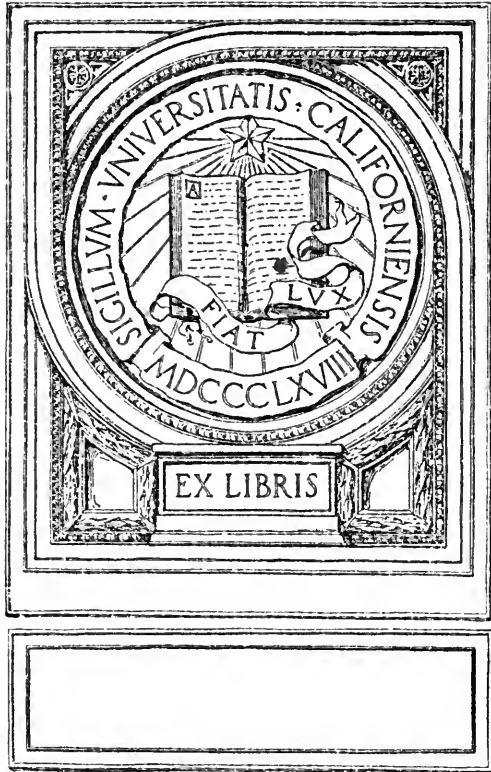


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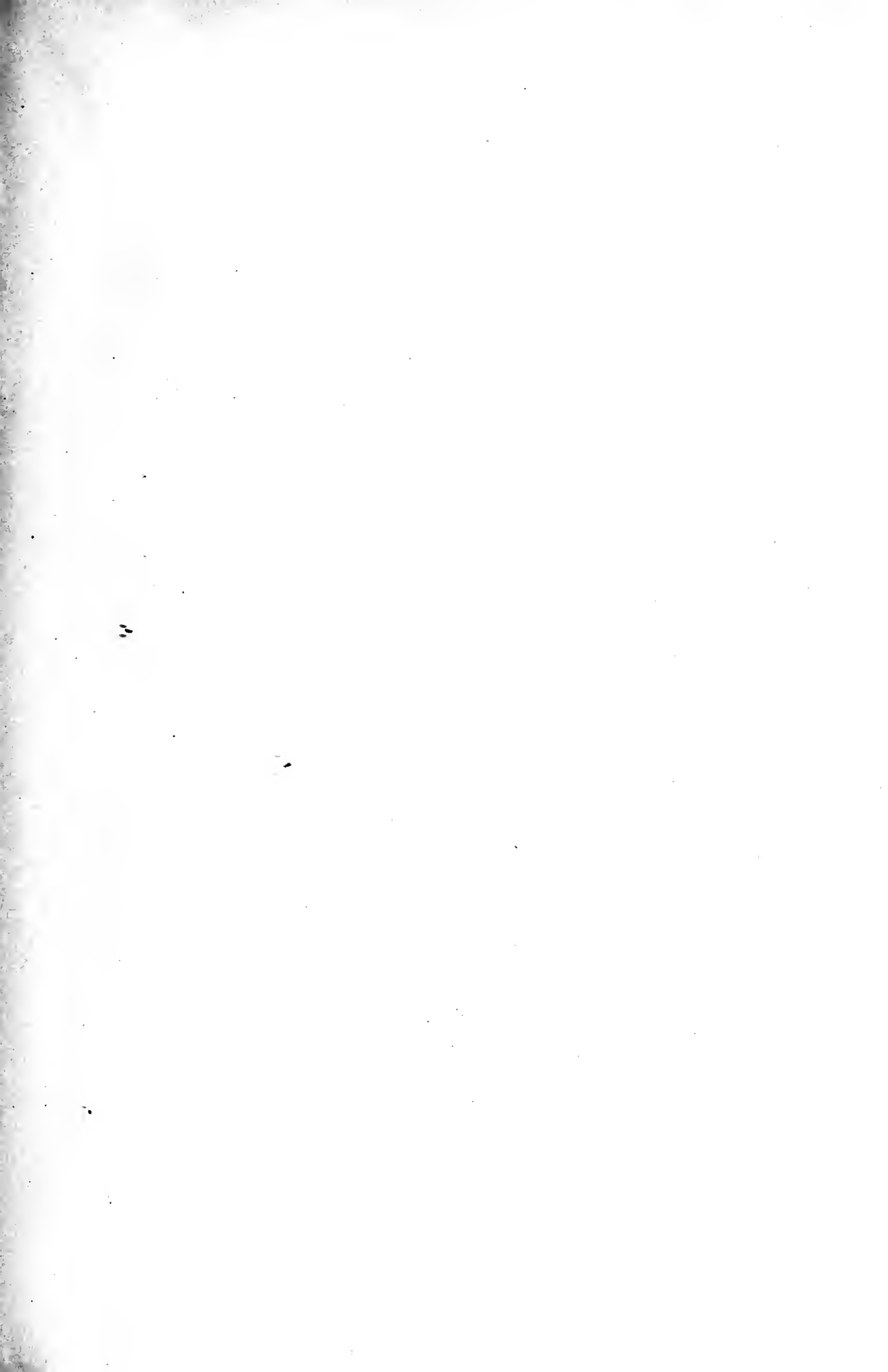
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NET RATES AND RESERVES

ADAPTED TO CALCULATIONS INVOLVING

PERLIMINARY TERM INSURANCE

WITH TABLES FOR

VARIOUS INCREASING TEMPORARY INSURANCES

(Based Upon the Tables Originally Compiled by Wilbur S. Tupper)

REVISED, REARRANGED AND ENLARGED

———— WITH ADDED ————

TERMINAL AND MEAN RESERVE

PURE ENDOWMENT TABLES

———— AND MANY OTHER ————

ADDITIONAL TABLES

BY

T. C. RAFFERTY

NEW YORK

C. C. HINE'S SONS COMPANY

1919

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INTRODUCTION

THE original edition of "Net Rates and Reserves" was published in 1905 by Messrs. C. C. Hine's Sons Co. (compiled by Wilbur S. Tupper), and supplied the data used by a very large number of Life Insurance Companies of the United States, on premiums, terminal and mean reserves, in connection with the Full Preliminary Term method of valuation and operation, which had come largely into vogue during the eight or ten years immediately preceding that time.

The tables of premiums and reserves contained therein were computed on the basis of the Combined Experience (Actuaries) 4%, and the American Experience at both $3\frac{1}{2}\%$ and 3%, these being the three tables in general use.

In the present revised edition all of the tables of the original edition are included, but they have been completely rearranged in order to more easily and fully serve the purpose for which they were intended—Full Preliminary Term work. As originally published, the tables were arranged in the form of 9 Payment, 14 Payment, 19 Payment, 9 Year Endowment, 14 Year Endowment and 19 Year Endowment, to be used in conjunction with a One Year Term, the combination making a Full Preliminary Term Policy in the form desired. Inasmuch as the use of all of these tables is primarily for the purpose of having a 10 Payment, 15 Payment, 20 Payment, etc., in the Full Preliminary Term Form—it has been deemed advisable to rearrange the tables entirely to conform to such use, and to facilitate quick reference and operation. As rearranged there will be no necessity for adjusting the age and the year to fit the particular case, as all of these details are taken care of in the rearrangement. No adjusting will be necessary. It is felt that this will be the means of saving a very large amount of time in the use of the tables, and will eliminate the many possibilities of errors, which creep in when taking out values while adjusting the age and the period at the same time.

The tables can still be used for 9 Payment, 14 Payment, 19 Payment, etc., level premium values, by adjustment of age and period in the reverse order, and as their use for this purpose will be only in a minority of cases, the adjusting will not be considered a disadvantage. It must be noted that, with the exception of the Mortuary Additions Tables, all tables have been rearranged, so that the values in this edition do not compare, age for age, with those in the first edition. *This should be remembered by those who possess the first edition.*

The tables of Increasing Temporary Insurance or Mortuary Additions, as they are more properly called, give Net Premiums, Terminal and Mean Reserves for Ten, Fifteen and Twenty Year temporary periods, and are based upon Full Level Premiums, as such increasing insurances or return premium insurances are nearly always intended to cover the first year of insurance and the first premium, even though the policy itself is otherwise Full Preliminary Term.

A number of additions have been made to the old tables, among them being the Ordinary Life Terminal Reserves—arranged in Full Preliminary Term Form—they having been left out of the original edition. While these tables are very simple, they are fundamental, and in the present arrangement will furnish, without any adjustments, quick reference tables for use in connection with policy values based thereon.

In the new and additional tables of the present edition, it has been the aim to work in the direction of Mean Reserves—and a quick method is presented, with tables, for the calculation of Mean Reserves directly from the premium, which, it is hoped, will prove of value in the many instances where mean reserves are needed on odd policies, with no tables of means or terminals immediately at hand, with which to operate. The method is applicable on the usual forms of valuation, as explained, to policies of all forms with uniform premiums and uniform benefits during the premium paying period.

EXPLANATORY NOTES.

Net Premiums.

First Year Premiums and Renewal Premiums are given on all the usual regular forms of policies—Ordinary Life, Limited Payment and Endowment—all arranged in Full Preliminary Term Form.

Terminal and Mean Reserves.

These tables for all the usual regular forms of policies, are arranged, as before stated, as Full Preliminary Term, and no adjustments for age or period are required in taking out values. They explain themselves.

MORTUARY ADDITIONS OR INCREASING TEMPORARY INSURANCE.

Net Premiums.

The Mortuary Additions Net Premiums are Full Level Premiums and are given per \$1000 of Insurance (or Additions or Return Premium—as the case may be) increasing by a similar amount yearly and terminating entirely at the end of the period stated; *i. e.*, the insurance is \$1000 the first year, \$2000 the second year, \$3000 the third year, etc.

To determine the Net Premium for other amounts, multiply the tabular net premium by the annual Addition.

Example—Suppose a \$1000 policy, Age 35, Amer. $3\frac{1}{2}\%$, with an addition of \$50 a year for 20 years, required the Net Level Premium for the Additions—

$$\begin{aligned} \text{Net} &= 50. \times 109.03 \\ &= \$5.45 \end{aligned}$$

the required Net Premium for the Additions.

(As the ratio is to 1000, three extra places must be pointed off in arriving at the result.)

For a Return Premium on a given policy, the process of determining the additional net premium for the return, is as follows:

Multiply the Gross Policy Premium by the Tabular Premium, and divide the product by 1000 less the Tabular Premium.

Example—Suppose a \$1000 policy, 20 Payment Life, Amer. $3\frac{1}{2}\%$ Illinois Standard, Age 35, Premium \$36.12; required the net additional for Mortuary Return Premiums Additions for 20 years—

$$\text{Net additional} = \frac{36.12 \times 109.03}{1000 - 109.03} = \$4.42$$

the required net additional premium, which added to the original premium makes the total Annual Premium \$40.54, which is also the unit of Return Additions.

Should a percentage of loading be required on the Mor. Add. Premium, the process is the same as above, except that the divisor becomes 1000 less the Tabular Premium multiplied by one plus the percentage of loading.

Example—Suppose the same case as above except that a loading of 20% of the Net Additional Premium is required to be included—

$$\text{Net additional} = \frac{36.12 \times 109.03}{1000 - 1.2 \times 109.03} = \$4.53$$

the required net additional premium, to which must be added the 20% of loading, \$.91—making the Gross Additional Premium \$5.44—and the Total Premium on the policy \$41.56.

There are many other cases, but these are given merely to illustrate the use of the table.

Terminal Reserves.

The Mortuary Additions Terminal Reserves are arranged on the basis of the attained amount of insurance in the years specified, for the \$1000 unit.

To obtain the reserve on other amounts, multiply the reserve as given, by the unit of Additions.

Example—Required, the 11th terminal reserve on the Return Premium of the last example—Premium \$41.56.

$$\begin{aligned}\text{Terminal reserve} &= 41.56 \times 789.41 \\ &= \$32.81, \text{ the required reserve.}\end{aligned}$$

Mean Reserves.

The Mortuary Additions Mean Reserves are given on the basis per \$1000 of the actual Additions in force at each year as stated.

To determine the mean reserve on odd amounts, multiply the unit of Additions by the number of years in force and multiply this produce by the Tabular Mean Reserves of the year stated.

Example—Required, the 11th year Mean Reserve of the Mortuary Additions in the last example.

$$\begin{aligned}\text{Mean reserve} &= 11 \times 41.56 \times 75.56 \\ &= \$34.54, \text{ the required Mean Reserve.}\end{aligned}$$

Mean Reserves—Term Policies.

These tables of Mean Reserves (Full Level Premium) have been added for handy reference, covering the three most frequently used forms of Term Policies; on the American Table $3\frac{1}{2}\%$.

Mean Reserves.

For Valuing Paid Up Extended Insurance.

This table of Mean Single Premiums Temporary Insurance will be found very useful in the valuation of Paid Up Temporary Insurance. The table is quite complete, covering Ages 20 to 75 for all yearly periods to the limit of the American Table. At $3\frac{1}{2}\%$.

PURE ENDOWMENT.

American Experience— $3\frac{1}{2}\%$.

Net Premiums.

The table gives the Pure Endowment Net Annual Premium necessary to accumulate a Pure Endowment of \$1000 in the period stated. Useful in Modified Preliminary Term work to quickly obtain the extra premium over the Ordinary Life Form on all Limited Payment and Endowment forms of policies, and in Illinois Standard, to obtain similar extra premiums over the 20 Payment Life Form; also, in both cases, on many other than regular forms, when there is a Pure Endowment in the policy.

To determine Net Premiums, multiply the Tabular Premium for the period desired by the amount of Pure Endowment to be accumulated.

Example—Required, the additional P. E. Net Annual Premium to be added to a 20 Payment Life, Illinois Standard, Age 35, to give 20 Year Endowment, Illinois Standard—

Terminal Value 20 Yr. End.	=	\$1000.00
“ “ 20 Pay. Life	=	566.15
		433.85

$$\begin{aligned}\text{Net additional Annual Premium} &= 433.85 \times 29.318 \\ &= \$12.719, \text{ premium required.}\end{aligned}$$

Terminal Reserves—Pure Endowment.

These values are newly calculated and are the same values as Forborne Annuities, but the name Terminal Reserve Pure Endowment more clearly describes the values for the purposes for which they are intended to be used in this work, being the accumulations or Terminal Reserves each year on an Annual Pure Endowment Premium of \$1. They are useful in determining the extra terminal reserve each year on policies which are loaded with an additional premium to produce a higher cash value at the end of a certain period. For instance, \$1 may be added to the Ordinary Life, Age 35, as an additional Net Premium—Total Net, \$21.55—and the additional terminal reserves over the Ordinary Life are as shown in this table. In the 20th year the additional reserve would be \$31.38 (full preliminary term), making the total \$333.92, allowing a cash value of the same amount if desired.

These values are useful in determining the extra terminal reserves over the Ordinary Life in Modified Preliminary Term work on Limited Payment and Endowment Forms; and similarly in Illinois Standard work, over the 20 Payment Form; and for the same purpose, on either standard, on odd forms of policies—such as 20 Payment, Endowment Return Premium, etc.—and whenever there is a Pure Endowment incorporated in a policy to produce certain results.

Example—Required, the 17th Terminal on 20 Year Endowment, Age 35, Modified Preliminary Term—

$$\begin{aligned} \text{Extra P. E. An. Prem. over the Ord. Life is } & \$20.448 \\ \text{Additional Terminal} & = 20.448 \times 26.4223 \\ & = \$540.28 \\ \text{Ordinary Life Terminal} & = 246.10 \end{aligned}$$

$$20 \text{ Yr Endowment Terminal} = \underline{786.38}, \text{ as required.}$$

Mean Reserves—Pure Endowment.

These values, it is believed, have never been published before, and are thought to be entirely new, being originally developed and calculated by the reviser for his own office use. They furnish a quick and short method of calculating Mean Reserves directly from the premium, without the necessity of having any of the terminal reserves, and without using any of the terminal reserves in the calculation. They are of especial value in directly calculating the additional mean reserve in modified preliminary term work on all limited payment and endowment forms over the ordinary life—any mean being obtained by one multiplication and one addition. In a similar manner on the Illinois Standard, any mean reserve can be obtained directly. And on other and odd forms of policies which contain an extra loading of a Pure Endowment to produce certain results—as in the case of a 20 Payment, Endowment Return Premium, and other similar types—one multiplication and one addition gives a mean reserve.

Example—Required, the 17th mean reserve on a 20 Year Endowment, Illinois Standard, Age 35—

$$\begin{aligned} \text{P. E. Net Annual Premium of 20 Yr. End. over 20 Pay. Net} & = \$12.719 \\ \text{Additional mean reserve over 20 Pay.} & = 12.719 \times 25.7899 \\ & = \$328.03 \\ \text{Mean Reserve 20 Payment} & = 444.84 \end{aligned}$$

$$20 \text{ Year Endowment Mean as required} = \underline{772.87}$$

Mean Accumulated Temporary Insurance.

This table was developed by the reviser in conjunction with the foregoing table of Mean Reserves—Pure Endowment, and it is believed to be new. With the use of these two tables, any Mean Reserve can be obtained directly from the premium on all forms (with uniform premiums and uniform benefits) on the full

level premium and the full preliminary term plans, by one multiplication and one subtraction—without the use of terminal reserves. It is particularly valuable in machine calculation, giving results with great rapidity. In the Valuation of odd groups of policies, which may have been written on another standard, such as the Actuaries' 4%, and which may now be necessary to value on the American 3½%, and on which no 3½% reserves are extant—either terminals or means—it will be found to be remarkably quick and a great saver of time.

The fact that any particular Mean can be obtained without reference to any other Mean, makes it useful in checking tables of mean reserves otherwise obtained.

To obtain any Mean, multiply the Net Premium by the P. E. Mean Reserve and deduct the corresponding Mean Accumulated Temporary Insurance.

Example—Required the 48th year's Mean Reserve, Ordinary Life, Age 20, Full Level Premium. The best results are obtained by using the net premium to at least three decimal places—four places on long period reserves. By so doing accurate results within one or two units in the last decimal place will be obtained—

$$\begin{array}{r} \text{Net Premium, } 13.4778 \times 219.4791 = 2957.974 \\ \text{Deduct Mean Ac. Temp. Ins.} = 2345.45 \\ \hline \text{Mean Reserve required} = 612.52 \end{array}$$

Example—Required, the 34th year's Mean Reserve, 35 Year Endowment, Age 35, Full Level Premium—

$$\begin{array}{r} \text{Net Premium, } 23.1448 \times 107.4344 = 2486.547 \\ \text{Deduct Mean Ac. Temp. Ins.} = 1558.02 \\ \hline \text{Mean Reserve required} = 928.53 \end{array}$$

Table of Reciprocals.

In connection with machine calculation the process of multiplication is about four times as fast as the process of division, and this table of the most commonly used factors will be found convenient. Reciprocals are given for the D, N, and M columns, Life Single Premiums and the Immediate Life Annuities, as well as for many of the more frequently used Temporary Annuities. All on the American 3½% table.

All of the additional and new tables were computed in the office of the reviser on the Millionaire Calculator and were checked at intervals with results derived from separate formulæ. Where possible, they have been rechecked with tables from other sources, and it is believed that they are accurate up to the last decimal figure, in which, at times, there may be a variation.

It is hoped that the tables will be found useful, and while errors do creep in, it is believed that they have been reduced to a minimum. The reviser will appreciate being advised of any that appear, and prompt steps will be taken to give proper corrections to all users of the work.

T. C. R.

Philadelphia, June, 1919.

Combined Experience 4%

**COMB.
EXP.**

**NET PREMIUMS
FULL PRELIMINARY TERM**

4%

Age	First Year Premiums	RENEWAL PREMIUMS			
	All Forms	Ordinary Life	20 Payment Life	15 Payment Life	10 Payment Life
20	7.01	13.27	19.98	24.44	34.13
21	7.09	13.61	20.38	24.91	34.79
22	7.18	13.96	20.79	25.41	35.46
23	7.27	14.33	21.21	25.92	36.16
24	7.37	14.72	21.65	26.44	36.89
25	7.47	15.13	22.11	26.99	37.64
26	7.58	15.56	22.58	27.56	38.42
27	7.70	16.01	23.07	28.15	39.22
28	7.83	16.48	23.58	28.75	40.05
29	7.96	16.97	24.11	29.38	40.91
30	8.10	17.49	24.66	30.04	41.80
31	8.25	18.04	25.23	30.71	42.72
32	8.41	18.62	25.83	31.41	43.68
33	8.58	19.23	26.45	32.14	44.66
34	8.75	19.87	27.10	32.89	45.68
35	8.93	20.54	27.77	33.68	46.73
36	9.12	21.26	28.48	34.50	47.82
37	9.32	22.02	29.22	35.35	48.96
38	9.53	22.82	30.00	36.24	50.13
39	9.74	23.68	30.82	37.17	51.36
40	9.96	24.59	31.69	38.15	52.64
41	10.21	25.55	32.60	39.18	53.97
42	10.48	26.58	33.57	40.27	55.37
43	10.82	27.68	34.60	41.41	56.83
44	11.25	28.85	35.67	42.60	58.34
45	11.74	30.08	36.81	43.84	59.91
46	12.35	31.39	38.00	45.13	61.53
47	13.00	32.77	39.25	46.48	63.21
48	13.71	34.23	40.56	47.88	64.93
49	14.48	35.78	41.95	49.35	66.72
50	15.33	37.42	43.41	50.88	68.56
51	16.25	39.15	44.95	52.48	70.47
52	17.26	41.00	46.58	54.16	72.44
53	18.36	42.95	48.31	55.91	74.48
54	19.53	45.03	50.14	57.76	76.59
55	20.83	47.23	52.09	59.71	78.79
56	22.24	49.57	54.17	61.76	81.07
57	23.73	52.07	56.38	63.93	83.44
58	25.37	54.72	58.75	66.23	85.93
59	27.16	57.56	61.29	68.68	88.53
60	29.17	60.57	64.01	71.28	91.25
61	31.36	63.78			
62	33.77	67.20			
63	36.39	70.84			
64	39.26	74.72			
65	42.39	78.85			

NET PREMIUMS

FULL PRELIMINARY TERM

4%

ENDOWMENTS

Age	First Year Premiums All Forms	RENEWAL PREMIUMS		
		20 Year End.	15 Year End.	10 Year End.
20	7.01	39.42	56.79	94.57
21	7.09	39.49	56.85	94.63
22	7.18	39.57	56.92	94.68
23	7.27	39.66	56.99	94.74
24	7.37	39.75	57.06	94.80
25	7.47	39.84	57.14	94.87
26	7.58	39.94	57.23	94.94
27	7.70	40.05	57.32	95.01
28	7.83	40.16	57.41	95.09
29	7.96	40.29	57.51	95.17
30	8.10	40.42	57.62	95.26
31	8.25	40.57	57.73	95.35
32	8.41	40.72	57.85	95.44
33	8.58	40.90	57.98	95.54
34	8.75	41.09	58.12	95.65
35	8.93	41.30	58.27	95.76
36	9.12	41.54	58.44	95.88
37	9.32	41.80	58.63	96.01
38	9.53	42.10	58.85	96.15
39	9.74	42.43	59.10	96.32
40	9.96	42.80	59.38	96.52
41	10.21	43.22	59.70	96.75
42	10.48	43.68	60.06	97.01
43	10.82	44.20	60.47	97.32
44	11.25	44.78	60.93	97.67
45	11.74	45.41	61.43	98.05
46	12.35	46.10	61.97	98.47
47	13.00	46.86	62.57	98.93
48	13.71	47.68	63.22	99.44
49	14.48	48.58	63.94	99.98
50	15.33	49.57	64.72	100.58
51	16.25	50.65	65.57	101.23
52	17.26	51.82	66.50	101.94
53	18.35	53.11	67.52	102.71
54	19.53	54.52	68.64	103.56
55	20.83	56.05	69.87	104.48
56	22.24	57.73	71.21	105.50
57	23.73	59.57	72.70	106.62
58	25.37	61.59	74.32	107.86
59	27.16	63.79	76.11	109.22
60	29.17	66.19	78.08	110.72

**COMB.
EXP.****NET PREMIUMS****4%**

Per \$1,000 of Insurance, increasing annually by the same amount, and terminating entirely at end of period.

Mortuary or Increasing Additions**FULL LEVEL PREMIUMS**

Age	20 Yrs.	15 Yrs.	10 Yrs.
20	75.39	56.80	38.72
21	76.79	57.78	39.31
22	78.27	58.81	39.94
23	79.84	59.89	40.61
24	81.53	61.03	41.31
25	83.30	62.22	42.05
26	85.45	63.47	42.84
27	87.77	64.78	43.66
28	90.37	66.16	44.52
29	93.28	67.67	45.43
30	96.52	69.34	46.37
31	100.11	71.23	47.36
32	104.09	73.38	48.39
33	108.49	75.82	49.49
34	113.34	78.58	50.70
35	118.66	81.67	52.08
36	124.49	85.12	53.67
37	130.87	88.96	55.53
38	137.81	93.22	57.67
39	145.35	97.92	60.11
40	153.52	103.08	62.87
41	162.39	108.74	65.94
42	172.00	114.90	69.36
43	182.39	121.58	73.13
44	193.59	128.81	77.26
45	205.65	136.62	81.75
46	218.00	145.08	86.62
47	232.48	154.23	91.91
48	247.31	164.14	97.61
49	263.12	174.84	103.77
50	279.89	186.39	110.42
51	297.64	198.84	117.65
52	316.36	212.23	125.51
53	336.03	226.62	134.06
54	356.61	242.01	143.33
55	378.07	258.42	153.39
56	400.35	275.87	164.30
57	423.36	294.36	176.10
58	447.02	313.90	188.83
59	471.23	334.47	202.53
60	495.85	356.04	217.19

**COMB.
EXP.**

TERMINAL RESERVES

4%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.				
	1	2	3	4	5
20	0.00	6.47	13.17	20.09	27.24
21	0.00	6.74	13.71	20.90	28.34
22	0.00	7.01	14.26	21.75	29.49
23	0.00	7.30	14.84	22.64	30.69
24	0.00	7.60	15.45	23.56	31.94
25	0.00	7.91	16.08	24.52	33.24
26	0.00	8.24	16.75	25.53	34.60
27	0.00	8.58	17.43	26.58	36.02
28	0.00	8.93	18.16	27.68	37.50
29	0.00	9.31	18.91	28.83	39.06
30	0.00	9.70	19.70	30.03	40.70
31	0.00	10.10	20.54	31.31	42.43
32	0.00	10.54	21.42	32.65	44.25
33	0.00	11.00	22.35	34.07	46.20
34	0.00	11.48	23.34	35.59	48.25
35	0.00	11.99	24.39	37.19	50.43
36	0.00	12.55	25.51	38.90	52.75
37	0.00	13.12	26.69	40.72	55.22
38	0.00	13.74	27.96	42.65	57.83
39	0.00	14.41	29.31	44.70	60.55
40	0.00	15.12	30.73	46.81	63.29
41	0.00	15.85	32.18	48.91	66.04
42	0.00	16.58	33.59	51.00	68.73
43	0.00	17.30	34.99	53.02	71.38
44	0.00	18.01	36.36	55.04	74.03
45	0.00	18.69	37.71	57.05	76.72
46	0.00	19.39	39.10	59.14	79.47
47	0.00	20.10	40.54	61.28	82.30
48	0.00	20.85	42.02	63.47	85.19
49	0.00	21.62	43.52	65.70	88.13
50	0.00	22.39	45.06	67.98	91.14
51	0.00	23.19	46.63	70.33	94.24
52	0.00	24.00	48.26	72.74	97.42
53	0.00	24.85	49.94	75.22	100.70
54	0.00	25.72	51.65	77.78	104.08
55	0.00	26.61	53.43	80.42	107.55
56	0.00	27.56	55.29	83.15	111.07
57	0.00	28.52	57.18	85.88	114.59
58	0.00	29.50	59.05	88.60	118.08
59	0.00	30.45	60.90	91.28	121.54
60	0.00	31.41	62.74	93.96	124.99
61	0.00	32.35	64.58	96.62	128.41
62	0.00	33.31	66.41	99.27	131.77
63	0.00	34.25	68.23	101.86	135.09
64	0.00	35.19	70.01	104.41	138.37
65	0.00	36.11	71.76	106.95	141.65

COMB.
EXP.

TERMINAL RESERVES

4%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.				
	6	7	8	9	10
20	34.64	42.27	50.16	58.31	66.72
21	36.03	43.97	52.17	60.64	69.38
22	37.48	45.74	54.26	63.07	72.15
23	39.00	47.59	56.45	65.60	75.04
24	40.58	49.51	58.73	68.24	78.06
25	42.23	51.52	61.11	71.00	81.22
26	43.96	53.62	63.59	73.89	84.52
27	45.76	55.81	66.20	76.92	87.98
28	47.64	58.12	68.93	80.09	91.64
29	49.63	60.54	71.80	83.45	95.48
30	51.71	63.08	74.84	86.98	99.53
31	53.91	65.78	78.04	90.72	103.82
32	56.25	68.63	81.43	94.67	108.36
33	58.71	71.65	85.03	98.86	113.15
34	61.34	74.86	88.84	103.29	118.16
35	64.11	78.26	92.87	107.92	123.35
36	67.08	81.87	97.09	112.71	128.69
37	70.20	85.62	101.43	117.61	134.10
38	73.46	89.48	105.88	122.59	139.60
39	76.79	93.42	110.36	127.60	145.14
40	80.16	97.35	114.85	132.64	150.73
41	83.49	101.26	119.32	137.69	156.33
42	86.78	105.13	123.80	142.74	161.94
43	90.04	109.02	128.28	147.80	167.56
44	93.34	112.94	132.80	152.91	173.24
45	96.67	116.90	137.38	158.08	179.02
46	100.09	120.95	142.05	163.37	184.90
47	103.57	125.09	146.83	168.78	190.90
48	107.14	129.34	151.73	174.30	197.06
49	110.79	133.66	156.72	179.95	203.34
50	114.52	138.09	161.84	185.74	209.76
51	118.34	142.64	167.09	191.66	216.27
52	122.29	147.32	172.47	197.66	222.86
53	126.35	152.12	177.93	203.75	229.51
54	130.51	156.98	183.46	209.87	236.19
55	134.72	161.90	189.01	216.02	242.87
56	138.99	166.84	194.59	222.18	249.55
57	143.23	171.77	200.14	228.28	256.13
58	147.46	176.66	205.63	234.30	262.63
59	151.63	181.49	211.02	240.21	269.02
60	155.78	186.25	216.25	246.06	275.36
61	159.86	190.94	221.61	251.86	281.62
62	163.89	195.59	226.85	257.60	287.83
63	167.87	200.21	232.02	263.29	293.98
64	171.84	204.79	237.17	268.95	300.10
65	175.79	209.36	242.30	274.58	306.18

**COMB.
EXP.**

TERMINAL RESERVES

4%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.				
	11	12	13	14	15
20	75.41	84.37	93.62	103.17	113.04
21	78.41	87.72	97.33	107.26	117.51
22	81.53	91.20	101.20	111.52	122.17
23	84.78	94.85	105.24	115.97	127.07
24	88.20	98.67	109.47	120.65	132.19
25	91.76	102.65	113.92	125.54	137.56
26	95.50	106.85	118.57	130.69	143.22
27	99.43	111.25	123.46	136.10	149.16
28	103.56	115.88	128.62	141.80	155.40
29	107.91	120.77	134.06	147.79	161.93
30	112.51	125.93	139.79	154.05	168.68
31	117.37	131.36	145.77	160.54	175.66
32	122.50	137.05	151.97	167.24	182.80
33	127.86	142.94	158.38	174.10	190.11
34	133.41	149.02	164.92	181.11	197.57
35	139.13	155.22	171.60	188.25	205.18
36	144.97	161.54	178.39	195.53	212.92
37	150.89	167.95	185.32	202.92	220.76
38	156.89	174.47	192.32	210.40	228.71
39	162.97	181.06	199.40	217.96	236.73
40	169.09	187.69	206.53	225.57	244.82
41	175.22	194.35	213.68	233.23	252.95
42	181.37	201.02	220.87	240.92	261.11
43	187.54	207.73	228.11	248.65	269.36
44	193.79	214.53	235.43	256.50	277.70
45	200.13	221.41	242.86	264.45	286.15
46	206.59	228.45	250.45	272.56	294.71
47	213.19	235.63	258.18	280.76	303.35
48	219.95	242.96	266.01	289.07	312.06
49	226.84	250.38	273.92	297.41	320.81
50	233.82	257.88	281.89	305.81	329.58
51	240.88	265.44	289.91	314.23	338.36
52	248.00	273.05	297.95	322.65	347.10
53	255.18	280.68	306.00	331.04	355.79
54	262.35	288.31	313.99	339.37	364.42
55	269.52	295.88	321.93	347.63	372.98
56	276.63	303.39	329.80	355.84	381.47
57	283.65	310.81	337.59	363.94	389.84
58	290.58	318.14	345.27	371.93	398.09
59	297.42	325.37	352.84	379.80	406.22
60	304.18	332.51	360.32	387.58	414.26
61	310.87	339.58	367.72	395.26	422.19
62	317.50	346.58	375.05	402.87	430.07
63	324.07	353.51	382.30	410.44	437.87
64	330.57	360.40	389.53	417.94	445.58
65	337.08	367.27	396.72	425.37	453.27

COMB.
EXP.

TERMINAL RESERVES

4%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.					
	16	17	18	19	20	21
20	123.22	133.73	144.62	155.83	167.43	179.43
21	128.09	139.03	150.33	162.01	174.08	186.57
22	133.19	144.56	156.32	168.48	181.05	194.03
23	138.52	150.36	162.61	175.27	188.34	201.80
24	144.12	156.45	169.20	182.38	195.94	209.84
25	149.99	162.84	176.12	189.78	203.79	218.13
26	156.17	169.55	183.32	197.44	211.89	226.62
27	162.65	176.53	190.78	205.35	220.20	235.31
28	169.41	183.78	198.47	213.45	228.70	244.20
29	176.42	191.25	206.36	221.75	237.39	253.29
30	183.65	198.90	214.44	230.22	246.28	262.57
31	191.06	206.74	222.69	238.90	255.35	272.02
32	198.65	214.75	231.13	247.75	264.59	281.64
33	206.39	222.94	239.74	256.76	273.99	291.42
34	214.30	231.28	248.50	265.92	283.54	301.35
35	222.36	239.77	257.40	275.22	293.23	311.42
36	230.54	248.38	266.42	284.66	303.06	321.60
37	238.83	257.10	275.56	294.20	312.98	331.91
38	247.22	265.93	284.82	303.84	323.03	342.33
39	255.70	274.85	294.14	313.59	333.17	352.84
40	264.25	283.82	303.56	323.42	343.37	363.37
41	272.83	292.87	313.03	333.30	353.59	373.90
42	281.47	301.96	322.55	343.18	363.81	384.39
43	290.19	311.13	332.10	353.08	374.01	394.86
44	299.01	320.35	341.69	362.99	384.21	405.30
45	307.89	329.62	351.31	372.92	394.39	415.71
46	316.86	338.96	360.98	382.86	404.58	426.07
47	325.89	348.34	370.66	392.81	414.72	436.37
48	334.98	357.75	380.36	402.72	424.81	446.62
49	344.07	367.16	389.99	412.56	434.83	456.79
50	353.18	376.52	399.58	422.34	444.79	466.88
51	362.24	385.83	409.11	432.07	454.66	476.87
52	371.25	395.09	418.59	441.72	464.45	486.76
53	380.21	404.29	427.99	451.28	474.14	496.55
54	389.11	413.41	437.30	460.74	483.72	506.21
55	397.92	422.44	446.50	470.08	493.17	515.79
56	406.65	431.37	455.60	479.31	502.50	525.16
57	415.26	440.17	464.56	488.40	511.71	534.43
58	423.74	448.84	473.39	497.37	520.76	543.52
59	432.09	457.38	482.10	506.20	529.65	552.49
60	440.34	465.83	490.69	514.88	538.44	561.38
61	448.51	474.18	499.15	523.47	547.16	570.31
62	456.60	482.40	507.54	532.02	555.95	579.44
63	464.57	490.57	515.90	540.65	564.95	588.90
64	472.50	498.73	524.36	549.52	574.33	598.93
65	480.45	507.01	533.10	558.81	584.31	609.61

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	13.50	27.57	42.20	57.45
21	0.00	13.83	28.22	43.21	58.81
22	0.00	14.16	28.90	44.24	60.22
23	0.00	14.50	29.60	45.31	61.67
24	0.00	14.86	30.32	46.42	63.16
25	0.00	15.22	31.07	47.55	64.70
26	0.00	15.60	31.83	48.71	66.27
27	0.00	15.99	32.61	49.91	67.90
28	0.00	16.38	33.42	51.14	69.57
29	0.00	16.79	34.25	52.41	71.30
30	0.00	17.22	35.11	53.72	73.09
31	0.00	17.65	36.00	55.09	74.94
32	0.00	18.10	36.93	56.51	76.87
33	0.00	18.58	37.89	57.98	78.88
34	0.00	19.07	38.89	59.52	80.97
35	0.00	19.58	39.95	61.13	83.16
36	0.00	20.13	41.05	62.82	85.47
37	0.00	20.69	42.20	64.59	87.88
38	0.00	21.29	43.43	66.46	90.41
39	0.00	21.92	44.72	68.41	93.00
40	0.00	22.58	46.05	70.39	95.58
41	0.00	23.27	47.39	72.34	98.13
42	0.00	23.93	48.68	74.24	100.58
43	0.00	24.57	49.93	76.05	102.95
44	0.00	25.20	51.12	77.81	105.26
45	0.00	25.77	52.27	79.52	107.54
46	0.00	26.36	53.43	81.25	109.83
47	0.00	26.94	54.60	82.98	112.12
48	0.00	27.54	55.78	84.73	114.41
49	0.00	28.13	56.95	86.46	116.67
50	0.00	28.73	58.12	88.18	118.95
51	0.00	29.33	59.29	89.92	121.23
52	0.00	29.92	60.48	91.67	123.51
53	0.00	30.55	61.69	93.43	125.84
54	0.00	31.16	62.89	95.22	128.18
55	0.00	31.79	64.14	97.06	130.56
56	0.00	32.46	65.43	98.93	132.92
57	0.00	33.13	66.73	100.76	135.23
58	0.00	33.81	68.00	102.55	137.47
59	0.00	34.45	69.22	104.27	139.63
60	0.00	35.10	70.42	105.97	141.74

COMB.
EXP.

TERMINAL RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	73.32	89.86	107.09	125.03	143.72
21	75.06	91.98	109.60	127.96	147.09
22	76.85	94.17	112.21	130.99	150.56
23	78.70	96.43	114.88	134.11	154.13
24	80.60	98.74	117.64	137.31	157.81
25	82.55	101.13	120.47	140.62	161.61
26	84.56	103.58	123.39	144.02	165.51
27	86.62	106.11	126.40	147.53	169.55
28	88.75	108.72	129.50	151.16	173.72
29	90.96	111.41	132.72	154.92	178.04
30	93.24	114.21	136.05	158.81	182.53
31	95.60	117.11	139.51	162.85	187.19
32	98.07	120.14	143.12	167.08	192.05
33	100.63	123.28	146.88	171.47	197.09
34	103.31	126.57	150.80	176.03	202.28
35	106.11	130.00	154.88	180.74	207.58
36	109.05	133.60	159.10	185.55	212.98
37	112.12	137.28	163.38	190.42	218.39
38	115.27	141.04	167.72	195.29	223.82
39	118.46	144.81	172.03	200.15	229.22
40	121.63	148.52	176.28	204.95	234.58
41	124.73	153.16	180.49	209.72	239.90
42	127.73	155.71	184.57	214.35	245.08
43	130.65	159.19	188.61	218.93	250.22
44	133.52	162.61	192.58	223.44	255.26
45	136.36	166.00	196.50	227.90	260.26
46	139.19	169.37	200.40	232.34	265.23
47	142.02	172.73	204.29	236.74	270.15
48	144.84	176.08	208.16	241.12	275.06
49	147.65	179.40	211.98	245.47	279.91
50	150.45	182.71	215.81	249.80	284.73
51	153.25	186.04	219.64	254.11	289.47
52	156.07	189.37	223.45	258.34	294.10
53	158.92	192.72	227.22	262.51	298.62
54	161.78	196.01	230.92	266.54	302.98
55	164.61	199.26	234.52	270.48	307.19
56	167.42	202.44	238.04	274.27	311.21
57	170.13	205.51	241.40	277.87	315.00
58	172.77	208.47	244.61	281.28	318.56
59	175.29	211.27	247.64	284.46	321.85
60	177.73	213.97	250.52	287.47	324.97

COMB.
EXP.

TERMINAL RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	163.20	183.51	204.67	226.74	249.77
21	167.01	187.78	209.43	232.02	255.57
22	170.95	192.20	214.36	237.47	261.58
23	175.00	196.75	219.42	243.08	267.77
24	179.17	201.44	224.66	248.88	274.16
25	183.48	206.28	230.06	254.87	280.77
26	187.91	211.27	235.63	261.05	287.59
27	192.50	216.43	241.40	267.46	294.67
28	197.24	221.77	247.36	274.08	301.96
29	202.16	227.31	253.56	280.94	309.48
30	207.26	233.06	259.97	288.00	317.18
31	212.56	239.02	266.56	295.22	325.03
32	218.07	245.16	273.33	302.61	333.01
33	223.74	251.44	280.21	310.07	341.08
34	229.53	257.83	287.17	317.61	349.22
35	235.43	264.28	294.20	325.22	357.44
36	241.38	270.80	301.28	332.90	365.73
37	247.34	277.32	308.38	340.60	374.03
38	253.32	283.87	315.51	348.32	382.37
39	259.29	290.40	322.63	356.03	390.70
40	265.20	296.89	329.69	363.68	398.97
41	271.08	303.33	336.71	371.31	407.23
42	276.82	309.63	343.60	378.80	415.34
43	282.51	315.89	350.43	386.24	423.44
44	288.11	322.05	357.17	393.59	431.43
45	293.65	328.14	363.85	400.88	439.35
46	299.15	334.20	370.48	408.10	447.17
47	304.62	340.21	377.04	415.20	454.85
48	310.04	346.16	383.49	422.17	462.36
49	315.39	351.98	389.78	428.94	469.66
50	320.65	357.68	395.91	435.54	476.74
51	325.81	363.23	401.87	441.91	483.57
52	330.80	368.59	407.59	448.01	490.09
53	335.66	373.77	413.09	453.85	496.32
54	340.32	378.69	418.29	459.34	502.17
55	344.77	383.38	423.20	464.51	507.68
56	349.00	387.78	427.79	469.35	512.82
57	352.94	391.86	432.05	473.80	517.54
58	356.61	395.67	435.97	477.89	521.86
59	360.01	399.14	439.53	481.55	525.72
60	363.18	402.34	442.76	484.85	529.15

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	16	17	18	19	20
20	273.80	298.88	325.08	352.44	381.04
21	280.16	305.83	332.64	360.66	389.96
22	286.75	313.03	340.48	369.18	399.18
23	293.53	320.45	348.57	377.97	408.71
24	300.55	328.13	356.95	387.06	418.52
25	307.82	336.08	365.00	396.42	428.57
26	315.31	344.27	374.48	405.99	438.86
27	323.08	352.71	383.60	415.81	449.35
28	331.04	361.33	392.89	425.76	460.02
29	339.21	370.16	402.37	435.91	470.88
30	347.55	379.12	411.99	446.21	481.99
31	356.01	388.22	421.74	456.67	493.11
32	364.61	397.46	431.66	467.29	504.46
33	373.29	406.79	441.66	478.02	515.95
34	382.06	416.21	451.77	488.85	527.57
35	390.91	425.72	461.98	499.79	539.31
36	399.83	435.31	472.27	510.84	551.16
37	408.78	444.92	482.59	521.93	563.10
38	417.75	454.58	492.98	533.10	575.14
39	426.73	464.25	503.39	544.34	587.26
40	435.66	473.88	513.79	555.57	599.43
41	444.59	483.53	524.23	566.87	611.63
42	453.39	493.06	534.55	578.05	623.83
43	462.17	502.59	544.87	589.25	636.00
44	470.84	511.98	555.05	600.31	648.12
45	479.42	521.26	565.12	611.30	660.17
46	487.88	530.42	575.07	622.17	672.12
47	496.17	539.40	584.85	632.88	683.97
48	504.29	548.20	594.44	643.42	695.65
49	512.15	556.72	603.75	653.70	707.19
50	519.79	565.01	612.82	663.78	718.57
51	527.15	573.01	621.62	673.62	729.76
52	534.16	580.65	630.09	683.16	740.77
53	540.87	587.99	638.26	692.46	751.57
54	547.20	594.94	646.05	701.41	762.15
55	553.15	601.50	653.46	710.03	772.51
56	558.71	607.65	660.49	718.32	782.65
57	563.82	613.35	667.06	726.22	792.54
58	568.50	618.60	673.22	733.78	802.20
59	572.68	623.33	678.87	740.89	811.59
60	576.40	627.60	684.05	747.57	820.74

COMB.
EXP.

