	89,435	69,503
85	64	47,423	82,472	64,830	49,705	86,440	67,949
85	65	47,016	79,638	63,324	49,320	83,540	66,427
85	66	46,610	76,896	61,849	48,935	80,732	64,934
85	67	45,774	73,553	59,842	48,140	77,356	62,936
85	68	44,938	70,332	57,881	47,346	74,101	60,983
85	69	44,101	67,228	55,964	46,552	70,963	59,073
85	70	43,265	64,238	54,092	45,757	67,938	57,207
85	71	42,429	61,358	52,262	44,963	65,022	55,383
85	72	40,851	57,540	49,575	43,455	61,208	52,735
85	73	39,273	53,878	46,955	41,948	57,548	50,154
85	74	37,694	50,368	44,402	40,440	54,038	47,637
85	75	36,116	47,004	41,914	38,933	50,670	45,183
85	76	34,538	43,781	39,490	37,426	47,442	42,792
85	77	32,247	39,814	36,326	35,132	43,376	39,576
85	78	29,646	35,651	32,902	32,491	39,072	36,060
85	79	26,700	31,273	29,195	29,458	34,504	32,211
85	80	23,373	26,665	25,179	25,983	29,642	27,991
85	81	19,628	21,809	20,832	22,012	24,459	23,363
85	82	15,437	16,707	16,142	17,489	18,928	18,288
85	83	10,781	11,365	11,107	12,353	13,022	12,727
90	40	88,296	329,701	185,885	98,715	368,604	207,818
90	41	88,226	320,871	182,992	98,670	358,857	204,655
90	42	88,126	312,171	180,083	98,586	349,225	201,458
90	43	88,025	303,707	177,219	98,501	339,851	198,310

90	44	87,925	295,472	174,402	98,416	330,728	195,211
90	45	87,825	287,460	171,628	98,332	321,850	192,161
90	46	87,724	279,664	168,899	98,247	313,210	189,158
90	47	87,624	272,080	166,212	98,162	304,802	186,202
90	48	87,524	264,701	163,568	98,077	296,619	183,292
90	49	87,423	257,522	160,966	97,993	288,656	180,427
90	50	87,323	250,537	158,406	97,908	280,906	177,607
90	51	87,223	243,741	155,885	97,823	273,364	174,831
90	52	87,053	236,939	153,282	97,670	265,838	171,977
90	53	86,882	230,326	150,722	97,517	258,519	169,170
90	54	86,712	223,897	148,203	97,364	251,401	166,409
90	55	86,542	217,647	145,727	97,211	244,478	163,691
90	56	86,372	211,570	143,291	97,058	237,745	161,018
90	57	86,202	205,662	140,895	96,905	231,197	158,389
90	58	86,032	199,918	138,539	96,751	224,829	155,801
90	59	85,861	194,334	136,221	96,598	218,635	153,256
90	60	85,691	188,905	133,942	96,445	212,612	150,752
90	61	85,521	183,627	131,701	96,292	206,754	148,288
90	62	85,115	178,002	129,138	95,907	200,572	145,512
90	63	84,708	172,544	126,622	95,522	194,572	142,787
90	64	84,301	167,251	124,152	95,137	188,748	140,110
90	65	83,895	162,116	121,727	94,752	183,096	137,480
90	66	83,488	157,134	119,347	94,367	177,610	134,898
90	67	82,652	151,515	116,405	93,573	171,535	131,786
90	68	81,816	146,082	113,525	92,778	165,655	128,736
90	69	80,980	140,829	110,704	91,984	159,966	125,748
90	70	80,144	135,750	107,942	91,190	154,460	122,819
90	71	79,308	130,840	105,237	90,395	149,133	119,950
90	72	77,729	124,902	101,619	88,888	142,832	116,207
90	73	76,151	119,184	98,084	87,380	136,759	112,548
90	74	74,573	113,678	94,632	85,873	130,904	108,972
90	75	72,995	108,379	91,260	84,366	125,262	105,477
90	76	71,416	103,278	87,967	82,858	119,824	102,061
90	77	69,125	97,365	83,887	80,564	113,477	97,769
90	78	66,524	91,265	79,537	77,924	106,904	93,167
90	79	63,578	84,955	74,892	74,891	100,071	88,217
90	80	60,252	78,416	69,924	71,415	92,945	82,880
90	81	56,506	71,629	64,608	67,445	85,495	77,116
90	82	52,315	64,592	58,933	62,922	77,687	70,881
90	83	47,660	57,313	52,895	57,786	69,491	64,133
90	84	42,521	49,804	46,494	51,976	60,878	56,833
90	85	36,878	42,072	39,729	45,432	51,830	48,944
90	86	30,712	34,126	32,597	38,100	42,335	40,438
90	87	23,988	25,961	25,084	29,928	32,390	31,295
90	88	16,660	17,562	17,164	20,875	22,005	21,506