TERMINAL RESERVES

4%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	18.17	37.13	56.89	77.51
21	0.00	18.58	37.96	58.17	79.25
22	0.00	19.00	38.81	59.48	81.03
23	0.00	19.44	39.70	60.84	82.88
24	0.00	19.89	40.62	62.23	84.77
25	0.00	20.35	41.56	63.67	86.73
26	0.00	20.82	42.52	65.15	88.74
27	0.00	21.31	43.52	66.66	90.80
28	0.00	21.81	44.54	68.23	92.93
29	0.00	22.32	45.59	69.84	95.12
30	0.00	22.86	46.67	71.50	97.38
31	0.00	23.40	47.78	73.20	99.71
32	0.00	23.97	48.94	74.98	102.13
33	0.00	24.55	50.14	76.81	104.63
34	0.00	25.16	51.37	78.71	107.23
35	0.00	25.79	52.67	80.69	109.93
36	0.00	26.45	54.01	82.75	112.74
37	0.00	27.13	55.40	84.90	115.68
38	0.00	27.84	56.87	87.15	118.73
39	0.00	28.60	58.41	89.49	121.84
40	0.00	29.38	59.99	91.85	124.97
41	0.00	30.19	61.58	94.20	128.07
42	0.00	30.98	63.13	96.50	131.09
43	0.00	31.74	64.64	98.72	134.03
44	0.00	32.48	66.09	100.88	136.91
45	0.00	33.18	67.49	102.99	139.75
46	0.00	33.88	68.89	105.11	142.58
47	0.00	34.57	70.29	107.21	145.39
48	0.00	35.27	71.67	109.28	148.16
49	0.00	35.96	73.05	111.35	150.91
50	0.00	36.63	74.40	113.36	153.62
51	0.00	37.30	75.72	115.36	156.27
52	0.00	37.95	77.04	117.32	158.89
53	0.00	38.62	78.35	119.26	161.49
54	0.00	39.26	79.62	121.19	164.05
55	0.00	39.89	80.90	123.08	166.56
56	0.00	40.55	82.18	124.98	169.00
57	0.00	41.19	83.44	126.77	171.31
58	0.00	41.82	84.61	128.45	173.44
59	0.00	42.38	85.68	129.98	175.41
60	0.00	42.92	86.69	131.41	177.21

**COMB.
EXP.**

TERMINAL RESERVES

4%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	99.03	121.41	144.90	169.35	194.88
21	101.24	124.18	148.13	173.12	199.20
22	103.52	126.98	151.46	177.00	203.67
23	105.87	129.85	154.88	181.00	208.27
24	108.29	132.81	158.41	185.12	213.01
25	110.78	135.87	162.04	189.37	217.90
26	113.34	139.00	165.78	193.74	222.93
27	115.98	142.24	169.65	198.26	228.14
28	118.69	145.57	173.62	202.91	233.51
29	121.49	149.01	177.73	207.72	239.05
30	124.39	152.56	181.98	212.70	244.79
31	127.36	156.22	186.35	217.82	250.71
32	130.46	160.03	190.90	223.16	256.87
33	133.66	163.96	195.61	228.67	263.22
34	136.98	168.05	200.50	234.39	269.76
35	140.45	172.31	205.57	240.27	276.44
36	144.05	176.72	210.78	246.27	283.24
37	147.78	181.25	216.09	252.37	290.11
38	151.62	185.85	221.47	258.50	297.02
39	155.50	190.49	226.85	264.64	303.96
40	159.39	195.11	232.21	270.78	310.91
41	163.20	199.66	237.53	276.89	317.84
42	166.95	204.15	242.79	282.95	324.74
43	170.62	208.59	248.00	288.97	331.60
44	174.25	212.97	253.17	294.94	338.40
45	177.82	217.30	258.27	300.84	345.16
46	181.39	221.61	263.34	306.73	351.90
47	184.92	225.87	268.38	312.56	358.56
48	188.38	230.07	273.33	318.30	365.16
49	191.85	234.25	278.25	324.02	371.73
50	195.24	238.35	283.10	329.65	378.19
51	198.57	242.39	287.88	335.19	384.51
52	201.87	246.38	292.57	340.59	390.67
53	205.13	250.30	297.15	345.85	396.64
54	208.32	254.10	301.56	350.90	402.39
55	211.39	257.74	305.76	355.71	407.86
56	214.37	261.23	309.79	360.29	413.06
57	217.15	264.50	313.54	364.56	417.91
58	219.74	267.51	316.98	368.48	422.37
59	222.09	270.23	320.10	372.00	426.40
60	224.23	272.69	322.87	375.16	430.04

**COMB.
EXP.**

TERMINAL RESERVES

4%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	221.53	249.37	278.45	308.83	340.60
21	226.45	254.90	284.62	315.69	348.17
22	231.52	260.61	291.01	322.78	355.99
23	236.74	266.50	297.58	330.08	364.07
24	242.13	272.56	304.37	337.63	372.41
25	247.70	278.84	311.39	345.43	381.04
26	253.43	285.30	318.63	353.48	389.96
27	259.36	291.99	326.11	361.82	399.18
28	265.48	298.89	333.85	370.43	408.71
29	271.79	306.03	341.85	379.32	418.52
30	278.34	313.43	350.13	388.49	428.57
31	285.10	321.05	358.61	397.85	438.86
32	292.10	328.91	367.33	407.46	449.35
33	299.29	336.93	376.21	417.20	460.02
34	306.65	345.13	385.25	427.13	470.88
35	314.15	353.45	394.42	437.20	481.91
36	321.74	361.86	403.71	447.41	493.11
37	329.41	370.37	413.11	457.75	504.46
38	337.14	378.96	422.60	468.21	515.95
39	344.91	387.61	432.18	478.77	527.57
40	352.71	396.30	441.81	489.41	539.31
41	360.50	404.99	451.47	500.12	551.16
42	368.27	413.68	461.16	510.89	563.10
43	376.01	422.37	470.87	521.70	575.14
44	383.72	431.04	480.57	532.55	587.26
45	391.37	439.66	490.26	543.42	599.43
46	399.01	448.29	499.97	554.31	611.63
47	406.60	456.87	509.63	565.16	623.83
48	414.10	465.36	519.19	575.92	636.00
49	421.58	473.80	528.71	586.66	648.12
50	428.91	482.09	538.06	597.26	660.17
51	436.08	490.20	547.25	607.70	672.12
52	443.06	498.11	556.24	617.97	683.97
53	449.84	505.81	565.02	628.06	695.65
54	456.37	513.24	573.53	637.91	707.19
55	462.58	520.34	581.72	647.47	718.57
56	468.50	527.13	589.61	656.80	729.76
57	474.04	533.54	597.16	665.84	740.77
58	479.17	539.55	604.32	674.54	751.57
59	483.87	545.11	611.06	682.88	762.15
60	488.13	550.23	617.36	690.87	772.51

COMB.
EXP.

TERMINAL RESERVES

4%

10 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	28.33	57.93	88.85	121.16
21	0.00	28.93	59.15	90.72	123.72
22	0.00	29.54	60.40	92.65	126.35
23	0.00	30.18	61.70	94.64	129.07
24	0.00	30.84	63.04	96.70	131.87
25	0.00	31.51	64.42	98.81	134.75
26	0.00	32.21	65.84	100.99	137.72
27	0.00	32.92	67.31	103.24	140.78
28	0.00	33.66	68.82	105.55	143.94
29	0.00	34.42	70.37	107.93	147.19
30	0.00	35.20	71.97	110.39	150.55
31	0.00	36.00	73.61	112.92	154.01
32	0.00	36.83	75.32	115.54	157.59
33	0.00	37.69	77.05	118.22	161.27
34	0.00	38.57	78.88	121.03	165.10
35	0.00	39.49	80.77	123.92	169.06
36	0.00	40.44	82.70	126.90	173.15
37	0.00	41.42	84.71	130.00	177.38
38	0.00	42.44	86.81	133.22	181.77
39	0.00	43.50	88.99	136.55	186.27
40	0.00	44.60	91.23	139.94	190.82
41	0.00	45.74	93.50	143.35	195.39
42	0.00	46.86	95.74	146.74	199.92
43	0.00	47.97	97.97	150.08	204.43
44	0.00	49.06	100.15	153.39	208.92
45	0.00	50.11	102.29	156.67	213.40
46	0.00	51.17	104.44	159.96	217.88
47	0.00	52.22	106.58	163.24	222.37
48	0.00	53.27	108.73	166.52	226.84
49	0.00	54.31	110.85	169.77	231.27
50	0.00	55.34	112.94	172.97	235.67
51	0.00	56.35	115.00	176.15	240.01
52	0.00	57.34	117.03	179.27	244.30
53	0.00	58.33	119.03	182.34	248.55
54	0.00	59.28	120.98	185.37	252.72
55	0.00	60.20	122.90	188.34	256.82
56	0.00	61.14	124.80	191.25	260.79
57	0.00	62.03	126.62	194.02	264.58
58	0.00	62.89	128.33	196.63	268.16
59	0.00	63.66	129.90	199.04	271.50
60	0.00	64.38	131.35	201.27	274.60

**COMB.
EXP.**

TERMINAL RESERVES

4%

10 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	154.94	190.25	227.17	265.78	306.17
21	158.21	194.26	231.96	271.39	312.62
22	161.57	198.39	236.89	277.16	319.29
23	165.03	202.65	241.98	283.12	326.17
24	168.63	207.05	247.24	289.28	333.27
25	172.31	211.59	252.66	295.63	340.60
26	176.12	216.26	258.25	302.19	348.17
27	180.03	221.08	264.02	308.95	355.99
28	184.08	226.06	269.97	315.94	364.07
29	188.25	231.19	276.12	323.16	372.41
30	192.55	236.48	282.47	330.61	381.04
31	196.99	241.96	289.03	338.31	389.96
32	201.58	247.61	295.80	346.28	399.18
33	206.30	253.43	302.79	354.50	408.71
34	211.22	259.50	310.06	363.03	418.52
35	216.30	265.76	317.56	371.79	428.57
36	221.55	272.22	325.25	380.75	438.86
37	226.97	278.85	333.12	389.90	449.35
38	232.55	285.63	341.15	399.22	460.02
39	238.22	292.52	349.28	408.67	470.88
40	243.96	299.47	357.50	418.25	481.91
41	249.70	306.44	365.79	427.93	493.11
42	255.44	313.45	374.15	437.73	504.46
43	261.17	320.48	382.56	447.63	515.95
44	266.91	327.54	391.03	457.61	527.57
45	272.65	334.62	399.53	467.66	539.31
46	278.40	341.71	408.07	477.78	551.16
47	284.15	348.81	416.65	487.95	563.10
48	289.88	355.92	425.24	498.17	575.14
49	295.60	363.01	433.82	508.43	587.26
50	301.26	370.05	442.40	518.70	599.43
51	306.87	377.06	450.94	528.96	611.63
52	312.44	384.02	459.45	539.19	623.83
53	317.95	390.92	467.88	549.35	636.00
54	323.38	397.70	476.18	559.41	648.12
55	328.67	404.32	484.33	569.34	660.17
56	333.80	410.77	492.29	579.11	672.12
57	338.72	416.99	500.04	588.69	683.97
58	343.40	422.94	507.52	598.04	695.65
59	347.81	428.60	514.70	607.13	707.19
60	351.91	433.93	521.56	615.95	718.57

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	33.87	69.27	106.27	144.96
21	0.00	33.86	69.25	106.24	144.91
22	0.00	33.85	69.23	106.20	144.86
23	0.00	33.84	69.21	106.16	144.80
24	0.00	33.83	69.18	106.12	144.74
25	0.00	33.82	69.15	106.07	144.67
26	0.00	33.81	69.12	106.02	144.59
27	0.00	33.79	69.08	105.97	144.51
28	0.00	33.77	69.05	105.91	144.43
29	0.00	33.76	69.02	105.86	144.36
30	0.00	33.75	68.99	105.82	144.30
31	0.00	33.74	68.97	105.78	144.25
32	0.00	33.73	68.97	105.76	144.24
33	0.00	33.74	68.98	105.78	144.26
34	0.00	33.76	69.01	105.83	144.33
35	0.00	33.79	69.08	105.93	144.46
36	0.00	33.84	69.17	106.08	144.66
37	0.00	33.91	69.30	106.29	144.94
38	0.00	34.00	69.49	106.57	145.29
39	0.00	34.12	69.73	106.91	145.70
40	0.00	34.26	70.01	107.28	146.07
41	0.00	34.42	70.27	107.60	146.42
42	0.00	34.56	70.50	107.86	146.63
43	0.00	34.68	70.68	108.04	146.79
44	0.00	34.78	70.81	108.16	146.89
45	0.00	34.86	70.89	108.25	146.96
46	0.00	34.92	71.00	108.35	147.04
47	0.00	34.98	71.10	108.47	147.13
48	0.00	35.06	71.23	108.61	147.24
49	0.00	35.15	71.38	108.77	147.37
50	0.00	35.25	71.54	108.95	147.53
51	0.00	35.36	71.72	109.16	147.73
52	0.00	35.49	71.94	109.42	147.99
53	0.00	35.64	72.20	109.74	148.33
54	0.00	35.81	72.50	110.13	148.75
55	0.00	36.01	72.86	110.60	149.27
56	0.00	36.26	73.29	111.17	149.86
57	0.00	36.54	73.78	111.76	150.48
58	0.00	36.85	74.09	112.34	151.09
59	0.00	37.13	74.77	112.96	151.71
60	0.00	37.44	75.29	113.59	152.36

COMB.
EXP.

TERMINAL RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	185.42	227.74	272.02	318.35	366.84
21	185.36	227.66	271.91	318.22	366.69
22	185.29	227.57	271.79	318.08	366.52
23	185.21	227.46	271.66	317.93	366.35
24	185.12	227.35	271.52	317.76	366.16
25	185.02	227.23	271.37	317.58	365.96
26	184.92	227.10	271.21	317.40	365.74
27	184.82	226.97	271.05	317.22	365.54
28	184.71	226.83	270.89	317.04	365.33
29	184.62	226.71	270.75	316.88	365.15
30	184.54	226.62	270.64	316.75	365.01
31	184.48	225.56	270.57	316.67	364.93
32	184.46	226.54	270.55	316.65	364.92
33	184.49	226.58	270.60	316.71	364.99
34	184.58	226.69	270.74	316.85	365.12
35	184.75	226.89	270.96	317.06	365.29
36	185.01	227.17	271.25	317.31	365.48
37	185.34	227.51	271.59	317.58	365.63
38	185.72	227.92	271.91	317.81	365.74
39	186.13	228.28	272.18	317.98	365.79
40	186.49	228.57	272.38	318.08	365.76
41	186.77	228.77	272.49	318.08	365.63
42	186.95	228.87	272.50	317.98	365.39
43	187.05	228.89	272.42	317.78	365.05
44	187.10	228.85	272.28	317.51	364.63
45	187.11	228.78	272.10	317.18	364.16
46	187.14	228.72	271.90	316.87	363.67
47	187.17	228.65	271.72	316.53	363.16
48	187.22	228.60	271.55	316.21	362.69
49	187.29	228.58	271.40	315.91	362.24
50	187.39	228.60	271.30	315.65	361.80
51	187.54	228.67	271.26	315.44	361.36
52	187.76	228.82	271.29	315.26	360.92
53	188.08	229.05	271.37	315.11	360.49
54	188.48	229.34	271.47	314.97	360.04
55	188.95	229.68	271.69	314.83	359.57
56	189.46	230.05	271.75	314.68	359.06
57	189.99	230.44	271.89	314.50	358.50
58	190.53	230.81	272.01	314.28	357.87
59	191.08	231.18	272.11	314.03	357.19
60	191.65	231.57	272.21	313.75	356.48

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	417.60	470.76	526.44	584.79	645.95
21	417.43	470.57	526.24	584.58	645.75
22	417.24	470.37	526.02	584.36	645.53
23	417.04	470.15	525.78	584.12	645.29
24	416.83	469.92	525.54	583.87	645.04
25	416.61	469.68	525.29	583.61	644.79
26	416.38	469.43	525.02	583.35	644.54
27	416.15	469.19	524.78	583.11	644.31
28	415.93	468.97	524.56	582.89	644.09
29	415.74	468.78	524.37	582.69	643.89
30	415.60	468.63	524.22	582.52	643.69
31	415.52	468.54	524.11	582.38	643.50
32	415.50	468.50	524.02	582.23	643.29
33	415.54	468.49	523.95	582.07	643.06
34	415.62	468.49	523.86	581.89	642.80
35	415.73	468.48	523.74	581.68	642.51
36	415.80	468.44	523.59	581.42	642.17
37	415.83	468.35	523.39	581.11	641.78
38	415.81	468.20	523.13	580.74	641.32
39	415.73	468.01	522.80	580.29	640.78
40	415.57	467.71	522.37	579.74	640.14
41	415.31	467.28	521.82	579.07	639.36
42	414.94	466.76	521.15	578.28	638.48
43	414.46	466.13	520.37	577.38	637.51
44	413.89	465.41	519.50	576.39	636.42
45	413.25	464.63	518.56	575.33	635.26
46	412.58	463.81	517.58	574.20	634.02
47	411.92	462.96	516.55	573.00	632.68
48	411.27	462.09	515.47	571.72	631.24
49	410.60	461.22	514.35	570.35	629.69
50	409.92	460.27	513.12	568.89	628.03
51	409.22	459.26	511.84	567.32	626.24
52	408.49	458.22	510.47	565.63	624.29
53	407.74	457.11	509.00	563.82	622.17
54	406.94	455.92	507.41	561.86	619.87
55	406.07	454.63	505.68	559.72	617.39
56	405.13	453.24	503.82	557.43	614.76
57	404.12	451.74	501.83	554.97	611.88
58	403.02	450.13	499.71	552.34	608.83
59	401.85	448.43	497.46	549.55	605.57
60	400.64	446.66	495.10	546.61	602.10

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS			
	16	17	18	19
20	710.09	777.38	847.99	922.13
21	709.90	777.21	847.86	922.05
23	709.69	777.02	847.71	921.97
23	709.46	776.82	847.56	921.88
24	707.23	776.62	847.41	921.79
25	709.00	776.42	847.26	921.70
26	708.77	776.21	847.09	921.59
27	708.55	776.02	846.93	921.50
28	708.33	775.81	846.76	921.38
29	708.13	775.61	846.57	921.26
30	707.91	775.38	846.36	921.12
31	707.68	775.13	846.14	920.97
32	707.42	774.86	845.89	920.80
33	707.14	774.56	845.62	920.63
34	706.83	774.24	845.33	920.45
35	706.49	773.89	845.01	920.25
36	706.10	773.49	844.65	920.01
37	705.64	773.02	844.23	919.74
38	705.12	772.48	843.77	919.44
39	704.52	771.86	843.25	919.11
40	703.83	771.18	842.68	918.75
41	703.03	770.42	842.00	918.34
42	702.12	769.56	841.27	917.87
43	701.10	768.58	840.47	917.34
44	699.98	767.50	839.54	916.76
45	698.77	766.33	838.54	916.13
46	697.46	765.06	837.45	915.44
47	696.04	763.67	836.26	914.68
48	694.51	762.17	834.97	913.86
49	692.86	760.54	833.56	912.96
50	691.08	758.77	832.02	911.97
51	689.14	756.85	830.35	910.89
52	687.03	754.76	828.53	909.70
53	684.74	752.49	826.55	908.41
54	682.27	750.01	824.39	907.02
55	679.59	747.35	822.02	905.49
56	676.69	744.42	819.45	903.81
57	673.57	741.29	816.70	901.97
58	670.22	737.90	813.68	899.95
59	666.63	734.24	810.39	897.75
60	662.81	730.31	806.85	895.35

**COMB.
EXP.**

TERMINAL RESERVES

4%

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	52.07	106.54	163.53	223.17
21	0.00	52.05	106.50	163.47	223.09
22	0.00	52.03	106.46	163.40	223.00
23	0.00	52.01	106.41	163.33	222.91
24	0.00	51.99	106.36	163.26	222.81
25	0.00	51.96	106.31	163.18	222.70
26	0.00	51.93	106.25	163.09	222.58
27	0.00	51.90	106.19	162.99	222.45
28	0.00	51.86	106.12	162.88	222.31
29	0.00	51.82	106.04	162.77	222.16
30	0.00	51.78	105.96	162.65	222.00
31	0.00	51.74	105.88	162.53	221.84
32	0.00	51.70	105.80	162.41	221.69
33	0.00	51.66	105.72	162.30	221.55
34	0.00	51.63	105.65	162.21	221.43
35	0.00	51.61	105.60	162.14	221.34
36	0.00	51.59	105.57	162.10	221.29
37	0.00	51.59	105.56	162.10	221.29
38	0.00	51.61	105.59	162.14	221.34
39	0.00	51.64	105.66	162.22	221.42
40	0.00	51.69	105.77	162.32	221.46
41	0.00	51.75	105.84	162.37	221.44
42	0.00	51.78	105.87	162.34	221.32
43	0.00	51.79	105.84	162.21	221.08
44	0.00	51.77	105.74	162.00	220.75
45	0.00	51.72	105.59	161.74	220.36
46	0.00	51.65	105.42	161.45	219.93
47	0.00	51.56	105.23	161.13	219.47
48	0.00	51.47	105.03	160.79	218.96
49	0.00	51.37	104.81	160.42	218.41
50	0.00	51.27	104.57	160.02	217.82
51	0.00	51.16	104.31	159.60	217.20
52	0.00	51.05	104.05	159.16	216.56
53	0.00	50.93	103.78	158.70	215.92
54	0.00	50.81	103.52	158.25	215.28
55	0.00	50.70	103.28	157.83	214.63
56	0.00	50.61	103.06	157.45	213.95
57	0.00	50.54	102.82	157.00	213.20
58	0.00	50.45	102.56	156.46	212.35
59	0.00	50.34	102.26	155.85	211.41
60	0.00	50.21	101.91	155.20	210.38

**COMB.
EXP.**

TERMINAL RESERVES

4%

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	285.61	350.97	419.42	491.11	566.22
21	285.51	350.85	419.29	490.97	566.08
22	285.40	350.72	419.15	490.81	565.93
23	285.28	350.58	419.00	490.64	565.76
24	285.15	350.43	418.83	490.46	565.57
25	285.01	350.27	418.65	490.26	565.37
26	284.86	350.10	418.46	490.05	565.15
27	284.70	349.91	418.25	489.83	564.92
28	284.53	349.71	418.02	489.59	564.67
29	284.35	349.50	417.78	489.34	564.41
30	284.16	349.28	417.53	489.08	564.15
31	283.96	349.06	417.28	488.83	563.90
32	283.77	348.85	417.05	488.60	563.67
33	283.60	348.66	416.85	488.39	563.46
34	283.46	348.48	416.69	488.21	563.26
35	283.36	348.39	416.56	488.05	563.07
36	283.31	348.32	416.45	487.91	562.86
37	283.30	348.27	416.36	487.74	562.62
38	283.31	348.25	416.25	487.53	562.32
39	283.35	348.18	416.08	487.25	561.95
40	283.32	348.03	415.82	486.89	561.49
41	283.19	347.78	415.44	486.42	560.93
42	282.94	347.41	414.94	485.83	560.27
43	282.58	346.93	414.34	485.13	559.50
44	282.12	346.35	413.64	484.32	558.61
45	281.58	345.68	412.84	483.41	557.62
46	281.04	344.98	412.00	482.41	556.54
47	280.37	344.15	411.01	481.32	555.37
48	279.70	343.31	409.99	480.15	554.11
49	278.98	342.40	408.91	478.91	552.76
50	278.20	341.40	407.76	477.59	551.31
51	277.38	340.40	406.54	476.19	549.76
52	276.54	339.33	405.25	474.70	548.10
53	275.68	338.23	403.89	473.10	546.30
54	274.79	337.08	402.44	471.37	544.36
55	273.86	335.81	400.87	469.50	542.25
56	272.86	334.47	399.16	467.47	539.94
57	271.76	332.99	397.28	465.24	537.40
58	270.53	331.38	395.25	462.78	534.61
59	269.17	329.55	392.97	460.07	531.56
60	267.69	327.57	390.51	457.13	528.27

**COMB.
EXP.**

TERMINAL RESERVES

4%

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS			
	11	12	13	14
20	644.95	727.46	813.99	904.76
21	644.80	727.34	813.88	904.71
22	644.64	727.20	813.77	904.65
23	644.47	727.04	813.65	904.58
24	644.29	726.87	813.52	904.50
25	644.09	726.69	813.38	904.41
26	643.88	726.50	813.23	904.32
27	643.65	726.30	813.08	904.23
28	643.41	726.09	812.92	904.13
29	643.16	725.88	812.75	904.02
30	642.92	725.67	812.58	903.91
31	642.69	725.46	812.40	903.80
32	642.47	725.25	812.22	903.69
33	642.26	725.03	812.03	903.57
34	642.04	724.80	811.83	903.43
35	641.80	724.55	811.61	903.28
36	641.55	724.27	811.35	903.10
37	641.23	723.94	811.05	902.90
38	640.88	723.58	810.71	902.68
39	640.47	723.15	810.33	902.43
40	639.96	722.64	809.89	902.15
41	639.37	722.05	809.39	901.84
42	638.66	721.37	808.81	901.49
43	637.84	720.60	808.16	901.09
44	636.92	719.73	807.43	900.64
45	635.90	718.76	806.59	900.13
46	634.82	717.69	805.73	899.57
47	633.60	716.54	804.77	898.97
48	632.32	715.31	803.73	898.32
49	630.93	713.98	802.61	897.61
50	629.41	712.53	801.38	896.83
51	627.79	710.96	800.03	895.97
52	626.03	709.26	798.56	895.03
53	624.15	707.40	796.96	894.01
54	622.07	705.37	795.22	892.90
55	619.83	703.16	793.32	891.69
56	617.38	700.74	791.20	890.33
57	614.68	698.07	788.90	888.86
58	611.68	695.13	786.38	887.22
59	608.45	691.93	783.59	885.42
60	604.93	688.48	780.59	883.47

**COMB.
EXP.**

TERMINAL RESERVES

4%

10 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	91.66	187.62	288.10	393.32
21	0.00	91.63	187.56	288.02	393.23
22	0.00	91.60	187.50	287.94	393.13
23	0.00	91.57	187.44	287.86	393.03
24	0.00	91.54	187.38	287.77	392.92
25	0.00	91.50	187.31	287.67	392.81
26	0.00	91.46	187.24	287.57	392.69
27	0.00	91.42	187.16	287.45	392.55
28	0.00	91.37	187.07	287.33	392.40
29	0.00	91.32	186.98	287.20	392.24
30	0.00	91.27	186.88	287.06	392.08
31	0.00	91.21	186.77	286.92	391.91
32	0.00	91.15	186.66	286.77	391.73
33	0.00	91.09	186.55	286.61	391.54
34	0.00	91.02	186.43	286.44	391.34
35	0.00	90.96	186.31	286.27	391.14
36	0.00	90.90	186.19	286.11	390.95
37	0.00	90.84	186.08	285.97	390.78
38	0.00	90.79	185.99	285.85	390.62
39	0.00	90.75	185.92	285.76	390.48
40	0.00	90.72	185.87	285.64	390.30
41	0.00	90.70	185.79	285.48	390.06
42	0.00	90.66	185.66	285.25	389.73
43	0.00	90.59	185.47	284.93	389.29
44	0.00	90.47	185.20	284.52	388.76
45	0.00	90.31	184.87	284.04	388.16
46	0.00	90.12	184.50	283.51	387.50
47	0.00	89.91	184.10	282.94	386.78
48	0.00	89.69	183.68	282.32	386.00
49	0.00	89.45	183.23	281.65	385.15
50	0.00	89.19	182.73	280.91	384.21
51	0.00	88.91	182.17	280.09	383.21
52	0.00	88.61	181.56	279.21	382.10
53	0.00	88.29	180.90	278.27	380.94
54	0.00	87.94	180.20	277.27	379.71
55	0.00	87.57	179.47	276.22	378.38
56	0.00	87.18	178.71	275.10	376.94
57	0.00	86.77	177.90	273.88	375.37
58	0.00	86.36	177.02	272.54	373.64
59	0.00	85.85	176.01	271.06	371.70
60	0.00	85.32	174.92	269.42	369.62

COMB.
EXP.

TERMINAL RESERVES

4%

10 Year Endowment
FULL PRELIMINARY TERM

Age	YEARS			
	6	7	8	9
20	503.56	619.05	740.09	866.98
21	503.46	618.95	740.01	866.92
22	503.35	618.85	739.92	866.86
23	503.24	618.74	739.83	866.80
24	503.12	618.62	739.73	866.74
25	503.00	618.50	739.63	866.68
26	502.87	618.37	739.52	866.62
27	502.72	618.22	739.39	866.54
28	502.56	618.07	739.26	866.45
29	502.39	617.91	739.12	866.36
30	502.21	617.74	738.98	866.27
31	502.02	617.56	738.83	866.18
32	501.83	617.37	738.67	866.08
33	501.63	617.17	738.51	865.98
34	501.42	616.97	738.35	865.88
35	501.21	616.77	738.18	865.78
36	501.01	616.58	738.01	865.67
37	500.82	616.38	737.82	865.54
38	500.63	616.16	737.61	865.39
39	500.42	615.91	737.37	865.22
40	500.19	615.62	737.08	865.02
41	499.85	615.26	736.73	864.79
42	499.44	614.81	736.33	864.52
43	498.93	614.28	735.86	864.21
44	498.33	613.67	735.33	863.86
45	497.65	612.99	734.73	863.47
46	496.91	612.24	734.07	863.04
47	496.11	611.42	733.35	862.58
48	495.23	610.52	732.57	862.08
49	494.26	609.55	731.72	861.56
50	493.20	608.49	730.80	860.94
51	492.06	607.34	729.80	860.30
52	490.84	606.09	728.71	859.60
53	489.53	604.75	727.52	858.83
54	488.12	603.30	726.23	857.99
55	486.60	601.72	724.82	857.07
56	484.95	600.02	723.28	856.06
57	483.14	598.11	721.58	854.94
58	481.13	596.03	719.70	853.70
59	478.90	593.74	717.63	852.32
60	476.45	591.21	715.35	850.84

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	71.63	139.17	202.26	260.46	313.35
21	73.03	141.94	206.35	265.85	319.99
22	74.50	144.85	210.66	271.52	326.94
23	76.04	147.92	215.23	277.52	334.29
24	77.72	151.25	220.17	284.01	342.25
25	79.57	154.93	225.63	291.20	351.10
26	81.63	159.02	231.71	299.23	360.98
27	83.95	163.64	238.62	308.34	372.26
28	86.55	168.85	246.39	318.66	385.02
29	89.48	174.69	255.14	330.26	399.45
30	92.73	181.22	264.92	343.28	415.70
31	96.36	188.48	275.84	357.86	433.88
32	100.38	196.56	288.01	374.11	454.21
33	104.84	205.54	301.52	392.19	476.89
34	109.77	215.46	316.50	412.27	502.07
35	115.19	226.38	333.00	434.40	529.89
36	121.14	238.39	351.16	458.80	560.62
37	127.66	251.55	371.08	485.62	594.41
38	134.75	265.89	392.84	514.89	631.22
39	142.47	281.52	416.53	546.74	671.06
40	150.86	298.49	442.23	581.11	713.87
41	159.97	316.92	470.02	618.14	759.98
42	169.83	336.79	499.89	657.95	809.34
43	180.46	358.16	532.03	700.64	862.43
44	191.88	381.12	566.46	746.48	919.48
45	204.16	405.73	603.45	795.77	980.94
46	217.30	432.15	643.17	848.78	1047.07
47	231.39	460.46	685.80	905.68	1118.09
48	246.46	490.79	731.46	966.66	1194.24
49	262.53	523.13	780.19	1031.77	1275.57
50	279.60	557.49	831.97	1100.98	1362.19
51	297.68	593.89	886.85	1174.46	1454.16
52	316.75	632.32	944.87	1252.15	1551.49
53	336.81	672.78	1005.96	1334.01	1654.28
54	357.83	715.18	1070.03	1420.04	1762.30
55	379.76	759.46	1137.06	1510.05	1875.38
56	402.55	805.54	1206.82	1603.77	1993.08
57	426.13	853.21	1279.02	1700.73	2114.96
58	450.40	902.31	1353.35	1800.66	2240.69
59	475.26	952.58	1429.55	1903.19	2369.87
60	500.54	1003.75	1507.17	2007.75	2501.76

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Year Mortuary Additions (LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Ages	YEARS				
	6	7	8	9	10
20	360.47	401.25	435.13	461.44	479.52
21	368.24	410.07	444.84	471.93	490.56
22	376.39	419.29	455.03	482.88	502.13
23	384.99	429.05	465.77	494.47	514.32
24	394.34	439.63	477.48	507.08	527.67
25	404.72	451.46	490.56	521.29	542.85
26	416.39	464.75	505.37	537.48	560.17
27	429.72	480.04	522.51	556.27	580.46
28	444.87	497.51	542.13	577.92	604.00
29	462.07	517.36	564.54	602.78	631.09
30	481.44	539.80	589.99	631.06	662.07
31	503.21	565.11	618.70	663.10	697.35
32	527.61	593.50	651.04	699.32	737.25
33	554.84	625.28	687.34	740.01	782.02
34	585.17	660.76	727.89	785.39	831.52
35	618.73	700.03	772.71	835.15	885.35
36	655.81	743.36	821.80	889.27	943.72
37	696.52	790.62	875.01	947.79	1006.34
38	740.61	841.52	932.20	1010.23	1073.31
39	788.09	896.24	993.29	1077.10	1145.07
40	839.06	954.66	1058.69	1148.73	1222.13
41	893.70	1017.48	1129.08	1226.04	1305.38
42	952.37	1084.99	1204.92	1309.41	1395.26
43	1015.53	1157.85	1286.84	1399.57	1492.56
44	1083.55	1236.35	1375.20	1496.89	1597.67
45	1156.86	1321.04	1470.58	1602.03	1711.62
46	1235.79	1412.29	1573.43	1715.73	1834.81
47	1320.61	1510.39	1684.28	1838.27	1967.82
48	1411.60	1615.89	1803.48	1970.25	2111.59
49	1509.00	1728.80	1931.25	2112.16	2266.23
50	1612.72	1849.19	2067.84	2263.91	2431.77
51	1722.96	1977.48	2213.45	2425.82	2608.17
52	1839.90	2113.58	2368.05	2597.57	2795.54
53	1963.42	2257.46	2531.34	2779.19	2993.78
54	2093.31	2408.64	2703.13	2970.38	3202.86
55	2229.21	2567.01	2883.20	3171.16	3422.70
56	2370.82	2732.14	3071.28	3381.12	3652.94
57	2517.56	2903.54	3266.75	3599.65	3893.15
58	2669.18	3080.86	3469.27	3826.60	4143.09
59	2825.14	3263.52	3678.36	4061.37	4402.50
60	2984.59	3450.65	3892.96	4303.06	4670.62

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS				
	11	12	13	14	15
20	488.54	478.73	476.10	452.72	416.59
21	499.98	499.25	487.49	463.74	426.79
22	511.88	511.30	499.46	475.22	437.51
23	524.49	524.13	512.14	487.49	449.06
24	538.42	538.29	526.29	501.36	462.19
25	554.26	554.60	542.82	517.70	478.00
26	572.54	573.61	562.21	537.17	497.26
27	594.15	596.23	585.58	561.04	521.12
28	619.31	622.80	613.35	589.56	549.72
29	648.47	653.86	645.93	623.05	582.77
30	682.02	689.65	683.44	661.08	619.68
31	720.27	730.42	725.65	703.25	660.38
32	763.48	775.98	772.24	749.56	704.26
33	811.49	826.07	823.24	799.52	751.75
34	864.09	880.73	878.21	853.52	803.08
35	921.08	939.33	937.27	911.52	858.40
36	982.33	1002.46	1000.92	974.25	918.24
37	1048.20	1070.37	1069.61	1041.96	982.89
38	1118.65	1143.21	1143.27	1114.58	1052.17
39	1194.35	1221.48	1222.48	1192.69	1126.68
40	1275.68	1305.65	1307.69	1276.73	1207.27
41	1363.64	1396.78	1400.06	1368.35	1295.06
42	1458.72	1495.38	1500.46	1467.86	1390.71
43	1561.74	1602.68	1609.71	1576.47	1495.94
44	1673.45	1718.99	1728.41	1695.21	1611.09
45	1794.53	1845.34	1858.06	1825.02	1737.26
46	1925.69	1982.86	1999.26	1966.67	1874.52
47	2067.87	2132.00	2152.64	2120.14	2023.54
48	2221.64	2293.53	2318.44	2286.38	2184.98
49	2387.24	2467.19	2497.00	2465.43	2359.36
50	2564.23	2653.06	2688.12	2657.53	2546.50
51	2753.10	2851.48	2892.62	2863.22	2747.16
52	2953.80	3062.77	3110.57	3082.75	2961.88
53	3166.58	3287.01	3342.22	3316.70	3190.97
54	3391.24	3524.13	3587.81	3565.07	3435.18
55	3627.82	3774.47	3847.53	3828.79	3695.89
56	3876.23	4037.79	4121.76	4108.64	3973.36
57	4135.84	4313.98	4410.70	4404.35	4267.86
58	4406.93	4603.66	4714.72	4716.92	4580.65
59	4689.49	4906.55	5034.01	5046.75	4912.70
60	4982.39	5221.82	5367.81	5393.46	5263.49

**COMB.
EXP.**

TERMINAL RESERVES

4%

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS			
	16	17	18	19
20	366.45	301.12	219.31	119.46
21	375.53	308.72	224.86	122.46
22	385.15	316.69	230.73	125.80
23	395.47	325.38	237.38	129.66
24	407.49	335.92	245.73	134.83
25	422.44	349.36	256.77	141.58
26	440.90	366.20	270.23	149.40
27	464.00	386.92	286.48	159.13
28	491.20	410.78	305.11	169.54
29	522.04	437.67	325.27	180.93
30	556.25	466.60	347.05	193.13
31	593.10	497.89	370.53	206.41
32	632.98	531.71	396.10	220.88
33	676.12	568.52	423.94	236.65
34	722.99	608.52	454.23	253.84
35	773.44	651.52	486.68	271.98
36	828.06	698.09	521.78	292.10
37	887.08	748.39	560.16	313.85
38	950.24	802.54	601.02	336.77
39	1018.58	860.84	645.07	362.06
40	1092.25	923.81	693.31	389.65
41	1172.84	993.62	747.02	420.98
42	1261.48	1070.51	806.54	455.11
43	1359.16	1155.66	871.98	493.00
44	1466.33	1248.49	943.53	534.07
45	1583.29	1350.13	1021.73	579.45
46	1710.86	1460.90	1107.47	629.13
47	1849.29	1581.60	1200.81	683.17
48	1999.82	1712.92	1302.58	742.58
49	2162.47	1854.98	1413.05	806.73
50	2337.16	2007.89	1531.59	875.67
51	2524.98	2172.28	1659.70	951.12
52	2726.10	2349.12	1798.59	1032.89
53	2941.63	2539.89	1948.69	1121.80
54	3172.69	2744.85	2110.76	1218.11
55	3420.08	2965.43	2286.05	1323.26
56	3684.63	3202.46	2475.73	1437.39
57	3966.68	3456.65	2679.84	1560.83
58	4268.12	3729.72	2900.93	1696.49
59	4589.83	4023.44	3141.35	1844.81
60	4932.03	4338.60	3400.42	2005.21

**COMB.
EXP.**

TERMINAL RESERVES

4%

15 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	52.17	99.31	141.01	176.81	206.21
21	53.11	101.15	143.68	180.24	210.33
22	54.10	103.08	146.49	183.87	214.65
23	55.14	105.11	149.45	187.65	219.17
24	56.23	107.25	152.55	191.63	223.89
25	57.39	109.48	155.80	195.78	228.83
26	58.58	111.82	159.18	200.10	233.96
27	59.84	114.26	162.71	204.61	239.32
28	61.17	116.84	166.44	209.40	244.99
29	62.62	119.65	170.54	214.63	251.24
30	64.23	122.82	175.14	220.56	258.37
31	66.07	126.40	180.38	227.36	266.57
32	68.17	130.54	186.49	235.30	276.22
33	70.57	135.29	193.49	244.46	287.44
34	73.30	140.68	201.49	254.99	300.36
35	76.36	146.77	210.56	266.94	315.09
36	79.80	153.63	220.77	280.44	331.82
37	83.64	161.30	232.23	295.66	350.67
38	87.91	169.84	245.04	312.66	371.70
39	92.65	179.33	259.26	331.51	394.80
40	97.86	189.77	274.88	352.04	419.75
41	103.57	201.20	291.87	374.21	446.66
42	109.80	213.59	310.17	398.09	475.42
43	116.51	226.87	329.78	423.51	506.15
44	123.71	241.15	350.75	450.77	539.15
45	131.48	256.44	373.28	480.10	574.75
46	139.84	272.98	397.67	511.93	613.37
47	148.90	290.89	424.13	546.45	655.29
48	158.71	310.31	452.83	583.92	700.83
49	169.32	331.32	483.89	624.50	750.17
50	180.78	354.05	517.50	668.43	803.77
51	193.16	378.58	553.81	716.04	861.83
52	206.48	405.01	593.03	767.44	924.61
53	220.80	433.49	635.28	822.89	992.59
54	236.17	464.03	680.64	882.63	1065.82
55	252.56	496.65	729.23	946.59	1144.29
56	270.02	531.48	781.10	1014.92	1227.99
57	288.58	568.49	836.24	1087.48	1317.01
58	308.21	607.66	894.56	1164.32	1411.32
59	328.89	648.90	956.05	1245.40	1511.04
60	350.58	692.24	1020.70	1330.80	1616.18

**COMB.
EXP.**

TERMINAL RESERVES

4%

15 Year Mortuary Additions (LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS				
	6	7	8	9	10
20	228.69	243.63	250.40	248.27	236.47
21	233.36	248.73	255.74	253.68	241.70
22	238.27	254.06	261.33	259.31	247.19
23	243.37	259.60	267.12	265.16	252.80
24	248.72	265.39	273.20	271.25	258.69
25	254.28	271.45	279.49	277.61	264.88
26	260.09	277.70	286.02	284.19	271.21
27	266.11	284.23	292.87	291.06	277.86
28	272.52	291.21	300.15	298.43	285.06
29	279.63	298.95	308.33	306.82	293.31
30	287.77	307.92	317.94	316.76	303.30
31	297.22	318.46	329.29	328.68	315.56
32	308.45	331.04	343.02	343.37	330.81
33	321.55	345.85	359.37	360.92	349.08
34	336.72	363.14	378.51	381.49	370.12
35	354.13	383.02	400.49	404.74	393.49
36	373.92	405.56	425.08	430.37	419.11
37	396.17	430.62	452.08	458.37	446.57
38	420.74	457.99	481.45	488.38	476.14
39	447.48	487.69	512.92	520.67	507.98
40	476.29	519.35	546.59	555.23	542.21
41	507.09	553.33	582.77	592.55	579.17
42	540.14	589.83	621.80	632.81	619.10
43	575.49	629.00	663.67	676.01	661.91
44	613.56	671.19	708.79	722.56	708.01
45	654.62	716.71	757.49	772.80	758.05
46	699.22	766.20	810.47	827.76	812.72
47	747.65	819.96	868.29	887.68	872.50
48	800.29	878.65	931.37	953.23	938.43
49	857.54	942.44	1000.08	1025.10	1010.76
50	919.70	1011.84	1075.26	1103.77	1090.09
51	987.16	1087.53	1157.28	1189.74	1176.46
52	1060.41	1169.71	1246.46	1282.93	1270.28
53	1139.74	1258.84	1342.93	1383.95	1371.98
54	1225.27	1354.72	1446.89	1492.81	1481.88
55	1316.75	1457.42	1558.24	1609.67	1599.88
56	1414.47	1567.16	1677.50	1734.91	1726.49
57	1518.43	1684.15	1804.74	1868.70	1862.10
58	1628.83	1808.50	1940.17	2011.48	2006.96
59	1745.64	1940.27	2084.04	2163.33	2161.65
60	1869.00	2079.77	2236.57	2324.97	2327.21

COMB.
EXP.

TERMINAL RESERVES

4%

15 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS			
	11	12	13	14
20	214.13	180.38	134.14	74.38
21	218.98	184.49	137.24	76.18
22	223.98	188.76	140.51	77.99
23	229.14	193.20	143.81	79.81
24	234.59	197.82	147.30	81.83
25	240.25	202.67	151.01	83.91
26	246.06	207.67	154.74	85.97
27	252.22	212.92	158.70	88.27
28	258.87	218.67	163.22	90.95
29	266.67	225.71	168.95	94.60
30	276.44	234.76	176.57	99.36
31	288.59	246.17	185.92	104.89
32	303.84	260.22	197.19	111.79
33	321.76	276.34	210.06	119.11
34	341.98	294.43	223.90	127.08
35	364.29	313.76	238.77	135.55
36	388.16	334.55	254.71	144.75
37	413.88	356.92	272.03	154.75
38	441.57	381.20	290.82	165.63
39	471.57	407.50	311.22	177.44
40	503.80	435.74	333.05	189.91
41	538.64	466.28	356.62	203.71
42	576.29	499.26	382.41	218.64
43	616.58	534.79	409.87	234.36
44	660.26	573.07	439.48	251.73
45	707.48	614.56	472.04	270.76
46	759.28	660.69	508.40	292.43
47	816.48	711.70	548.86	316.11
48	879.65	768.27	593.35	342.39
49	949.11	830.06	642.08	370.93
50	1024.94	897.71	695.32	402.45
51	1107.71	971.49	753.74	436.97
52	1197.55	1051.90	817.34	474.52
53	1295.31	1139.42	886.70	515.81
54	1400.97	1234.12	961.99	560.36
55	1514.48	1336.06	1042.76	608.24
56	1636.62	1445.71	1130.11	660.70
57	1767.49	1563.75	1224.89	717.56
58	1907.90	1691.24	1327.42	779.44
59	2058.70	1828.42	1438.25	846.53
60	2220.50	1976.35	1558.36	919.93

**COMB.
EXP.**

TERMINAL RESERVES

4%

10 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	33.22	60.52	81.43	95.42	101.96
21	33.76	61.53	82.81	97.09	103.82
22	34.33	62.59	84.28	98.88	105.77
23	34.93	63.72	85.86	100.77	107.86
24	35.57	64.92	87.52	102.78	110.06
25	36.25	66.18	89.26	104.87	112.35
26	36.96	67.51	91.09	107.07	114.75
27	37.70	68.90	93.01	109.36	117.26
28	38.48	70.35	94.99	111.74	119.83
29	39.29	71.86	97.08	114.22	122.53
30	40.14	73.45	99.24	116.80	125.37
31	41.03	75.08	101.49	119.50	128.28
32	41.95	76.80	103.85	122.32	131.36
33	42.93	78.64	106.38	125.35	134.69
34	44.03	80.69	109.23	128.82	138.54
35	45.30	83.09	112.60	132.96	143.24
36	46.77	85.92	116.60	137.96	149.03
37	48.53	89.29	121.45	144.10	156.21
38	50.57	93.25	127.19	151.41	164.77
39	52.92	97.85	133.86	159.90	174.52
40	55.59	103.07	141.43	169.37	185.20
41	58.59	108.92	149.79	179.67	196.78
42	61.92	115.32	158.84	190.81	209.07
43	65.54	122.25	168.62	202.67	222.25
44	69.46	129.75	179.08	215.44	236.48
45	73.70	137.76	190.31	229.16	251.83
46	78.25	146.42	202.47	244.09	268.52
47	83.19	155.81	215.69	260.29	286.64
48	88.51	165.94	229.94	277.75	306.14
49	94.27	176.90	245.35	296.61	327.18
50	100.50	188.75	262.00	316.99	350.05
51	107.28	201.65	280.15	339.35	375.09
52	114.64	215.69	300.00	363.76	402.51
53	122.67	231.06	321.70	390.51	432.84
54	131.42	247.78	345.36	419.88	466.11
55	140.92	265.98	371.27	452.04	502.61
56	151.25	285.87	399.56	487.19	542.33
57	162.47	307.45	430.30	525.24	585.43
58	174.61	330.83	463.51	566.46	632.11
59	187.69	355.96	499.28	610.86	682.56
60	201.66	382.88	537.59	658.54	736.71

**COMB.
EXP.**

TERMINAL RESERVES

4%

10 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS			
	6	7	8	9
20	100.48	90.28	70.67	40.85
21	102.35	92.02	72.06	41.70
22	104.34	93.84	73.54	42.55
23	106.44	95.80	75.09	43.50
24	108.67	97.83	76.74	44.45
25	110.97	99.95	78.40	45.40
26	113.40	102.15	80.15	46.47
27	115.90	104.44	82.01	47.55
28	118.47	106.81	83.87	48.62
29	121.20	109.29	85.84	49.82
30	124.03	111.88	87.94	51.04
31	126.96	114.59	90.07	52.27
32	130.07	117.42	92.33	53.65
33	133.43	120.54	94.92	55.26
34	137.41	124.39	98.24	57.48
35	142.44	129.39	102.70	60.39
36	148.71	135.69	108.14	63.75
37	156.55	143.42	114.66	67.92
38	165.69	152.20	122.05	72.29
39	175.89	161.93	129.88	76.99
40	187.00	172.20	138.21	81.95
41	198.76	183.15	147.08	87.31
42	211.33	194.88	156.68	93.12
43	224.84	207.59	167.10	99.43
44	239.53	221.41	178.45	106.32
45	255.36	236.29	190.60	113.58
46	272.56	252.46	203.79	121.68
47	291.24	269.98	218.28	130.45
48	311.28	288.91	233.73	139.69
49	333.06	309.35	250.42	149.94
50	356.63	331.51	268.80	161.17
51	382.54	356.24	289.40	174.03
52	411.22	383.62	312.35	188.06
53	442.94	414.05	337.58	203.64
54	477.83	447.22	365.19	220.52
55	515.88	483.54	395.33	239.16
56	557.40	523.11	428.39	259.58
57	602.42	566.20	464.34	281.74
58	651.39	613.09	503.54	306.12
59	704.30	663.79	546.06	332.38
60	761.12	718.36	591.63	360.56

COMB.
EXP.

MEAN RESERVES

4%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.51	9.88	16.46	23.27	30.31
21	3.55	10.18	17.03	24.11	31.43
22	3.59	10.48	17.62	24.98	32.60
23	3.64	10.82	18.24	25.91	33.83
24	3.69	11.16	18.89	26.87	35.11
25	3.74	11.52	19.56	27.87	36.44
26	3.79	11.90	20.27	28.92	37.84
27	3.85	12.29	21.01	30.01	39.30
28	3.91	12.71	21.78	31.15	40.83
29	3.98	13.14	22.60	32.36	42.39
30	4.05	13.60	23.45	33.62	44.11
31	4.13	14.07	24.34	34.94	45.89
32	4.21	14.58	25.29	36.34	47.76
33	4.29	15.12	26.29	37.83	49.75
34	4.37	15.67	27.34	39.40	51.85
35	4.47	16.27	28.46	41.06	54.08
36	4.56	16.91	29.66	42.84	56.46
37	4.66	17.57	30.92	44.71	58.98
38	4.76	18.29	32.26	46.72	61.66
39	4.87	19.05	33.70	48.85	64.47
40	4.98	19.86	35.22	51.10	67.35
41	5.10	20.71	36.79	53.32	70.25
42	5.24	21.58	38.38	55.59	73.15
43	5.41	22.49	39.99	57.85	76.04
44	5.62	23.43	41.60	60.12	78.96
45	5.87	24.39	43.24	62.42	81.92
46	6.17	25.39	44.94	64.81	85.00
47	6.50	26.44	46.70	67.29	88.17
48	6.86	27.54	48.56	69.86	91.44
49	7.24	28.70	50.46	72.50	94.80
50	7.66	29.91	52.44	75.23	98.27
51	8.13	31.17	54.49	78.06	101.86
52	8.63	32.50	56.63	81.00	105.58
53	9.18	33.91	58.87	84.06	109.44
54	9.77	35.38	61.20	87.23	113.44
55	10.42	36.92	63.64	90.54	117.60
56	11.12	38.57	66.20	94.01	121.90
57	11.87	40.29	68.88	97.56	126.27
58	12.69	42.11	71.64	101.18	130.70
59	13.58	44.00	74.45	104.87	135.19
60	14.58	45.99	77.36	108.64	139.76
61	15.68	48.06	80.36	112.49	144.40
62	16.89	50.25	83.46	116.44	149.12
63	18.19	52.55	86.66	120.47	153.90
64	19.63	54.96	89.96	124.57	158.75
65	21.19	57.47	93.35	128.77	163.72

COMB.
EXP.

MEAN RESERVES
Ordinary Life
FULL PRELIMINARY TERM

4%

Age	YEARS				
	6	7	8	9	10
20	37.58	45.09	52.86	60.87	69.15
21	38.99	46.81	54.88	63.21	71.81
22	40.47	48.59	56.98	65.65	74.59
23	42.01	50.46	59.18	68.19	77.49
24	43.62	52.41	61.48	70.85	80.51
25	45.30	54.45	63.88	73.62	83.67
26	47.06	56.57	66.38	76.52	86.99
27	48.89	58.79	69.01	79.56	90.46
28	50.81	61.12	71.77	82.75	94.11
29	52.83	63.57	74.66	86.12	97.96
30	54.95	66.15	77.71	89.66	102.01
31	57.19	68.87	80.93	93.40	106.29
32	59.56	71.75	84.34	97.36	110.83
33	62.07	74.80	87.96	101.56	115.62
34	64.73	78.03	91.79	106.00	120.66
35	67.54	81.46	95.84	110.67	125.91
36	70.54	85.10	100.11	115.53	131.33
37	73.72	88.92	104.53	120.53	136.86
38	77.05	92.88	109.09	125.65	142.50
39	80.51	96.94	113.72	130.82	148.21
40	84.02	101.05	118.39	136.04	153.97
41	87.54	105.15	123.07	141.28	159.79
42	91.05	109.25	127.74	146.56	165.63
43	94.56	113.37	132.49	151.88	171.52
44	98.11	117.57	137.30	157.28	177.50
45	101.75	121.83	142.18	162.77	183.59
46	105.47	126.21	147.19	168.40	189.83
47	109.32	130.71	152.34	174.19	196.23
48	113.28	135.35	157.65	180.13	202.79
49	117.35	140.12	163.08	186.22	209.53
50	121.55	145.02	168.67	192.49	216.45
51	125.87	150.07	174.44	198.95	223.54
52	130.35	155.30	180.39	205.56	230.76
53	135.00	160.71	186.50	212.32	238.11
54	139.81	166.26	192.73	219.18	245.54
55	144.75	171.93	199.07	226.13	253.06
56	149.81	177.70	205.50	233.17	260.65
57	154.95	183.53	211.99	240.25	268.24
58	160.14	189.42	218.51	247.33	275.82
59	165.37	195.34	225.03	254.40	283.39
60	170.68	201.30	231.58	261.50	291.00
61	176.03	207.30	238.17	268.63	298.63
62	181.43	213.34	244.82	275.83	306.31
63	186.90	219.46	251.54	283.08	314.06
64	192.46	225.68	258.34	290.42	321.89
65	198.14	231.99	265.24	297.85	329.80

**COMB.
EXP.**

MEAN RESERVES

4%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	77.70	86.52	95.64	105.04	114.74
21	80.70	89.87	99.33	109.10	119.19
22	83.82	93.35	103.19	113.34	123.83
23	87.08	96.98	107.22	117.77	128.69
24	90.49	100.79	111.43	122.42	133.78
25	94.05	104.77	115.85	127.30	139.12
26	97.79	108.96	120.49	132.41	144.73
27	101.71	113.35	125.36	137.78	150.63
28	105.84	117.96	130.49	143.45	156.84
29	110.18	122.83	135.90	149.42	163.34
30	114.77	127.96	141.60	155.67	170.11
31	119.62	133.38	147.58	162.18	177.12
32	124.74	139.08	153.82	168.91	184.33
33	130.12	145.02	160.27	175.85	191.72
34	135.72	151.15	166.90	182.95	199.27
35	141.51	157.45	173.68	190.19	206.98
36	147.46	163.89	180.60	197.59	214.85
37	153.50	170.43	187.61	205.13	222.85
38	159.65	177.09	194.81	212.77	230.97
39	165.89	183.85	202.07	220.52	239.19
40	172.20	190.68	209.40	228.34	247.49
41	178.55	197.56	216.79	236.23	255.86
42	184.94	204.48	224.23	244.19	264.31
43	191.39	211.48	231.77	252.23	272.84
44	197.94	218.58	239.40	260.39	281.52
45	204.61	225.81	247.18	268.70	290.34
46	211.44	233.21	255.14	277.20	299.33
47	218.43	240.80	263.29	285.86	308.44
48	225.62	248.57	271.60	294.66	317.68
49	232.97	256.49	280.03	303.55	327.00
50	240.50	264.56	288.59	312.56	336.40
51	248.15	272.74	297.25	321.64	345.87
52	255.93	281.03	306.00	330.80	355.37
53	263.82	289.41	314.82	340.00	364.89
54	271.78	297.84	323.67	349.19	374.41
55	279.81	306.31	332.52	358.40	383.92
56	287.88	314.79	341.38	367.60	393.44
57	295.93	323.27	350.23	376.80	402.92
58	303.97	331.72	359.07	385.96	412.37
59	312.00	340.17	367.88	395.10	421.79
60	320.06	348.64	376.71	404.24	431.20
61	328.14	357.12	385.55	413.38	440.62
62	336.27	365.64	394.42	422.56	450.08
63	344.45	374.21	403.33	431.79	459.58
64	352.70	382.85	412.32	441.09	469.12
65	361.05	391.59	421.41	450.46	478.77

**COMB.
EXP.**

MEAN RESERVES
 Ordinary Life
FULL PRELIMINARY TERM

4%

Age	YEARS					
	16	17	18	19	20	21
20	124.76	135.12	145.81	156.87	168.27	180.07
21	129.60	140.36	151.49	162.97	174.85	187.13
22	134.66	145.86	157.42	169.38	181.75	194.52
23	139.96	151.61	163.65	176.10	188.97	202.24
24	145.52	157.65	170.19	183.16	196.52	210.26
25	151.34	163.98	177.05	190.51	204.35	218.53
26	157.47	170.64	184.21	198.16	212.45	227.04
27	163.91	177.59	191.66	206.06	220.77	235.76
28	170.65	184.83	199.36	214.20	229.31	244.69
29	177.66	192.32	207.29	222.54	238.06	253.83
30	184.92	200.03	215.42	231.08	247.00	263.17
31	192.38	207.92	223.74	230.81	256.15	272.71
32	200.04	216.01	232.25	248.75	265.48	282.43
33	207.86	224.28	240.95	257.86	274.99	292.32
34	215.87	232.72	249.82	267.14	284.67	302.38
35	224.04	241.33	258.85	276.58	294.50	312.59
36	232.36	250.10	268.04	286.17	304.49	322.96
37	240.81	258.98	277.34	295.89	314.60	333.46
38	249.38	267.99	286.79	305.74	324.85	344.09
39	258.06	277.11	296.34	315.71	335.22	354.84
40	266.83	286.32	305.98	325.78	345.69	365.66
41	275.67	295.62	315.73	335.94	356.22	376.52
42	284.58	305.01	325.55	346.16	366.79	387.39
43	293.62	314.50	335.46	356.43	377.38	398.28
44	302.78	324.10	345.45	366.77	388.02	409.18
45	312.06	333.80	355.51	377.16	398.70	420.09
46	321.48	343.60	365.66	387.61	409.42	431.02
47	331.01	353.50	375.89	398.12	420.15	441.93
48	340.63	363.48	386.17	408.65	430.88	452.83
49	350.33	373.50	396.46	419.16	441.59	463.70
50	360.09	383.55	406.76	429.67	452.28	474.54
51	369.88	393.61	417.05	440.17	462.94	485.35
52	379.67	403.67	427.34	450.66	473.58	496.11
53	389.48	413.73	437.62	461.11	484.19	506.82
54	399.28	423.78	447.87	471.53	494.74	517.48
55	409.07	433.80	458.09	481.91	505.24	528.10
56	418.85	443.80	468.27	492.24	515.69	538.62
57	428.58	453.75	478.40	502.52	526.09	549.10
58	438.28	463.66	488.48	512.74	536.43	559.51
59	447.93	473.51	498.52	522.93	546.70	569.85
60	457.59	483.37	508.55	533.07	556.94	580.20
61	467.25	493.24	518.56	543.20	567.20	590.63
62	476.94	503.10	528.57	553.38	577.59	601.29
63	486.64	512.99	538.66	563.69	588.22	612.35
64	496.40	522.98	548.91	574.30	599.28	623.99
65	506.30	533.09	559.49	585.35	611.01	636.36

**COMB.
EXP.**

MEAN RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.51	16.74	30.52	44.87	59.82
21	3.55	17.10	31.21	45.90	61.20
22	3.59	17.47	31.92	46.96	62.62
23	3.64	17.86	32.66	48.06	64.10
24	3.69	18.26	33.42	49.19	65.61
25	3.74	18.67	34.20	50.36	67.18
26	3.79	19.09	35.00	51.56	68.78
27	3.85	19.53	35.83	52.80	70.44
28	3.91	19.98	36.69	54.07	72.15
29	3.98	20.45	37.58	55.39	73.91
30	4.05	20.94	38.49	56.75	75.73
31	4.13	21.44	39.44	58.16	77.63
32	4.21	21.97	40.43	59.63	79.60
33	4.29	22.51	41.46	61.16	81.65
34	4.37	23.08	42.53	62.75	83.79
35	4.47	23.68	43.65	64.42	86.03
36	4.56	24.30	44.83	66.17	88.38
37	4.66	24.96	46.06	68.01	90.85
38	4.76	25.64	47.36	69.94	93.43
39	4.87	26.37	48.73	71.97	96.11
40	4.98	27.14	50.16	74.06	98.83
41	5.10	27.94	51.63	76.17	101.54
42	5.24	28.75	53.09	78.24	104.19
43	5.41	29.58	54.55	80.29	106.80
44	5.62	30.44	56.00	82.30	109.37
45	5.87	31.29	57.43	84.30	111.93
46	6.17	32.18	58.89	86.34	114.54
47	6.50	33.10	60.39	88.42	117.18
48	6.86	34.05	61.94	90.53	119.85
49	7.24	35.04	63.51	92.68	122.54
50	7.66	36.07	65.13	94.85	125.27
51	8.13	37.14	66.79	97.08	128.05
52	8.63	38.25	68.49	99.37	130.88
53	9.18	39.43	70.27	101.71	133.79
54	9.77	40.65	72.10	104.13	136.77
55	10.42	41.94	74.01	106.64	139.85
56	11.12	43.31	76.03	109.26	143.01
57	11.87	44.76	78.12	111.94	146.19
58	12.69	46.28	80.28	114.65	149.39
59	13.58	47.87	82.48	117.39	152.60
60	14.58	49.55	84.76	120.20	155.86

**COMB.
EXP.**

MEAN RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	75.38	91.58	108.46	126.05	144.37
21	77.12	93.71	110.98	128.97	147.71
22	78.93	95.90	113.58	131.99	151.17
23	80.79	98.17	116.26	135.10	154.72
24	82.70	100.49	119.02	138.30	158.39
25	84.68	102.89	121.85	141.60	162.17
26	86.70	105.36	124.77	144.99	166.05
27	88.80	107.90	127.79	148.50	170.08
28	90.95	110.52	130.90	152.12	174.23
29	93.18	113.24	134.12	155.87	178.53
30	95.49	116.05	137.46	159.76	183.00
31	97.89	118.97	140.93	163.80	187.64
32	100.38	122.02	144.54	168.01	192.48
33	102.98	125.18	148.30	172.40	197.50
34	105.69	128.48	152.23	176.96	202.70
35	108.52	131.94	156.33	181.70	208.05
36	111.50	135.56	160.58	186.56	213.50
37	114.61	139.31	164.94	191.51	219.01
38	117.84	143.15	169.38	196.51	224.56
39	121.14	147.05	173.83	201.50	230.10
40	124.45	150.92	178.25	206.46	235.61
41	127.73	154.75	182.63	211.41	241.11
42	130.94	158.50	186.93	216.25	246.50
43	134.10	162.22	191.20	221.07	251.87
44	137.23	165.90	195.43	225.85	257.19
45	140.35	169.58	199.65	230.60	262.48
46	143.51	173.28	203.89	235.37	267.78
47	146.69	177.00	208.13	240.14	273.07
48	149.91	180.74	212.40	244.92	278.37
49	153.14	184.50	216.67	249.70	283.66
50	156.41	188.29	220.97	254.51	288.97
51	159.72	192.12	225.32	259.35	294.26
52	163.08	196.01	229.70	264.19	299.51
53	166.53	199.97	234.12	269.02	304.72
54	170.05	203.96	238.53	273.80	309.83
55	173.63	207.98	242.94	278.55	314.88
56	177.25	212.01	247.32	283.24	319.82
57	180.87	216.01	251.65	287.83	324.63
58	184.49	219.99	255.92	292.32	329.30
59	188.10	223.93	260.10	296.70	333.80
60	191.73	227.85	264.25	300.99	338.22

**COMB.
EXP.**

MEAN RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	163.45	183.35	204.08	225.70	248.25
21	167.24	187.59	208.79	230.91	253.98
22	171.15	191.97	213.67	236.30	259.91
23	175.17	196.48	218.69	241.86	266.03
24	179.32	201.13	223.87	247.59	272.34
25	183.60	205.93	229.22	253.52	278.87
26	188.00	210.88	234.74	259.63	285.61
27	192.56	216.00	240.45	265.96	292.60
28	197.27	221.29	246.36	272.51	299.81
29	202.15	226.79	252.49	279.30	307.27
30	207.22	232.49	258.84	286.31	314.92
31	212.49	238.40	265.41	293.51	322.74
32	217.97	244.53	272.16	300.88	330.73
33	223.64	250.81	279.05	308.37	338.80
34	229.45	257.23	286.05	315.94	346.96
35	235.39	263.74	293.13	323.60	355.22
36	241.42	270.33	300.28	331.33	363.55
37	247.48	276.94	307.46	339.10	371.93
38	253.57	283.60	314.69	346.92	380.35
39	259.67	290.26	321.93	354.74	388.78
40	265.74	296.89	329.13	362.53	397.17
41	271.79	303.51	336.32	370.31	405.58
42	277.74	310.01	343.40	377.98	413.86
43	283.66	316.50	350.46	385.63	422.14
44	289.52	322.92	357.45	393.21	430.35
45	295.36	329.30	364.40	400.77	438.52
46	301.19	335.68	371.34	408.29	446.63
47	307.01	342.04	378.25	415.74	454.65
48	312.83	348.38	385.11	423.11	462.55
49	318.63	354.66	391.85	430.33	470.27
50	324.40	360.87	398.50	437.43	477.84
51	330.11	366.99	405.02	444.37	485.22
52	335.74	372.99	411.38	451.09	492.34
53	341.30	378.87	417.58	457.62	499.24
54	346.72	384.58	423.56	463.89	505.83
55	352.03	390.12	429.33	469.90	512.14
56	357.19	395.47	434.87	475.65	518.17
57	362.16	400.59	440.15	481.12	523.86
58	366.96	405.52	445.20	486.31	529.25
59	371.58	410.22	449.98	491.18	534.28
60	376.08	414.76	454.55	495.81	539.00

**COMB.
EXP.**

MEAN RESERVES

4%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	16	17	18	19	20
20	271.77	296.33	321.97	348.75	376.73
21	278.05	303.18	329.42	356.83	385.50
22	284.55	310.28	337.15	365.22	394.57
23	291.25	317.59	345.11	373.88	403.95
24	298.18	325.16	353.36	382.83	413.61
25	305.35	333.00	361.89	392.07	423.55
26	312.74	341.08	370.66	401.53	433.72
27	320.41	349.43	379.69	411.24	444.11
28	328.29	357.97	388.90	421.12	454.68
29	336.40	366.74	398.32	431.20	465.45
30	344.69	375.66	407.89	441.43	476.39
31	353.14	384.73	417.60	451.82	487.51
32	361.72	393.95	427.47	462.39	498.78
33	370.40	403.26	437.45	473.06	510.21
34	379.18	412.68	447.54	483.86	521.76
35	388.06	422.20	457.73	494.77	533.44
36	397.02	431.81	468.03	505.79	545.23
37	406.02	441.46	478.37	516.87	557.13
38	415.06	451.17	488.78	528.04	569.12
39	424.13	460.90	499.23	539.27	581.20
40	433.16	470.61	509.68	550.53	593.35
41	442.21	480.36	520.18	561.85	605.53
42	451.15	490.01	530.60	573.09	617.73
43	460.10	499.68	541.03	584.36	629.92
44	468.98	509.25	551.35	595.52	642.06
45	477.79	518.74	561.60	606.61	654.15
46	486.52	528.15	571.74	617.62	666.15
47	495.13	537.41	581.75	628.49	678.05
48	503.61	546.52	591.60	639.21	689.81
49	511.88	555.41	601.21	649.70	701.43
50	519.97	564.10	610.62	660.00	712.88
51	527.84	572.55	619.79	670.10	724.16
52	535.42	580.70	628.66	679.92	735.27
53	542.75	588.59	637.28	689.52	746.17
54	549.76	596.14	645.56	698.80	756.86
55	556.47	603.37	653.53	707.79	767.33
56	562.85	610.26	661.15	716.49	777.57
57	568.87	616.78	668.40	724.83	787.57
58	574.56	622.93	675.29	732.88	797.37
59	579.84	628.65	681.75	740.53	806.88
60	584.78	634.00	687.82	747.81	816.16

**COMB.
EXP.**

MEAN RESERVES

4%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.51	21.30	39.87	59.23	79.42
21	3.55	21.75	40.73	60.52	81.16
22	3.59	22.20	41.61	61.85	82.96
23	3.64	22.68	42.53	63.23	84.81
24	3.69	23.16	43.47	64.65	86.73
25	3.74	23.67	44.45	66.11	88.69
26	3.79	24.19	45.45	67.61	90.72
27	3.85	24.73	46.48	69.16	92.81
28	3.91	25.28	47.55	70.76	94.96
29	3.98	25.85	48.65	72.40	97.17
30	4.05	26.45	49.78	74.10	99.46
31	4.13	27.06	50.95	75.85	101.81
32	4.21	27.69	52.16	77.67	104.26
33	4.29	28.35	53.41	79.54	106.79
34	4.37	29.02	54.71	81.49	109.42
35	4.47	29.73	56.07	83.52	112.15
36	4.56	30.47	57.47	85.63	114.99
37	4.66	31.24	58.94	87.83	117.96
38	4.76	32.04	60.48	90.13	121.06
39	4.87	32.88	62.09	92.53	124.25
40	4.98	33.77	63.76	95.00	127.49
41	5.10	34.68	65.48	97.48	130.73
42	5.24	35.62	67.19	99.95	133.93
43	5.41	36.57	68.89	102.38	137.07
44	5.62	37.54	70.59	104.78	140.19
45	5.87	38.51	72.25	107.16	143.29
46	6.17	39.50	73.95	109.56	146.41
47	6.50	40.52	75.67	111.99	149.54
48	6.86	41.57	77.40	114.41	152.66
49	7.24	42.65	79.18	116.87	155.80
50	7.66	43.76	80.96	119.32	158.93
51	8.13	44.89	82.75	121.78	162.06
52	8.63	46.05	84.58	124.26	155.18
53	9.18	47.27	86.44	126.76	168.33
54	9.77	48.51	88.32	129.28	171.50
55	10.42	49.80	90.25	131.84	174.67
56	11.12	51.15	92.25	134.46	177.87
57	11.87	52.56	94.28	137.07	181.00
58	12.69	54.03	96.33	139.64	184.06
59	13.58	55.53	98.37	142.17	187.03
60	14.58	57.10	100.44	144.69	189.95

**COMB.
EXP.**

MEAN RESERVES

4%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	100.49	122.47	145.41	169.34	194.33
21	102.70	125.17	148.61	173.08	198.62
22	104.98	127.95	151.92	176.93	203.04
23	107.33	130.82	155.32	180.90	207.59
24	109.75	133.77	158.83	184.98	212.28
25	112.25	136.82	162.45	189.20	217.13
26	114.82	139.95	166.17	193.54	222.12
27	117.46	143.18	170.01	198.02	227.27
28	120.19	146.51	173.98	202.65	232.59
29	123.00	149.94	178.06	207.41	238.08
30	125.90	153.49	182.29	212.35	243.76
31	128.89	157.15	186.64	217.44	249.62
32	132.00	160.95	191.17	222.74	255.72
33	135.22	164.88	195.85	228.21	262.01
34	138.55	168.96	200.72	233.89	268.52
35	142.03	173.22	205.78	239.76	275.20
36	145.64	177.63	211.00	245.77	282.01
37	149.40	182.19	216.34	251.90	288.91
38	153.29	186.85	221.78	258.10	295.88
39	157.26	191.58	227.26	264.33	302.89
40	161.26	196.32	232.74	270.57	309.92
41	165.23	201.03	238.19	276.80	316.95
42	169.15	205.68	243.61	283.01	323.98
43	173.03	210.31	249.00	289.19	330.99
44	176.87	214.91	254.37	295.35	337.97
45	180.70	219.48	259.70	301.47	344.92
46	184.55	224.06	265.04	307.60	351.88
47	188.39	228.63	270.36	313.71	358.80
48	192.21	233.17	275.64	319.75	365.67
49	196.05	237.72	280.93	325.81	372.55
50	199.87	242.23	286.16	331.82	379.36
51	203.66	246.72	291.38	337.78	386.09
52	207.45	251.20	296.55	343.66	392.71
53	211.26	255.67	301.68	349.45	399.20
54	215.97	260.09	306.71	355.11	405.53
55	218.83	264.42	311.60	360.59	411.64
56	222.56	268.68	316.39	365.92	417.55
57	226.19	272.79	320.98	371.01	423.20
58	229.71	276.74	325.36	375.85	428.54
59	233.09	280.50	329.50	380.39	433.54
60	236.36	284.10	333.42	384.65	438.24

**COMB.
EXP.**

MEAN RESERVES

4%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	220.42	247.67	276.12	305.86	336.94
21	225.28	253.13	282.21	312.61	344.39
22	230.30	258.77	288.51	319.59	352.08
23	235.46	264.58	295.00	326.79	360.03
24	240.79	270.57	301.69	334.22	368.24
25	246.29	276.76	308.61	341.90	376.73
26	251.96	283.15	315.74	349.83	385.50
27	257.82	289.75	323.13	358.04	394.57
28	263.87	296.56	330.75	366.52	403.95
29	270.11	303.60	338.63	375.28	413.61
30	276.58	310.90	346.80	384.33	423.55
31	283.26	318.43	355.18	393.59	433.72
32	290.19	326.21	363.83	403.10	444.11
33	297.32	334.17	372.64	412.78	454.68
34	304.65	342.33	381.63	422.63	465.45
35	312.14	350.64	390.77	432.65	476.39
36	319.74	359.05	400.04	442.81	487.51
37	327.44	367.57	409.42	453.11	498.78
38	335.20	376.17	418.90	463.53	510.21
39	343.02	384.85	428.48	474.06	521.76
40	350.89	393.58	438.13	484.69	533.44
41	358.76	402.33	447.82	495.38	545.23
42	366.64	411.11	457.55	506.16	557.13
43	374.50	419.89	467.32	516.98	569.12
44	382.36	428.68	477.10	527.86	581.20
45	390.19	437.44	486.88	538.76	593.35
46	398.02	446.21	496.69	549.70	605.53
47	405.82	454.97	506.49	560.63	617.73
48	413.57	463.67	516.21	571.49	629.92
49	421.33	472.36	525.93	582.36	642.06
50	428.99	480.93	535.51	593.10	654.15
51	436.53	489.38	544.96	603.72	666.15
52	443.94	497.66	554.25	614.18	678.05
53	451.20	505.78	563.37	624.49	689.81
54	458.26	513.69	572.27	634.60	701.43
55	465.07	521.31	580.88	644.44	712.88
56	471.66	528.69	589.25	654.08	724.16
57	477.94	535.76	597.32	663.47	735.27
58	483.88	542.48	605.05	672.55	746.17
59	489.47	548.83	612.42	681.31	756.86
60	494.73	554.82	619.44	689.75	767.33

**COMB.
EXP.**

MEAN RESERVES

4%

10 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.51	31.23	60.19	90.46	122.07
21	3.55	31.86	61.43	92.33	124.61
22	3.59	32.51	62.70	94.26	127.23
23	3.64	33.17	64.02	96.26	129.94
24	3.69	33.86	65.38	98.32	132.73
25	3.74	34.57	66.79	100.44	135.60
26	3.79	35.31	68.23	102.63	138.57
27	3.85	36.07	69.72	104.88	141.62
28	3.91	36.86	71.26	107.21	144.77
29	3.98	37.66	72.85	109.61	148.02
30	4.05	38.50	74.48	112.08	151.37
31	4.13	39.36	76.17	114.63	154.83
32	4.21	40.25	77.91	117.26	158.40
33	4.29	41.17	79.70	119.96	162.07
34	4.37	42.13	81.57	122.79	165.90
35	4.47	43.11	83.49	125.71	169.85
36	4.56	44.13	85.48	128.71	173.93
37	4.66	45.19	87.54	131.83	178.17
38	4.76	46.28	89.69	135.08	182.56
39	4.87	47.43	91.92	138.45	187.09
40	4.98	48.62	94.23	141.90	191.70
41	5.10	49.85	96.60	145.41	196.35
42	5.24	51.12	98.99	148.93	201.01
43	5.41	52.40	101.38	152.44	205.67
44	5.62	53.70	103.78	155.94	210.32
45	5.87	55.01	106.16	159.44	214.99
46	6.17	56.35	108.57	162.96	219.69
47	6.50	57.71	111.00	166.52	224.41
48	6.86	59.10	113.47	170.09	229.15
49	7.24	60.52	115.94	173.67	233.88
50	7.66	61.95	118.42	177.24	238.60
51	8.13	63.41	120.91	180.80	243.31
52	8.63	64.89	123.41	184.37	248.00
53	9.18	66.40	125.92	187.93	252.68
54	9.77	67.94	128.42	191.47	257.34
55	10.42	69.49	130.95	195.02	261.97
56	11.12	71.10	133.50	198.56	266.55
57	11.87	72.74	136.05	202.04	271.02
58	12.69	74.41	138.58	205.44	275.36
59	13.58	76.10	141.05	208.73	279.53
60	14.58	77.81	143.49	211.93	283.56

**COMB.
EXP.****MEAN RESERVES****4%****10 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	6	7	8	9	10
20	155.12	189.66	225.78	263.54	303.04
21	158.36	193.63	230.50	269.07	309.40
22	161.69	197.71	235.37	274.76	315.96
23	165.13	201.92	240.39	280.63	322.73
24	168.69	206.28	245.59	286.71	329.72
25	172.35	210.77	250.94	292.97	336.94
26	176.13	215.40	256.46	299.43	344.39
27	180.02	220.17	262.16	306.09	352.08
28	184.04	225.09	268.04	312.98	360.03
29	188.18	230.18	274.11	320.10	368.24
30	192.45	235.42	280.38	327.44	376.73
31	196.86	240.84	286.85	335.03	385.50
32	201.42	246.43	293.54	342.88	394.57
33	206.11	252.19	300.44	350.97	403.95
34	211.00	258.20	307.62	359.39	413.61
35	216.04	264.39	315.02	368.04	423.55
36	221.26	270.79	322.64	376.91	433.72
37	226.66	277.39	330.46	385.99	444.11
38	232.23	284.15	338.45	395.25	454.68
39	237.92	291.05	346.58	404.65	465.45
40	243.71	298.03	354.80	414.19	476.39
41	249.53	305.06	363.10	423.85	487.51
42	255.37	312.13	371.48	433.63	498.78
43	261.21	319.24	379.94	443.51	510.21
44	267.08	326.40	388.46	453.49	521.76
45	272.98	333.59	397.03	463.55	533.44
46	278.90	340.82	405.66	473.69	545.23
47	284.86	348.08	414.33	483.90	557.13
48	290.83	355.37	423.05	494.17	569.12
49	296.79	362.66	431.77	504.48	581.20
50	302.75	369.94	440.50	514.83	593.35
51	308.68	377.20	449.24	525.19	605.53
52	314.59	384.45	457.96	535.54	617.73
53	320.49	391.68	466.64	545.85	629.92
54	326.35	398.83	475.24	556.09	642.06
55	332.14	405.89	483.72	566.23	654.15
56	337.83	412.82	492.06	576.24	666.15
57	343.37	419.57	500.23	586.09	678.05
58	348.74	426.14	508.19	595.74	689.81
59	353.92	432.46	515.91	605.18	701.43
60	358.88	438.54	523.37	614.37	712.88

COMB.
EXP.

MEAN RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.51	36.64	71.28	107.48	145.32
21	3.55	36.67	71.30	107.49	145.32
22	3.59	36.71	71.32	107.50	145.32
23	3.64	36.75	71.34	107.51	145.31
24	3.69	36.79	71.37	107.52	145.30
25	3.74	36.83	71.40	107.53	145.29
26	3.79	36.87	71.43	107.54	145.28
27	3.85	36.92	71.46	107.55	145.27
28	3.91	36.97	71.49	107.56	145.25
29	3.98	37.02	71.53	107.58	145.25
30	4.05	37.08	71.58	107.61	145.27
31	4.13	37.15	71.64	107.66	145.30
32	4.21	37.23	71.72	107.73	145.37
33	4.29	37.32	71.82	107.83	145.47
34	4.37	37.42	71.94	107.97	145.62
35	4.47	37.54	72.09	108.16	145.84
36	4.56	37.68	72.28	108.40	146.13
37	4.66	37.84	72.51	108.70	146.51
38	4.76	38.03	72.80	109.08	146.97
39	4.87	38.26	73.15	109.53	147.50
40	4.98	38.52	73.54	110.02	148.08
41	5.10	38.81	73.96	110.54	148.61
42	5.24	39.12	74.37	111.02	149.10
43	5.41	39.44	74.78	111.46	149.54
44	5.62	39.78	75.18	111.88	149.94
45	5.87	40.13	75.58	112.28	150.32
46	6.17	40.50	76.00	112.72	150.75
47	6.50	40.91	76.46	113.22	151.23
48	6.86	41.37	76.98	113.77	151.77
49	7.24	41.87	77.55	114.37	152.37
50	7.66	42.41	78.18	115.03	153.03
51	8.13	43.00	78.87	115.77	153.77
52	8.63	43.65	79.63	116.59	154.61
53	9.18	44.37	80.48	117.51	155.58
54	9.77	45.16	81.42	118.56	156.70
55	10.42	46.03	82.47	119.76	157.97
56	11.12	47.00	83.64	121.10	159.37
57	11.87	48.06	84.94	122.56	160.89
58	12.69	49.22	86.35	124.11	162.51
59	13.58	50.47	87.85	125.77	164.23
60	14.58	51.81	89.45	127.55	166.07

**COMB.
EXP.**

MEAN RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	184.90	226.29	269.59	314.89	362.30
21	184.88	226.25	269.53	314.81	362.20
22	184.86	226.21	269.47	314.72	362.09
23	184.83	226.16	269.39	314.63	361.97
24	184.80	226.11	269.31	314.52	361.83
25	184.77	226.05	269.22	314.40	361.69
26	184.73	225.98	269.13	314.28	361.54
27	184.69	225.91	269.04	314.16	361.40
28	184.65	225.85	268.95	314.05	361.27
29	184.63	225.81	268.88	313.96	361.16
30	184.63	225.79	268.84	313.90	361.09
31	184.66	225.80	268.84	313.89	361.08
32	184.72	225.85	268.90	313.94	361.14
33	184.83	225.97	269.03	314.08	361.30
34	185.01	226.17	269.25	314.32	361.55
35	185.26	226.47	269.58	314.64	361.86
36	185.60	226.86	269.99	315.03	362.20
37	186.04	227.33	270.46	315.47	362.53
38	186.56	227.86	270.97	315.89	362.84
39	187.13	228.43	271.45	316.28	363.11
40	187.68	228.95	271.88	316.62	363.32
41	188.19	229.40	272.24	316.89	363.45
42	188.65	229.77	272.53	317.08	363.51
43	189.05	230.08	272.76	317.21	363.50
44	189.41	230.36	272.96	317.29	363.45
45	189.75	230.65	273.16	317.35	363.38
46	190.14	230.97	273.38	317.44	363.32
47	190.58	231.33	273.63	317.56	363.28
48	191.07	231.75	273.93	317.73	363.30
49	191.62	232.23	274.29	317.96	363.37
50	192.25	232.79	274.73	318.27	363.51
51	192.97	233.44	275.28	318.68	363.73
52	193.80	234.20	275.96	319.19	364.01
53	194.77	235.15	276.76	319.80	364.36
54	195.89	236.20	277.67	320.49	364.76
55	197.15	237.36	278.68	321.25	365.22
56	198.54	238.63	279.78	322.09	365.74
57	200.03	240.01	280.96	323.00	366.30
58	201.61	241.48	282.21	323.96	366.88
59	203.30	243.04	283.55	324.98	367.50
60	205.11	244.71	284.99	326.08	368.19

COMB.
EXP.