95	40	142,771	608,185	323,797	167,427	713,215	379,714
95	41	142,701	592,077	318,854	167,383	694,484	374,004
95	42	142,600	576,274	313,921	167,298	676,081	368,290
95	43	142,500	560,893	309,065	167,213	658,166	362,664
95	44	142,400	545,922	304,283	167,128	640,725	357,123
95	45	142,299	531,350	299,575	167,044	623,746	351,667
95	46	142,199	517,168	294,939	166,959	607,217	346,295
95	47	142,099	503,363	290,376	166,874	591,126	341,004
95	48	141,998	489,926	285,882	166,789	575,461	335,794
95	49	141,898	476,848	281,459	166,705	560,211	330,663
95	50	141,798	464,119	277,103	166,620	545,365	325,611
95	51	141,697	451,730	272,815	166,535	530,913	320,636
95	52	141,527	439,454	268,460	166,382	516,630	315,607
95	53	141,357	427,511	264,175	166,229	502,732	310,657
95	54	141,187	415,892	259,958	166,076	489,207	305,784
95	55	141,017	404,588	255,807	165,923	476,046	300,987
95	56	140,847	393,591	251,723	165,770	463,238	296,265
95	57	140,677	382,893	247,703	165,617	450,774	291,617
95	58	140,506	372,484	243,747	165,463	438,646	287,042
95	59	140,336	362,358	239,854	165,310	426,843	282,538
95	60	140,166	352,507	236,023	165,157	415,358	278,105
95	61	139,996	342,923	232,253	165,004	404,181	273,741
95	62	139,589	333,035	228,156	164,619	392,752	269,067
95	63	139,183	323,429	224,129	164,234	381,643	264,470
95	64	138,776	314,098	220,172	163,849	370,847	259,951
95	65	138,370	305,034	216,283	163,464	360,354	255,508
95	66	137,963	296,228	212,460	163,079	350,156	251,139
95	67	137,127	286,776	208,052	162,285	339,389	246,222
95	68	136,291	277,615	203,727	161,491	328,945	241,396
95	69	135,455	268,736	199,485	160,696	318,814	236,659
95	70	134,618	260,132	195,324	159,902	308,988	232,009
95	71	133,782	251,793	191,242	159,107	299,458	227,444
95	72	132,204	242,352	186,193	157,600	288,907	221,960
95	73	130,626	233,232	181,252	156,092	278,702	216,588
95	74	129,048	224,422	176,415	154,585	268,833	211,327
95	75	127,469	215,912	171,683	153,078	259,288	206,173
95	76	125,891	207,693	167,051	151,570	250,058	201,126
95	77	123,600	198,611	161,587	149,276	239,869	195,155
95	78	120,999	189,375	155,849	146,636	229,499	188,870
95	79	118,053	179,959	149,808	143,603	218,907	182,230
95	80	114,726	170,340	143,434	140,127	208,054	175,192
95	81	110,981	160,494	136,701	136,157	196,902	167,712
95	82	106,790	150,417	129,595	131,634	185,410	159,745
95	83	102,134	140,118	122,114	126,498	173,542	151,243
95	84	96,996	129,608	114,256	120,688	161,266	142,164