MEAN RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	411.92	463.88	518.31	575.32	635.08
21	411.80	463.74	518.15	575.16	634.91
22	411.67	463.59	517.98	574.98	634.73
23	411.52	463.42	517.80	574.79	634.54
24	411.37	463.25	517.61	574.58	634.33
25	411.20	463.06	517.41	574.37	634.11
26	411.03	462.88	517.20	574.16	633.91
27	410.87	462.70	517.01	573.97	633.73
28	410.72	462.53	516.84	573.80	633.57
29	410.59	462.39	516.70	573.67	633.44
30	410.51	462.31	516.61	573.58	633.32
31	410.50	462.30	516.59	573.52	633.23
32	410.56	462.36	516.61	573.48	633.12
33	410.71	462.46	516.65	573.46	633.02
34	410.92	462.60	516.72	573.42	632.90
35	411.16	462.76	516.77	573.36	632.75
36	411.41	462.89	516.79	573.27	632.57
37	411.63	462.99	516.77	573.14	632.35
38	411.82	463.06	516.72	572.97	632.08
39	411.97	463.08	516.62	572.75	631.74
40	412.06	463.04	516.45	572.46	631.33
41	412.07	462.92	516.18	572.07	630.83
42	412.00	462.70	515.82	571.57	630.23
43	411.86	462.40	515.38	570.98	629.55
44	411.66	462.05	514.87	570.33	628.80
45	411.42	461.67	514.32	569.65	628.00
46	411.20	461.28	513.79	568.95	627.16
47	411.00	460.90	513.22	568.22	626.26
48	410.84	460.54	512.67	567.46	625.31
49	410.72	460.20	512.07	566.65	624.31
50	410.65	459.88	511.50	565.81	623.24
51	410.62	459.58	510.90	564.92	622.10
52	410.62	459.26	510.28	563.96	620.87
53	410.67	458.98	509.64	562.95	619.55
54	410.75	458.68	508.95	561.87	618.12
55	410.85	458.37	508.21	560.71	616.59
56	410.97	458.06	507.43	559.49	614.96
57	411.10	457.73	506.61	558.20	613.23
58	411.25	457.37	505.75	556.84	611.38
59	411.43	457.04	504.85	555.42	609.44
60	411.66	456.75	503.99	553.96	607.44

**COMB.
EXP.**

MEAN RESERVES

4%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	16	17	18	19	20
20	697.73	763.45	832.40	904.77	980.77
21	697.57	763.30	832.28	904.70	980.77
22	697.39	763.14	832.15	904.62	980.77
23	697.21	762.97	832.02	904.54	980.77
24	697.01	762.80	831.89	904.47	980.77
25	696.80	762.63	831.76	904.40	980.77
26	696.61	762.46	831.62	904.31	980.77
27	696.46	762.32	831.50	904.24	980.77
28	696.29	762.16	831.36	904.15	980.77
29	696.14	762.02	831.23	904.06	980.77
30	696.01	761.87	831.08	903.95	980.77
31	695.87	761.70	830.92	903.83	980.77
32	695.72	761.51	830.74	903.70	980.77
33	695.55	761.30	830.54	903.57	980.77
34	695.36	761.08	830.33	903.43	980.77
35	695.15	760.84	830.10	903.27	980.77
36	694.91	760.55	829.83	903.08	980.77
37	694.62	760.22	829.52	902.87	980.77
38	694.27	759.83	829.17	902.64	980.77
39	693.86	759.39	828.77	902.38	980.77
40	693.38	758.89	828.33	902.10	980.77
41	692.81	758.32	827.83	901.78	980.77
42	692.15	757.67	827.25	901.42	980.77
43	691.41	756.93	826.60	901.00	980.77
44	690.60	756.12	825.90	900.54	980.77
45	689.72	755.25	825.14	900.05	980.77
46	688.79	754.31	824.30	899.51	980.77
47	687.79	753.28	823.39	898.90	980.77
48	686.72	752.18	822.41	898.25	980.77
49	685.57	750.99	821.34	894.54	980.77
50	684.34	749.71	820.19	896.78	980.77
51	683.01	748.32	818.96	895.95	980.77
52	681.56	746.80	817.56	895.04	980.77
53	680.01	745.16	816.07	894.05	980.77
54	678.33	743.39	814.46	892.97	980.77
55	676.51	741.48	812.70	891.78	980.77
56	674.57	739.42	810.80	890.48	980.77
57	672.51	737.21	808.76	889.08	980.77
58	670.31	734.83	806.56	887.57	980.77
59	667.98	732.30	804.22	885.94	980.77
60	665.53	729.65	801.66	884.18	980.77

**COMB.
EXP.**

MEAN RESERVES
15 Year Endowment
FULL PRELIMINARY TERM

4%

Age	YEARS				
	1	2	3	4	5
20	3.51	54.43	107.70	163.43	221.74
21	3.55	54.45	107.70	163.41	221.71
22	3.59	54.47	107.70	163.39	221.67
23	3.64	54.49	107.70	163.37	221.62
24	3.69	54.52	107.70	163.34	221.57
25	3.74	54.55	107.70	163.31	221.51
26	3.79	54.58	107.70	163.28	221.45
27	3.85	54.61	107.70	163.25	221.38
28	3.91	54.64	107.70	163.21	221.31
29	3.98	54.67	107.69	163.17	221.23
30	4.05	54.70	107.68	163.12	221.14
31	4.13	54.74	107.67	163.07	221.05
32	4.21	54.78	107.67	163.03	220.97
33	4.29	54.82	107.68	163.00	220.91
34	4.37	54.87	107.70	162.99	220.87
35	4.47	54.94	107.74	163.00	220.86
36	4.56	55.02	107.80	163.05	220.90
37	4.66	55.11	107.89	163.14	221.00
38	4.76	55.22	108.02	163.29	221.16
39	4.87	55.36	108.19	163.49	221.35
40	4.98	55.53	108.40	163.73	221.58
41	5.10	55.73	108.63	163.95	221.75
42	5.24	55.93	108.85	164.13	221.85
43	5.41	56.13	109.05	164.26	221.87
44	5.62	56.34	109.22	164.33	221.83
45	5.87	56.56	109.35	164.36	221.75
46	6.17	56.80	109.50	164.40	221.66
47	6.50	57.06	109.67	164.45	221.57
48	6.86	57.35	109.85	164.51	221.48
49	7.24	57.66	110.05	164.57	221.38
50	7.66	57.99	110.27	164.64	221.27
51	8.13	58.37	110.52	164.73	221.18
52	8.63	58.78	110.80	164.85	221.11
53	9.18	59.24	111.12	165.01	221.08
54	9.77	59.75	111.49	165.22	221.10
55	10.42	60.31	111.92	165.51	221.18
56	11.12	60.93	112.43	165.87	221.31
57	11.87	61.62	113.02	166.27	221.42
58	12.69	62.39	113.67	166.69	221.54
59	13.58	63.24	114.36	167.13	221.66
60	14.58	64.17	115.10	167.60	221.80

**COMB.
EXP.**

MEAN RESERVES

4%

**15 Year Endowment
FULL PRELIMINARY TERM**

Age	YEARS				
	6	7	8	9	10
20	282.78	346.68	413.60	483.66	557.09
21	282.73	346.61	413.50	483.56	556.95
22	282.67	346.52	413.39	483.44	556.83
23	282.60	346.43	413.28	483.31	556.69
24	282.52	346.33	413.16	483.17	556.54
25	282.43	346.22	413.03	483.02	556.38
26	282.34	346.10	412.88	482.86	556.21
27	282.24	345.97	412.73	482.69	556.03
28	282.13	345.83	412.57	482.51	555.84
29	282.01	345.68	412.39	482.31	555.64
30	281.89	345.53	412.21	482.11	555.43
31	281.77	345.37	412.03	481.91	555.23
32	281.66	345.23	411.87	481.73	555.05
33	281.57	345.11	411.73	481.59	554.90
34	281.50	345.03	411.63	481.49	554.79
35	281.47	345.00	411.60	481.43	554.70
36	281.50	345.03	411.62	481.41	554.61
37	281.59	345.11	411.64	481.36	554.49
38	281.73	345.22	411.67	481.29	554.34
39	281.92	345.31	411.65	481.17	554.14
40	282.08	345.37	411.60	481.02	553.87
41	282.16	345.32	411.48	480.77	553.52
42	282.15	345.19	411.24	480.41	553.08
43	282.05	344.98	410.89	479.96	552.55
44	281.88	344.69	410.46	479.43	551.93
45	281.67	344.34	409.97	478.83	551.23
46	281.48	344.00	409.47	478.17	550.46
47	281.20	343.54	408.87	477.45	549.62
48	280.94	343.11	408.26	476.68	548.73
49	280.66	342.65	407.61	475.87	547.79
50	280.37	342.17	406.93	475.03	546.80
51	280.07	341.68	406.23	474.15	545.75
52	279.79	341.19	405.53	473.23	544.64
53	279.55	340.71	404.81	472.25	543.46
54	279.35	340.24	404.06	471.21	542.19
55	279.17	339.76	403.26	470.10	540.82
56	279.01	339.26	402.41	468.91	539.33
57	278.82	338.72	401.49	467.62	537.69
58	278.60	338.12	400.47	466.19	535.87
59	278.35	337.43	399.33	464.60	533.88
60	278.07	336.68	398.07	462.87	531.74

**COMB.
EXP.**

MEAN RESERVES

4%

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	633.98	714.59	799.13	887.77	980.77
21	633.86	714.49	799.04	887.73	980.77
22	633.73	714.37	798.94	887.67	980.77
23	633.60	714.25	798.84	887.61	980.77
24	633.45	714.11	798.73	887.54	980.77
25	633.29	713.96	798.61	887.46	980.77
26	633.12	713.81	798.49	887.38	980.77
27	632.94	713.64	798.36	887.30	980.77
28	632.75	713.47	798.22	887.22	980.77
29	632.55	713.29	798.07	887.14	980.77
30	632.35	713.11	797.93	887.06	980.77
31	632.16	712.94	797.79	886.97	980.77
32	631.99	712.78	797.66	886.88	980.77
33	631.84	712.63	797.53	886.79	980.77
34	631.70	712.48	797.39	886.69	980.77
35	631.58	712.32	797.22	886.58	980.77
36	631.43	712.14	797.02	886.44	980.77
37	631.25	711.92	796.80	886.28	980.77
38	631.03	711.66	796.56	886.11	980.77
39	630.76	711.34	796.28	885.92	980.77
40	630.42	710.97	795.95	885.70	980.77
41	630.01	710.54	795.56	885.45	980.77
42	629.51	710.04	795.10	885.16	980.77
43	628.92	709.45	794.58	884.83	980.77
44	628.24	708.78	794.00	884.46	980.77
45	627.48	708.03	793.37	884.06	980.77
46	626.67	707.22	792.68	883.62	980.77
47	625.77	706.35	791.94	883.15	980.77
48	624.82	705.42	791.14	882.64	980.77
49	623.81	704.42	790.27	882.08	980.77
50	622.73	703.33	789.32	881.46	980.77
51	621.57	702.16	788.28	880.78	980.77
52	620.33	700.90	787.16	880.05	980.77
53	618.99	699.54	785.94	879.26	980.77
54	617.55	698.06	784.61	878.39	980.77
55	615.99	696.44	783.17	877.43	980.77
56	614.28	694.66	781.61	876.38	980.77
57	612.40	692.70	779.83	875.23	980.77
58	610.32	690.56	777.91	873.96	980.77
59	608.06	688.23	775.82	872.57	980.77
60	605.64	685.73	773.57	871.06	980.77

**COMB.
EXP.**

MEAN RESERVES

4%

10 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.51	93.12	186.93	285.14	388.00
21	3.55	93.13	186.91	285.10	387.94
22	3.59	93.14	186.89	285.06	387.88
23	3.64	93.15	186.87	285.02	387.82
24	3.69	93.16	186.85	284.97	387.75
25	3.74	93.17	186.83	284.92	387.68
26	3.79	93.18	186.81	284.87	387.60
27	3.85	93.20	186.79	284.81	387.50
28	3.91	93.22	186.76	284.74	387.40
29	3.98	93.24	186.73	284.67	387.30
30	4.05	93.26	186.70	284.59	387.20
31	4.13	93.28	186.67	284.51	387.09
32	4.21	93.30	186.63	284.42	386.97
33	4.29	93.32	186.59	284.33	386.84
34	4.37	93.34	186.55	284.24	386.71
35	4.47	93.36	186.51	284.15	386.58
36	4.56	93.39	186.48	284.07	386.47
37	4.66	93.42	186.46	284.01	386.38
38	4.76	93.47	186.46	283.98	386.31
39	4.87	93.54	186.49	283.99	386.27
40	4.98	93.63	186.55	284.02	386.21
41	5.10	93.73	186.62	284.02	386.12
42	5.24	93.84	186.66	283.98	385.98
43	5.41	93.95	186.68	283.89	385.76
44	5.62	94.06	186.66	283.73	385.47
45	5.87	94.17	186.61	283.52	385.12
46	6.17	94.29	186.55	283.28	384.74
47	6.50	94.42	186.48	283.02	384.33
48	6.86	94.57	186.41	282.74	383.88
49	7.24	94.73	186.34	282.43	383.39
50	7.66	94.90	186.25	282.09	382.85
51	8.13	95.08	186.15	281.73	382.26
52	8.63	95.28	186.05	281.35	381.62
53	9.18	95.50	185.95	280.94	380.95
54	9.77	95.75	185.85	280.51	380.26
55	10.42	96.03	185.77	280.09	379.54
56	11.12	96.35	185.71	279.67	378.77
57	11.87	96.71	185.67	279.22	377.93
58	12.69	97.11	185.62	278.72	377.01
59	13.58	97.55	185.55	278.15	375.99
60	14.58	98.03	185.48	277.52	374.87

**COMB.
EXP.**

MEAN RESERVES

4%

10 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	495.73	608.59	726.86	850.82	980.77
21	495.66	608.52	726.79	850.78	980.77
22	495.59	608.45	726.72	850.74	980.77
23	495.51	608.37	726.65	850.69	980.77
24	495.43	608.28	726.57	850.64	980.77
25	495.34	608.19	726.49	850.59	980.77
26	495.25	608.09	726.41	850.54	980.77
27	495.14	607.97	726.31	850.48	980.77
28	495.02	607.85	726.21	850.41	980.77
29	494.90	607.73	726.10	850.34	980.77
30	494.77	607.60	725.99	850.26	980.77
31	494.64	607.46	725.87	850.18	980.77
32	494.50	607.32	725.74	850.10	980.77
33	494.35	607.17	725.61	850.02	980.77
34	494.20	607.02	725.48	849.94	980.77
35	494.05	606.87	725.36	849.86	980.77
36	493.92	606.73	725.23	849.78	980.77
37	493.81	606.60	725.10	849.69	980.77
38	493.71	606.48	724.96	849.59	980.77
39	493.63	606.34	724.80	849.47	980.77
40	493.51	606.17	724.61	849.32	980.77
41	493.34	605.95	724.37	849.14	980.77
42	493.09	605.65	724.08	848.93	980.77
43	492.76	605.27	723.73	848.69	980.77
44	492.37	604.83	723.33	848.42	980.77
45	491.92	604.34	722.88	848.12	980.77
46	491.43	603.81	722.39	847.79	980.77
47	490.91	603.23	721.85	847.43	980.77
48	490.34	602.59	721.26	847.04	980.77
49	489.70	601.89	720.62	846.62	980.77
50	489.00	601.14	719.92	846.16	980.77
51	488.24	600.32	719.17	845.66	980.77
52	487.43	599.44	718.36	845.12	980.77
53	486.58	598.50	717.49	844.53	980.77
54	485.69	597.50	716.55	843.88	980.77
55	484.74	596.42	715.53	843.17	980.77
56	483.71	595.24	714.41	842.40	980.77
57	482.58	593.94	713.17	841.55	980.77
58	481.32	592.50	711.80	840.61	980.77
59	479.92	590.92	710.29	839.58	980.77
60	478.39	589.19	708.63	838.45	980.77

COMB.
EXP.

MEAN RESERVES
20 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

4%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	1	2	3	4	5
20	73.51	71.55	69.47	67.26	64.92
21	74.91	72.94	70.85	68.63	66.26
22	76.38	74.41	72.30	70.06	67.67
23	77.94	75.95	73.83	71.57	69.16
24	79.62	77.63	75.49	73.21	70.78
25	81.48	79.47	77.32	75.03	72.57
26	83.54	81.53	79.36	77.05	74.57
27	85.86	83.84	81.67	79.34	76.84
28	88.46	86.45	84.27	81.93	79.41
29	91.38	89.36	87.19	84.84	82.31
30	94.62	92.62	90.44	88.09	85.55
31	98.23	96.24	94.07	91.73	89.18
32	102.23	100.26	98.11	95.78	93.24
33	106.66	104.72	102.59	100.28	97.76
34	111.56	109.65	107.55	105.26	102.77
35	116.92	115.06	113.01	110.76	108.29
36	122.82	121.01	119.01	116.81	114.39
37	129.27	127.52	125.58	123.45	121.09
38	136.28	134.62	132.76	130.69	128.39
39	143.91	142.34	140.57	138.58	136.31
40	152.19	150.72	149.04	147.11	144.85
41	161.18	159.82	158.22	156.32	154.05
42	170.91	169.66	168.11	166.23	163.93
43	181.43	180.26	178.76	176.88	174.55
44	192.74	191.65	190.20	188.32	185.96
45	204.90	203.89	202.47	200.61	198.24
46	217.95	217.01	215.65	213.82	211.44
47	231.93	231.08	229.79	228.00	225.62
48	246.88	246.14	244.93	243.18	240.82
49	262.82	262.20	261.07	259.39	257.05
50	279.74	279.25	278.22	276.61	274.31
51	297.66	297.30	296.40	294.87	292.63
52	316.55	316.36	315.59	314.17	312.00
53	336.42	336.41	335.80	334.50	332.43
54	357.22	357.41	356.97	355.84	353.89
55	378.92	379.33	379.10	378.15	376.35
56	401.45	402.11	402.12	401.37	399.72
57	424.74	425.68	425.93	425.39	423.90
58	448.71	449.93	450.45	450.13	448.84
59	473.25	474.77	475.56	475.50	474.43
60	498.19	500.04	501.13	501.35	500.54

COMB.
EXP.

MEAN RESERVES
20 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

4%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	6	7	8	9	10
20	62.43	59.79	56.99	54.00	50.82
21	63.75	61.08	58.23	55.20	51.96
22	65.13	62.43	59.54	56.45	53.16
23	66.59	63.85	60.92	57.78	54.43
24	68.18	65.39	62.42	59.23	55.81
25	69.93	67.11	64.09	60.85	57.38
26	71.90	69.04	65.97	62.68	59.16
27	74.15	71.25	68.15	64.81	61.23
28	76.69	73.77	70.63	67.25	63.61
29	79.57	76.62	73.45	70.03	66.36
30	82.81	79.84	76.64	73.20	69.48
31	86.43	83.46	80.25	76.77	73.03
32	90.49	87.51	84.29	80.80	77.03
33	95.02	92.04	88.82	85.32	81.53
34	100.05	97.09	93.87	90.37	86.51
35	105.61	102.67	99.46	95.92	91.96
36	111.74	108.83	105.60	101.98	97.87
37	118.48	115.57	112.28	108.54	104.25
38	125.80	122.85	119.47	115.57	111.07
39	133.71	130.69	127.18	123.10	118.38
40	142.20	139.09	135.43	131.16	126.22
41	151.34	148.11	144.31	139.86	134.69
42	161.14	157.81	153.87	149.24	143.83
43	171.70	168.27	164.19	159.38	153.73
44	183.05	179.54	175.32	170.32	164.41
45	195.29	191.68	187.33	182.13	175.97
46	208.46	204.76	200.27	194.88	188.46
47	222.60	218.82	214.20	208.61	201.93
48	237.76	233.91	229.17	223.39	216.46
49	253.97	250.07	245.20	239.25	232.08
50	271.23	267.27	262.31	256.20	248.78
51	289.56	285.58	280.54	274.27	266.58
52	308.98	304.99	299.88	293.44	285.47
53	329.48	325.49	320.30	313.70	305.45
54	351.02	347.04	341.77	335.01	326.49
55	373.56	369.59	364.27	357.36	348.60
56	397.02	393.09	387.74	380.71	371.72
57	421.32	417.46	412.10	404.99	395.81
58	446.41	442.65	437.32	430.16	420.84
59	472.19	468.56	463.32	456.16	446.76
60	498.52	495.08	489.97	482.88	473.48

**COMB.
EXP.**

MEAN RESERVES
20 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

4%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	11	12	13	14	15
20	47.43	43.82	39.97	35.86	31.49
21	48.51	44.83	40.91	36.71	32.24
22	49.65	45.89	41.89	37.61	33.03
23	50.85	47.02	42.93	38.55	33.88
24	52.16	48.26	44.08	39.61	34.84
25	53.66	49.68	45.42	40.85	35.97
26	55.37	51.32	46.97	42.32	37.33
27	57.38	53.26	48.83	44.09	39.00
28	59.71	55.52	51.02	46.19	40.99
29	62.40	58.15	53.58	48.65	43.30
30	65.48	61.17	56.52	51.47	45.91
31	68.99	64.62	59.85	54.61	48.79
32	72.95	68.48	63.55	58.07	51.93
33	77.36	72.75	67.61	61.83	55.32
34	82.22	77.42	72.01	65.89	59.00
35	87.50	82.46	76.74	70.27	62.95
36	93.21	87.89	81.84	74.99	67.23
37	99.34	93.73	87.34	80.09	71.86
38	105.90	99.99	93.24	85.56	76.82
39	112.94	106.72	99.59	91.45	82.16
40	120.51	113.95	106.42	97.78	87.92
41	128.70	121.78	113.82	104.67	94.19
42	137.54	130.25	121.84	112.15	101.02
43	147.12	139.45	130.57	120.30	108.49
44	157.49	149.42	140.04	129.18	116.66
45	168.72	160.23	150.35	138.88	125.60
46	180.87	171.97	161.57	149.45	135.33
47	194.01	184.68	173.74	169.90	145.87
48	208.21	198.44	186.90	173.29	157.29
49	223.48	213.23	201.05	186.63	169.60
50	239.81	229.05	216.19	200.91	182.80
51	257.22	245.93	232.37	216.20	196.93
52	275.71	263.87	249.60	232.49	212.03
53	295.29	282.90	267.89	249.82	228.12
54	315.94	303.00	287.25	268.20	245.23
55	337.66	324.18	307.70	287.66	263.43
56	360.43	346.43	329.23	308.24	282.75
57	384.20	369.72	351.85	329.94	303.19
58	408.96	394.07	375.59	352.81	324.82
59	434.69	419.47	400.45	376.86	347.69
60	461.31	445.84	426.36	402.04	371.76

**COMB.
EXP.**

MEAN RESERVES
20 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

4%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	16	17	18	19	20
20	26.83	21.85	16.55	10.90	4.87
21	27.47	22.38	16.96	11.16	4.98
22	28.15	22.94	17.38	11.44	5.10
23	28.89	23.55	17.85	11.76	5.24
24	29.73	24.26	18.42	12.16	5.41
25	30.74	25.16	19.15	12.68	5.62
26	31.99	26.26	20.05	13.29	5.87
27	33.53	27.61	21.14	14.04	6.17
28	35.35	29.19	22.40	14.87	6.50
29	37.44	30.97	23.78	15.78	6.86
30	39.76	32.92	25.28	16.76	7.24
31	42.30	35.03	26.90	17.82	7.66
32	45.04	37.32	28.66	18.98	8.12
33	48.01	39.80	30.58	20.24	8.63
34	51.23	42.50	32.67	21.62	9.18
35	54.70	45.40	34.91	23.09	9.77
36	58.46	48.55	37.34	24.69	10.42
37	62.53	51.95	39.98	26.44	11.12
38	66.88	55.61	42.82	28.31	11.86
39	71.58	59.55	45.87	30.33	12.69
40	76.66	63.81	49.18	32.54	13.58
41	82.20	68.50	52.86	35.01	14.58
42	88.26	73.65	56.92	37.73	15.68
43	94.92	79.33	61.39	40.72	16.88
44	102.22	85.54	66.27	43.98	18.19
45	110.19	92.33	71.60	47.55	19.63
46	118.87	99.72	77.42	51.45	21.19
47	128.29	107.75	83.75	55.70	22.89
48	138.50	116.47	90.63	60.33	24.75
49	149.53	125.90	98.09	65.34	26.75
50	161.36	136.03	106.09	70.71	28.89
51	174.06	146.91	114.71	76.54	31.22
52	187.64	158.58	124.00	82.84	33.73
53	202.15	171.10	134.02	89.65	36.44
54	217.64	184.54	144.79	96.99	39.37
55	234.19	198.93	156.38	104.93	42.53
56	251.82	214.34	168.85	113.51	45.94
57	270.56	230.78	182.22	122.74	49.60
58	290.49	248.38	196.60	132.75	53.59
59	311.68	267.19	212.11	143.62	57.90
60	334.11	287.25	228.75	155.30	62.53

**COMB.
EXP.**

MEAN RESERVES

4%

15 Year Mortuary Additions (LEVEL PREMIUM RESERVE)

Per \$1,000 of Additions actually in force.

Age	YEARS				
	1	2	3	4	5
20	54.48	52.07	49.52	46.83	43.98
21	55.44	53.01	50.44	47.71	44.84
22	56.46	54.00	51.40	48.65	45.73
23	57.52	55.04	52.41	49.63	46.67
24	58.63	56.13	53.47	50.65	47.66
25	59.80	57.28	54.58	51.73	48.68
26	61.03	58.47	55.74	52.84	49.75
27	62.31	59.72	56.96	54.01	50.87
28	63.67	61.04	58.24	55.25	52.05
29	65.14	62.49	59.64	56.61	53.35
30	66.79	64.10	61.22	58.13	54.83
31	68.65	65.93	63.00	59.87	56.52
32	70.77	68.02	65.07	61.90	58.49
33	73.20	70.42	67.43	64.22	60.77
34	75.94	73.14	70.12	66.88	63.39
35	79.02	76.20	73.17	69.90	66.37
36	82.46	79.64	76.59	73.29	69.74
37	86.30	83.48	80.41	77.11	73.53
38	90.57	87.75	84.68	81.37	77.76
39	95.29	92.48	89.42	86.09	82.42
40	100.47	97.68	94.62	91.25	87.49
41	106.15	103.38	100.30	96.85	92.96
42	112.35	109.58	106.44	102.90	98.84
43	119.04	116.24	113.04	109.36	105.12
44	126.26	123.42	120.12	116.29	111.87
45	134.05	131.14	127.72	123.75	119.15
46	142.46	139.48	135.96	131.84	127.04
47	151.57	148.51	144.87	140.60	135.69
48	161.42	158.29	154.55	150.11	144.89
49	172.08	168.87	165.01	160.40	154.95
50	183.59	180.31	176.32	171.54	165.86
51	196.00	192.65	188.54	183.59	177.67
52	209.36	205.93	201.71	196.59	190.43
53	223.71	220.23	215.90	210.60	204.21
54	239.09	235.56	231.11	225.66	219.05
55	255.49	251.91	247.38	241.78	234.93
56	272.94	269.34	264.74	258.99	251.88
57	291.47	287.86	283.18	277.26	269.88
58	311.05	307.45	302.69	296.60	288.95
59	331.68	328.07	323.24	316.99	309.09
60	353.31	349.72	344.83	338.44	330.30

COMB.
EXP.

MEAN RESERVES
15 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

4%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	6	7	8	9	10
20	40.98	37.79	34.43	30.86	27.08
21	41.79	38.56	35.14	31.51	27.66
22	42.64	39.37	35.89	32.19	28.27
23	43.54	40.20	36.66	32.90	28.89
24	44.47	41.08	37.48	33.64	29.55
25	45.45	42.00	38.32	34.41	30.24
26	46.46	42.95	39.20	35.20	30.94
27	47.52	43.94	40.12	36.04	31.69
28	48.64	44.99	41.10	36.93	32.48
29	49.88	46.16	42.18	37.93	33.39
30	51.29	47.50	43.45	39.11	34.47
31	52.92	49.06	44.94	40.51	35.77
32	54.84	50.92	46.72	42.21	37.38
33	57.07	53.09	48.82	44.24	39.29
34	59.64	55.60	51.27	46.59	41.51
35	62.57	58.49	54.07	49.27	44.00
36	65.91	61.76	57.24	52.25	46.73
37	69.65	65.41	60.73	55.52	49.70
38	73.81	69.43	64.54	59.06	52.89
39	78.35	73.79	68.66	62.86	56.33
40	83.26	78.48	73.06	66.94	60.03
41	88.54	83.51	77.80	71.34	64.02
42	94.21	88.92	82.91	76.08	68.34
43	100.27	94.72	88.39	81.18	72.98
44	106.79	100.97	94.30	86.68	77.97
45	113.83	107.71	100.68	92.61	83.37
46	121.47	115.04	107.61	99.07	89.28
47	129.77	122.99	115.16	106.12	95.72
48	138.77	131.65	123.39	113.82	102.79
49	148.55	141.06	132.34	122.22	110.54
50	159.16	151.28	142.09	131.41	119.01
51	170.65	162.40	152.73	141.44	128.25
52	183.10	174.45	164.28	152.31	138.27
53	196.58	187.51	176.77	164.08	149.13
54	211.09	201.57	190.23	176.76	160.84
55	226.62	216.61	204.63	190.35	173.40
56	243.20	232.68	220.03	204.90	186.86
57	260.82	249.78	236.45	220.43	201.26
58	279.51	267.95	253.91	236.98	216.62
59	299.26	287.17	272.42	254.55	232.97
60	320.10	307.49	292.02	273.20	250.41

**COMB.
EXP.**

MEAN RESERVES
15 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

4%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	11	12	13	14	15
20	23.06	18.81	14.28	9.48	4.37
21	23.57	19.22	14.60	9.69	4.47
22	24.09	19.65	14.93	9.90	4.56
23	24.63	20.09	15.27	10.13	4.66
24	25.20	20.56	15.62	10.36	4.76
25	25.79	21.05	16.00	10.61	4.87
26	26.40	21.55	16.38	10.86	4.98
27	27.04	22.08	16.78	11.13	5.10
28	27.73	22.65	17.23	11.44	5.24
29	28.53	23.34	17.78	11.83	5.41
30	29.50	24.19	18.49	12.33	5.62
31	30.70	25.25	19.36	12.93	5.87
32	32.18	26.56	20.42	13.66	6.17
33	33.94	28.08	21.62	14.46	6.50
34	35.94	29.79	22.96	15.34	6.86
35	38.16	31.66	24.39	16.29	7.24
36	40.56	33.66	25.94	17.31	7.66
37	43.16	35.82	27.61	18.42	8.12
38	45.95	38.17	29.43	19.63	8.63
39	48.98	40.71	31.41	20.95	9.18
40	52.23	43.44	33.53	22.36	9.77
41	55.75	46.40	35.83	23.90	10.42
42	59.56	49.60	38.33	25.57	11.12
43	63.64	53.04	41.01	27.35	11.86
44	68.05	56.76	43.90	29.29	12.69
45	72.82	60.78	47.05	31.41	13.58
46	78.05	65.21	50.55	33.78	14.58
47	83.78	70.10	54.42	36.40	15.68
48	90.10	75.50	58.68	39.28	16.88
49	97.03	81.42	63.35	42.42	18.19
50	104.61	87.88	68.44	45.86	19.63
51	112.86	94.92	74.00	49.63	21.19
52	121.82	102.57	80.06	53.72	22.89
53	131.54	110.89	86.64	58.18	24.75
54	142.04	119.88	93.77	63.01	26.75
55	153.31	129.54	101.43	68.19	28.89
56	165.41	139.93	109.68	73.81	31.22
57	178.36	151.07	118.58	79.89	33.73
58	192.22	163.04	128.18	86.46	36.44
59	207.04	175.90	138.51	93.54	39.37
60	222.90	189.70	149.64	101.23	42.53

COMB.
EXP.

MEAN RESERVES
10 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

4%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	1	2	3	4	5
20	35.97	33.12	30.11	26.95	23.61
21	36.54	33.65	30.61	27.40	24.02
22	37.14	34.22	31.13	27.89	24.46
23	37.77	34.82	31.70	28.41	24.92
24	38.44	35.45	32.29	28.95	25.41
25	39.15	36.12	32.92	29.52	25.93
26	39.90	36.83	33.57	30.13	26.47
27	40.68	37.57	34.26	30.76	27.03
28	41.50	38.34	34.98	31.41	27.61
29	42.36	39.15	35.73	32.09	28.22
30	43.26	39.99	36.51	32.80	28.85
31	44.19	40.87	37.32	33.54	29.51
32	45.17	41.79	38.17	34.32	30.21
33	46.21	42.77	39.08	35.15	30.95
34	47.36	43.86	40.10	36.09	31.81
35	48.69	45.12	41.30	37.21	32.83
36	50.22	46.59	42.70	38.53	34.06
37	52.03	48.34	44.38	40.14	35.58
38	54.12	50.38	46.35	42.04	37.39
39	56.52	52.72	48.64	44.24	39.45
40	59.23	55.38	51.23	46.71	41.74
41	62.27	58.37	54.11	49.43	44.24
42	65.64	61.65	57.25	52.38	46.92
43	69.33	65.23	60.67	55.55	49.80
44	73.36	69.12	64.35	58.97	52.92
45	77.72	73.30	68.30	62.65	56.27
46	82.44	77.83	72.58	66.65	59.92
47	87.55	82.73	77.23	70.99	63.88
48	93.06	88.02	82.25	75.66	68.15
49	99.02	93.74	87.67	80.72	72.76
50	105.46	99.92	93.53	86.18	77.75
51	112.46	106.65	99.91	92.15	83.21
52	120.08	113.96	106.87	98.66	89.18
53	128.36	121.95	114.47	105.78	95.74
54	137.37	130.63	122.74	113.57	102.93
55	147.16	140.08	131.77	122.09	110.80
56	157.77	150.36	141.62	131.38	119.38
57	169.28	161.51	152.31	141.46	128.68
58	181.72	173.57	163.86	152.35	138.74
59	195.11	186.55	176.30	164.09	149.59
60	209.43	200.44	189.61	176.67	161.24

COMB.
EXP.

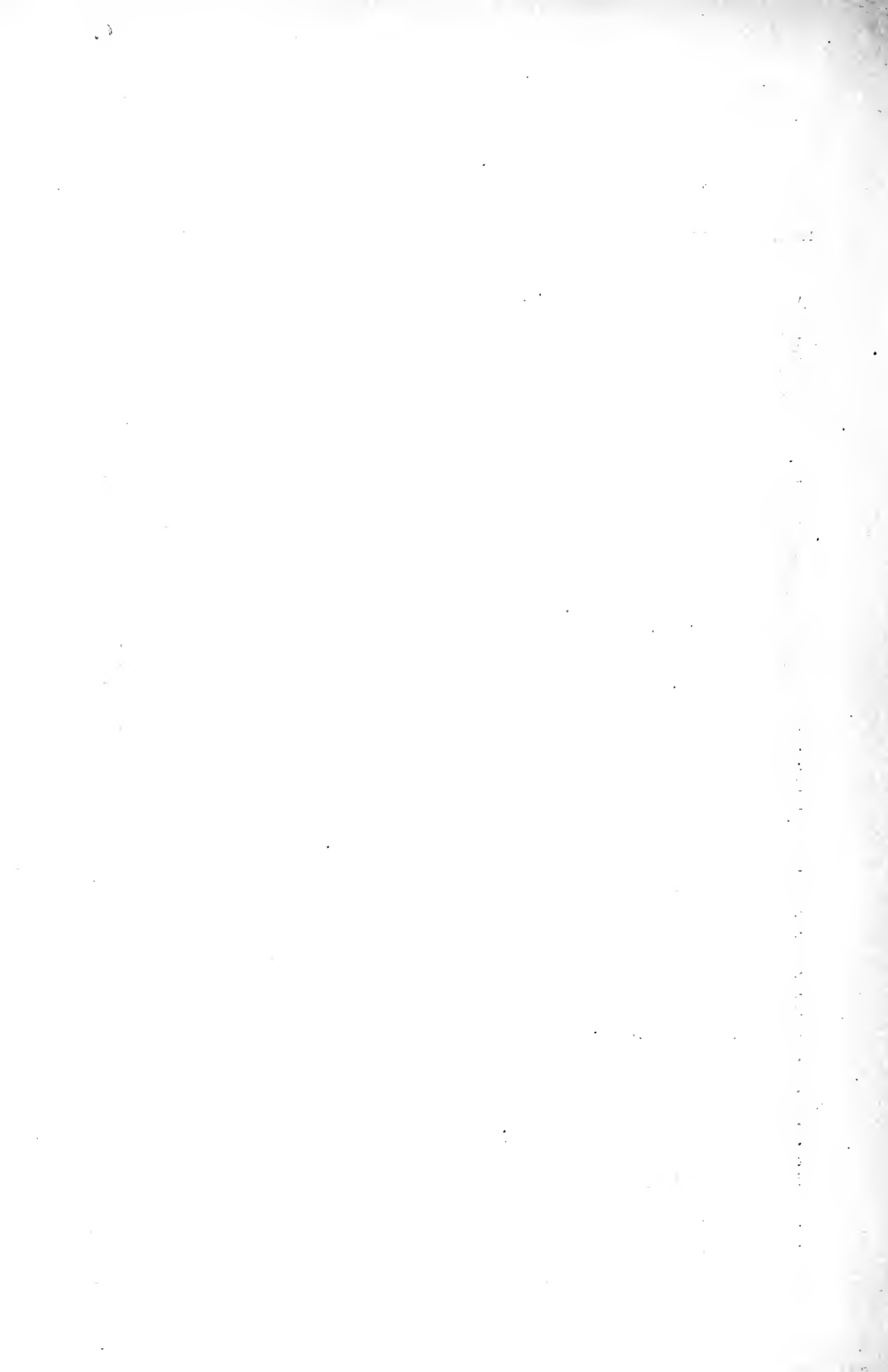
MEAN RESERVES

4%

10 Year Mortuary Additions (LEVEL PREMIUM RESERVE)

Per \$1,000 of Additions actually in force.

Age	YEARS				
	6	7	8	9	10
20	20.10	16.39	12.48	8.35	3.98
21	20.46	16.69	12.71	8.50	4.05
22	20.84	17.01	12.96	8.67	4.12
23	21.24	17.35	13.22	8.84	4.21
24	21.67	17.70	13.49	9.03	4.29
25	22.12	18.07	13.78	9.21	4.37
26	22.58	18.46	14.07	9.41	4.47
27	23.07	18.86	14.38	9.62	4.56
28	23.57	19.27	14.70	9.83	4.66
29	24.10	19.71	15.04	10.06	4.76
30	24.65	20.16	15.39	10.30	4.87
31	25.22	20.64	15.75	10.54	4.98
32	25.82	21.13	16.13	10.80	5.10
33	26.47	21.68	16.56	11.09	5.24
34	27.22	22.32	17.08	11.47	5.41
35	28.15	23.14	17.76	11.95	5.62
36	29.28	24.15	18.59	12.53	5.87
37	30.69	25.39	19.60	13.23	6.17
38	32.35	26.83	20.75	14.00	6.50
39	34.21	28.42	22.00	14.83	6.86
40	36.26	30.15	23.33	15.72	7.24
41	38.46	31.99	24.76	16.69	7.66
42	40.81	33.97	26.31	17.73	8.12
43	43.35	36.11	27.99	18.87	8.63
44	46.11	38.44	29.82	20.11	9.18
45	49.08	40.96	31.79	21.44	9.77
46	52.31	43.69	33.93	22.89	10.42
47	55.82	46.65	36.26	24.48	11.12
48	59.59	49.84	38.77	26.17	11.86
49	63.67	53.30	41.47	28.01	12.69
50	68.09	57.04	44.42	30.02	13.58
51	72.94	61.17	47.71	32.28	14.58
52	78.27	65.74	51.34	34.77	15.68
53	84.15	70.79	55.36	37.52	16.88
54	90.61	76.31	59.73	40.50	18.19
55	97.66	82.34	64.52	43.77	19.63
56	105.34	88.92	69.74	47.35	21.19
57	113.66	96.05	75.42	51.23	22.89
58	122.70	103.81	81.59	55.47	24.75
59	132.45	112.19	88.27	60.05	26.75
60	142.92	121.19	95.45	64.97	28.89



American Experience 3½%

THE UNIVERSITY OF CHICAGO

AMER.
EXP.

NET PREMIUMS
FULL PRELIMINARY TERM

3½%

Age	First Year Premiums All Forms	RENEWAL PREMIUMS			
		Ordinary Life	20 Payment Life	15 Payment Life	10 Payment Life
20	7.54	13.77	21.76	26.86	37.87
21	7.59	14.08	22.11	27.29	38.48
22	7.64	14.41	22.48	27.74	39.11
23	7.69	14.75	22.87	28.21	39.76
24	7.74	15.10	23.27	28.70	40.44
25	7.79	15.48	23.69	29.20	41.14
26	7.85	15.88	24.12	29.72	41.87
27	7.92	16.29	24.57	30.27	42.63
28	7.99	16.73	25.03	30.83	43.41
29	8.06	17.19	25.52	31.42	44.22
30	8.14	17.68	26.02	32.02	45.06
31	8.22	18.19	26.55	32.66	45.93
32	8.32	18.73	27.10	33.31	46.83
33	8.43	19.30	27.67	33.99	47.77
34	8.53	19.91	28.27	34.70	48.74
35	8.64	20.55	28.89	35.44	49.74
36	8.78	21.22	29.54	36.20	50.78
37	8.92	21.94	30.23	37.00	51.86
38	9.09	22.70	30.94	37.83	52.98
39	9.26	23.50	31.69	38.70	54.14
40	9.46	24.36	32.48	39.60	55.35
41	9.67	25.26	33.30	40.54	56.60
42	9.91	26.23	34.17	41.53	57.89
43	10.16	27.26	35.09	42.56	59.24
44	10.46	28.35	36.06	43.64	60.64
45	10.79	29.51	37.09	44.77	62.10
46	11.17	30.75	38.17	45.96	63.61
47	11.60	32.07	39.33	47.21	65.18
48	12.09	33.48	40.55	48.52	66.82
49	12.66	34.99	41.84	49.89	68.52
50	13.31	36.59	43.22	51.34	70.28
51	14.05	38.29	44.69	52.86	72.12
52	14.87	40.11	46.25	54.47	74.02
53	15.78	42.06	47.91	56.16	76.00
54	16.80	44.13	49.69	57.95	78.06
55	17.94	46.34	51.60	59.84	80.21
56	19.21	48.71	53.64	61.84	82.45
57	20.61	51.23	55.83	63.97	84.78
58	22.16	53.94	58.19	66.24	87.23
59	23.89	56.83	60.72	68.66	89.79
60	25.79	59.92	63.44	71.25	92.48
61	27.90	63.23			
62	30.23	66.78			
63	32.79	70.58			
64	35.63	74.65			
65	38.77	79.02			

AMER.
EXP.

NET PREMIUMS

FULL PRELIMINARY TERM

3½%

Age	First Year Premiums All Forms	Endowments		
		End. 20 Year	End. 15 Year	End. 10 Year
		RENEWAL PREMIUMS		
20	7.54	41.36	58.98	97.05
21	7.59	41.40	59.01	97.08
22	7.64	41.45	59.05	97.11
23	7.69	41.50	59.09	97.14
24	7.74	41.55	59.13	97.17
25	7.79	41.61	59.18	97.21
26	7.85	41.67	59.23	97.25
27	7.92	41.74	59.28	97.29
28	7.99	41.82	59.34	97.33
29	8.06	41.90	59.40	97.38
30	8.14	41.99	59.47	97.44
31	8.22	42.09	59.55	97.49
32	8.32	42.21	59.63	97.56
33	8.43	42.33	59.73	97.63
34	8.53	42.47	59.83	97.71
35	8.64	42.63	59.95	97.79
36	8.78	42.80	60.07	97.89
37	8.92	43.00	60.22	97.99
38	9.09	43.22	60.38	98.10
39	9.26	43.47	60.56	98.23
40	9.46	43.75	60.76	98.37
41	9.67	44.06	60.99	98.54
42	9.91	44.42	61.25	98.72
43	10.16	44.82	61.54	98.93
44	10.46	45.26	61.88	99.16
45	10.79	45.77	62.25	99.43
46	11.17	46.34	62.68	99.74
47	11.60	46.97	63.16	100.09
48	12.09	47.68	63.70	100.49
49	12.66	48.47	64.30	100.93
50	13.31	49.35	64.98	101.43
51	14.05	50.33	65.73	101.99
52	14.87	51.42	66.57	102.61
53	15.78	52.62	67.50	103.30
54	16.80	53.96	68.53	104.07
55	17.94	55.43	69.68	104.92
56	19.21	57.07	70.96	105.87
57	20.61	58.87	72.38	106.93
58	22.16	60.85	73.96	108.10
59	23.89	63.03	75.71	109.41
60	25.79	65.43	77.64	110.86

**AMER.
EXP.****NET PREMIUMS****3½%**

Per \$1,000 of Insurance, increasing by a similar Amount
Yearly, and terminating entirely at end of period.

Mortuary or Increasing Additions**FULL LEVEL PREMIUMS**

Age	20 Yrs.	15 Yrs.	10 Yrs.
20	76.21	58.26	40.44
21	77.19	58.84	40.77
22	78.25	59.47	41.12
23	79.41	60.15	41.49
24	80.68	60.90	41.90
25	82.08	61.72	42.34
26	83.62	62.62	42.81
27	85.33	63.59	43.33
28	87.24	64.66	43.89
29	89.36	65.83	44.51
30	91.76	67.13	45.19
31	94.45	68.56	45.93
32	97.49	70.16	46.75
33	100.91	71.95	47.64
34	104.74	73.95	48.62
35	109.03	76.22	49.72
36	113.83	78.78	50.93
37	119.19	81.68	52.29
38	125.16	84.95	53.81
39	131.79	88.62	55.53
40	139.13	92.75	57.49
41	147.24	97.38	59.71
42	156.19	102.55	62.25
43	166.03	108.31	65.12
44	176.82	114.71	68.35
45	188.61	121.79	71.98
46	201.49	129.62	76.04
47	215.50	138.26	80.57
48	230.69	147.75	85.61
49	247.12	158.16	91.20
50	264.82	169.55	97.37
51	283.81	181.99	104.20
52	304.08	195.55	111.71
53	325.57	210.29	119.99
54	348.18	226.28	129.07
55	371.80	243.57	139.02
56	396.34	262.20	149.94
57	421.68	282.17	161.86
58	447.78	303.43	174.88
59	474.58	325.90	189.07
60	502.00	349.48	204.49

AMER.
EXP.

TERMINAL RESERVES

3½%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.				
	1	2	3	4	5
20	0.00	6.45	13.13	20.04	27.21
21	0.00	6.72	13.68	20.89	28.36
22	0.00	7.01	14.27	21.79	29.57
23	0.00	7.31	14.88	22.72	30.83
24	0.00	7.63	15.52	23.70	32.16
25	0.00	7.96	16.19	24.72	33.54
26	0.00	8.30	16.90	25.79	34.99
27	0.00	8.76	17.63	26.91	36.52
28	0.00	9.04	18.40	28.09	38.11
29	0.00	9.45	19.22	29.33	39.78
30	0.00	9.87	20.08	30.62	41.52
31	0.00	10.31	20.96	31.97	43.36
32	0.00	10.76	21.89	33.39	45.27
33	0.00	11.25	22.88	34.89	47.29
34	0.00	11.76	23.91	36.45	49.39
35	0.00	12.29	24.98	38.07	51.58
36	0.00	12.85	26.10	39.78	53.87
37	0.00	13.43	27.28	41.55	56.27
38	0.00	14.04	28.51	43.43	58.79
39	0.00	14.68	29.80	45.39	61.43
40	0.00	15.36	31.17	47.45	64.19
41	0.00	16.06	32.60	49.59	67.06
42	0.00	16.81	34.08	51.84	70.04
43	0.00	17.57	35.63	54.15	73.13
44	0.00	18.38	37.23	56.55	76.32
45	0.00	19.20	38.89	59.02	79.57
46	0.00	20.07	40.60	61.54	82.89
47	0.00	20.95	42.33	64.10	86.26
48	0.00	21.84	44.08	66.71	89.69
49	0.00	22.74	45.87	69.37	93.19
50	0.00	23.67	47.71	72.09	96.77
51	0.00	24.62	49.59	74.87	100.42
52	0.00	25.60	51.52	77.71	104.13
53	0.00	26.59	53.48	80.59	107.91
54	0.00	27.62	55.47	83.53	111.76
55	0.00	28.65	57.51	86.53	115.66
56	0.00	29.71	59.59	89.58	119.63
57	0.00	30.80	61.71	92.67	123.63
58	0.00	31.89	63.84	95.78	127.66
59	0.00	33.00	66.00	98.93	131.73
60	0.00	34.12	68.17	102.10	135.82
61	0.00	35.26	70.38	105.30	139.91
62	0.00	36.41	72.60	108.48	143.98
63	0.00	37.56	74.80	111.63	147.99
64	0.00	38.69	76.96	114.74	151.92
65	0.00	39.82	79.11	117.79	155.78

AMER.
EXP.**TERMINAL RESERVES****3½%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	34.63	42.31	50.26	58.49	67.00
21	36.09	44.09	52.38	60.95	69.82
22	37.62	45.97	54.59	63.52	72.76
23	39.23	47.92	56.91	66.22	75.85
24	40.91	49.97	59.35	69.04	79.06
25	42.67	52.12	61.89	71.98	82.42
26	44.51	54.36	64.54	75.06	85.94
27	46.45	56.71	67.32	78.29	89.62
28	48.46	59.16	70.23	81.66	93.46
29	50.58	61.74	73.27	85.18	97.46
30	52.80	64.44	76.46	88.86	101.65
31	55.11	67.26	79.78	92.70	106.01
32	57.54	70.19	83.25	96.70	110.57
33	60.08	73.27	86.87	100.90	115.34
34	62.73	76.49	90.67	105.27	120.31
35	65.50	79.84	94.62	109.84	125.48
36	68.40	83.36	98.76	114.60	130.87
37	71.43	87.03	103.07	119.56	136.47
38	74.61	90.87	107.58	124.71	142.28
39	77.92	94.87	112.25	130.06	148.29
40	81.39	99.03	117.11	135.60	154.48
41	84.98	103.34	122.12	141.29	160.82
42	88.70	107.79	127.28	147.12	167.31
43	92.54	112.36	132.54	153.08	173.93
44	96.48	117.03	137.93	159.16	180.68
45	100.50	121.79	143.41	165.34	187.54
46	104.59	126.64	149.00	171.63	194.51
47	108.76	131.57	154.67	178.01	201.56
48	112.99	136.58	160.42	184.48	208.71
49	117.31	141.68	166.27	191.04	215.96
50	121.71	146.87	172.22	197.71	223.30
51	126.19	152.15	178.26	204.47	230.72
52	130.74	157.52	184.38	211.30	238.21
53	135.38	162.95	190.58	218.20	245.76
54	140.08	168.46	196.84	225.15	253.36
55	144.85	174.03	203.15	232.16	261.00
56	149.67	179.65	209.51	239.20	268.64
57	154.53	185.31	215.91	246.24	276.26
58	159.42	190.99	222.29	253.26	283.82
59	164.34	196.67	228.66	260.23	291.30
60	169.26	202.33	234.98	267.11	298.67
61	174.16	207.96	241.22	273.89	305.89
62	179.01	213.49	247.36	280.53	312.97
63	183.77	218.92	253.34	287.01	319.96
64	188.44	224.20	259.19	293.43	327.00
65	192.98	229.37	264.99	299.91	334.26

AMER.
EXP.**TERMINAL RESERVES****3½%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	I1	I2	I3	I4	I5
20	75.82	84.94	94.37	104.12	114.19
21	79.00	88.49	98.30	108.44	118.93
22	82.32	92.20	102.41	112.97	123.87
23	85.79	96.08	106.71	117.69	129.02
24	89.42	100.13	111.19	122.61	134.39
25	93.21	104.36	115.87	127.74	139.98
26	97.17	108.77	120.74	133.09	145.81
27	101.31	113.38	125.83	138.66	151.88
28	105.63	118.18	131.13	144.47	158.21
29	110.14	123.20	136.66	150.52	164.80
30	114.84	128.43	142.42	156.84	171.65
31	119.74	133.88	148.43	163.39	178.77
32	124.86	139.56	154.68	170.22	186.15
33	130.20	145.48	161.19	177.30	193.81
34	135.76	151.65	167.94	184.64	201.72
35	141.55	158.04	174.93	192.22	209.85
36	147.56	164.67	182.17	200.02	218.22
37	153.79	171.52	189.61	208.04	226.78
38	160.25	178.58	197.26	216.26	235.56
39	166.89	185.83	205.10	224.68	244.52
40	173.71	193.26	213.13	233.27	253.66
41	180.68	200.86	221.32	242.02	262.96
42	187.81	208.61	229.65	250.93	272.39
43	195.08	216.49	238.12	259.95	281.93
44	202.47	224.50	246.71	269.09	291.60
45	209.98	232.61	255.41	278.34	301.35
46	217.58	240.83	264.21	287.67	311.18
47	225.28	249.14	273.09	297.08	321.06
48	233.07	257.53	282.04	306.53	330.98
49	240.96	266.01	291.05	316.05	340.95
50	248.93	274.56	300.13	325.61	350.94
51	256.97	283.16	309.26	335.21	360.93
52	265.07	291.83	318.42	344.79	370.88
53	273.22	300.52	327.58	354.35	380.78
54	281.41	309.21	336.71	363.86	390.58
55	289.59	317.88	345.79	373.27	400.25
56	297.76	326.50	354.78	382.57	409.78
57	305.88	335.03	363.66	391.70	419.13
58	313.90	343.44	372.37	400.68	428.38
59	321.81	351.70	380.93	409.55	437.60
60	329.57	359.81	389.40	418.41	446.94
61	337.19	367.82	397.86	427.40	456.51
62	344.72	375.86	406.48	436.65	466.46
63	352.28	384.05	415.37	446.30	476.87
64	360.01	392.55	424.70	456.46	487.81
65	368.11	401.54	434.58	467.20	499.39

AMER.
EXP.**TERMINAL RESERVES****3 1/2%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS					
	16	17	18	19	20	21
20	124.61	135.37	146.48	157.94	169.76	181.94
21	129.76	140.94	152.47	164.37	176.62	189.28
22	135.13	146.74	158.72	171.06	183.79	196.90
23	140.72	152.78	165.22	178.03	191.23	204.82
24	146.54	159.07	171.98	185.28	198.97	213.04
25	152.60	165.61	179.02	192.81	206.99	221.57
26	158.92	172.43	186.34	200.63	215.33	230.40
27	165.50	179.53	193.94	208.76	223.95	239.53
28	172.35	186.90	201.84	217.17	232.88	248.95
29	179.47	194.56	210.02	225.88	242.09	258.64
30	186.88	202.49	218.50	234.87	251.57	268.59
31	194.54	210.71	227.24	244.11	261.30	278.79
32	202.49	219.19	236.24	253.61	271.28	289.22
33	210.70	227.93	245.49	263.35	281.49	299.88
34	219.15	236.91	254.97	273.31	291.92	310.75
35	227.82	246.10	264.66	283.49	302.54	321.80
36	236.72	255.52	274.57	293.87	313.37	333.04
37	245.82	265.13	284.68	304.43	324.36	344.43
38	255.13	274.94	294.96	315.15	335.51	355.97
39	264.62	284.92	305.41	326.04	346.80	367.63
40	274.27	295.06	316.01	337.07	358.21	379.39
41	284.07	305.34	326.73	348.20	369.72	391.22
42	294.00	315.74	337.57	359.43	381.29	403.10
43	304.05	326.24	348.48	370.71	392.90	415.00
44	314.19	336.83	359.46	382.04	404.54	426.90
45	324.41	347.46	370.47	393.39	416.17	438.76
46	334.68	358.14	381.51	404.74	427.77	450.55
47	345.00	368.84	392.55	416.05	439.30	462.25
48	355.34	379.55	403.56	427.30	450.74	473.81
49	365.70	390.24	414.52	438.48	462.07	485.23
50	376.05	400.90	425.42	449.55	473.25	496.46
51	386.37	411.49	436.20	460.48	484.26	507.51
52	396.63	421.97	446.86	471.24	495.08	518.42
53	406.78	432.32	457.34	481.81	505.75	529.25
54	416.82	442.52	467.66	492.26	516.39	540.11
55	426.68	452.54	477.84	502.65	527.05	551.10
56	436.38	462.44	487.98	513.10	537.86	562.31
57	445.98	472.31	498.19	523.71	548.91	573.81
58	455.54	482.25	508.57	534.58	560.27	585.64
59	465.19	492.38	519.24	545.78	571.99	597.84
60	475.06	502.84	530.28	557.38	584.12	610.28
61	485.27	513.69	541.74	569.43	596.51	623.04
62	495.92	525.00	553.69	581.76	609.27	636.32
63	507.05	536.83	565.96	594.51	622.58	650.46
64	518.75	549.02	578.68	607.85	636.82	665.71
65	530.87	561.72	592.07	622.20	652.26	681.96

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	0.00	14.78	30.15	46.13	62.76
21	0.00	15.10	30.80	47.14	64.13
22	0.00	15.44	31.49	48.19	65.55
23	0.00	15.79	32.20	49.27	67.02
24	0.00	16.15	32.94	50.39	68.54
25	0.00	16.52	33.69	51.55	70.10
26	0.00	16.90	34.48	52.74	71.74
27	0.00	17.31	35.29	53.98	73.41
28	0.00	17.71	36.12	55.25	75.13
29	0.00	18.14	36.99	56.57	76.92
30	0.00	18.58	37.89	57.93	78.76
31	0.00	19.04	38.80	59.33	80.66
32	0.00	19.50	39.75	60.79	82.62
33	0.00	19.99	40.74	62.29	84.65
34	0.00	20.49	41.76	63.83	86.73
35	0.00	21.01	42.81	65.41	88.87
36	0.00	21.54	43.88	67.05	91.07
37	0.00	22.08	44.99	68.72	93.34
38	0.00	22.65	46.13	70.46	95.68
39	0.00	23.23	47.31	72.25	98.09
40	0.00	23.84	48.53	74.11	100.57
41	0.00	24.47	49.80	76.00	103.12
42	0.00	25.12	51.09	77.95	105.71
43	0.00	25.77	52.42	79.93	108.35
44	0.00	26.46	53.77	81.95	111.02
45	0.00	27.14	55.13	83.99	113.70
46	0.00	27.84	56.53	86.04	116.38
47	0.00	28.55	57.90	88.06	119.04
48	0.00	29.24	59.27	90.08	121.68
49	0.00	29.94	60.64	92.10	124.32
50	0.00	30.64	62.01	94.12	126.96
51	0.00	31.34	63.39	96.14	129.59
52	0.00	32.06	64.77	98.16	132.20
53	0.00	32.76	66.16	100.17	134.80
54	0.00	33.48	67.55	102.19	137.41
55	0.00	34.20	68.93	104.21	140.00
56	0.00	34.93	70.34	106.23	142.58
57	0.00	35.67	71.75	108.25	145.13
58	0.00	36.40	73.16	110.24	147.65
59	0.00	37.14	74.56	112.23	150.15
60	0.00	37.88	75.95	114.21	152.62

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	6	7	8	9	10
20	80.05	98.04	116.75	136.22	156.46
21	81.79	100.17	119.29	139.17	159.85
22	83.60	102.38	121.91	142.22	163.34
23	85.47	104.66	124.62	145.38	166.97
24	87.41	107.02	127.43	148.64	170.70
25	89.40	109.46	130.32	152.00	174.55
26	91.48	111.99	133.32	155.49	178.51
27	93.60	114.58	136.39	159.07	183.63
28	95.79	117.26	139.57	162.75	186.85
29	98.06	120.03	142.85	166.56	191.19
30	100.40	122.88	146.23	170.48	195.67
31	102.81	125.82	149.70	174.51	200.26
32	105.30	128.84	153.28	178.64	204.99
33	107.86	131.96	156.96	182.91	209.85
34	110.50	135.15	160.74	187.29	214.85
35	113.20	138.44	164.63	191.79	219.96
36	115.99	141.83	168.63	196.41	225.21
37	118.85	145.31	172.72	201.13	230.56
38	121.82	148.89	176.93	205.97	236.03
39	124.85	152.56	181.23	210.90	241.59
40	127.97	156.30	185.61	215.91	247.22
41	131.15	160.13	190.07	220.98	252.88
42	134.39	164.01	194.56	226.07	258.58
43	137.68	167.91	199.07	231.18	264.27
44	140.98	171.82	203.58	236.27	269.94
45	144.27	175.72	208.07	241.34	275.57
46	147.57	179.62	212.56	246.40	281.18
47	150.84	183.48	216.98	251.38	286.69
48	154.09	187.31	221.38	256.30	292.14
49	157.32	191.12	225.72	261.16	297.50
50	160.55	194.89	230.02	265.97	302.78
51	163.75	198.63	234.27	270.69	307.95
52	166.92	202.33	238.45	275.32	312.98
53	170.08	205.99	242.57	279.85	317.89
54	173.22	209.61	246.63	284.29	322.69
55	176.32	213.17	250.58	288.61	327.31
56	179.38	216.67	254.46	292.81	331.76
57	182.41	220.11	258.24	296.85	336.00
58	185.39	223.47	261.89	300.72	340.02
59	188.32	226.72	265.39	304.38	343.75
60	191.17	229.86	268.73	307.80	347.18

AMER.
EXP.**TERMINAL RESERVES****3½%**

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	177.53	199.45	222.25	245.97	270.66
21	181.36	203.74	227.02	251.24	276.45
22	185.32	208.17	231.95	256.68	282.42
23	189.41	212.76	237.05	262.31	288.59
24	193.63	217.49	242.30	268.11	294.94
25	198.00	222.37	247.72	274.08	301.49
26	202.50	227.42	253.31	280.24	308.24
27	207.13	232.58	259.05	286.55	315.15
28	211.89	237.91	264.94	293.05	322.27
29	216.79	243.38	271.01	299.73	329.58
30	221.84	249.02	277.26	306.61	337.09
31	227.01	254.80	283.66	313.63	344.78
32	232.34	260.74	290.23	320.86	352.65
33	237.82	266.84	296.98	328.24	360.70
34	243.43	273.10	303.86	335.78	368.90
35	249.18	279.48	310.89	343.46	377.23
36	255.06	285.99	318.05	351.26	385.66
37	261.05	292.62	325.30	359.14	394.19
38	267.15	299.34	332.64	367.11	402.79
39	273.32	306.12	340.04	375.13	411.44
40	279.55	312.96	347.49	383.18	420.12
41	285.82	319.82	354.95	391.25	428.80
42	292.10	326.70	362.41	399.31	437.47
43	298.38	333.55	369.84	407.32	446.08
44	304.61	340.35	377.20	415.25	454.60
45	310.81	347.09	384.49	423.10	463.02
46	316.95	353.77	391.71	430.86	471.34
47	322.99	360.32	398.77	438.44	479.46
48	328.94	366.76	405.71	445.87	487.36
49	334.77	373.07	412.46	453.09	495.12
50	340.51	379.23	419.06	460.11	502.61
51	346.09	385.17	425.45	466.93	509.81
52	351.51	391.00	431.60	473.44	516.75
53	356.78	396.61	437.50	479.66	523.33
54	361.89	401.99	443.15	485.58	529.54
55	366.76	407.09	448.46	491.09	535.31
56	371.41	411.90	453.41	496.20	540.61
57	375.80	416.39	457.99	500.85	545.41
58	379.89	420.52	462.11	505.01	549.71
59	383.64	424.21	465.75	508.67	553.51
60	387.00	427.47	468.93	511.87	556.89

AMER.
EXP.**TERMINAL RESERVES****3 1/2%**

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	16	17	18	19	20
20	296.36	323.09	350.93	379.89	410.03
21	302.67	329.97	358.37	387.93	418.69
22	309.19	337.05	366.04	396.21	427.62
23	315.92	344.37	373.96	404.76	436.81
24	322.86	351.89	382.11	413.55	446.28
25	329.99	359.65	390.50	422.61	456.00
26	337.35	367.60	399.11	431.88	466.00
27	344.89	375.82	407.96	441.43	476.26
28	352.65	384.23	417.08	451.24	486.77
29	360.60	392.85	426.38	461.25	497.52
30	368.78	401.71	435.93	471.51	508.49
31	377.12	410.73	445.65	481.94	519.67
32	385.67	419.95	455.57	492.57	531.04
33	394.38	429.35	465.65	503.37	542.58
34	403.25	438.89	475.89	514.33	554.30
35	412.23	448.55	486.25	525.41	566.15
36	421.33	458.32	496.72	536.62	578.13
37	430.50	468.17	507.26	547.91	590.22
38	439.76	478.09	517.90	559.28	602.39
39	449.05	488.06	528.57	570.71	614.63
40	458.38	498.05	539.26	582.17	626.92
41	467.69	508.03	549.96	593.64	639.24
42	476.99	518.00	560.64	605.09	651.55
43	486.20	527.87	571.26	616.46	663.83
44	495.36	537.68	581.75	627.78	676.07
45	504.38	547.35	592.13	638.99	688.24
46	513.29	556.90	602.37	650.07	700.30
47	521.95	566.23	612.46	660.97	712.23
48	530.49	575.34	622.31	671.68	724.01
49	538.75	584.23	631.90	682.18	735.60
50	546.77	592.82	641.20	692.38	746.98
51	554.45	601.08	650.22	702.29	758.13
52	561.82	609.02	658.83	711.89	769.04
53	568.81	616.54	667.07	721.13	779.72
54	575.41	623.61	674.88	730.03	790.18
55	581.50	630.24	682.28	738.58	800.48
56	587.11	636.36	689.24	746.85	810.62
57	592.22	642.03	695.81	754.79	820.64
58	596.85	647.26	702.02	762.46	830.54
59	601.01	652.05	707.77	769.83	840.32
60	604.75	656.43	713.21	776.88	849.97

AMER.
EXP.**TERMINAL RESERVES****3 1/2%****15 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	0.00	20.10	41.02	62.79	85.45
21	0.00	20.50	41.84	64.05	87.17
22	0.00	20.92	42.70	65.37	88.96
23	0.00	21.36	43.59	66.72	90.80
24	0.00	21.81	44.51	68.13	92.71
25	0.00	22.30	45.45	69.58	94.68
26	0.00	22.75	46.44	71.07	96.71
27	0.00	23.26	47.45	72.62	98.82
28	0.00	23.76	48.49	74.22	100.99
29	0.00	24.30	49.57	75.87	103.22
30	0.00	24.85	50.69	77.57	105.53
31	0.00	25.41	51.83	79.31	107.91
32	0.00	25.99	53.01	81.12	110.35
33	0.00	26.59	54.24	82.98	112.88
34	0.00	27.21	55.50	84.91	115.47
35	0.00	27.84	56.78	86.86	118.12
36	0.00	28.50	58.11	88.88	120.85
37	0.00	29.16	59.46	90.94	123.65
38	0.00	29.86	60.86	93.07	126.52
39	0.00	30.56	62.29	95.25	129.48
40	0.00	31.29	63.77	97.49	132.50
41	0.00	32.03	65.28	99.78	135.58
42	0.00	32.81	66.83	102.12	138.72
43	0.00	33.58	68.41	104.49	141.91
44	0.00	34.38	70.00	106.89	145.10
45	0.00	35.18	71.61	109.31	148.31
46	0.00	36.00	73.23	111.72	151.50
47	0.00	36.81	74.83	114.10	154.66
48	0.00	37.60	76.40	116.45	157.78
49	0.00	38.39	77.96	118.77	160.86
50	0.00	39.17	79.51	121.08	163.91
51	0.00	39.94	81.04	123.34	166.90
52	0.00	40.70	82.54	125.56	169.82
53	0.00	41.45	84.01	127.73	172.67
54	0.00	42.19	85.45	129.85	175.46
55	0.00	42.90	86.85	131.91	178.14
56	0.00	43.60	88.22	133.91	180.73
57	0.00	44.29	89.55	135.83	183.21
58	0.00	44.95	90.82	137.65	185.54
59	0.00	45.59	92.03	139.39	187.76
60	0.00	46.20	93.18	141.03	189.84

**AMER.
EXP.**

TERMINAL RESERVES

3½%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	109.05	133.62	159.20	185.84	213.58
21	111.24	136.30	162.40	189.56	217.85
22	113.52	139.09	165.71	193.43	222.29
23	115.87	141.97	169.13	197.42	226.87
24	118.30	144.94	172.67	201.54	231.60
25	120.81	148.00	176.32	205.78	236.46
26	123.40	151.18	180.09	210.18	241.51
27	126.08	154.45	183.97	214.71	246.71
28	128.84	157.82	178.99	219.38	252.06
29	131.69	161.31	192.13	224.20	257.58
30	134.62	164.89	196.38	229.15	263.25
31	137.65	168.59	200.77	234.25	269.09
32	140.76	172.38	205.27	239.49	275.09
33	143.96	176.28	209.90	244.87	281.25
34	147.25	180.30	214.66	250.40	287.59
35	150.61	184.40	219.53	256.07	294.06
36	154.09	188.63	224.55	261.89	300.72
37	157.63	192.96	229.67	267.83	307.49
38	161.28	197.39	234.92	273.90	314.41
39	165.02	201.93	240.27	280.09	321.45
40	168.84	206.56	245.72	286.38	328.59
41	172.72	211.26	251.24	292.73	335.78
42	176.67	216.02	256.83	299.13	343.03
43	180.67	220.80	262.44	305.58	350.28
44	184.66	225.62	268.03	311.99	357.58
45	188.65	230.40	273.63	318.40	364.83
46	192.63	235.17	279.19	324.78	372.05
47	196.56	239.88	284.69	331.09	379.20
48	200.46	244.54	290.14	337.33	386.26
49	204.29	249.14	295.49	343.46	393.20
50	208.08	253.65	300.75	349.50	400.04
51	211.78	258.08	305.91	355.39	406.71
52	215.40	262.39	310.92	361.12	413.18
53	218.93	266.59	315.78	366.66	419.45
54	222.35	270.63	320.45	371.99	425.49
55	225.64	274.52	324.93	377.10	431.26
56	228.79	278.22	329.20	381.94	436.71
57	231.79	281.74	333.23	386.48	441.82
58	234.62	285.03	336.96	390.68	446.54
59	237.28	288.08	340.40	394.53	450.85
60	239.72	290.86	343.50	397.96	454.68

AMER.
EXP.

TERMINAL RESERVES

3½%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	242.47	272.56	303.90	336.54	370.55
21	247.32	278.00	309.96	343.25	377.95
22	252.35	283.65	316.25	350.22	385.60
23	257.53	289.47	322.74	357.39	393.49
24	262.89	295.49	329.44	364.80	401.63
25	268.42	301.69	336.34	372.43	410.03
26	274.13	308.10	343.47	380.32	418.69
27	280.02	314.70	350.82	388.43	427.62
28	286.08	321.50	358.38	396.79	436.81
29	292.33	328.50	366.17	405.41	446.28
30	298.74	335.70	374.17	414.25	456.00
31	305.36	343.11	382.42	423.36	466.00
32	312.14	350.72	390.88	432.70	476.26
33	319.12	358.53	399.56	442.27	486.77
34	326.28	366.54	408.45	452.08	497.52
35	333.59	374.71	417.52	462.08	508.49
36	341.10	383.10	426.81	472.31	519.67
37	348.73	391.62	436.24	482.67	531.04
38	356.52	400.30	445.82	493.22	542.58
39	364.42	409.08	455.54	503.90	554.30
40	372.42	417.98	465.37	514.71	566.15
41	380.48	426.94	475.27	525.61	578.13
42	388.61	435.97	485.25	536.61	590.22
43	396.78	445.02	495.27	547.66	602.39
44	404.91	454.11	505.33	558.76	614.63
45	413.04	463.16	515.36	569.87	626.92
46	421.13	472.17	525.38	580.98	639.24
47	429.14	481.12	535.34	592.04	651.55
48	437.08	489.99	545.22	603.05	663.83
49	444.88	498.72	554.96	613.94	676.07
50	452.57	507.32	564.58	624.75	688.24
51	460.04	515.70	574.01	635.37	700.30
52	467.35	523.92	583.27	645.84	712.23
53	474.42	531.89	592.27	656.08	724.01
54	481.22	539.56	600.98	666.07	735.60
55	487.72	546.92	609.38	675.78	746.98
56	493.88	553.91	617.41	685.16	758.13
57	499.66	560.50	625.05	694.18	769.04
58	504.99	566.63	632.22	702.80	779.72
59	509.87	572.27	638.93	711.06	790.18
60	514.22	577.37	645.16	718.95	800.48

AMER.
EXP.**TERMINAL RESERVES****3½%**

10 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	31.59	64.50	98.79	134.51
21	0.00	32.18	65.70	100.62	137.01
22	0.00	32.78	66.94	102.52	139.59
23	0.00	33.41	68.22	104.49	142.27
24	0.00	34.07	69.55	106.52	145.04
25	0.00	34.74	70.92	108.62	147.89
26	0.00	35.43	72.34	110.79	150.84
27	0.00	36.15	73.81	113.03	153.90
28	0.00	36.89	75.31	115.35	157.05
29	0.00	37.66	76.88	117.74	160.31
30	0.00	38.45	78.50	120.21	163.66
31	0.00	39.27	80.15	122.75	167.13
32	0.00	40.10	81.87	125.38	170.70
33	0.00	40.97	83.64	128.08	174.38
34	0.00	41.87	85.46	130.87	178.16
35	0.00	42.78	87.33	133.72	183.04
36	0.00	43.73	89.26	136.67	186.04
37	0.00	44.69	91.22	139.67	190.13
38	0.00	45.69	93.25	142.77	194.35
39	0.00	46.70	95.32	145.94	198.66
40	0.00	47.75	97.46	149.20	203.08
41	0.00	48.83	99.64	152.53	207.60
42	0.00	49.93	101.87	155.93	212.20
43	0.00	51.04	104.14	159.38	216.87
44	0.00	52.18	106.44	162.88	221.61
45	0.00	53.32	108.76	166.41	226.36
46	0.00	54.49	111.11	169.96	231.14
47	0.00	55.65	113.44	173.49	235.91
48	0.00	56.80	115.76	177.00	240.67
49	0.00	57.93	118.05	180.49	245.40
50	0.00	59.06	120.34	183.97	250.10
51	0.00	60.18	122.59	187.39	254.75
52	0.00	61.28	124.81	190.76	259.32
53	0.00	62.35	126.98	194.06	263.81
54	0.00	63.40	129.10	197.28	268.20
55	0.00	64.41	131.14	200.41	272.46
56	0.00	65.39	133.13	203.43	276.58
57	0.00	66.34	135.03	206.32	280.51
58	0.00	67.22	136.82	209.04	284.24
59	0.00	68.06	138.49	211.60	287.76
60	0.00	68.82	140.04	213.98	291.05

AMER.
EXP.**TERMINAL RESERVES****3½%**

10 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	171.74	210.53	250.96	293.10	337.02
21	174.93	214.44	255.62	298.54	343.28
22	178.22	218.48	260.44	304.17	349.76
23	181.64	222.67	265.43	310.00	356.46
24	185.17	227.00	270.59	316.03	363.39
25	188.82	231.47	275.92	322.25	370.55
26	192.59	236.09	281.42	328.68	377.95
27	196.49	240.87	287.12	335.34	385.60
28	200.50	245.78	292.99	342.19	393.49
29	204.66	250.88	299.06	349.28	401.63
30	208.95	256.13	305.31	356.58	410.03
31	213.36	261.54	311.76	364.11	418.69
32	217.92	267.12	318.41	371.87	427.62
33	222.61	272.87	325.25	379.86	436.81
34	227.43	278.77	332.28	388.08	446.28
35	232.38	284.84	339.52	396.53	456.00
36	237.48	291.08	346.96	405.23	466.00
37	242.70	297.49	354.59	414.14	476.26
38	248.08	304.06	362.43	423.28	486.77
39	253.57	310.79	370.43	432.62	497.52
40	259.20	317.67	378.61	442.17	508.49
41	264.94	324.69	386.96	451.90	519.67
42	270.79	331.83	395.44	461.78	531.04
43	276.73	339.06	404.03	471.81	542.58
44	282.73	346.38	412.73	481.96	554.30
45	288.75	353.73	421.48	492.21	566.15
46	294.82	361.14	430.31	502.54	578.13
47	300.88	368.56	439.16	512.95	590.22
48	306.93	375.97	448.04	523.40	602.39
49	312.95	383.37	456.91	533.87	614.63
50	318.95	390.75	465.77	544.37	626.92
51	324.88	398.05	474.57	554.82	639.24
52	330.73	405.27	483.30	565.22	651.55
53	336.48	412.40	491.94	575.56	663.83
54	342.12	419.39	500.44	585.78	676.07
55	347.59	426.20	508.76	595.87	688.24
56	352.90	432.83	516.92	605.81	700.30
57	357.98	439.23	524.83	615.52	712.23
58	362.85	445.38	532.49	625.02	724.01
59	367.45	451.22	539.83	634.23	735.60
60	371.74	456.72	546.83	643.12	746.98

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	0.00	35.23	71.93	110.18	150.04
21	0.00	35.22	71.92	110.17	150.02
22	0.00	35.22	71.92	110.16	150.00
23	0.00	35.22	71.92	110.15	149.99
24	0.00	35.22	71.92	110.14	149.98
25	0.00	35.22	71.92	110.14	149.97
26	0.00	35.22	71.92	110.14	149.97
27	0.00	35.22	71.92	110.14	149.97
28	0.00	35.23	71.93	110.15	149.97
29	0.00	35.24	71.94	110.16	149.98
30	0.00	35.25	71.96	110.18	150.00
31	0.00	35.26	71.98	110.20	150.02
32	0.00	35.27	72.01	110.24	150.06
33	0.00	35.29	72.05	110.29	150.11
34	0.00	35.32	72.09	110.35	150.17
35	0.00	35.35	72.14	110.42	150.25
36	0.00	35.39	72.20	110.51	150.35
37	0.00	35.43	72.28	110.62	150.48
38	0.00	35.48	72.38	110.75	150.64
39	0.00	35.54	72.50	110.91	150.85
40	0.00	35.62	72.64	111.11	151.09
41	0.00	35.72	72.81	111.35	151.38
42	0.00	35.83	73.01	111.63	151.70
43	0.00	35.95	73.24	111.94	152.04
44	0.00	36.08	73.49	112.27	152.43
45	0.00	36.23	73.75	112.62	152.82
46	0.00	36.39	74.02	112.98	153.21
47	0.00	36.56	74.30	113.34	153.60
48	0.00	36.73	74.59	113.71	154.00
49	0.00	36.91	74.90	114.09	154.41
50	0.00	37.10	75.23	114.49	154.86
51	0.00	37.29	75.58	114.92	155.35
52	0.00	37.50	75.95	115.39	155.87
53	0.00	37.73	76.35	115.91	156.44
54	0.00	37.98	76.79	116.48	157.07
55	0.00	38.25	77.27	117.10	157.75
56	0.00	38.55	77.80	117.78	158.51
57	0.00	38.88	78.38	118.52	159.32
58	0.00	39.23	79.00	119.31	160.18
59	0.00	39.60	79.65	120.15	161.11
60	0.00	40.00	80.34	121.05	162.11

AMER.
EXP.**TERMINAL RESERVES****3½%**

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	191.58	234.87	280.00	327.05	376.09
21	191.55	234.84	279.95	327.00	376.03
22	191.53	234.81	279.91	326.95	375.97
23	191.51	234.78	279.87	326.90	375.91
24	191.49	234.75	279.84	326.85	375.85
25	191.48	234.73	279.81	326.80	375.79
26	191.47	234.71	279.78	326.75	375.73
27	191.46	234.69	279.75	326.71	375.68
28	191.45	234.68	279.73	326.68	375.63
29	191.46	234.68	279.71	326.65	375.58
30	191.47	234.68	279.70	326.62	375.53
31	191.49	234.69	279.70	326.60	375.49
32	191.52	234.71	279.71	326.59	375.46
33	191.56	234.75	279.73	326.60	375.44
34	191.62	234.81	279.77	326.62	375.45
35	191.70	234.89	279.84	326.67	375.47
36	191.81	235.00	279.94	326.75	375.52
37	191.95	235.14	280.08	326.87	375.60
38	192.13	235.32	280.26	327.02	375.71
39	192.35	235.54	280.48	327.20	375.84
40	192.62	235.81	280.73	327.41	375.98
41	192.94	236.12	281.01	327.64	376.11
42	193.29	236.46	281.31	327.86	376.24
43	193.66	236.82	281.61	328.07	376.35
44	194.05	237.19	281.90	328.27	376.43
45	194.44	237.52	282.17	328.45	376.47
46	194.82	237.89	282.43	328.60	376.48
47	195.20	238.22	282.68	328.73	376.46
48	195.59	238.56	282.93	328.84	376.41
49	196.00	238.91	283.18	328.94	376.34
50	196.44	239.28	283.44	329.05	376.25
51	196.91	239.68	283.72	329.17	376.11
52	197.42	240.12	284.03	329.30	376.01
53	197.98	240.60	284.38	329.44	375.92
54	198.60	241.13	284.77	329.61	375.81
55	199.28	241.72	285.20	329.81	375.71
56	200.02	242.38	285.67	330.03	375.59
57	200.82	243.08	286.17	330.26	375.44
58	201.68	243.82	286.70	330.47	375.23
59	202.59	244.60	287.24	330.65	374.94
60	203.54	245.41	287.78	330.78	374.55

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Year Endowment****FULL PRELIMINARY TERM**

YEARS					
Age	11	12	13	14	15
20	427.24	480.57	536.21	594.26	654.81
21	427.17	480.49	536.12	594.16	654.71
22	427.10	480.41	536.03	594.06	654.61
23	427.03	480.33	535.94	593.96	654.51
24	426.96	480.25	535.85	593.86	654.40
25	426.89	480.16	535.75	593.75	654.28
26	426.81	480.07	535.65	593.63	654.15
27	426.73	479.98	535.54	593.50	654.01
28	426.65	479.89	535.42	593.37	653.87
29	426.58	479.80	535.30	593.24	653.72
30	426.51	479.70	535.18	593.10	653.56
31	426.45	479.60	535.06	592.96	653.40
32	426.40	479.52	534.95	592.83	653.24
33	426.36	479.45	534.84	592.69	653.05
34	426.34	479.39	534.73	592.55	625.87
35	426.34	479.34	534.63	592.40	652.67
36	426.35	479.30	534.53	592.24	652.45
37	426.38	479.27	534.43	592.03	652.21
38	426.43	479.24	534.31	591.82	651.93
39	426.46	479.20	534.18	591.58	651.60
40	426.50	479.14	534.02	591.31	651.21
41	426.55	479.05	533.81	590.98	650.77
42	426.55	478.93	533.55	590.59	650.27
43	426.52	478.77	533.23	590.13	649.69
44	426.46	478.56	532.85	589.62	649.02
45	426.36	478.29	532.41	589.00	648.26
46	426.21	477.95	531.88	588.29	647.40
47	426.00	477.54	531.27	587.48	646.43
48	425.74	477.06	530.58	586.57	645.34
49	425.44	476.53	529.80	585.56	644.12
50	425.12	475.95	528.94	584.45	642.78
51	424.77	475.31	528.01	583.23	641.31
52	424.39	474.62	527.00	581.89	639.70
53	423.98	473.87	525.90	580.43	637.93
54	423.54	473.06	524.69	578.82	635.97
55	423.07	472.17	523.36	577.05	633.85
56	422.55	471.19	521.89	575.09	631.42
57	421.96	470.09	520.24	572.88	628.75
58	421.27	468.83	518.36	570.38	625.75
59	420.40	467.34	516.21	567.62	622.45
60	419.41	465.67	513.83	564.63	618.94

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS			
	16	17	18	19
20	718.01	783.99	852.87	924.83
21	717.91	783.90	852.80	924.79
22	717.81	783.81	852.73	924.75
23	717.71	783.71	852.65	924.70
24	717.61	783.61	852.57	924.64
25	717.48	783.49	852.47	924.57
26	717.35	783.36	852.36	924.50
27	717.21	783.23	852.25	924.43
28	717.06	783.09	852.14	924.35
29	716.90	782.94	852.01	924.26
30	716.73	782.77	851.86	924.19
31	716.57	782.59	851.70	924.09
32	716.36	782.41	851.53	923.96
33	716.18	782.21	851.34	923.85
34	715.95	781.99	851.13	923.72
35	715.72	781.74	850.90	923.57
36	715.45	781.45	850.64	923.40
37	715.15	781.12	850.35	923.18
38	714.81	780.75	850.02	922.96
39	714.43	780.33	849.65	922.71
40	713.99	779.86	849.23	922.45
41	713.49	779.33	848.76	922.13
42	712.88	778.73	848.20	921.78
43	712.24	778.05	847.59	921.38
44	711.47	777.28	846.90	920.93
45	710.61	776.41	846.13	920.43
46	709.64	775.43	845.29	919.84
47	708.56	774.33	844.29	919.23
48	707.35	773.10	843.20	918.51
49	705.99	771.73	842.00	917.71
50	704.49	770.22	840.65	916.83
51	702.87	768.56	839.19	915.86
52	701.07	766.70	837.54	914.78
53	699.06	764.66	835.71	913.57
54	696.90	762.40	833.67	912.24
55	694.44	759.89	831.43	910.75
56	691.73	757.11	828.95	909.12
57	688.70	754.03	826.26	907.32
58	685.38	750.66	823.26	905.33
59	681.79	747.00	819.99	903.15
60	677.95	743.10	816.45	900.75

AMER.
EXP.