95	85	91,353	118,894	106,019	114,145	148,556	132,469
95	86	85,187	107,986	97,402	106,812	135,398	122,128
95	87	78,463	96,875	88,388	98,640	121,787	111,117
95	88	71,135	85,544	78,949	89,587	107,734	99,428
95	89	63,156	73,974	69,058	79,620	93,258	87,060
95	90	54,475	62,146	58,685	68,712	78,388	74,022
99	40	195,996	927,720	471,784	239,018	1,131,361	575,344
99	41	195,925	903,270	464,645	238,974	1,101,735	566,736
99	42	195,825	879,329	457,544	238,889	1,072,704	558,163
99	43	195,725	856,023	450,551	238,805	1,044,437	549,719
99	44	195,625	833,334	443,665	238,720	1,016,915	541,403
99	45	195,524	811,246	436,885	238,635	990,117	533,213
99	46	195,424	789,744	430,207	238,550	964,026	525,146
99	47	195,324	768,811	423,632	238,466	938,623	517,202
99	48	195,223	748,433	417,157	238,381	913,889	509,378
99	49	195,123	728,595	410,781	238,296	889,806	501,671
99	50	195,023	709,283	404,502	238,212	866,358	494,082
99	51	194,922	690,482	398,319	238,127	843,528	486,607
99	52	194,752	671,939	392,090	237,974	821,063	479,107
99	53	194,582	653,893	385,958	237,821	799,196	471,723
99	54	194,412	636,331	379,922	237,667	777,911	464,453
99	55	194,242	619,240	373,980	237,514	757,193	457,294
99	56	194,071	602,608	368,130	237,361	737,026	450,246
99	57	193,901	586,422	362,372	237,208	717,396	443,306
99	58	193,731	570,671	356,703	237,055	698,289	436,472
99	59	193,561	555,342	351,123	236,902	679,690	429,744
99	60	193,391	540,424	345,630	236,749	661,586	423,120
99	61	193,221	525,907	340,223	236,596	643,965	416,597
99	62	192,814	511,153	334,489	236,211	626,197	409,773
99	63	192,408	496,810	328,851	235,826	608,919	403,059
99	64	192,001	482,868	323,307	235,441	592,115	396,454
99	65	191,594	469,314	317,854	235,056	575,774	389,957
99	66	191,188	456,140	312,493	234,671	559,882	383,565
99	67	190,352	442,334	306,528	233,876	543,476	376,617
99	68	189,516	428,939	300,671	233,082	527,545	369,791
99	69	188,679	415,941	294,921	232,288	512,074	363,084
99	70	187,843	403,328	289,275	231,493	497,052	356,495
99	71	187,007	391,091	283,731	230,699	482,464	350,021
99	72	185,429	377,706	277,179	229,191	466,847	342,595
99	73	183,851	364,752	270,759	227,684	451,716	335,312
99	74	182,272	352,217	264,467	226,177	437,055	328,170
99	75	180,694	340,087	258,303	224,669	422,852	321,165
99	76	179,116	328,349	252,263	223,162	409,092	314,296
99	77	176,825	315,720	245,356	220,868	394,358	306,468
99	78	174,224	302,986	238,174	218,227	379,510	298,329

99	79	171,278	290,117	230,687	215,194	364,503	289,835
99	80	167,951	277,083	222,863	211,719	349,291	280,941
99	81	164,206	263,859	214,673	207,748	333,827	271,598
99	82	160,015	250,438	206,102	203,225	318,067	261,758
99	83	155,359	236,829	197,149	198,089	301,966	251,372
99	84	150,220	223,040	187,810	192,279	285,487	240,394
99	85	144,578	209,080	178,085	185,736	268,600	228,781
99	86	138,412	194,957	167,970	178,404	251,287	216,502
99	87	131,688	180,662	157,448	170,232	233,541	203,532
99	88	124,360	166,173	146,490	161,179	215,371	189,860
99	89	116,381	151,467	135,065	151,212	196,799	175,488
99	90	107,700	136,523	123,143	140,304	177,853	160,422

ATTACHMENT 4**Expected value of cumulative benefit based on the likelihood of having disability
(by benefit amount)****Expected cumulative benefit based on the likelihood
of having a disability at age 65 to 69**

Total benefit years	Monthly benefit			
	300	500	1,000	2,000
1.0	133	222	444	888
1.5	202	336	673	1,345
2.0	272	453	906	1,812
2.5	343	572	1,143	2,287
3.0	416	693	1,386	2,772
3.5	490	816	1,633	3,266
4.0	565	942	1,885	3,769
4.5	642	1,071	2,141	4,283
5.0	721	1,201	2,403	4,806
5.5	801	1,335	2,670	5,339
6.0	882	1,471	2,941	5,883
6.5	965	1,609	3,218	6,436
7.0	1,050	1,750	3,500	7,000
7.5	1,136	1,894	3,787	7,575
8.0	1,224	2,040	4,080	8,160
8.5	1,313	2,189	4,378	8,757
9.0	1,405	2,341	4,682	9,364
9.5	1,497	2,496	4,991	9,982
10.0	1,592	2,653	5,306	10,612

**Expected cumulative benefit based on the likelihood
of having a disability at age 70 to 74**

Total benefit years	Monthly benefit			
	300	500	1,000	2,000
1.0	166	276	552	1,104
1.5	251	418	836	1,672
2.0	338	563	1,126	2,252
2.5	426	711	1,422	2,843
3.0	517	861	1,723	3,446
3.5	609	1,015	2,030	4,060
4.0	703	1,172	2,343	4,686
4.5	799	1,331	2,662	5,325
5.0	896	1,494	2,988	5,975
5.5	996	1,659	3,319	6,638
6.0	1,097	1,828	3,657	7,313
6.5	1,200	2,000	4,001	8,002
7.0	1,305	2,176	4,351	8,703