TERMINAL RESERVES

3½%

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	53.60	109.48	167.73	228.48
21	0.00	53.59	109.46	167.70	228.44
22	0.00	53.58	109.44	167.67	288.39
23	0.00	53.57	109.42	167.64	228.34
24	0.00	53.56	109.40	167.61	228.29
25	0.00	53.55	109.38	167.58	228.24
26	0.00	53.54	109.36	167.54	228.19
27	0.00	53.53	109.34	167.50	228.14
28	0.00	53.52	109.31	167.46	228.09
29	0.00	53.51	109.28	167.42	228.03
30	0.00	53.50	109.25	167.38	227.97
31	0.00	53.49	109.22	167.34	227.91
32	0.00	53.48	109.19	167.30	227.85
33	0.00	53.47	109.16	167.26	227.79
34	0.00	53.46	109.13	167.21	227.72
35	0.00	53.45	109.11	167.16	227.65
36	0.00	53.44	109.09	167.11	227.58
37	0.00	53.43	109.07	167.06	227.51
38	0.00	53.42	109.05	167.02	227.44
39	0.00	53.41	109.03	166.99	227.38
40	0.00	53.41	109.03	166.97	227.34
41	0.00	53.42	109.04	166.96	227.30
42	0.00	53.44	109.05	166.96	227.26
43	0.00	53.45	109.07	166.96	227.21
44	0.00	53.47	109.09	166.95	227.17
45	0.00	53.49	109.11	166.93	227.05
46	0.00	53.52	109.12	166.89	226.93
47	0.00	53.53	109.10	166.82	226.77
48	0.00	53.53	109.06	166.70	226.56
49	0.00	53.51	109.00	166.54	226.29
50	0.00	53.49	108.92	166.35	225.97
51	0.00	53.47	108.82	166.13	225.61
52	0.00	53.44	108.70	165.91	225.21
53	0.00	53.40	108.56	165.64	224.77
54	0.00	53.35	108.41	165.32	224.28
55	0.00	53.30	108.26	165.01	223.74
56	0.00	53.25	108.10	164.67	223.15
57	0.00	53.20	107.93	164.30	222.51
58	0.00	53.14	107.74	163.90	221.82
59	0.00	53.08	107.53	163.47	221.09
60	0.00	53.01	107.30	163.01	220.31

AMER.
EXP.**TERMINAL RESERVES****3½%**

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	291.78	357.82	426.69	498.52	573.45
21	291.78	357.76	426.62	498.45	573.37
22	291.68	357.70	426.55	498.37	573.29
23	291.63	357.63	426.47	498.28	573.20
24	291.57	357.56	426.39	498.19	573.10
25	291.51	357.49	426.30	498.10	573.00
26	291.44	357.41	426.21	498.00	572.90
27	291.37	357.32	426.12	497.90	572.79
28	291.30	357.23	426.02	497.79	572.67
29	291.23	357.14	425.92	497.67	572.54
30	291.16	357.05	425.81	497.54	572.40
31	291.08	356.95	425.69	497.40	572.25
32	291.00	356.85	425.56	497.25	572.09
33	290.91	356.74	425.42	497.09	571.92
34	290.81	356.62	425.27	496.92	571.73
35	290.71	356.49	425.12	496.74	571.53
36	290.61	356.36	424.96	496.55	571.32
37	290.51	356.22	424.80	496.35	571.09
38	290.41	356.09	424.63	496.14	570.84
39	290.32	355.97	424.46	495.92	570.57
40	290.25	355.85	424.28	495.68	570.28
41	290.17	355.72	424.08	495.41	569.95
42	290.08	355.57	423.85	495.10	569.57
43	289.97	355.39	423.57	494.74	569.13
44	289.84	355.16	423.24	494.31	568.61
45	289.67	354.87	422.84	493.80	568.00
46	289.44	354.52	422.36	493.20	567.30
47	289.15	354.09	421.79	492.50	566.49
48	288.80	353.58	421.13	491.70	565.57
49	288.38	352.99	420.38	490.80	564.54
50	287.90	352.33	419.54	489.79	563.39
51	287.36	351.60	418.61	488.66	562.11
52	286.76	350.80	417.58	487.41	560.68
53	286.10	349.92	416.44	486.03	559.10
54	285.38	348.94	415.18	484.51	557.36
55	284.59	347.85	413.80	482.85	555.46
56	283.73	346.67	412.29	481.01	553.38
57	282.79	345.38	410.65	479.03	551.10
58	281.77	343.98	408.86	476.84	548.59
59	280.67	342.46	406.90	474.43	545.82
60	279.48	340.81	404.75	471.81	542.75

AMER.
EXP.**TERMINAL RESERVES****3½%****15 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS			
	I I	I 2	I 3	I 4
20	651.63	733.20	818.34	907.21
21	651.55	733.13	818.28	907.17
22	651.47	733.05	818.22	907.13
23	651.38	732.97	818.15	907.09
24	651.28	732.88	818.08	907.05
25	651.18	732.79	818.01	907.01
26	651.08	732.70	817.93	906.96
27	650.97	732.59	817.84	906.91
28	650.85	732.47	817.74	906.85
29	650.72	732.35	817.64	906.78
30	650.58	732.22	817.53	609.71
31	650.42	732.07	817.41	906.63
32	650.25	731.91	817.28	906.55
33	650.07	731.73	817.13	906.46
34	649.88	731.54	816.96	906.35
35	649.67	731.34	816.78	906.23
36	649.44	731.12	816.58	906.10
37	649.19	730.88	816.36	905.95
38	648.92	730.61	816.12	905.79
39	648.62	730.30	815.85	905.62
40	648.29	729.95	815.54	905.43
41	647.91	729.56	815.19	905.21
42	647.47	729.11	814.79	904.95
43	646.97	728.59	814.33	904.65
44	646.39	728.00	813.81	904.31
45	645.72	727.33	813.23	903.93
46	644.96	726.57	812.58	903.51
47	644.09	725.71	811.84	903.04
48	643.10	724.74	811.00	902.48
49	641.99	723.66	810.06	901.88
50	640.76	722.45	808.99	901.20
51	639.39	721.09	807.82	900.45
52	637.87	719.58	806.52	899.63
53	636.19	717.91	805.08	898.69
54	634.33	716.07	803.50	897.65
55	632.28	714.04	801.72	896.50
56	630.02	711.80	799.75	895.23
57	627.53	709.32	797.57	893.82
58	624.79	706.57	795.16	892.25
59	621.77	703.52	792.46	890.47
60	618.44	700.14	789.48	888.55

AMER.
EXP.**TERMINAL RESERVES****3½%****10 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	0.00	93.33	190.64	292.12	397.97
21	0.00	93.31	190.61	292.08	397.92
22	0.00	93.29	190.58	292.04	397.87
23	0.00	93.27	190.55	292.00	397.82
24	0.00	93.25	190.52	291.95	397.76
25	0.00	93.23	190.48	291.90	397.70
26	0.00	93.21	190.44	291.85	397.64
27	0.00	93.19	190.40	291.79	397.57
28	0.00	93.17	190.36	291.73	397.49
29	0.00	93.15	190.31	291.66	397.41
30	0.00	93.13	190.26	291.58	397.32
31	0.00	93.10	190.21	291.50	397.23
32	0.00	93.07	190.15	291.42	397.13
33	0.00	93.04	190.09	291.34	397.02
34	0.00	93.01	190.03	291.25	396.90
35	0.00	92.97	189.96	291.15	396.77
36	0.00	92.93	189.88	291.04	396.62
37	0.00	92.89	189.79	290.92	396.46
38	0.00	92.84	189.69	290.78	396.29
39	0.00	92.79	189.59	290.63	396.11
40	0.00	92.74	189.49	290.48	395.92
41	0.00	92.69	189.38	290.32	395.71
42	0.00	92.63	189.26	290.14	395.48
43	0.00	92.57	189.13	289.94	395.22
44	0.00	92.50	188.99	289.72	394.93
45	0.00	92.42	188.83	289.47	394.59
46	0.00	92.33	188.64	289.17	394.18
47	0.00	92.23	188.41	288.81	393.70
48	0.00	92.11	188.14	288.39	393.15
49	0.00	91.96	187.83	287.91	392.53
50	0.00	91.79	187.47	287.37	391.83
51	0.00	91.60	187.06	286.76	391.04
52	0.00	91.35	186.60	286.07	390.15
53	0.00	91.12	186.09	285.30	389.16
54	0.00	90.83	185.52	284.45	388.07
55	0.00	90.51	184.89	283.51	386.87
56	0.00	90.16	184.19	282.47	385.54
57	0.00	89.78	183.42	281.32	384.06
58	0.00	89.37	182.57	280.05	382.42
59	0.00	88.92	181.63	278.65	380.62
60	0.00	88.42	180.60	277.12	378.66

AMER.
EXP.**TERMINAL RESERVES****3½%****10 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS			
	6	7	8	9
20	508.38	623.57	743.74	869.14
21	508.33	623.52	743.70	869.11
22	508.28	623.47	743.65	869.08
23	508.23	623.41	743.60	869.05
24	508.17	623.35	743.55	869.02
25	508.10	623.28	743.49	868.98
26	508.02	623.20	743.43	868.94
27	507.94	623.12	743.36	868.90
28	507.85	623.04	743.29	868.86
29	507.76	622.95	743.21	868.81
30	507.66	622.85	743.13	868.75
31	507.56	622.75	743.04	868.69
32	507.45	622.64	742.94	868.63
33	507.33	622.51	742.83	868.56
34	507.20	622.37	742.71	868.48
35	507.05	622.22	742.58	868.40
36	506.88	622.06	742.44	868.31
37	506.70	621.88	742.28	868.20
38	506.51	621.68	742.10	868.08
39	506.31	621.46	741.90	867.95
40	506.09	621.22	741.68	867.81
41	505.84	620.96	741.44	867.65
42	505.56	620.67	741.17	867.47
43	505.25	620.34	740.86	867.27
44	504.89	619.96	740.51	867.04
45	504.47	619.52	740.11	866.77
46	503.99	619.01	739.65	866.46
47	503.44	618.42	739.12	866.11
48	502.80	617.75	738.52	865.71
49	502.07	616.99	737.84	865.26
50	501.25	616.14	737.08	864.76
51	500.34	615.19	736.24	864.21
52	499.32	614.13	735.30	863.59
53	498.18	612.96	734.25	862.90
54	496.92	611.66	733.08	862.13
55	495.53	610.22	731.78	861.27
56	493.99	608.62	730.34	860.32
57	492.28	606.84	728.74	859.26
58	490.39	604.87	726.96	858.08
59	488.31	602.69	724.99	856.77
60	486.03	600.29	722.82	855.32

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	71.63	138.40	199.98	256.07	306.30
21	72.61	140.34	202.88	259.91	311.08
22	73.66	142.45	206.04	264.11	316.26
23	74.83	144.77	209.52	268.71	321.96
24	76.10	147.33	213.33	273.76	328.23
25	77.51	150.14	217.54	279.36	335.16
26	79.06	153.24	222.20	285.53	342.83
27	80.79	156.70	227.37	292.41	351.40
28	82.71	160.55	233.14	300.11	360.97
29	84.85	164.85	239.62	308.73	371.67
30	87.28	169.73	246.94	318.46	383.81
31	90.01	175.21	255.17	329.44	397.55
32	93.10	181.40	264.49	341.93	413.11
33	96.56	188.38	275.03	355.98	430.69
34	100.46	196.24	286.85	371.79	450.40
35	104.84	205.04	300.13	389.51	472.59
36	109.73	214.90	314.98	409.40	497.45
37	115.20	225.90	331.60	431.62	525.31
38	121.28	238.18	350.10	456.44	556.40
39	128.04	251.80	370.70	484.02	590.99
40	135.53	266.93	393.54	514.65	629.34
41	143.83	283.65	418.83	548.51	671.79
42	152.97	302.12	446.70	585.88	718.54
43	163.04	322.42	477.39	626.93	769.95
44	174.06	344.68	510.97	671.92	826.23
45	186.13	369.00	547.70	721.07	887.63
46	199.28	395.54	587.75	774.60	954.49
47	213.60	424.41	631.26	832.74	1027.16
48	229.12	455.66	678.38	895.76	1105.95
49	245.89	489.44	729.33	963.90	1191.19
50	263.94	525.83	784.23	1037.37	1283.09
51	283.32	564.90	843.18	1116.26	1381.89
52	304.01	606.62	906.14	1200.60	1487.50
53	325.95	650.86	972.96	1290.08	1599.64
54	349.04	697.44	1043.31	1384.39	1717.94
55	373.17	746.10	1116.85	1483.02	1841.67
56	398.24	796.71	1193.37	1585.67	1970.52
57	424.14	849.02	1272.47	1691.83	2103.84
58	450.85	902.95	1354.07	1801.41	2241.58
59	478.28	958.40	1438.02	1914.26	2383.64
60	506.39	1015.23	1524.13	2030.19	2529.73

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	6	7	8	9	10
20	350.34	387.72	418.02	440.80	455.40
21	355.97	394.17	425.26	448.68	463.92
22	362.10	401.23	433.12	457.29	473.20
23	368.88	408.98	441.80	466.84	483.45
24	376.30	417.51	451.38	477.32	494.66
25	384.53	427.00	462.02	488.94	507.17
26	393.67	437.51	473.76	501.84	521.15
27	403.85	449.19	486.89	516.35	536.73
28	415.21	462.29	501.68	532.57	554.28
29	427.96	477.07	518.26	550.87	573.96
30	442.49	493.82	537.16	571.63	596.47
31	458.86	512.78	558.47	595.20	621.94
32	477.47	534.25	582.75	622.00	651.11
33	498.44	558.57	610.19	652.44	684.20
34	522.05	585.91	641.17	686.77	721.63
35	548.59	616.75	676.09	725.58	763.80
36	578.42	651.39	715.39	769.11	811.28
37	611.82	690.24	759.36	817.97	864.34
38	649.14	733.54	808.49	872.35	923.51
39	690.58	781.74	862.97	932.77	989.09
40	736.61	835.10	923.41	999.64	1061.48
41	787.42	894.10	990.09	1073.26	1141.13
42	843.46	959.06	1063.38	1154.12	1228.64
43	905.00	1030.29	1143.69	1242.78	1324.62
44	972.27	1108.10	1231.49	1339.72	1429.63
45	1045.63	1193.01	1327.30	1445.58	1544.29
46	1125.57	1285.58	1431.83	1561.07	1669.56
47	1212.48	1386.26	1545.53	1686.87	1806.00
48	1306.76	1495.50	1669.05	1823.52	1954.45
49	1408.78	1613.84	1802.85	1971.77	2115.73
50	1518.88	1741.56	1947.46	2132.20	2290.34
51	1637.24	1879.02	2103.29	2305.16	2478.83
52	1763.90	2026.29	2270.31	2490.76	2681.29
53	1898.53	2182.88	2448.04	2688.40	2897.20
54	2040.57	2348.20	2635.84	2897.50	3125.97
55	2189.23	2521.32	2832.68	3116.96	3366.28
56	2344.12	2701.86	3038.23	3346.32	3617.52
57	2504.52	2889.09	3251.57	3584.48	3878.83
58	2670.48	3082.97	3472.64	3831.73	4150.57
59	2841.81	3283.30	3701.52	4088.21	4432.97
60	3018.17	3489.95	3938.11	4353.89	4726.54

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	11	12	13	14	15
20	461.48	458.29	445.14	421.21	385.76
21	470.44	467.53	454.41	430.36	394.65
22	480.20	477.54	464.54	440.48	404.22
23	490.94	488.65	475.90	451.60	414.92
24	502.77	500.99	488.32	463.92	426.54
25	516.08	514.70	502.27	477.57	439.67
26	530.79	530.00	517.66	492.85	454.18
27	547.32	547.04	535.02	509.94	470.70
28	565.80	566.29	554.51	529.40	489.44
29	586.71	587.97	576.71	551.50	510.91
30	610.56	612.94	602.25	577.13	535.67
31	637.76	641.38	631.50	606.33	564.16
32	668.87	674.07	664.99	640.04	596.81
33	704.30	711.15	703.21	678.24	634.02
34	744.23	753.14	746.22	721.39	675.85
35	789.41	800.39	794.78	769.94	722.62
36	840.02	853.48	849.16	824.02	774.63
37	896.72	912.77	909.63	884.08	832.39
38	959.77	978.47	976.56	950.54	896.33
39	1029.44	1050.97	1050.41	1023.89	966.92
40	1106.28	1130.96	1131.92	1104.91	1044.81
41	1190.84	1219.01	1221.69	1194.07	1130.70
42	1283.79	1315.87	1320.39	1292.28	1225.25
43	1385.79	1422.11	1428.85	1400.15	1329.33
44	1497.36	1538.50	1547.62	1518.50	1443.74
45	1619.36	1665.75	1677.70	1648.35	1569.25
46	1752.65	1805.02	1820.33	1790.78	1707.18
47	1898.06	1957.20	1976.24	1946.72	1858.36
48	2056.50	2123.09	2146.46	2117.18	2024.00
49	2228.73	2303.69	2331.99	2303.37	2205.48
50	2415.45	2499.71	2533.77	2506.42	2403.78
51	2617.24	2711.94	2752.78	2727.22	2619.60
52	2834.34	2940.77	2989.31	2965.87	2853.50
53	3066.28	3185.56	3242.46	3221.82	3104.77
54	3312.29	3445.29	3511.53	3494.22	3372.21
55	3570.79	3718.62	3794.98	3781.22	3654.31
56	3841.45	4005.17	4092.33	4082.83	3950.96
57	4123.35	4303.88	4402.98	4398.27	4262.08
58	4416.93	4615.86	4728.04	4729.71	4591.24
59	4723.05	4941.98	5069.54	5080.52	4943.21
60	5042.18	5283.79	5430.15	5454.63	5322.95

AMER.
EXP.**TERMINAL RESERVES****3½%****20 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS			
	16	17	18	19
20	338.02	276.73	200.94	109.12
21	346.08	283.73	206.14	112.18
22	354.89	291.09	211.75	115.19
23	364.53	299.38	217.89	118.74
24	375.19	308.35	224.75	122.57
25	387.09	318.65	232.59	127.19
26	400.51	330.17	241.50	132.19
27	415.71	343.40	251.55	138.13
28	433.15	353.39	263.24	144.74
29	452.93	375.70	276.42	152.41
30	476.10	395.75	292.08	161.61
31	502.48	418.85	309.97	171.82
32	532.99	445.46	330.38	183.52
33	567.59	475.33	353.21	196.60
34	606.16	508.50	378.48	211.00
35	649.20	545.52	406.73	227.20
36	697.06	586.70	438.21	245.10
37	750.23	632.52	473.12	265.14
38	809.13	683.14	511.83	287.17
39	874.03	739.05	554.40	311.48
40	945.82	800.79	601.62	338.66
41	1024.88	868.99	653.96	368.67
42	1112.15	944.49	711.84	401.98
43	1208.45	1027.75	775.80	438.74
44	1314.25	1119.36	846.13	479.21
45	1430.49	1220.05	923.62	524.03
46	1558.40	1331.18	1009.61	574.07
47	1698.94	1453.76	1104.70	629.20
48	1853.43	1588.81	1209.39	690.22
49	2023.07	1737.16	1324.91	757.86
50	2208.55	1899.96	1452.07	832.22
51	2411.09	2078.23	1591.43	914.30
52	2631.10	2272.03	1743.53	1003.63
53	2867.48	2480.69	1906.81	1099.28
54	3119.50	2702.71	2080.49	1201.33
55	3385.09	2936.81	2264.19	1309.91
56	3664.80	3184.64	2460.38	1427.41
57	3959.96	3448.50	2671.67	1555.40
58	4275.34	3733.93	2903.45	1698.40
59	4616.77	4047.24	3162.02	1860.26
60	4989.84	4394.37	3451.97	2043.57

AMER.
EXP.**TERMINAL RESERVES****3½%****15 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	52.91	100.15	141.35	176.17	204.22
21	53.47	101.23	142.94	178.23	206.71
22	54.08	102.42	144.68	180.50	209.42
23	54.74	103.72	146.60	182.96	212.38
24	55.47	105.17	148.70	185.68	215.67
25	56.27	106.72	150.99	188.65	219.24
26	57.14	108.44	153.52	191.92	223.20
27	58.09	110.33	156.27	195.50	227.54
28	59.15	112.39	159.31	199.46	232.33
29	60.29	114.65	162.65	203.80	237.55
30	61.57	117.18	166.37	208.62	243.39
31	62.99	119.98	170.47	213.96	249.92
32	64.57	123.08	175.06	219.98	257.20
33	66.33	126.57	180.23	226.71	265.40
34	68.31	130.51	186.04	234.31	274.59
35	70.57	134.97	192.66	242.93	285.12
36	73.11	140.03	200.12	252.73	297.05
37	76.00	145.75	208.63	263.88	310.72
38	79.26	152.24	218.25	276.54	326.22
39	82.93	159.54	229.11	290.83	343.76
40	87.06	167.77	241.36	306.96	363.50
41	91.70	177.01	255.12	325.05	385.71
42	96.88	187.35	270.50	345.31	410.47
43	102.67	198.86	287.65	367.82	438.06
44	109.07	211.65	306.64	392.80	468.58
45	116.19	225.79	327.68	420.43	502.25
46	124.03	241.43	350.90	450.82	539.28
47	132.69	258.64	376.40	484.22	580.00
48	142.19	277.52	404.38	520.87	624.70
49	152.59	298.17	435.01	561.01	673.68
50	163.96	320.76	468.52	604.94	727.26
51	176.39	345.46	505.16	652.98	785.94
52	189.93	372.39	545.11	705.40	849.96
53	204.66	401.67	588.61	762.48	919.77
54	220.65	433.48	635.85	824.56	995.78
55	237.95	467.90	687.03	891.89	1078.26
56	256.59	505.05	742.32	964.65	1167.49
57	276.61	544.96	801.74	1042.91	1263.55
58	297.95	587.51	865.14	1126.48	1366.24
59	320.51	632.53	932.25	1215.04	1475.23
60	344.21	679.84	1002.85	1308.29	1590.07

AMER.
EXP.**TERMINAL RESERVES****3 1/2%****15 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	6	7	8	9	10
20	225.10	238.31	243.37	239.80	226.94
21	227.92	241.40	246.68	243.14	230.23
22	231.02	244.83	250.29	246.84	233.93
23	234.43	248.56	254.25	250.95	237.97
24	238.18	252.69	258.69	255.52	242.42
25	242.28	257.26	263.55	260.45	247.32
26	246.86	262.31	268.89	265.98	252.89
27	251.84	267.78	274.74	272.09	258.89
28	257.31	273.84	281.29	278.80	265.59
29	263.33	280.57	288.43	286.20	272.83
30	270.12	288.05	296.48	294.43	281.04
31	277.62	296.40	305.34	303.63	290.12
32	286.05	305.70	315.35	313.93	300.47
33	295.48	316.21	326.59	325.68	312.21
34	306.15	328.06	339.41	339.02	325.67
35	318.34	341.73	354.18	354.53	341.24
36	332.25	357.31	371.11	372.21	359.15
37	348.18	375.23	390.50	392.62	379.67
38	366.31	395.54	412.61	415.72	403.02
39	386.73	418.53	437.46	441.80	429.26
40	409.83	444.37	465.51	471.11	458.55
41	435.66	473.38	496.87	503.70	491.07
42	464.55	505.72	531.68	539.84	527.14
43	496.65	541.49	570.15	579.78	567.02
44	532.04	580.92	612.56	623.83	611.03
45	571.06	624.40	659.35	672.47	659.57
46	614.01	672.29	710.92	726.02	713.14
47	661.24	724.98	767.63	785.04	772.11
48	713.13	782.86	830.03	849.94	837.12
49	769.97	846.34	898.44	921.22	908.65
50	832.23	915.86	973.48	999.54	987.21
51	900.40	992.09	1055.92	1085.59	1073.69
52	974.89	1075.53	1146.15	1179.93	1168.57
53	1056.23	1166.66	1244.83	1283.19	1272.67
54	1144.83	1266.05	1352.59	1396.20	1386.92
55	1241.07	1374.13	1469.98	1519.63	1511.94
56	1345.30	1491.38	1597.64	1654.08	1648.19
57	1457.68	1618.06	1735.76	1799.61	1796.06
58	1578.02	1753.87	1883.86	1955.97	1955.16
59	1705.83	1898.10	2041.40	2122.45	2124.49
60	1840.51	2050.30	2207.78	2298.25	2303.55

TERMINAL RESERVES**3½%****15 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS			
	I1	I2	I3	I4
20	204.22	171.01	126.49	69.77
21	207.35	173.71	128.48	70.86
22	210.80	176.65	130.73	72.26
23	214.53	179.91	133.36	73.71
24	218.73	183.71	136.26	75.49
25	223.44	187.79	139.49	77.25
26	228.65	192.43	143.01	79.37
27	234.36	197.33	146.84	81.47
28	240.58	202.83	151.01	83.94
29	247.44	208.75	155.65	86.58
30	255.12	215.59	160.98	89.80
31	263.79	223.24	167.05	93.28
32	273.62	232.05	173.91	97.42
33	284.91	242.03	181.88	102.02
34	297.72	253.55	190.86	107.36
35	312.76	266.94	201.58	113.81
36	329.88	282.34	213.81	120.93
37	349.69	300.10	227.75	129.10
38	372.10	319.97	243.28	138.16
39	397.05	342.00	260.46	148.15
40	424.86	366.58	279.66	159.39
41	455.74	393.88	301.04	171.81
42	490.00	424.23	324.71	185.68
43	527.93	457.72	350.95	200.93
44	569.69	494.69	379.77	217.74
45	615.87	535.50	411.73	236.52
46	666.77	580.64	447.21	257.30
47	722.97	630.60	486.43	280.34
48	785.06	685.77	529.83	305.81
49	853.32	746.50	577.56	333.84
50	928.41	813.31	630.19	364.91
51	1011.15	887.16	688.69	399.67
52	1102.14	968.68	753.41	437.94
53	1202.30	1058.60	824.71	480.33
54	1312.46	1157.49	903.51	527.41
55	1433.03	1266.14	990.32	579.17
56	1564.87	1385.25	1085.53	636.35
57	1708.24	1514.81	1189.49	698.57
58	1862.46	1654.47	1301.18	765.24
59	2026.83	1802.92	1419.75	836.14
60	2200.36	1959.79	1545.44	911.86

**AMER.
EXP.**

TERMINAL RESERVES

3½%

10 Year Mortuary Additions (LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	34.32	62.16	83.13	96.83	102.85
21	34.61	62.71	83.89	97.76	103.90
22	34.93	63.29	84.71	98.77	104.99
23	35.27	63.93	85.61	99.84	106.16
24	35.64	64.65	86.59	101.03	107.50
25	36.05	65.40	87.65	102.33	108.91
26	36.48	66.21	88.78	103.69	110.43
27	36.95	67.11	90.02	105.20	112.13
28	37.47	68.09	91.39	106.88	113.99
29	38.04	69.17	92.92	108.74	116.03
30	38.67	70.36	94.59	110.75	118.29
31	39.36	71.68	96.42	113.00	120.85
32	40.12	73.11	98.42	115.49	123.60
33	40.95	74.69	100.67	118.22	126.67
34	41.86	76.44	103.11	121.23	129.98
35	42.89	78.39	105.86	124.56	133.73
36	44.03	80.56	108.89	128.30	137.88
37	45.30	82.97	112.31	132.48	142.62
38	46.73	85.70	116.15	137.26	148.01
39	48.35	88.79	120.56	142.70	154.20
40	50.20	92.36	125.62	149.02	161.34
41	52.32	96.44	131.45	156.23	169.58
42	54.74	101.11	138.09	164.54	178.99
43	57.49	106.39	145.65	173.91	189.67
44	60.57	112.36	154.12	184.47	201.64
45	64.05	119.04	163.66	196.30	214.95
46	67.92	126.51	174.29	209.41	229.70
47	72.26	134.85	186.08	223.95	246.06
48	77.07	144.05	199.10	240.01	264.14
49	82.36	154.19	213.46	257.74	284.12
50	88.22	165.41	229.35	277.35	306.19
51	94.68	177.79	246.89	298.99	330.59
52	101.80	191.45	266.22	322.87	357.48
53	109.65	206.47	287.52	349.17	387.16
54	118.25	222.98	310.89	378.09	419.86
55	127.69	241.07	336.58	409.91	455.81
56	138.04	260.95	364.83	444.90	495.42
57	149.38	282.75	395.81	483.32	538.93
58	161.78	306.59	429.72	525.42	586.71
59	175.30	332.62	466.79	571.54	639.21
60	190.02	360.98	507.25	621.99	696.73

AMER.
EXP.**TERMINAL RESERVES****3½%****10 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS.			
	6	7	8	9
20	100.73	89.93	69.93	40.19
21	101.77	90.90	70.76	40.67
22	102.88	91.95	71.57	41.14
23	104.09	93.04	72.44	41.68
24	105.44	94.31	73.52	42.36
25	106.89	95.70	74.66	43.00
26	108.46	97.16	75.78	43.65
27	110.20	98.73	77.06	44.48
28	112.07	100.49	78.56	45.35
29	114.18	102.54	80.21	46.41
30	116.56	104.73	82.05	47.46
31	119.17	107.23	84.05	48.72
32	122.03	109.85	86.22	49.96
33	125.13	112.80	88.57	51.42
34	128.56	115.96	91.20	52.98
35	132.40	119.64	94.22	54.90
36	136.74	123.74	97.67	56.97
37	141.66	128.47	101.55	59.42
38	147.33	133.83	106.09	62.16
39	153.76	140.04	111.20	65.35
40	161.31	147.22	117.28	69.16
41	169.91	155.53	124.25	73.42
42	179.84	165.06	132.15	78.25
43	191.04	175.69	140.93	83.62
44	203.47	187.44	150.61	89.50
45	217.27	200.51	161.39	96.11
46	232.58	215.01	173.40	103.40
47	249.57	231.14	186.70	111.57
48	268.38	248.95	201.45	120.54
49	289.10	268.60	217.64	130.41
50	312.06	290.34	235.63	141.48
51	337.39	314.41	255.63	153.74
52	365.40	341.09	277.76	167.34
53	396.38	370.56	302.25	182.36
54	430.47	403.03	329.19	198.90
55	467.99	438.77	358.92	217.26
56	509.37	478.31	391.99	237.81
57	554.94	522.01	428.63	260.45
58	605.14	570.24	468.99	285.53
59	660.39	623.30	513.60	313.36
60	720.91	681.63	562.76	343.97

AMER.
EXP.

MEAN RESERVES

3½%

Ordinary Life

FULL PRELIMINARY TERM

YEARS.					
Age	1	2	3	4	5
20	3.77	10.11	16.68	23.47	30.51
21	3.80	10.40	17.24	24.33	31.67
22	3.82	10.71	17.85	25.24	32.89
23	3.85	11.03	18.47	26.18	34.15
24	3.87	11.37	19.13	27.16	35.48
25	3.90	11.72	19.82	28.20	36.87
26	3.93	12.09	20.54	29.29	38.33
27	3.96	12.48	21.30	30.42	39.86
28	4.00	12.89	22.09	31.61	41.47
29	4.03	13.32	22.93	32.87	43.15
30	4.07	13.78	23.82	34.19	44.91
31	4.11	14.25	24.73	35.56	46.76
32	4.16	14.75	25.69	37.01	48.70
33	4.21	15.28	26.72	38.54	50.74
34	4.27	15.84	27.79	40.14	52.88
35	4.32	16.42	28.91	41.80	55.10
36	4.39	17.04	30.09	43.55	57.44
37	4.46	17.69	31.33	45.39	59.88
38	4.55	18.37	32.63	47.32	62.46
39	4.63	19.09	33.99	49.35	65.16
40	4.73	19.86	35.45	51.49	68.00
41	4.84	20.66	36.96	53.73	70.96
42	4.95	21.52	38.56	56.08	74.06
43	5.08	22.42	40.23	58.52	77.27
44	5.23	23.37	41.98	61.07	80.61
45	5.39	24.36	43.80	63.71	84.05
46	5.59	25.41	45.71	66.45	87.59
47	5.80	26.51	47.68	69.25	91.22
48	6.04	27.66	49.70	72.14	94.94
49	6.33	28.87	51.80	75.12	98.78
50	6.66	30.13	53.99	78.20	102.73
51	7.03	31.46	56.25	81.38	106.79
52	7.44	32.86	58.62	84.67	110.98
53	7.89	34.33	61.07	88.07	115.28
54	8.40	35.88	63.61	91.57	119.71
55	8.97	37.50	66.25	95.19	124.27
56	9.61	39.21	69.01	98.94	128.96
57	10.31	41.02	71.87	102.81	133.77
58	11.08	42.92	74.84	106.78	138.69
59	11.94	44.92	77.92	110.88	143.75

AMER.
EXP.

MEAN RESERVES
 Ordinary Life
FULL PRELIMINARY TERM

3½%

Age	YEARS				
	1	2	3	4	5
60	12.90	47.02	81.11	115.10	148.92
61	13.95	49.25	84.44	119.46	154.22
62	15.12	51.60	87.90	123.93	159.62
63	16.40	54.07	91.47	128.51	165.10
64	17.81	56.67	95.15	133.18	170.66
65	19.39	59.42	98.98	137.96	176.30
66	21.12	62.31	102.92	142.84	182.00
67	23.02	65.35	106.98	147.80	187.76
68	25.12	68.57	111.18	152.89	193.70
69	27.42	71.95	115.54	158.19	199.97
70	29.95	75.55	120.16	163.87	206.78

AMER.
EXP.

MEAN RESERVES

3½%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.				
	6	7	8	9	10
20	37.81	45.36	53.17	61.26	69.63
21	39.27	47.13	55.28	63.71	72.43
22	40.80	49.00	57.49	66.26	75.35
23	42.41	50.95	59.79	68.94	78.41
24	44.09	52.99	62.21	71.75	81.60
25	45.85	55.14	64.75	74.68	84.94
26	47.69	57.38	67.39	77.74	88.44
27	49.63	59.73	70.16	80.95	92.10
28	51.65	62.18	73.06	84.31	95.93
29	53.78	64.76	76.10	87.82	99.92
30	56.00	67.46	79.29	91.50	104.10
31	58.33	70.28	82.62	95.34	108.45
32	60.77	73.23	86.09	99.34	113.00
33	63.34	76.33	89.72	103.54	117.77
34	66.02	79.57	93.54	107.93	122.75
35	68.82	82.95	97.51	112.51	127.94
36	71.75	86.49	101.67	117.29	133.35
37	74.82	90.20	106.02	122.29	138.99
38	78.05	94.09	110.58	127.50	144.85
39	81.43	98.15	115.31	132.91	150.93
40	84.97	102.39	120.25	138.54	157.22
41	88.65	106.79	125.36	144.34	163.69
42	92.49	111.36	130.65	150.32	170.33
43	96.47	116.08	136.08	156.44	177.14
44	100.58	120.93	141.66	162.72	184.10
45	104.79	125.90	147.36	169.13	191.20
46	109.12	130.99	153.20	175.69	198.45
47	113.55	136.20	159.16	182.38	205.82
48	118.08	141.53	165.24	189.19	213.34
49	122.75	146.99	171.47	196.15	221.00
50	127.54	152.59	177.84	203.26	228.80
51	132.45	158.32	184.35	210.51	236.74
52	137.49	164.19	191.01	217.90	244.81
53	142.68	170.20	197.80	225.42	253.01
54	147.99	176.34	204.72	233.06	261.32
55	153.43	182.61	211.76	240.83	269.75
56	159.01	189.02	218.94	248.71	278.28
57	164.70	195.54	226.23	256.69	286.87
58	170.51	202.18	233.61	264.75	295.51
59	176.45	208.92	241.08	272.86	304.18

AMER.
EXP.**MEAN RESERVES****3½%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
60	182.50	215.76	248.62	281.01	312.85
61	188.65	222.68	256.21	289.17	321.51
62	194.89	229.64	263.82	297.34	330.14
63	201.17	236.64	271.42	305.47	338.78
64	207.51	243.65	279.02	313.64	347.54
65	213.89	250.69	286.69	321.96	356.60
66	220.32	257.81	294.54	330.61	366.12
67	226.86	265.16	302.77	339.79	376.33
68	233.68	272.94	311.59	349.73	387.40
69	241.00	281.38	321.23	360.60	399.49
70	249.04	290.72	331.89	372.57	412.73

AMER.
EXP.**MEAN RESERVES****3½%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.				
	11	12	13	14	15
20	78.30	87.27	96.54	106.13	116.04
21	81.45	90.79	100.44	110.41	120.73
22	84.75	94.47	104.51	114.90	125.63
23	88.20	98.31	108.77	119.58	130.73
24	91.79	102.33	113.21	124.45	136.05
25	95.56	106.53	117.86	129.55	141.60
26	99.50	110.91	122.70	134.86	147.39
27	103.61	115.49	127.75	140.39	153.42
28	107.91	120.27	133.02	146.17	159.71
29	112.40	125.27	138.53	152.19	166.26
30	117.09	130.48	144.27	158.47	173.09
31	121.97	135.91	150.25	165.01	180.18
32	127.08	141.58	156.49	171.82	187.55
33	132.42	147.49	162.99	178.90	195.21
34	137.99	153.66	169.75	186.25	203.14
35	143.79	160.07	176.76	193.85	211.31
36	149.83	166.73	184.03	201.71	219.73
37	156.10	173.63	191.54	209.80	228.38
38	162.62	180.77	199.27	218.11	237.26
39	169.34	188.11	207.22	226.64	246.35
40	176.28	195.67	215.38	235.38	255.65
41	183.38	203.40	223.72	244.30	265.12
42	190.68	211.33	232.25	253.41	274.78
43	198.14	219.42	240.94	262.67	284.57
44	205.75	227.66	249.78	272.08	294.52
45	213.52	236.05	258.77	281.63	304.63
46	221.42	244.58	267.90	291.32	314.80
47	229.46	253.25	277.15	301.12	325.11
48	237.63	262.04	286.53	311.03	335.49
49	245.96	270.98	296.03	321.05	346.00
50	254.41	280.04	305.64	331.17	356.57
51	262.99	289.21	315.36	341.38	367.22
52	271.70	298.51	325.18	351.66	377.89
53	280.52	307.90	335.08	362.00	388.60
54	289.45	317.38	345.03	372.35	399.29
55	298.47	326.91	355.01	382.70	409.93
56	307.56	336.49	365.00	393.03	420.53
57	316.69	346.07	374.96	403.30	431.03
58	325.83	355.64	384.88	413.50	441.50
59	334.97	365.17	394.73	423.66	451.99

AMER.
EXP.

MEAN RESERVES

3½%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	I1	I2	I3	I4	I5
60	344.08	374.65	404.57	433.87	462.64
61	353.16	384.12	414.46	444.25	473.57
62	362.24	393.68	424.56	454.96	484.95
63	371.41	403.46	435.00	466.13	496.88
64	380.83	413.61	445.95	477.91	509.46
65	390.70	424.34	457.57	490.40	522.81
66	401.16	435.78	469.97	503.71	536.87
67	412.42	448.07	483.26	517.83	551.67
68	424.61	461.34	497.43	532.76	567.44
69	437.87	475.58	512.50	548.74	584.56
70	452.18	490.79	528.69	566.58	603.88

AMER.
EXP.**MEAN RESERVES****3½%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS.					
	16	17	18	19	20	21
20	126.29	136.88	147.81	159.10	170.74	182.74
21	131.39	142.39	153.75	165.46	177.54	190.00
22	136.71	148.14	159.94	172.10	184.63	197.55
23	142.25	154.13	166.37	179.00	192.01	205.40
24	148.02	160.36	173.08	186.18	199.68	213.56
25	154.03	166.85	180.06	193.66	207.64	222.02
26	160.31	173.62	187.33	201.43	215.92	230.81
27	166.84	180.66	194.88	209.50	224.50	239.89
28	173.65	187.99	202.74	217.87	233.39	249.28
29	180.73	195.61	210.89	226.55	242.58	258.96
30	188.11	203.53	219.34	235.53	252.06	268.92
31	195.75	211.72	228.07	244.77	261.80	279.14
32	203.69	220.21	237.08	254.29	271.81	289.62
33	211.91	228.97	246.36	264.07	282.07	300.34
34	220.39	237.99	255.90	274.10	292.57	311.29
35	229.11	247.24	265.66	284.35	303.29	322.45
36	238.08	256.73	275.66	294.83	314.23	333.82
37	247.27	266.45	285.88	305.53	325.37	345.37
38	256.70	276.39	296.30	316.41	336.69	357.09
39	266.32	286.52	306.92	327.48	348.17	368.97
40	276.15	296.85	317.72	338.72	359.82	380.98
41	286.15	307.34	328.67	350.10	371.59	393.10
42	296.31	317.99	339.77	361.62	383.48	405.31
43	306.62	328.78	350.99	373.23	395.44	417.58
44	317.07	339.69	362.32	384.93	407.47	429.90
45	327.64	350.69	373.72	396.69	419.54	442.22
46	338.31	361.79	385.20	408.50	431.63	454.54
47	349.07	372.96	396.73	420.34	443.71	466.81
48	359.89	384.19	408.30	432.17	455.76	479.02
49	370.82	395.47	419.88	444.00	467.77	491.15
50	381.79	406.77	431.46	455.78	479.70	503.15
51	392.80	418.08	442.99	467.49	491.52	515.03
52	403.81	429.36	454.47	479.11	503.22	526.81
53	414.81	440.58	465.86	490.61	514.82	538.54
54	425.77	451.74	477.16	502.03	526.39	550.32
55	436.64	462.78	488.36	513.42	538.02	562.25
56	447.44	473.77	499.57	524.90	549.84	574.44
57	458.17	484.76	510.87	536.57	561.93	586.98
58	468.93	495.87	522.38	548.55	574.40	599.93
59	479.81	507.20	534.23	560.93	587.30	613.33

AMER.
EXP.**MEAN RESERVES**

Ordinary Life

FULL PRELIMINARY TERM**3½%**

Age	YEARS					
	16	17	18	19	20	21
60	490.96	518.91	546.52	573.79	600.71	627.16
61	502.51	531.10	559.33	587.20	614.59	641.39
62	514.58	543.85	572.74	601.12	628.91	656.19
63	527.25	557.23	586.69	615.53	643.84	671.81
64	540.61	571.21	601.18	630.59	659.66	688.59
65	554.64	585.81	616.41	646.65	676.74	706.62
66	569.33	601.20	632.69	664.03	695.15	725.62
67	584.90	617.73	650.42	682.86	714.63	745.08
68	601.72	635.83	669.70	702.86	734.65	764.68
69	620.21	655.60	690.25	723.47	754.86	784.78
70	640.50	676.75	711.49	744.33	775.64	806.09

AMER.
EXP.

MEAN RESERVES

3½%

20 Payment Life

FULL PRELIMINARY TERM.

Age	YEARS.				
	1	2	3	4	5
20	3.77	18.27	33.34	49.02	65.32
21	3.80	18.61	34.01	50.03	66.69
22	3.82	18.96	34.70	51.08	68.11
23	3.85	19.33	35.43	52.17	69.58
24	3.87	19.71	36.18	53.30	71.10
25	3.90	20.10	36.95	54.46	72.67
26	3.93	20.51	37.75	55.67	74.30
27	3.96	20.94	38.58	56.91	75.97
28	4.00	21.37	39.43	58.20	77.71
29	4.03	21.83	40.32	59.54	79.50
30	4.07	22.30	41.25	60.92	81.36
31	4.11	22.79	42.19	62.34	83.27
32	4.16	23.30	43.17	63.82	85.25
33	4.21	23.83	44.20	65.35	87.30
34	4.27	24.38	45.26	66.93	89.42
35	4.32	24.95	46.35	68.56	91.59
36	4.39	25.54	47.48	70.24	93.83
37	4.46	26.15	48.65	71.97	96.14
38	4.55	26.80	49.86	73.77	98.54
39	4.63	27.46	51.12	75.62	101.02
40	4.73	28.16	52.43	77.56	103.58
41	4.84	28.88	53.78	79.55	106.21
42	4.95	29.64	55.19	81.61	108.92
43	5.08	30.43	56.64	83.72	111.69
44	5.23	31.26	58.14	85.89	114.52
45	5.39	32.11	59.68	88.10	117.39
46	5.59	33.01	61.27	90.37	120.30
47	5.80	33.94	62.89	92.65	123.21
48	6.04	34.90	64.53	94.95	126.16
49	6.33	35.89	66.21	97.29	129.13
50	6.66	36.93	67.94	99.68	132.15
51	7.03	38.02	69.71	102.11	135.21
52	7.44	39.15	71.54	104.59	138.30
53	7.89	40.34	73.42	107.12	141.44
54	8.40	41.59	75.36	109.71	144.65
55	8.97	42.90	77.37	112.37	147.90
56	9.61	44.28	79.45	115.11	151.22
57	10.31	45.75	81.63	117.91	154.60
58	11.08	47.29	83.87	120.79	158.04
59	11.94	48.93	86.21	123.75	161.55
60	12.90	50.66	88.64	126.80	165.14

AMER.
EXP.**MEAN RESERVES****3½%****20 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS.				
	6	7	8	9	10
20	82.28	99.92	118.27	137.36	157.22
21	84.02	102.04	120.78	140.28	160.56
22	85.81	104.23	123.38	143.30	164.02
23	87.68	106.50	126.08	146.43	167.61
24	89.61	108.85	128.86	149.67	171.30
25	91.59	111.27	131.73	153.00	175.12
26	93.66	113.79	134.71	156.46	179.07
27	95.78	116.37	137.77	160.01	183.13
28	97.98	119.04	140.93	163.68	187.32
29	100.25	121.80	144.19	167.46	191.64
30	102.59	124.65	147.57	171.37	196.09
31	105.01	127.59	151.03	175.38	200.66
32	107.51	130.62	154.61	179.51	205.37
33	110.09	133.74	158.29	183.77	210.22
34	112.75	136.96	162.08	188.15	215.20
35	115.48	140.27	165.98	192.66	220.32
36	118.30	143.68	170.00	197.29	225.58
37	121.21	147.19	174.13	202.04	230.96
38	124.22	150.82	178.38	206.92	236.47
39	127.31	154.55	182.74	211.91	242.09
40	130.51	158.37	187.20	217.00	247.80
41	133.78	162.29	191.75	222.17	253.58
42	137.14	166.29	196.37	227.40	259.41
43	140.56	170.34	201.04	232.67	265.27
44	144.03	174.43	205.73	237.96	271.14
45	147.53	178.54	210.44	243.25	277.00
46	151.06	182.68	215.18	248.56	282.88
47	154.60	186.82	219.90	253.84	288.70
48	158.16	190.98	224.62	259.11	294.49
49	161.74	195.14	229.34	264.36	300.25
50	165.36	199.33	234.07	269.60	305.98
51	169.01	203.53	238.79	274.82	311.66
52	172.68	207.75	243.51	280.01	317.27
53	176.40	211.99	248.24	285.17	322.83
54	180.16	216.26	252.97	290.31	328.34
55	183.96	220.54	257.67	295.39	333.76
56	187.80	224.84	262.38	300.45	339.10
57	191.68	229.17	267.09	305.46	344.34
58	195.61	233.52	271.77	310.40	349.46
59	199.60	237.88	276.42	315.24	354.42
60	203.62	242.24	281.02	319.99	359.21

AMER.
EXP.

MEAN RESERVES

3½%

20 Payment Life

FULL PRELIMINARY TERM

YEARS.					
Age	11	12	13	14	15
20	177.87	199.37	221.73	244.99	269.19
21	181.66	203.61	226.44	250.19	274.90
22	185.57	207.99	231.30	255.56	280.79
23	189.62	212.52	236.34	261.11	286.88
24	193.80	217.20	241.53	266.84	293.16
25	198.11	222.03	246.89	272.74	299.62
26	202.58	227.02	252.42	278.84	306.30
27	207.16	232.14	258.10	285.08	313.13
28	211.89	237.41	263.94	291.51	320.17
29	216.75	242.84	269.95	298.13	327.41
30	221.77	248.44	276.15	304.95	334.86
31	226.91	254.18	282.50	311.92	342.48
32	232.21	260.09	289.04	319.09	350.30
33	237.67	266.17	295.75	326.44	358.30
34	243.27	272.40	302.61	333.96	366.48
35	249.02	278.78	309.63	341.62	374.79
36	254.91	285.30	316.79	349.43	383.23
37	260.92	291.94	324.07	357.33	391.78
38	267.06	298.71	331.46	365.34	400.42
39	273.30	305.57	338.93	373.43	409.13
40	279.62	312.49	346.46	381.57	417.89
41	286.00	319.47	354.04	389.75	426.68
42	292.43	326.49	361.64	397.94	435.47
43	298.87	333.51	369.24	406.13	444.25
44	305.31	340.51	376.81	414.25	452.95
45	311.73	347.49	384.33	422.34	461.60
46	318.15	354.45	391.82	430.37	470.19
47	324.50	361.32	399.21	438.27	478.61
48	330.81	368.12	406.51	446.06	486.91
49	337.06	374.84	413.69	453.70	495.03
50	343.25	381.48	420.75	461.21	503.00
51	349.36	387.99	427.67	468.53	510.74
52	355.37	394.38	434.42	475.64	518.22
53	361.29	400.65	441.01	482.54	525.45
54	367.13	406.78	447.41	489.21	532.41
55	372.84	412.72	453.57	495.57	539.00
56	378.40	418.48	459.48	501.63	545.23
57	383.82	424.01	465.10	507.33	551.05
58	389.04	429.30	470.41	512.65	556.45
59	394.05	434.28	475.34	517.57	561.45
60	398.81	438.95	479.92	522.13	566.10

AMER.
EXP.**MEAN RESERVES****3½%**

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS.				
	16	17	18	19	20
20	294.39	320.60	347.89	376.29	405.84
21	300.62	327.38	355.23	384.21	414.37
22	307.05	334.36	362.79	392.37	423.16
23	313.69	341.58	370.60	400.79	432.22
24	320.53	349.01	378.64	409.46	441.55
25	327.58	356.66	386.91	418.39	451.15
26	334.85	364.55	395.45	427.50	461.02
27	342.30	372.64	404.19	437.01	471.15
28	349.97	380.95	413.17	446.68	481.52
29	357.85	389.48	422.38	456.57	492.14
30	365.95	398.26	431.83	466.73	503.01
31	374.22	407.20	441.46	477.07	514.08
32	382.71	416.36	451.31	487.62	525.35
33	391.38	425.70	461.34	498.35	536.81
34	400.21	435.20	471.52	509.24	548.45
35	409.17	444.84	481.84	520.28	560.23
36	418.27	454.60	492.29	531.44	572.15
37	427.46	464.45	502.83	542.70	584.18
38	436.74	474.40	513.47	554.06	596.31
39	446.09	484.40	524.16	565.48	608.51
40	455.48	494.45	534.89	576.95	620.78
41	464.90	504.51	545.65	588.45	633.09
42	474.31	514.58	556.41	599.95	645.41
43	483.70	524.61	567.12	611.42	657.71
44	493.01	534.55	577.75	622.79	669.96
45	502.25	544.41	588.28	634.10	682.16
46	511.40	554.18	598.74	645.30	694.29
47	520.38	563.77	609.01	656.39	706.28
48	529.22	573.20	619.11	667.28	718.13
49	537.86	582.41	628.99	677.96	729.81
50	546.30	591.42	638.65	688.40	741.31
51	554.51	600.14	648.02	698.60	752.58
52	562.41	608.54	657.05	708.49	763.59
53	570.02	616.63	665.76	718.06	774.38
54	577.32	624.35	674.09	727.30	784.97
55	584.21	631.67	682.06	736.24	795.34
56	590.68	638.55	689.62	744.86	805.55
57	596.73	645.04	696.83	753.23	815.64
58	602.37	651.15	703.74	761.33	825.62
59	607.62	656.89	710.27	769.16	835.46
60	612.54	662.31	716.54	776.77	845.15

AMER.
EXP.**MEAN RESERVES****3½%**

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS.				
	1	2	3	4	5
20	3.77	23.48	43.98	65.33	87.55
21	3.80	23.90	44.81	66.59	89.26
22	3.82	24.33	45.68	67.90	91.03
23	3.85	24.78	46.58	69.26	92.87
24	3.87	25.25	47.51	70.67	94.77
25	3.90	25.74	48.46	72.11	96.73
26	3.93	26.24	49.46	73.62	98.76
27	3.96	26.76	50.48	75.17	100.85
28	4.00	27.30	51.54	76.77	103.02
29	4.03	27.86	52.64	78.43	105.26
30	4.07	28.44	53.78	80.14	107.56
31	4.11	29.03	54.95	81.90	109.94
32	4.16	29.65	56.15	83.72	112.39
33	4.21	30.29	57.41	85.61	114.93
34	4.27	30.96	58.71	87.55	117.54
35	4.32	31.64	60.03	89.54	120.21
36	4.39	32.35	61.41	91.60	122.97
37	4.46	33.08	62.81	93.70	125.79
38	4.55	33.84	64.27	95.88	128.71
39	4.63	34.63	65.77	98.12	131.71
40	4.73	35.44	67.33	100.43	134.79
41	4.84	36.29	68.93	102.80	137.95
42	4.95	37.17	70.58	105.24	141.18
43	5.08	38.07	72.27	107.73	144.48
44	5.23	39.01	74.01	110.26	147.82
45	5.39	39.98	75.78	112.84	151.19
46	5.59	40.98	77.59	115.45	154.59
47	5.80	42.01	79.42	118.07	157.98
48	6.04	43.06	81.26	120.68	161.37
49	6.33	44.14	83.12	123.31	164.76
50	6.66	45.25	85.01	125.96	168.16
51	7.03	46.40	86.92	128.62	171.55
52	7.44	47.59	88.86	131.28	174.93
53	7.89	48.80	90.81	133.95	178.28
54	8.40	50.07	92.79	136.62	181.62
55	8.97	51.37	94.79	139.30	184.95
56	9.61	52.72	96.83	141.99	188.24
57	10.31	54.13	98.91	144.68	191.50
58	11.08	55.60	101.01	147.36	194.72
59	11.94	57.13	103.14	150.04	197.91
60	12.90	58.72	105.32	152.73	201.06

AMER.
EXP.**MEAN RESERVES****3½%****15 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS.				
	6	7	8	9	10
20	110.68	134.76	159.84	185.95	213.14
21	112.85	137.42	163.00	189.63	217.35
22	115.11	140.18	166.27	193.44	221.73
23	117.44	143.03	169.66	197.38	226.25
24	119.86	145.97	173.15	201.45	230.92
25	122.34	149.00	176.76	205.65	235.72
26	124.92	152.15	180.50	210.00	240.71
27	127.58	155.40	184.34	214.48	245.84
28	130.33	158.74	188.32	219.10	251.14
29	133.16	162.20	192.43	223.87	256.60
30	136.09	165.77	196.65	228.78	262.21
31	139.11	169.44	201.00	233.84	268.00
32	142.21	173.23	205.48	239.04	273.95
33	145.42	177.12	210.09	244.38	280.06
34	148.71	181.12	214.83	249.88	286.35
35	152.09	185.23	219.68	255.52	292.78
36	155.57	189.46	224.69	261.32	299.40
37	159.14	193.80	229.81	267.25	306.16
38	162.82	198.25	235.07	273.32	313.07
39	166.59	202.82	240.45	279.52	320.12
40	170.47	207.50	245.94	285.85	327.28
41	174.42	212.26	251.52	292.26	334.52
42	178.46	217.11	257.19	298.74	341.84
43	182.57	222.03	262.91	305.29	349.23
44	186.70	226.96	268.64	311.83	356.60
45	190.86	231.91	274.40	318.40	364.00
46	195.04	236.88	280.16	324.96	371.39
47	199.21	241.83	285.89	331.50	378.75
48	203.38	246.76	291.60	337.99	386.05
49	207.52	251.66	297.26	344.42	393.28
50	211.66	256.54	302.87	350.79	400.44
51	215.77	261.36	308.42	357.08	407.48
52	219.84	266.13	313.89	363.25	414.38
53	223.88	270.84	319.26	369.30	421.14
54	227.87	275.46	324.52	375.20	427.71
55	231.81	280.00	329.64	380.93	434.09
56	235.69	284.43	334.63	386.49	440.24
57	239.49	288.75	339.47	391.84	446.14
58	243.20	292.95	344.12	396.94	451.73
59	246.85	297.01	348.57	401.80	457.02
60	250.41	300.91	352.81	406.36	461.95

AMER.
EXP.

MEAN RESERVES

3½%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS.				
	11	12	13	14	15
20	241.45	270.94	301.65	333.65	366.97
21	246.23	276.31	307.63	340.25	374.25
22	251.19	281.87	313.82	347.10	381.78
23	256.31	287.61	320.21	354.17	389.55
24	261.59	293.54	326.81	361.47	397.56
25	267.04	299.65	333.61	368.98	405.83
26	272.68	305.98	340.65	376.76	414.37
27	278.50	312.49	347.89	384.76	423.16
28	284.49	319.20	355.35	393.00	432.22
29	290.67	326.13	363.05	401.50	441.55
30	297.01	333.23	370.95	410.23	451.14
31	303.55	340.56	379.09	419.22	461.01
32	310.27	348.09	387.45	428.45	471.14
33	317.18	355.82	396.04	437.91	481.52
34	324.28	363.76	404.85	447.61	492.15
35	331.54	371.87	413.83	457.51	503.00
36	339.01	380.20	423.06	467.66	514.09
37	346.61	388.68	432.43	477.96	525.36
38	354.38	397.32	441.97	488.43	536.81
39	362.29	406.10	451.66	499.07	548.45
40	370.30	415.00	461.47	509.84	560.23
41	378.40	423.98	471.38	520.71	572.14
42	386.58	433.05	481.38	531.70	584.18
43	394.83	442.19	491.46	542.78	596.32
44	403.06	451.32	501.53	553.86	608.51
45	411.32	460.48	511.64	565.00	620.78
46	419.57	469.63	521.75	576.16	633.09
47	427.77	478.74	531.83	587.29	645.40
48	435.93	487.79	541.86	598.39	657.70
49	443.99	496.75	551.78	609.40	669.95
50	451.97	505.61	561.62	620.34	682.16
51	459.81	514.31	571.29	631.12	694.27
52	467.50	522.87	580.83	641.79	706.27
53	475.01	531.23	590.16	652.25	718.12
54	482.33	539.37	599.24	662.50	729.81
55	489.41	547.24	608.07	672.50	741.30
56	496.21	554.82	616.58	682.20	752.56
57	502.73	562.06	624.76	691.60	763.60
58	508.89	568.93	632.54	700.63	774.38
59	514.69	575.40	639.93	709.33	784.95
60	520.08	581.42	646.89	717.68	795.34

AMER.
EXP.**MEAN RESERVES****3½%****10 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS.				
	1	2	3	4	5
20	3.77	34.73	66.98	100.58	135.59
21	3.80	35.33	68.18	102.40	138.06
22	3.82	35.95	69.41	104.28	140.61
23	3.85	36.59	70.70	106.24	143.26
24	3.87	37.25	72.03	108.26	146.00
25	3.90	37.94	73.40	110.34	148.83
26	3.93	38.65	74.82	112.50	151.75
27	3.96	39.39	76.29	114.73	154.78
28	4.00	40.15	77.80	117.03	157.90
29	4.03	40.94	79.38	119.42	161.13
30	4.07	41.75	81.00	121.88	164.46
31	4.11	42.60	82.67	124.41	167.90
32	4.16	43.47	84.40	127.04	171.45
33	4.21	44.37	86.19	129.74	175.11
34	4.27	45.30	88.03	132.53	178.88
35	4.32	46.26	89.93	135.40	182.75
36	4.39	47.26	91.89	138.35	186.74
37	4.46	48.28	93.80	141.38	190.83
38	4.55	49.34	95.96	144.50	195.05
39	4.63	50.42	98.08	147.70	199.37
40	4.73	51.55	100.28	151.00	203.82
41	4.84	52.71	102.53	154.38	208.36
42	4.95	53.91	104.84	157.85	213.01
43	5.08	55.14	107.21	161.38	217.74
44	5.23	56.41	109.63	164.98	222.56
45	5.39	57.71	112.09	168.63	227.43
46	5.59	59.05	114.60	172.34	232.35
47	5.80	60.42	117.14	176.06	237.29
48	6.04	61.81	119.69	179.79	242.24
49	6.33	63.23	122.25	183.53	247.20
50	6.66	64.67	124.84	187.29	252.18
51	7.03	66.15	127.44	191.05	257.13
52	7.44	67.65	130.05	194.79	262.05
53	7.89	69.18	132.67	198.52	266.93
54	8.40	70.73	135.28	202.22	271.77
55	8.97	72.31	137.88	205.88	276.54
56	9.61	73.92	140.48	209.50	281.23
57	10.31	75.56	143.07	213.06	285.80
58	11.08	77.23	145.63	216.54	290.26
59	11.94	78.92	148.17	219.94	294.58
60	12.90	80.65	150.67	223.25	298.75

AMER.
EXP.

MEAN RESERVES

3½%

10 Payment Life

FULL PRELIMINARY TERM

YEARS.					
Age	6	7	8	9	10
20	172.06	210.07	249.68	290.97	334.00
21	175.21	213.92	254.27	296.32	340.15
22	178.46	217.91	259.01	301.86	346.52
23	181.84	222.04	263.93	307.60	353.11
24	185.33	226.30	269.01	313.53	359.93
25	188.93	230.71	274.26	319.65	366.97
26	192.65	235.27	279.69	325.98	374.25
27	196.51	239.99	285.30	332.54	381.78
28	200.48	244.85	291.09	339.29	389.54
29	204.59	249.88	297.08	346.28	397.56
30	208.83	255.07	303.25	353.47	405.83
31	213.21	260.41	309.61	360.90	414.36
32	217.72	265.94	316.18	368.56	423.16
33	222.38	271.62	322.94	376.44	432.22
34	227.16	277.47	329.89	384.55	441.55
35	232.08	283.48	337.05	392.90	451.14
36	237.15	289.67	344.42	401.49	461.01
37	242.35	296.02	351.97	410.30	471.13
38	247.70	302.56	359.74	419.35	481.52
39	253.19	309.25	367.68	428.59	492.14
40	258.82	316.11	375.82	438.07	503.00
41	264.57	323.11	384.12	447.73	514.08
42	270.44	330.26	392.58	457.56	525.36
43	276.42	337.52	401.17	467.54	536.81
44	282.49	344.87	409.87	477.67	548.45
45	288.61	352.29	418.65	487.89	560.23
46	294.78	359.78	427.53	498.23	572.14
47	300.99	367.31	436.45	508.65	584.18
48	307.21	374.86	445.42	519.13	596.31
49	313.43	382.42	454.40	529.65	608.51
50	319.67	389.99	463.40	540.21	620.78
51	325.87	397.52	472.36	550.75	633.09
52	332.03	405.01	481.30	561.27	645.40
53	383.15	412.44	490.17	571.75	657.69
54	344.19	419.79	498.94	582.14	669.96
55	350.13	427.00	507.59	592.42	682.16
56	355.96	434.09	516.10	602.59	694.28
57	361.64	441.00	524.42	612.57	706.27
58	367.16	447.73	532.55	622.37	718.13
59	372.50	454.23	540.42	631.92	729.81
60	377.63	460.47	548.01	641.21	741.29

AMER.
EXP.**MEAN RESERVES****3½%****20 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	3.77	38.30	74.26	111.74	150.79
21	3.80	38.32	74.28	111.75	150.80
22	3.82	38.34	74.30	111.76	150.81
23	3.85	38.36	74.32	111.78	150.82
24	3.87	38.39	74.35	111.80	150.84
25	3.90	38.42	74.38	111.83	150.86
26	3.93	38.45	74.41	111.86	150.89
27	3.96	38.49	74.45	111.90	150.93
28	4.00	38.53	74.49	111.95	150.97
29	4.03	38.57	74.54	112.01	151.02
30	4.07	38.62	74.60	112.08	151.08
31	4.11	38.68	74.67	112.13	151.16
32	4.16	38.74	74.75	112.25	151.25
33	4.21	38.81	74.84	112.35	151.36
34	4.27	38.89	74.94	112.47	151.49
35	4.32	38.98	75.06	112.61	151.64
36	4.39	39.09	75.20	112.77	151.82
37	4.46	39.21	75.36	112.96	152.03
38	4.55	39.35	75.55	113.18	152.29
39	4.63	39.51	75.77	113.45	152.60
40	4.73	39.69	76.02	113.77	152.97
41	4.84	39.89	76.30	114.14	153.40
42	4.95	40.12	76.62	114.55	153.88
43	5.08	40.38	76.99	115.00	154.41
44	5.23	40.67	77.41	115.50	154.98
45	5.39	40.99	77.88	116.05	155.59
46	5.59	41.35	78.39	116.67	156.27
47	5.80	41.75	78.93	117.29	156.94
48	6.04	42.19	79.51	117.98	157.69
49	6.33	42.68	80.14	118.72	158.49
50	6.66	43.22	80.83	119.53	159.36
51	7.03	43.81	81.59	120.41	160.31
52	7.44	44.47	82.43	121.38	161.35
53	7.89	45.19	83.35	122.45	162.49
54	8.40	45.99	84.36	123.62	163.75
55	8.97	46.84	85.48	124.91	165.14
56	9.61	47.81	86.71	126.33	166.67
57	10.31	48.90	88.06	127.88	168.34
58	11.08	50.04	89.53	129.57	170.16
59	11.94	51.32	91.13	131.41	172.14
60	12.90	52.74	92.88	133.41	174.29

AMER.
EXP.

MEAN RESERVES

3½%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS.				
	6	7	8	9	10
20	191.49	233.90	278.11	324.20	372.25
21	191.48	233.89	278.10	324.17	372.21
22	191.49	233.89	278.09	324.15	372.18
23	191.50	233.89	278.08	324.13	372.15
24	191.51	233.90	278.08	324.12	372.12
25	191.53	233.91	278.08	324.11	372.10
26	191.55	233.92	278.08	324.10	372.08
27	191.58	233.94	278.09	324.10	372.07
28	191.62	233.97	278.11	324.11	372.06
29	191.67	234.01	278.14	324.13	372.06
30	191.73	234.06	278.18	324.16	372.07
31	191.80	234.13	278.23	324.20	372.09
32	191.89	234.22	278.30	324.26	372.12
33	192.00	234.33	278.39	324.34	372.17
34	192.13	234.46	278.51	324.44	372.25
35	192.29	234.62	278.66	324.58	372.37
36	192.48	234.80	278.86	324.76	372.53
37	192.71	235.04	279.11	324.98	372.73
38	192.99	235.33	279.40	325.25	372.97
39	193.32	235.68	279.74	325.57	373.25
40	193.71	236.09	280.14	325.94	373.56
41	194.19	236.56	280.59	326.35	373.90
42	194.70	237.08	281.09	326.79	374.26
43	195.26	237.65	281.62	327.25	374.61
44	195.87	238.25	282.15	327.72	374.96
45	196.51	238.86	282.73	328.20	375.32
46	197.18	239.52	283.34	328.69	375.69
47	197.88	240.18	283.93	329.20	376.07
48	198.64	240.91	284.58	329.73	376.47
49	199.45	241.68	285.28	330.29	376.88
50	200.33	242.51	286.03	330.90	377.31
51	201.30	243.46	286.86	331.61	377.79
52	202.36	244.45	287.78	332.34	378.34
53	303.53	245.58	288.80	333.19	378.96
54	204.82	246.83	289.96	334.17	379.66
55	206.24	248.21	291.19	335.18	380.45
56	207.80	249.72	292.54	336.38	381.33
57	209.50	251.37	294.06	337.65	382.28
58	211.35	253.16	295.69	339.01	383.28
59	213.36	255.09	297.44	340.44	384.32
60	215.54	257.17	299.31	341.99	385.39

AMER.
EXP.**MEAN RESERVES****3½%**

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS.				
	11	12	13	14	15
20	422.35	474.59	529.08	585.92	645.21
21	422.30	474.53	529.01	585.83	645.13
22	422.26	474.48	528.95	585.77	645.06
23	422.22	474.43	528.89	585.70	644.98
24	422.18	474.38	528.83	585.63	644.90
25	422.14	474.33	528.77	585.55	644.81
26	422.11	474.28	528.71	585.47	644.71
27	422.08	474.23	528.64	585.39	644.61
28	422.06	474.19	528.57	585.31	644.51
29	422.04	474.15	528.50	585.22	644.41
30	422.02	474.11	528.44	585.13	644.31
31	422.02	474.08	528.39	585.04	644.21
32	422.03	474.07	528.35	584.98	644.11
33	422.06	474.07	528.32	584.92	644.01
34	422.11	474.09	528.31	584.86	643.91
35	422.19	474.14	528.32	584.82	643.81
36	422.30	474.21	528.34	584.78	643.71
37	422.45	474.31	528.37	584.73	643.60
38	422.63	474.43	528.40	584.67	643.47
39	422.83	474.56	528.43	584.60	643.31
40	423.05	474.69	528.45	584.51	643.11
41	423.29	474.82	528.46	584.39	642.88
42	423.54	474.94	528.45	584.24	642.62
43	423.78	475.04	528.41	584.05	642.31
44	424.02	475.13	528.34	583.82	641.94
45	424.25	475.20	528.23	583.54	641.51
46	424.47	475.24	528.07	583.21	641.01
47	424.68	475.26	527.87	582.83	640.44
48	424.89	475.25	527.64	582.40	639.81
49	425.09	475.24	527.37	581.92	639.11
50	425.32	475.23	527.08	581.39	638.35
51	425.58	475.21	526.78	580.80	637.51
52	425.88	475.22	526.47	580.16	636.58
53	426.23	475.24	526.15	579.47	635.56
54	426.63	475.28	525.81	578.72	634.42
55	427.09	475.34	525.45	577.92	633.18
56	427.60	475.42	525.05	577.04	631.80
57	428.13	475.46	524.58	576.02	630.24
58	428.68	475.45	524.01	574.81	628.48
59	429.21	475.38	523.28	573.44	626.55
60	429.73	475.23	522.45	571.95	624.49

AMER.
EXP.**MEAN RESERVES****3½%****20 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS.				
	16	17	18	19	20
20	707.09	771.68	839.11	909.54	983.10
21	707.01	771.60	839.04	909.49	983.10
22	706.94	771.54	838.98	909.46	983.10
23	706.86	771.46	838.92	909.42	983.10
24	706.78	771.38	838.86	909.38	938.10
25	706.69	771.29	838.79	909.33	983.10
26	706.58	771.19	838.71	909.27	983.10
27	706.48	771.09	838.62	909.21	983.10
28	706.38	770.99	838.53	909.15	983.10
29	706.27	770.88	838.43	909.08	983.10
30	706.15	770.75	838.31	909.00	983.10
31	706.03	770.62	838.18	908.92	983.10
32	705.92	770.50	838.06	908.84	983.10
33	705.80	770.36	837.92	908.75	983.10
34	705.67	770.21	837.77	908.65	983.10
35	705.53	770.05	837.61	908.54	983.10
36	705.37	769.86	837.43	908.41	983.10
37	705.18	769.64	837.22	908.26	983.10
38	704.96	769.39	836.99	908.09	983.10
39	704.72	769.11	836.73	907.90	983.10
40	704.45	768.78	836.43	907.69	983.10
41	704.15	768.42	836.10	907.46	983.10
42	703.80	768.01	835.72	907.20	983.10
43	703.39	767.53	835.26	906.90	983.10
44	702.92	766.99	834.74	906.56	983.10
45	702.37	766.39	834.16	906.16	983.10
46	701.74	765.71	833.52	905.73	983.10
47	701.03	764.94	832.82	905.25	983.10
48	700.24	764.07	832.06	904.72	983.10
49	699.36	763.11	831.04	904.12	983.10
50	698.39	762.06	830.14	903.46	983.10
51	697.23	760.91	829.05	902.72	983.10
52	696.16	759.63	827.85	901.89	983.10
53	694.87	758.21	826.52	900.97	983.10
54	693.44	756.64	825.04	899.95	983.10
55	691.87	754.90	823.40	898.83	983.10
56	690.13	752.97	821.59	897.59	983.10
57	688.17	750.82	819.59	896.23	983.10
58	686.02	748.47	817.40	894.73	983.10
59	683.64	745.94	815.03	893.08	983.10
60	681.17	743.26	812.51	891.31	983.10

AMER.
EXP.

MEAN RESERVES

3½%

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS.				
	1	2	3	4	5
20	3.77	56.30	111.04	168.10	227.59
21	3.80	56.31	111.04	168.09	227.57
22	3.82	56.32	111.04	168.08	227.55
23	3.85	56.33	111.04	168.07	227.53
24	3.87	56.34	111.04	168.06	227.51
25	3.90	56.36	111.05	168.05	227.49
26	3.93	56.38	111.06	168.05	227.47
27	3.96	56.40	111.07	168.05	227.45
28	4.00	56.43	111.08	168.05	227.43
29	4.03	56.46	111.09	168.05	227.41
30	4.07	56.49	111.11	168.05	227.40
31	4.11	56.52	111.13	168.05	227.39
32	4.16	56.55	111.15	168.06	227.38
33	4.21	56.59	111.17	168.07	227.37
34	4.27	56.64	111.20	168.09	227.37
35	4.32	56.69	111.24	168.11	227.37
36	4.39	56.75	111.29	168.14	227.38
37	4.46	56.82	111.35	168.18	227.39
38	4.55	56.90	111.42	168.23	227.41
39	4.63	56.98	111.50	168.29	227.45
40	4.73	57.08	111.60	168.37	227.52
41	4.84	57.20	111.72	168.48	227.61
42	4.95	57.34	111.86	168.62	227.72
43	5.08	57.50	112.02	168.78	227.85
44	5.23	57.68	112.21	168.96	227.99
45	5.39	57.88	112.42	169.15	228.13
46	5.59	58.10	112.65	169.34	228.26
47	5.80	58.34	112.89	169.53	228.37
48	6.04	58.61	113.14	169.72	228.47
49	6.33	58.91	113.41	169.91	228.56
50	6.66	59.24	113.70	170.11	228.65
51	7.03	59.60	114.01	170.33	228.74
52	7.44	60.00	114.35	170.57	228.84
53	7.89	60.45	114.73	170.84	228.95
54	8.40	60.95	115.15	171.14	229.08
55	8.97	61.50	115.62	171.48	229.23
56	9.61	62.11	116.15	171.87	229.41
57	10.31	62.79	116.75	172.31	229.62
58	11.08	63.55	117.42	172.80	229.84
59	11.94	64.40	118.17	173.35	230.16
60	12.90	65.34	119.00	173.97	230.48

AMER.
EXP.**MEAN RESERVES****3½%****15 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS.				
	6	7	8	9	10
20	289.61	354.29	421.74	492.09	565.47
21	289.58	354.25	421.70	492.04	565.41
22	289.55	354.21	421.65	491.98	565.35
23	289.52	354.17	421.60	491.92	565.29
24	289.49	354.13	421.54	491.86	565.22
25	289.46	354.09	421.48	491.79	565.14
26	289.43	354.04	421.42	491.72	565.06
27	289.40	353.99	421.36	491.65	564.98
28	289.36	353.94	421.30	491.57	564.89
29	289.33	353.89	421.24	491.49	564.80
30	289.30	353.84	421.17	491.41	564.71
31	289.27	353.79	421.10	491.32	564.60
32	289.24	353.74	421.02	491.22	564.49
33	289.21	353.69	420.94	491.12	564.37
34	289.18	353.63	420.86	491.01	564.24
35	289.15	353.57	420.78	490.90	564.11
36	289.13	353.52	420.70	490.79	563.97
37	289.12	353.48	420.62	490.68	563.82
38	289.11	353.45	420.55	490.57	563.67
39	289.12	353.43	420.49	490.46	563.52
40	289.16	353.42	420.44	490.35	563.36
41	289.22	353.43	420.39	490.23	563.18
42	289.29	353.44	420.33	490.10	562.97
43	289.37	353.45	420.25	489.92	562.71
44	289.44	353.43	420.14	489.73	562.40
45	289.50	353.39	419.98	489.46	562.03
46	289.54	353.31	419.77	489.12	561.59
47	289.55	353.19	419.51	488.72	561.08
48	289.53	353.03	419.20	488.26	560.49
49	289.49	352.84	418.84	487.74	559.82
50	289.43	352.62	418.43	487.15	559.07
51	289.35	352.37	417.97	486.50	558.24
52	289.26	352.09	417.46	485.78	557.33
53	289.17	351.78	416.91	484.99	556.33
54	289.08	351.42	416.31	484.12	555.23
55	288.99	351.06	415.66	483.17	554.02
56	288.91	350.68	414.96	482.14	552.70
57	288.84	350.27	414.21	481.03	551.26
58	288.77	349.85	413.40	479.83	549.69
59	288.75	349.44	412.55	478.52	547.97
60	288.72	348.98	411.62	477.09	546.09

AMER.
EXP.

MEAN RESERVES

15 Year Endowment
FULL PRELIMINARY TERM

3¹/₂%

Age	YEARS.				
	11	12	13	14	15
20	642.03	721.90	805.26	892.26	983.10
21	641.97	721.84	805.21	892.23	983.10
22	641.90	721.78	805.16	892.20	983.10
23	641.83	721.72	805.10	892.17	983.10
24	641.76	721.66	805.04	892.13	983.10
25	641.68	721.59	804.98	892.09	983.10
26	641.60	721.52	804.92	892.05	983.10
27	641.52	721.43	804.85	892.01	983.10
28	641.43	721.33	804.78	891.96	983.10
29	641.33	721.23	804.70	891.91	983.10
30	641.22	721.13	804.61	891.85	983.10
31	641.10	721.02	804.51	891.79	983.10
32	640.98	720.90	804.40	891.72	983.10
33	640.85	720.77	804.29	891.65	983.10
34	640.71	720.63	804.17	891.57	983.10
35	640.56	720.48	804.03	891.49	983.10
36	640.41	720.32	803.88	891.40	983.10
37	640.24	720.15	803.71	891.29	983.10
38	640.06	719.96	803.52	891.17	983.10
39	639.88	719.75	803.32	891.03	983.10
40	639.68	719.51	803.11	890.87	983.10
41	639.44	719.24	802.87	890.69	983.10
42	639.16	718.93	802.58	890.49	983.10
43	638.83	718.57	802.26	890.27	983.10
44	638.45	718.15	801.89	890.02	983.10
45	638.00	717.67	801.45	889.73	983.10
46	637.48	717.12	800.94	889.40	983.10
47	636.88	716.49	800.36	889.03	983.10
48	636.20	715.78	799.71	888.61	983.10
49	635.43	714.98	798.99	888.12	983.10
50	634.57	714.09	798.19	887.58	983.10
51	633.62	713.10	797.30	886.99	983.10
52	632.56	712.01	796.31	886.35	983.10
53	631.43	710.81	795.22	885.64	983.10
54	630.15	709.48	794.02	884.84	983.10
55	628.75	708.01	792.69	883.95	983.10
56	627.22	706.39	791.22	882.96	983.10
57	625.54	704.61	789.60	881.87	983.10
58	623.70	702.65	787.81	880.67	983.10
59	621.68	700.49	785.82	879.34	983.10
60	619.45	698.10	783.60	877.86	983.10

AMER.
EXP.**MEAN RESERVES****3½%****10 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS.				
	1	2	3	4	5
20	3.77	95.19	190.51	289.91	393.57
21	3.80	95.19	190.50	289.89	393.54
22	3.82	95.20	190.49	289.87	393.51
23	3.85	95.21	190.48	289.85	393.48
24	3.87	95.22	190.47	289.83	393.45
25	3.90	95.23	190.46	289.80	393.41
26	3.93	95.24	190.45	289.77	393.37
27	3.96	95.25	190.44	289.74	393.33
28	4.00	95.26	190.43	289.71	393.28
29	4.03	95.27	190.42	289.68	393.23
30	4.07	95.28	190.41	289.65	393.18
31	4.11	95.29	190.40	289.61	393.12
32	4.16	95.31	190.39	289.57	393.06
33	4.21	95.33	190.38	289.53	393.00
34-	4.27	95.35	190.37	289.49	392.93
35	4.32	95.38	190.36	289.45	392.86
36	4.39	95.41	190.35	289.40	392.78
37	4.46	95.44	190.33	289.35	392.69
38	4.55	95.47	190.31	289.30	392.59
39	4.63	95.51	190.30	289.24	392.49
40	4.73	95.56	190.30	289.18	392.39
41	4.84	95.61	190.30	289.12	392.28
42	4.95	95.67	190.31	289.06	392.17
43	5.08	95.75	190.32	289.00	392.05
44	5.23	95.84	190.33	288.94	391.91
45	5.39	95.94	190.35	288.87	391.74
46	5.59	96.05	190.37	288.78	391.54
47	5.80	96.17	190.38	288.66	391.30
48	6.04	96.30	190.37	288.51	391.02
49	6.33	96.44	190.36	288.33	390.69
50	6.66	96.60	190.34	288.13	390.31
51	7.03	96.78	190.31	287.90	389.88
52	7.44	96.98	190.28	287.63	389.40
53	7.89	97.20	190.25	287.34	388.87
54	8.40	97.44	190.20	287.00	388.29
55	8.97	97.71	190.16	286.64	387.65
56	9.61	98.01	190.12	286.25	386.94
57	10.31	98.35	190.07	285.82	386.16
58	11.08	98.73	190.02	285.35	385.30
59	11.94	99.16	189.97	284.84	384.35
60	12.90	99.64	189.92	284.29	383.31

AMER.
EXP.

MEAN RESERVES
10 Year Endowment
FULL PRELIMINARY TERM

3½%

YEARS.					
Age	6	7	8	9	10
20	501.71	614.50	732.17	854.96	983.10
21	501.67	614.46	732.14	854.94	983.10
22	501.63	614.42	732.11	854.92	983.10
23	501.59	614.38	732.08	854.90	983.10
24	501.55	614.34	732.04	854.87	983.10
25	501.50	614.29	731.99	854.84	983.10
26	501.45	614.23	731.94	854.81	983.10
27	501.40	614.17	731.89	854.78	983.10
28	501.34	614.11	731.83	854.74	983.10
29	501.28	614.05	731.77	854.70	983.10
30	501.21	613.98	731.71	854.66	983.19
31	501.14	613.90	731.64	854.62	983.10
32	501.07	613.82	731.57	854.57	983.10
33	500.99	613.73	731.49	854.51	983.10
34	500.90	613.64	731.40	854.45	983.10
35	500.81	613.54	731.30	854.38	983.10
36	500.71	613.43	731.19	854.31	983.10
37	500.60	613.31	731.07	854.23	983.10
38	500.47	613.15	730.94	854.14	983.10
39	500.33	613.00	730.80	854.04	983.10
40	500.19	612.86	730.65	853.93	983.10
41	500.04	612.68	730.48	853.81	983.10
42	499.87	612.48	730.29	853.68	983.10
43	499.68	612.26	730.07	853.53	983.10
44	499.49	612.01	729.82	853.36	983.10
45	499.24	611.72	729.53	853.16	983.10
46	498.96	611.38	729.20	852.93	983.10
47	498.60	610.98	728.82	852.67	983.10
48	498.22	610.52	728.38	852.37	983.10
49	497.78	610.00	727.88	852.03	983.10
50	497.27	609.42	727.32	851.65	983.10
51	496.69	608.77	726.70	851.23	983.10
52	496.04	608.04	726.01	850.76	983.10
53	495.32	607.23	725.25	850.23	983.10
54	494.53	606.33	724.41	849.64	983.10
55	493.66	605.34	723.47	848.99	983.10
56	492.70	604.24	722.42	848.27	983.10
57	491.64	603.02	721.25	847.47	983.10
58	490.47	601.67	719.96	846.58	983.10
59	489.18	600.19	718.54	845.59	983.10
60	487.77	598.57	716.98	844.50	983.10

**AMER.
EXP.**

MEAN RESERVES
20 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

3½%

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	1	2	3	4	5
20	73.92	71.56	69.10	66.53	63.86
21	74.90	72.54	70.07	67.50	64.82
22	75.96	73.59	71.12	68.55	65.86
23	77.12	74.75	72.28	69.71	67.01
24	78.39	76.03	73.56	70.97	68.27
25	79.80	77.44	74.96	72.37	69.66
26	81.34	78.98	76.51	73.92	71.20
27	83.06	80.71	78.23	75.64	72.91
28	84.97	82.63	80.15	77.56	74.83
29	87.11	84.77	82.31	79.71	76.98
30	89.52	87.19	84.74	82.15	79.40
31	92.23	89.92	87.47	84.88	82.14
32	95.29	93.00	90.56	87.99	85.25
33	98.73	96.47	94.05	91.49	88.76
34	102.60	100.36	97.97	95.42	92.69
35	106.93	104.73	102.37	99.84	97.11
36	111.78	109.62	107.28	104.78	102.07
37	117.20	115.08	112.78	110.30	107.61
38	123.22	121.16	118.91	116.46	113.80
39	129.91	127.91	125.71	123.31	120.68
40	137.33	135.40	133.27	130.92	128.31
41	145.53	143.68	141.62	139.32	136.75
42	154.58	152.82	150.84	148.60	146.06
43	164.53	162.87	160.97	158.79	156.29
44	175.44	173.89	172.08	169.97	167.50
45	187.37	185.94	184.22	182.17	179.73
46	200.39	199.08	197.46	195.48	193.06
47	214.55	213.38	211.86	209.94	207.54
48	229.90	228.87	227.46	225.60	223.24
49	246.50	245.61	244.31	242.54	240.22
50	264.38	263.65	262.48	260.80	258.53
51	283.56	283.01	281.98	280.41	278.20
52	304.05	303.68	302.81	301.35	299.22
53	325.76	325.60	324.90	323.58	321.53
54	348.61	348.67	348.16	346.99	345.05
55	372.49	372.77	372.46	371.46	369.65
56	397.29	397.82	397.74	396.92	395.25
57	422.91	423.72	423.87	423.25	421.74
58	449.31	450.40	450.80	450.41	449.08
59	476.43	477.82	478.50	478.36	477.25
60	504.19	505.91	506.90	507.04	506.20

AMER.
EXP.