7.5	1,413	2,354	4,709	9,417
8.0	1,522	2,536	5,073	10,145
8.5	1,633	2,722	5,443	10,887
9.0	1,746	2,910	5,821	11,642
9.5	1,862	3,103	6,205	12,411
10.0	1,979	3,298	6,597	13,194

Expected cumulative benefit based on the likelihood of having a disability at age 75 to 79

Total benefit years	Monthly benefit			
	300	500	1,000	2,000
1.0	320	534	1,068	2,136
1.5	485	809	1,618	3,236
2.0	654	1,089	2,179	4,357
2.5	825	1,375	2,750	5,501
3.0	1,000	1,667	3,333	6,667
3.5	1,178	1,964	3,928	7,855
4.0	1,360	2,267	4,533	9,067
4.5	1,545	2,575	5,151	10,302
5.0	1,734	2,890	5,780	11,560
5.5	1,926	3,211	6,421	12,843
6.0	2,122	3,537	7,075	14,150
6.5	2,322	3,870	7,741	15,482
7.0	2,526	4,210	8,419	16,838
7.5	2,733	4,555	9,110	18,221
8.0	2,944	4,907	9,814	19,629
8.5	3,159	5,266	10,532	21,063
9.0	3,379	5,631	11,262	22,524
9.5	3,602	6,003	12,006	24,012
10.0	3,829	6,382	12,764	25,527

Expected cumulative benefit based on the likelihood of having a disability at age 80 to 84

Total benefit years	Monthly benefit			
	300	500	1,000	2,000
1.0	554	924	1,848	3,696
1.5	840	1,400	2,800	5,599
2.0	1,131	1,885	3,770	7,540
2.5	1,428	2,380	4,759	9,519
3.0	1,730	2,884	5,768	11,536
3.5	2,039	3,398	6,796	13,593
4.0	2,353	3,922	7,844	15,689
4.5	2,674	4,456	8,913	17,826
5.0	3,001	5,001	10,002	20,003

5.5	3,333	5,556	11,111	22,223
6.0	3,673	6,121	12,242	24,484
6.5	4,018	6,697	13,394	26,788
7.0	4,370	7,284	14,568	29,136
7.5	4,729	7,882	15,764	31,528
8.0	5,095	8,491	16,982	33,964
8.5	5,467	9,112	18,223	36,446
9.0	5,846	9,744	19,487	38,974
9.5	6,232	10,387	20,774	41,549
10.0	6,626	11,043	22,085	44,171

Expected cumulative benefit based on the likelihood of having a disability at age 85 and above

Total benefit years	Monthly benefit			
	300	500	1,000	2,000
1.0	1,260	2,100	4,200	8,400
1.5	1,909	3,181	6,363	12,725
2.0	2,570	4,284	8,568	17,136
2.5	3,245	5,408	10,817	21,633
3.0	3,933	6,555	13,109	26,218
3.5	4,634	7,723	15,446	30,892
4.0	5,348	8,914	17,828	35,657
4.5	6,077	10,128	20,256	40,513
5.0	6,819	11,366	22,731	45,462
5.5	7,576	12,626	25,253	50,506
6.0	8,347	13,911	27,823	55,646
6.5	9,132	15,221	30,441	60,883
7.0	9,933	16,555	33,109	66,218
7.5	10,748	17,914	35,827	71,654
8.0	11,579	19,298	38,596	77,192
8.5	12,425	20,708	41,416	82,832
9.0	13,287	22,144	44,289	88,577
9.5	14,164	23,607	47,214	94,429
10.0	15,058	25,097	50,194	100,388

ATTACHMENT 5
Manulife Annuity Program¹

Age start paying	Cumulative premium (in PHP)	Account Value ⁶ at age 80, (in PHP)
40	750,000 ²	4,645,467
45	750,000 ²	3,312,154
50	750,000 ²	2,361,520
55	625,000 ³	1,581,226
60	500,000 ⁴	1,024,887
65	375,000 ⁵	628,226

¹This is a regular pay investment with a minimum premium of PHP25,000 per year. Accumulated account value may be withdrawn anytime. This provides an option for premium deferment on the 10th year and with built-in life insurance and death benefits. Returns are not guaranteed and are based on average 4-year performance at 7 percent earnings per annum.

²30 years pay period. ³25 years pay period. ⁴20 years pay period. ⁵15 years pay period.

⁶Accumulated account value if client starts withdrawal at age 80.