MEAN RESERVES

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

3½%

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	6	7	8	9	10
20	61.07	58.16	55.12	51.95	48.62
21	62.02	59.10	56.04	52.84	49.49
22	63.05	60.11	57.04	53.81	50.44
23	64.19	61.23	58.14	54.89	51.49
24	65.43	62.46	59.35	56.08	52.63
25	66.82	63.83	60.69	57.39	53.91
26	68.34	65.34	62.18	58.85	55.33
27	70.05	67.03	63.84	60.48	56.92
28	71.95	68.91	65.70	62.30	58.71
29	74.08	71.03	67.79	64.36	60.71
30	76.51	73.43	70.17	66.70	62.99
31	79.24	76.15	72.86	69.34	65.58
32	82.34	79.23	75.91	72.35	68.53
33	85.84	82.71	79.35	75.75	71.88
34	89.77	86.62	83.24	79.59	75.66
35	94.18	91.03	87.62	83.93	79.92
36	99.14	95.97	92.54	88.80	84.71
37	104.69	101.52	98.05	94.25	90.08
38	110.89	107.70	104.20	100.33	96.05
39	117.78	114.58	111.03	107.08	102.68
40	125.42	122.20	118.60	114.57	110.01
41	133.87	130.63	126.97	122.81	118.08
42	143.18	139.91	136.17	131.87	126.95
43	153.42	150.09	146.25	141.81	136.67
44	164.61	161.23	157.28	152.67	147.31
45	176.82	173.37	169.31	164.53	158.92
46	190.13	186.62	182.43	177.47	171.61
47	204.60	201.02	196.71	191.55	185.42
48	220.28	216.64	212.20	206.85	200.43
49	237.26	233.55	228.99	223.43	216.73
50	255.57	251.80	247.12	241.36	234.37
51	275.25	271.43	266.63	260.68	253.39
52	296.29	292.45	287.54	281.40	273.81
53	318.65	314.79	309.78	303.45	295.56
54	342.23	338.35	333.26	326.75	318.58
55	366.90	363.03	357.87	351.20	342.76
56	392.58	388.74	383.53	376.72	368.01
57	419.18	415.38	410.15	403.21	394.25
58	446.66	442.95	437.72	430.68	421.51
59	475.01	471.41	466.22	459.13	449.79
60	504.16	500.73	495.63	488.56	479.13

**AMER.
EXP.**

MEAN RESERVES

3½%

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	11	12	13	14	15
20	45.14	41.50	37.68	33.66	29.44
21	45.98	42.30	38.43	34.36	30.07
22	46.89	43.17	39.24	35.12	30.76
23	47.90	44.13	40.15	35.96	31.53
24	49.00	45.19	41.15	36.89	32.37
25	50.24	46.37	42.27	37.93	33.31
26	51.62	47.68	43.51	39.08	34.36
27	53.15	49.15	44.90	40.37	35.53
28	54.88	50.81	46.46	41.83	36.87
29	56.82	52.67	48.23	43.49	38.39
30	59.04	54.80	50.27	45.40	40.15
31	61.55	57.23	52.59	47.58	42.16
32	64.43	60.02	55.25	50.09	44.48
33	67.70	63.18	58.28	52.94	47.11
34	71.39	66.75	61.70	56.16	50.07
35	75.56	70.78	65.55	59.78	53.39
36	80.23	75.31	69.86	63.82	57.08
37	85.47	80.36	74.68	68.32	61.19
38	91.29	85.98	80.01	73.30	65.73
39	97.74	92.18	85.89	78.79	70.75
40	104.86	99.02	92.38	84.86	76.29
41	112.69	106.55	99.54	91.54	82.40
42	121.30	114.83	107.40	98.89	89.12
43	130.75	123.91	116.04	106.97	96.52
44	141.08	133.86	125.50	115.82	104.64
45	152.38	144.74	135.85	125.52	113.54
46	164.71	156.63	147.19	136.16	123.31
47	178.16	169.62	159.57	147.80	134.02
48	192.80	183.76	173.09	160.51	145.73
49	208.71	199.15	187.80	174.37	158.53
50	225.94	215.83	203.78	189.46	172.50
51	244.54	233.87	221.10	205.85	187.69
52	264.53	253.30	239.78	223.55	204.12
53	285.87	274.06	259.76	242.50	221.74
54	308.47	296.07	280.96	262.64	240.49
55	332.23	319.22	303.29	283.86	260.25
56	357.06	343.46	326.69	306.13	281.00
57	382.91	368.71	351.10	329.40	302.74
58	409.79	395.03	376.61	353.77	325.63
59	437.76	422.49	403.32	379.46	349.95
60	466.86	451.17	431.39	406.68	375.99

AMER.
EXP.

MEAN RESERVES

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

3½%

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	16	17	18	19	20
20	25.00	20.32	15.39	10.17	4.63
21	25.56	20.79	15.75	10.41	4.73
22	26.17	21.30	16.14	10.66	4.84
23	26.84	21.86	16.57	10.95	4.96
24	27.58	22.48	17.05	11.26	5.08
25	28.40	23.17	17.59	11.63	5.23
26	29.32	23.95	18.20	12.03	5.40
27	30.37	24.84	18.90	12.50	5.59
28	31.56	25.85	19.69	13.03	5.80
29	32.91	27.00	20.60	13.64	6.04
30	34.49	28.34	21.66	14.35	6.34
31	36.28	29.88	22.87	15.16	6.66
32	38.35	31.65	24.26	16.09	7.03
33	40.70	33.64	25.82	17.12	7.44
34	43.34	35.87	27.55	18.27	7.89
35	46.28	38.35	29.48	19.55	8.40
36	49.55	41.11	31.63	20.98	8.97
37	53.18	44.18	34.02	22.56	9.61
38	57.21	47.58	36.67	24.32	10.31
39	61.65	51.32	39.59	26.25	11.08
40	66.56	55.46	42.82	28.41	11.95
41	71.96	60.03	46.39	30.79	12.90
42	77.92	65.08	50.35	33.42	13.95
43	84.49	70.65	54.71	36.33	15.12
44	91.71	76.78	59.51	39.53	16.40
45	99.64	83.50	64.79	43.06	17.82
46	109.35	90.91	70.62	46.98	19.39
47	117.90	99.06	77.05	51.30	21.12
48	128.38	108.03	84.14	56.06	23.02
49	139.86	117.86	91.92	61.31	25.12
50	152.41	128.63	100.47	67.08	27.42
51	166.08	140.39	109.82	73.41	29.95
52	180.90	153.15	119.99	80.30	32.69
53	196.81	166.88	130.92	87.68	35.62
54	213.75	181.48	142.54	95.53	38.73
55	231.61	196.88	154.81	103.84	42.05
56	250.38	213.11	167.82	112.74	45.59
57	270.12	230.30	181.72	122.34	49.43
58	291.08	248.74	196.82	132.89	53.65
59	313.59	268.79	213.44	144.66	58.37
60	337.97	290.78	231.90	157.84	63.64

AMER.
EXP.

MEAN RESERVES

15 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

3½%

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	1	2	3	4	5
20	55.59	52.83	49.96	46.97	43.87
21	56.16	53.39	50.50	47.50	44.38
22	56.77	53.99	51.10	48.08	44.94
23	57.45	54.66	51.75	48.72	45.55
24	58.19	55.39	52.46	49.41	46.23
25	58.99	56.18	53.24	50.17	46.96
26	59.88	57.05	54.10	51.01	47.77
27	60.84	58.00	55.03	51.92	48.66
28	61.90	59.05	56.06	52.93	49.65
29	63.06	60.20	57.19	54.04	50.72
30	64.35	61.47	58.45	55.27	51.91
31	65.78	62.89	59.84	56.63	53.24
32	67.36	64.45	61.38	58.15	54.73
33	69.14	66.21	63.12	59.86	56.41
34	71.13	68.19	65.08	61.79	58.28
35	73.39	70.44	67.31	63.98	60.43
36	75.94	72.98	69.82	66.45	62.86
37	78.84	75.86	72.68	69.28	65.63
38	82.10	79.11	75.91	72.47	68.77
39	85.78	82.78	79.55	76.07	72.32
40	89.91	86.90	83.65	80.14	76.32
41	94.54	91.52	88.25	84.70	80.81
42	99.72	96.70	93.40	89.80	85.83
43	105.49	102.46	99.14	95.47	91.42
44	111.89	108.86	105.50	101.77	97.61
45	118.99	115.95	112.54	108.74	104.45
46	126.83	123.77	120.32	116.42	111.97
47	135.47	132.40	128.88	124.86	120.25
48	144.97	141.87	138.27	134.13	129.33
49	155.38	152.23	148.56	144.27	139.29
50	166.75	163.57	159.80	155.38	150.17
51	179.19	175.96	172.10	167.52	162.09
52	192.74	189.47	185.51	180.76	175.09
53	207.48	204.16	200.10	195.17	189.25
54	223.46	220.11	215.94	210.84	204.66
55	240.76	237.36	233.08	227.81	221.37
56	259.39	255.96	251.59	246.15	239.43
57	279.39	275.94	271.48	265.85	258.86
58	300.69	297.22	292.68	286.88	279.62
59	323.20	319.74	315.11	309.15	301.62
60	346.84	343.38	338.69	332.58	324.78

AMER.
EXP.**MEAN RESERVES****3½%****15 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	6	7	8	9	10
20	40.63	37.26	33.75	30.08	26.25
21	41.12	37.73	34.18	30.48	26.61
22	41.66	38.24	34.66	30.92	27.01
23	42.25	38.80	35.19	31.41	27.45
24	42.90	39.41	35.77	31.95	27.94
25	43.60	40.09	36.41	32.54	28.48
26	44.39	40.84	37.11	33.19	29.07
27	45.25	41.66	37.88	33.91	29.73
28	46.19	42.56	38.74	34.71	30.45
29	47.23	43.55	39.68	35.58	31.24
30	48.39	44.66	40.73	36.56	32.13
31	49.68	45.90	41.89	37.64	33.12
32	51.12	47.28	43.20	38.86	34.23
33	52.74	48.83	44.67	40.23	35.49
34	54.56	50.58	46.34	41.80	36.93
35	56.64	52.59	48.26	43.61	38.60
36	59.01	54.88	50.45	45.67	40.51
37	61.72	57.51	52.96	48.04	42.70
38	64.79	60.49	55.82	50.74	45.18
39	68.26	63.85	59.04	53.77	47.98
40	72.17	67.64	62.67	57.19	51.12
41	76.56	71.89	66.73	61.00	54.61
42	81.47	76.63	71.25	65.23	58.48
43	86.92	81.89	76.25	69.90	62.76
44	92.95	87.69	81.76	75.06	67.48
45	99.59	94.09	87.85	80.76	72.69
46	106.91	101.14	94.55	87.03	78.44
47	114.96	108.89	101.93	93.94	84.77
48	123.80	117.41	110.04	101.54	91.74
49	133.48	126.75	118.93	109.88	99.40
50	144.09	136.97	128.68	119.03	107.82
51	155.70	148.18	139.38	129.08	117.06
52	168.37	160.43	151.08	140.09	127.20
53	182.19	173.80	163.86	152.13	138.31
54	197.24	188.37	177.81	165.28	150.47
55	213.58	204.20	192.98	179.62	163.76
56	231.25	221.35	209.45	195.22	178.22
57	250.28	239.85	227.25	212.09	193.89
58	270.64	259.67	246.32	230.18	210.73
59	292.25	280.70	266.59	249.43	228.64
60	315.01	302.88	287.97	269.75	247.56

**AMER.
EXP.**

MEAN RESERVES
15 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

3½%

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	11	12	13	14	15
20	22.25	18.06	13.68	9.09	4.27
21	22.56	18.33	13.89	9.22	4.32
22	22.92	18.62	14.11	9.37	4.39
23	23.30	18.94	14.36	9.54	4.46
24	23.73	19.31	14.65	9.74	4.55
25	24.20	19.71	14.96	9.95	4.63
26	24.73	20.15	15.31	10.18	4.73
27	25.31	20.64	15.68	10.43	4.84
28	25.95	21.17	16.10	10.70	4.96
29	26.64	21.75	16.55	11.00	5.08
30	27.42	22.41	17.06	11.35	5.23
31	28.29	23.15	17.65	11.75	5.40
32	29.28	23.99	18.31	12.20	5.59
33	30.41	24.95	19.07	12.71	5.80
34	31.70	26.05	19.94	13.29	6.04
35	33.19	27.33	20.95	13.99	6.34
36	34.90	28.79	22.11	14.77	6.66
37	36.87	30.48	23.44	15.66	7.03
38	39.09	32.38	24.93	16.66	7.44
39	41.59	34.49	26.58	17.76	7.89
40	44.37	36.84	28.42	18.99	8.40
41	47.46	39.46	30.47	20.37	8.97
42	50.90	42.37	32.75	21.89	9.61
43	54.69	45.58	35.27	23.58	10.31
44	58.88	49.13	38.04	25.44	11.08
45	63.51	53.05	41.12	27.50	11.95
46	68.62	57.38	44.52	29.79	12.90
47	74.24	62.16	48.28	32.32	13.95
48	80.45	67.44	52.44	35.12	15.12
49	87.28	73.25	57.01	38.20	16.40
50	94.78	79.64	62.04	41.59	17.82
51	103.04	86.68	67.61	45.37	19.39
52	112.10	94.43	73.76	49.53	21.12
53	122.06	102.97	80.52	54.12	23.02
54	132.98	112.34	87.97	59.19	25.12
55	144.93	122.61	96.16	64.75	27.42
56	157.97	133.85	105.11	70.86	29.95
57	172.11	146.05	114.86	77.51	32.69
58	187.32	159.18	125.35	84.64	35.62
59	203.51	173.15	136.48	92.21	38.73
60	220.61	187.90	148.25	100.24	42.05

**AMER.
EXP.**

MEAN RESERVES
10 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

3½%

Per \$1,000 of Additions actually in force.

Age	YEARS.				
	1	2	3	4	5
20	37.38	34.23	30.95	27.55	24.01
21	37.69	34.53	31.23	27.80	24.24
22	38.02	34.84	31.52	28.08	24.49
23	38.38	35.17	31.84	28.37	24.75
24	38.77	35.55	32.19	28.69	25.04
25	39.20	35.95	32.57	29.04	25.36
26	39.64	36.38	32.97	29.41	25.69
27	40.14	36.85	33.41	29.82	26.07
28	40.68	37.36	33.89	30.27	26.48
29	41.27	37.93	34.43	30.77	26.93
30	41.93	38.56	35.02	31.32	27.42
31	42.65	39.25	35.67	31.92	27.98
32	43.43	39.99	36.38	32.58	28.58
33	44.29	40.82	37.17	33.32	29.25
34	45.24	41.73	38.03	34.12	29.98
35	46.31	42.75	38.99	35.02	30.80
36	47.48	43.88	40.06	36.02	31.71
37	48.79	45.14	41.26	37.14	32.74
38	50.27	46.56	42.61	38.40	33.91
39	51.94	48.17	44.15	39.85	35.24
40	53.84	50.01	45.91	41.52	36.78
41	56.02	52.12	47.93	43.43	38.55
42	58.49	54.53	50.24	45.61	40.58
43	61.30	57.25	52.86	48.09	42.87
44	64.46	60.32	55.80	50.87	45.45
45	68.01	63.77	59.11	53.99	48.32
46	71.98	67.62	62.81	57.47	51.51
47	76.42	71.92	66.92	61.33	55.06
48	81.34	76.68	71.46	65.59	58.98
49	86.78	81.94	76.48	70.30	63.30
50	92.80	87.75	82.02	75.51	68.09
51	99.44	94.17	88.15	81.26	73.38
52	106.76	101.24	94.90	87.60	79.21
53	114.82	109.03	102.33	94.59	85.63
54	123.66	117.58	110.49	102.26	92.70
55	133.36	126.95	119.45	110.69	100.47
56	143.99	137.24	129.29	119.96	109.03
57	155.62	148.50	140.07	130.12	118.41
58	168.33	160.82	151.87	141.25	128.70
59	182.19	174.25	164.75	153.43	139.98
60	197.25	188.87	178.79	166.72	152.32

**AMER.
EXP.**

MEAN RESERVES
10 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

3½%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	6	7	8	9	10
20	20.34	16.51	12.52	8.36	4.03
21	20.54	16.67	12.65	8.46	4.07
22	20.75	16.85	12.79	8.55	4.11
23	20.98	17.04	12.94	8.65	4.16
24	21.24	17.26	13.11	8.77	4.22
25	21.51	17.50	13.29	8.89	4.27
26	21.81	17.75	13.48	9.01	4.33
27	22.14	18.02	13.70	9.16	4.39
28	22.50	18.32	13.93	9.32	4.46
29	22.89	18.66	14.20	9.51	4.55
30	23.34	19.03	14.50	9.71	4.63
31	23.83	19.45	14.83	9.93	4.73
32	24.37	19.90	15.18	10.16	4.84
33	24.95	20.40	15.56	10.42	4.96
34	25.60	20.94	15.99	10.71	5.08
35	26.32	21.55	16.47	11.05	5.23
36	27.13	22.24	17.00	11.42	5.40
37	28.05	23.03	17.64	11.85	5.59
38	29.10	23.93	18.36	12.34	5.80
39	30.29	24.95	19.17	12.89	6.04
40	31.68	26.14	20.12	13.55	6.34
41	33.27	27.51	21.22	14.30	6.66
42	35.09	29.08	22.47	15.15	7.03
43	37.15	30.85	23.86	16.09	7.44
44	39.46	32.80	25.40	17.14	7.89
45	42.02	34.98	27.12	18.30	8.40
46	44.86	37.40	29.03	19.60	8.97
47	48.02	40.09	31.15	21.05	9.61
48	51.51	43.07	33.50	22.64	10.31
49	55.37	46.35	36.09	24.40	11.08
50	59.64	49.98	38.96	26.36	11.95
51	64.35	54.00	42.14	28.53	12.90
52	69.55	58.44	45.66	30.93	13.95
53	75.30	63.35	49.55	33.59	15.12
54	81.62	68.75	53.83	36.51	16.40
55	88.57	74.70	58.55	39.73	17.82
56	96.23	81.26	63.77	43.32	19.39
57	104.64	88.49	69.53	47.27	21.12
58	113.90	96.45	75.88	51.63	23.02
59	124.06	105.20	82.87	56.45	25.12
60	135.18	114.79	90.56	61.73	27.42

AMER.
EXP.

MEAN RESERVES

3½%

5 Year Term

(LEVEL PREMIUM RESERVES)

Age	YEARS				
	1	2	3	4	5
20	3.87	3.94	3.97	3.95	3.87
21	3.90	3.97	4.00	3.98	3.90
22	3.92	4.00	4.03	4.02	3.93
23	3.95	4.04	4.07	4.05	3.96
24	3.98	4.07	4.11	4.09	3.99
25	4.03	4.13	4.16	4.14	4.03
26	4.06	4.17	4.22	4.19	4.07
27	4.11	4.22	4.27	4.23	4.11
28	4.15	4.28	4.32	4.29	4.16
29	4.20	4.34	4.39	4.35	4.21
30	4.25	4.40	4.46	4.42	4.26
31	4.31	4.47	4.54	4.49	4.32
32	4.38	4.55	4.61	4.57	4.39
33	4.44	4.62	4.70	4.66	4.46
34	4.52	4.73	4.82	4.76	4.54
35	4.61	4.84	4.94	4.88	4.63
36	4.71	4.96	5.07	5.00	4.74
37	4.82	5.09	5.21	5.14	4.84
38	4.92	5.23	5.36	5.28	4.95
39	5.05	5.38	5.52	5.43	5.08
40	5.19	5.56	5.72	5.62	5.23
41	5.35	5.77	5.94	5.83	5.39
42	5.53	6.00	6.20	6.08	5.58
43	5.74	6.27	6.49	6.36	5.80
44	5.97	6.57	6.83	6.68	6.04
45	6.25	6.94	7.23	7.07	6.34
46	6.56	7.35	7.70	7.50	6.65
47	6.91	7.82	8.22	7.99	7.02
48	7.32	8.35	8.79	8.53	7.44
49	7.77	8.93	9.42	9.12	7.89
50	8.26	9.56	10.10	9.77	8.41
51	8.81	10.26	10.87	10.50	8.96
52	9.43	11.04	11.72	11.31	9.61
53	10.11	11.91	12.67	12.21	10.30
54	10.87	12.86	13.70	13.18	11.07
55	11.70	13.91	14.84	14.28	11.94
56	12.63	15.08	16.11	15.48	12.90
57	13.65	16.36	17.51	16.82	13.95
58	14.78	17.79	19.07	18.30	15.11
59	16.02	19.35	20.76	19.91	16.40
60	17.39	21.06	22.62	21.69	17.81

AMER.
EXP.

MEAN RESERVES

3½%

10 Year Term

(LEVEL PREMIUM RESERVES)

Age	YEARS				
	1	2	3	4	5
20	4.00	4.21	4.37	4.49	4.57
21	4.03	4.25	4.43	4.56	4.64
22	4.06	4.29	4.48	4.64	4.73
23	4.11	4.35	4.56	4.72	4.81
24	4.15	4.42	4.64	4.81	4.92
25	4.21	4.50	4.75	4.92	5.03
26	4.26	4.57	4.83	5.03	5.14
27	4.32	4.66	4.94	5.14	5.27
28	4.38	4.75	5.05	5.28	5.43
29	4.45	4.85	5.18	5.43	5.58
30	4.53	4.96	5.32	5.60	5.77
31	4.61	5.09	5.49	5.79	5.99
32	4.71	5.23	5.66	6.00	6.22
33	4.81	5.37	5.85	6.23	6.47
34	4.92	5.56	6.09	6.49	6.76
35	5.05	5.75	6.34	6.78	7.07
36	5.20	5.97	6.61	7.10	7.42
37	5.36	6.21	6.92	7.47	7.83
38	5.53	6.47	7.26	7.88	8.29
39	5.73	6.78	7.67	8.37	8.84
40	5.96	7.14	8.15	8.94	9.48
41	6.23	7.56	8.70	9.60	10.22
42	6.53	8.05	9.35	10.38	11.09
43	6.88	8.60	10.08	11.26	12.07
44	7.26	9.22	10.91	12.25	13.18
45	7.71	9.94	11.85	13.37	14.42
46	8.21	10.73	12.90	14.61	15.78
47	8.77	11.62	14.06	15.97	17.26
48	9.38	12.58	15.30	17.44	18.87
49	10.06	13.64	16.67	19.04	20.63
50	10.81	14.79	18.15	20.79	22.56
51	11.63	16.05	19.79	22.72	24.68
52	12.55	17.45	21.59	24.84	27.02
53	13.56	18.99	23.58	27.17	29.58
54	14.66	20.66	25.74	29.71	32.38
55	15.88	22.51	28.11	32.51	35.47
56	17.22	24.53	30.72	35.58	38.86
57	18.69	26.75	33.58	38.95	42.58
58	20.31	29.18	36.71	42.63	46.63
59	22.07	31.84	40.13	46.65	51.10
60	24.01	34.74	43.85	51.06	55.98

AMER.
EXP.

MEAN RESERVES

3½%

10 Year Term

(LEVEL PREMIUM RESERVES)

Age	YEARS				
	6	7	8	9	10
20	4.59	4.56	4.46	4.28	4.02
21	4.67	4.64	4.53	4.35	4.07
22	4.76	4.72	4.61	4.40	4.11
23	4.84	4.80	4.68	4.47	4.16
24	4.96	4.91	4.78	4.55	4.21
25	5.07	5.02	4.88	4.64	4.27
26	5.18	5.14	4.99	4.72	4.32
27	5.33	5.28	5.10	4.81	4.39
28	5.48	5.41	5.24	4.93	4.46
29	5.64	5.59	5.40	5.06	4.54
30	5.84	5.78	5.57	5.19	4.62
31	6.06	6.00	5.77	5.35	4.73
32	6.31	6.24	5.98	5.52	4.84
33	6.57	6.49	6.21	5.71	4.95
34	6.86	6.77	6.47	5.91	5.08
35	7.18	7.08	6.75	6.15	5.23
36	7.55	7.45	7.09	6.42	5.39
37	7.97	7.87	7.47	6.73	5.58
38	8.46	8.36	7.92	7.09	5.80
39	9.03	8.92	8.43	7.50	6.04
40	9.71	9.59	9.05	8.00	6.33
41	10.50	10.37	9.75	8.55	6.65
42	11.41	11.28	10.57	9.19	7.02
43	12.45	12.29	11.48	9.90	7.43
44	13.60	13.40	12.47	10.67	7.88
45	14.88	14.64	13.57	11.55	8.40
46	16.28	15.99	14.78	12.50	8.97
47	17.81	17.48	16.12	13.57	9.61
48	19.47	19.10	17.59	14.73	10.30
49	21.30	20.88	19.19	16.00	11.08
50	23.31	22.84	20.95	17.41	11.94
51	25.51	24.99	22.90	18.97	12.90
52	27.93	27.36	25.06	20.71	13.95
53	30.60	29.98	27.42	22.60	15.11
54	33.52	32.84	30.02	24.69	16.40
55	36.74	36.00	32.89	26.99	17.81
56	40.26	39.45	36.04	29.55	19.39
57	44.14	43.27	39.53	32.36	21.11
58	48.39	47.47	43.37	35.46	23.02
59	53.07	52.09	47.59	38.88	25.12
60	58.18	57.14	52.21	42.62	27.42

AMER.
EXP.**MEAN RESERVES****3½%****20 Year Term****(LEVEL PREMIUM RESERVES)**

Age	YEARS				
	1	2	3	4	5
20	4.33	4.89	5.42	5.92	6.40
21	4.39	4.98	5.56	6.10	6.61
22	4.46	5.09	5.71	6.31	6.87
23	4.54	5.23	5.90	6.54	7.15
24	4.62	5.37	6.10	6.80	7.46
25	4.72	5.54	6.34	7.09	7.81
26	4.82	5.71	6.58	7.41	8.19
27	4.93	5.91	6.86	7.76	8.63
28	5.06	6.13	7.17	8.17	9.13
29	5.20	6.38	7.52	8.63	9.68
30	5.36	6.66	7.92	9.15	10.31
31	5.54	6.98	8.39	9.74	11.04
32	5.74	7.34	8.90	10.42	11.87
33	5.96	7.74	9.48	11.18	12.80
34	6.22	8.21	10.16	12.06	13.87
35	6.52	8.75	10.93	13.05	15.08
36	6.85	9.34	11.78	14.15	16.44
37	7.21	10.00	12.73	15.39	17.97
38	7.62	10.74	13.81	16.81	19.71
39	8.07	11.57	15.01	18.38	21.66
40	8.58	12.50	16.37	20.16	23.83
41	9.15	13.55	17.89	22.14	26.26
42	9.78	14.71	19.58	24.34	28.96
43	10.49	16.00	21.44	26.77	31.93
44	11.27	17.42	23.49	29.44	35.20
45	12.13	18.98	25.74	32.36	38.75
46	13.08	20.70	28.21	35.53	42.59
47	14.10	22.56	30.87	38.96	46.74
48	15.23	24.57	33.73	42.65	51.21
49	16.45	26.74	36.82	46.61	56.03
50	17.78	29.07	40.14	50.89	61.24
51	19.21	31.58	43.71	55.50	66.82
52	20.76	34.31	47.57	60.44	72.82
53	22.43	37.21	51.67	65.71	79.20
54	24.22	40.30	56.03	71.29	85.97
55	26.12	43.56	60.62	77.18	93.12
56	28.14	47.01	65.46	83.37	100.60
57	30.29	50.65	70.54	89.85	108.42
58	32.57	54.47	75.86	96.61	116.56
59	34.97	58.45	81.39	103.64	125.03
60	37.52	62.63	87.16	110.95	133.82

AMER.
EXP.

MEAN RESERVES

3½%

20 Year Term

(LEVEL PREMIUM RESERVES)

Age	YEARS				
	6	7	8	9	10
20	6.83	7.22	7.53	7.82	8.11
21	7.09	7.52	7.90	8.22	8.48
22	7.39	7.86	8.27	8.62	8.90
23	7.71	8.22	8.68	9.07	9.38
24	8.08	8.63	9.13	9.56	9.90
25	8.48	9.09	9.64	10.11	10.49
26	8.93	9.61	10.21	10.73	11.15
27	9.44	10.18	10.84	11.42	11.90
28	10.02	10.83	11.57	12.22	12.75
29	10.66	11.57	12.40	13.12	13.71
30	11.41	12.43	13.35	14.15	14.80
31	12.26	13.40	14.43	15.32	16.07
32	13.25	14.52	15.67	16.68	17.53
33	14.34	15.77	17.07	18.22	19.19
34	15.59	17.20	18.67	19.98	21.10
35	17.02	18.83	20.50	21.99	23.27
36	18.62	20.68	22.57	24.27	25.72
37	20.43	22.76	24.90	26.83	28.48
38	22.49	25.11	27.54	29.72	31.59
39	24.79	27.74	30.48	32.92	35.04
40	27.36	30.69	33.76	36.52	38.86
41	30.22	33.96	37.40	40.47	43.06
42	33.39	37.57	41.40	44.80	47.67
43	36.88	41.52	45.77	49.53	52.69
44	40.69	45.83	50.53	54.68	58.17
45	44.83	50.51	55.68	60.26	64.12
46	49.30	55.56	61.28	66.34	70.59
47	54.13	61.04	67.34	72.91	77.59
48	59.35	66.95	73.88	80.01	85.17
49	64.98	73.33	80.95	87.69	93.39
50	71.05	80.22	88.58	95.99	102.27
51	77.57	87.61	96.79	104.94	111.84
52	84.57	95.56	105.62	114.55	122.14
53	92.03	104.03	115.02	124.79	133.11
54	99.93	113.00	124.96	135.63	144.74
55	108.26	122.44	135.44	147.05	156.99
56	116.98	132.32	146.41	159.00	169.79
57	126.07	142.62	157.84	171.45	183.12
58	135.54	153.34	169.72	184.37	196.95
59	145.38	164.47	182.03	197.76	211.29
60	155.58	175.98	194.77	211.62	226.13

**AMER.
EXP.**

MEAN RESERVES

3½%

20 Year Term

(LEVEL PREMIUM RESERVES)

Age	YEARS				
	11	12	13	14	15
20	8.27	8.35	8.35	8.25	8.03
21	8.66	8.77	8.77	8.66	8.42
22	9.11	9.23	9.23	9.12	8.87
23	9.61	9.73	9.74	9.63	9.37
24	10.15	10.29	10.32	10.20	9.91
25	10.78	10.94	10.97	10.84	10.53
26	11.47	11.65	11.67	11.54	11.20
27	12.25	12.46	12.50	12.35	11.98
28	13.14	13.38	13.43	13.27	12.88
29	14.15	14.42	14.49	14.33	13.92
30	15.30	15.62	15.73	15.57	15.12
31	16.65	17.02	17.15	17.00	16.51
32	18.19	18.63	18.80	18.65	18.13
33	19.96	20.47	20.68	20.54	19.97
34	21.97	22.57	22.83	22.69	22.08
35	24.28	24.97	25.28	25.14	24.45
36	26.88	27.67	28.04	27.87	27.08
37	29.79	30.70	31.11	30.91	29.99
38	33.07	34.09	34.53	34.28	33.23
39	36.69	37.81	38.28	37.98	36.78
40	40.70	41.92	42.41	42.06	40.70
41	45.09	46.43	46.96	46.55	45.01
42	49.89	51.37	51.95	51.46	49.74
43	55.15	56.78	57.40	56.85	54.92
44	60.89	62.67	63.34	62.73	60.60
45	67.11	69.07	69.82	69.14	66.79
46	73.88	76.05	76.88	76.14	73.56
47	81.23	83.63	84.56	83.77	80.95
48	89.19	91.86	92.92	92.08	89.01
49	97.83	100.79	102.00	101.13	97.81
50	107.18	110.47	111.85	110.96	107.40
51	117.27	120.93	122.51	121.63	117.81
52	128.11	132.19	134.02	133.14	129.06
53	139.70	144.24	146.32	145.46	141.11
54	151.99	157.01	159.36	158.54	153.90
55	164.91	170.44	173.09	172.28	167.32
56	178.42	184.47	187.41	186.62	181.32
57	192.47	199.05	202.30	201.51	195.87
58	207.05	214.20	217.76	217.00	211.08
59	222.19	229.92	233.84	233.22	227.16
60	237.86	246.25	250.66	250.36	244.39

AMER.
EXP.**MEAN RESERVES****3½%****20 Year Term****(LEVEL PREMIUM RESERVES)**

Age	YEARS				
	16	17	18	19	20
20	7.69	7.20	6.54	5.70	4.63
21	8.06	7.53	6.81	5.89	4.73
22	8.47	7.89	7.11	6.10	4.83
23	8.93	8.30	7.44	6.34	4.95
24	9.43	8.74	7.81	6.60	5.08
25	10.01	9.25	8.23	6.90	5.23
26	10.64	9.81	8.70	7.25	5.39
27	11.37	10.48	9.25	7.64	5.58
28	12.22	11.23	9.88	8.09	5.79
29	13.19	12.10	10.60	8.60	6.04
30	14.32	13.13	11.46	9.22	6.33
31	15.64	14.31	12.44	9.92	6.65
32	17.17	15.69	13.59	10.74	7.02
33	18.91	17.25	14.86	11.63	7.43
34	20.88	18.99	16.29	12.63	7.89
35	23.08	20.93	17.87	13.75	8.40
36	25.53	23.09	19.63	15.00	8.97
37	28.23	25.49	21.59	16.37	9.60
38	31.23	28.14	23.76	17.90	10.31
39	34.53	31.06	26.15	19.58	11.08
40	38.17	34.27	28.77	21.43	11.94
41	42.17	37.81	31.68	23.49	12.89
42	46.57	41.71	34.89	25.77	13.95
43	51.40	46.01	38.42	28.27	15.11
44	56.69	50.71	42.30	31.02	16.40
45	62.48	55.86	46.54	34.04	17.81
46	68.81	61.51	51.22	37.40	19.39
47	75.73	67.70	56.36	41.08	21.11
48	83.32	74.51	62.02	45.14	23.02
49	91.60	81.97	68.23	49.61	25.12
50	100.65	90.10	75.02	54.50	27.42
51	110.49	98.98	82.45	59.87	29.95
52	121.14	108.61	90.52	65.70	32.69
53	132.55	118.92	99.15	71.92	35.62
54	144.65	129.84	108.27	78.49	38.73
55	157.34	141.28	117.83	85.43	42.04
56	170.57	153.22	127.90	92.80	45.59
57	184.37	165.79	138.59	100.73	49.43
58	198.92	179.21	150.18	109.43	53.65
59	214.53	193.82	162.98	119.18	58.37
60	231.48	209.92	177.29	130.15	63.64

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	1	2	3	4	5
20	\$3.77	\$11.21	\$18.38	\$25.30	\$31.98
21	3.80	11.28	18.50	25.46	32.18
22	3.82	11.35	18.62	25.63	32.40
23	3.85	11.43	18.74	25.81	32.64
24	3.87	11.50	18.88	26.00	32.88
25	3.90	11.59	19.02	26.20	33.15
26	3.93	11.68	19.18	26.42	33.44
27	3.96	11.78	19.34	26.67	33.75
28	4.00	11.89	19.53	26.92	34.08
29	4.03	12.00	19.72	27.19	34.44
30	4.07	12.12	19.92	27.49	34.83
31	4.11	12.25	20.15	27.82	35.25
32	4.16	12.41	20.41	28.17	35.72
33	4.21	12.57	20.67	28.55	36.22
34	4.27	12.73	20.96	28.97	36.78
35	4.32	12.92	21.28	29.43	37.39
36	4.39	13.12	21.64	29.95	38.07
37	4.46	13.36	22.04	30.52	38.81
38	4.55	13.61	22.47	31.14	39.62
39	4.63	13.89	22.94	31.81	40.51
40	4.73	14.19	23.46	32.56	41.51
41	4.84	14.58	24.03	33.39	42.61
42	4.95	14.89	24.68	34.32	43.86
43	5.08	15.31	25.40	35.37	45.27
44	5.23	15.79	26.22	36.57	46.86
45	5.39	16.32	27.14	37.92	48.69
46	5.59	16.92	28.20	39.48	50.78
47	5.80	17.61	29.42	41.26	53.16
48	6.04	18.42	30.82	43.30	55.86
49	6.33	19.34	32.42	45.59	58.90
50	6.66	20.38	34.20	48.16	62.29
51	7.03	21.54	36.20	51.03	66.06
52	7.44	22.83	38.42	54.21	70.25
53	7.89	24.28	40.89	57.76	74.90
54	8.40	25.89	43.65	61.69	80.03
55	8.97	27.69	46.70	66.04	85.70
56	9.61	29.67	50.08	70.83	91.95
57	10.31	31.87	53.80	76.12	98.82
58	11.08	34.30	57.92	81.95	106.39
59	11.94	36.99	62.47	88.38	114.68
60	12.90	39.97	67.49	95.43	123.76

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	1	2	3	4	5
61	\$13.95	\$43.25	\$73.00	\$103.16	\$133.71
62	15.12	46.86	79.05	111.65	144.58
63	16.40	50.84	85.72	120.95	156.44
64	17.81	55.24	93.04	131.13	169.36
65	19.39	60.08	101.08	142.24	183.40
66	21.12	65.41	109.88	154.34	198.59
67	23.02	71.26	119.48	167.48	214.98
68	25.12	77.66	129.95	181.68	232.46
69	27.42	84.66	141.29	196.87	250.96
70	29.95	92.27	153.43	212.95	270.38
71	32.69	100.40	166.28	229.84	290.64
72	35.62	109.01	179.82	247.55	311.79
73	38.73	118.14	194.10	266.15	333.99
74	42.04	127.85	209.25	285.88	357.49
75	45.59	138.27	225.52	307.05	382.55

**AMER.
EXP.**

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	6	7	8	9	10
20	\$38.42	\$44.64	\$50.65	\$56.45	\$62.08
21	38.67	44.95	51.01	56.87	62.54
22	38.95	45.27	51.38	57.30	63.03
23	39.23	45.61	51.79	57.76	63.55
24	39.54	45.98	52.22	58.25	64.11
25	39.87	46.38	52.67	58.79	64.72
26	40.23	46.80	53.18	59.37	65.37
27	40.61	47.27	53.72	59.99	66.08
28	41.03	47.76	54.30	60.66	66.85
29	41.47	48.30	54.94	61.40	67.69
30	41.95	48.88	55.62	62.20	68.61
31	42.48	49.52	56.38	63.07	69.62
32	43.06	50.23	57.21	64.04	70.72
33	43.70	50.99	58.12	65.09	71.92
34	44.39	51.84	59.11	66.25	73.24
35	45.16	52.76	60.21	67.51	74.71
36	46.01	53.79	61.41	68.93	76.33
37	46.94	54.90	62.75	70.48	78.13
38	47.95	56.15	64.23	72.21	80.14
39	49.08	57.52	65.87	74.15	82.38
40	50.33	59.05	67.70	76.31	84.92
41	51.73	60.77	69.77	78.77	87.78
42	53.31	62.72	72.13	81.55	91.03
43	55.10	64.94	74.80	84.71	94.71
44	57.15	67.46	77.84	88.29	98.85
45	59.48	70.34	81.28	92.32	103.50
46	62.14	73.59	85.16	96.86	108.72
47	65.15	77.26	89.52	101.95	114.56
48	68.55	81.40	94.42	107.63	121.06
49	72.36	86.01	99.87	113.95	128.26
50	76.61	91.15	105.91	120.93	136.21
51	81.33	96.83	112.60	128.64	144.96
52	86.55	103.11	119.96	137.11	154.56
53	92.32	110.04	128.08	146.43	165.08
54	98.69	117.68	137.00	156.64	176.58
55	105.71	126.07	146.77	167.79	189.10
56	113.43	135.28	157.45	179.94	202.72
57	121.91	145.35	169.11	193.18	217.48
58	131.20	156.35	181.82	207.55	233.47
59	141.35	168.36	195.65	223.12	250.72
60	152.46	181.44	210.63	239.95	269.26

AMER.
EXP.

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	6	7	8	9	10
61	\$164.57	\$195.65	\$226.86	\$258.06	\$289.12
62	177.75	211.05	244.35	277.49	310.28
63	192.07	227.70	263.16	298.24	332.67
64	207.60	245.65	283.29	320.24	356.19
65	224.36	264.88	304.66	343.37	380.71
66	242.37	285.35	327.17	367.51	406.09
67	261.58	306.94	350.69	392.54	432.25
68	281.87	329.54	375.13	418.38	459.10
69	303.14	353.05	400.39	444.97	486.62
70	325.30	377.40	426.46	472.29	514.75
71	348.32	402.62	453.36	500.35	543.57
72	372.28	428.80	481.14	529.30	573.00
73	397.37	456.08	510.09	559.10	602.89
74	423.81	484.82	540.19	589.65	633.02
75	452.02	515.06	571.37	620.75	663.31

AMER.
EXP.

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	11	12	13	14	15
20	\$67.52	\$72.78	\$77.87	\$82.83	\$87.62
21	68.03	73.35	78.51	83.51	88.37
22	68.57	73.96	79.18	84.25	89.18
23	69.16	74.62	79.90	85.04	90.04
24	69.80	75.31	80.67	85.89	90.98
25	70.47	76.07	81.52	86.33	92.01
26	71.20	76.90	82.44	87.84	93.12
27	72.01	77.79	83.43	88.94	94.33
28	72.88	78.76	84.52	90.15	95.66
29	73.83	79.84	85.71	91.46	97.10
30	74.88	81.00	87.01	92.89	98.69
31	76.01	82.28	88.42	94.47	100.44
32	77.26	83.68	89.99	96.22	102.37
33	78.62	85.22	91.72	98.15	104.52
34	80.13	86.91	93.63	100.28	106.90
35	81.79	88.80	95.75	102.66	109.58
36	83.65	90.91	98.12	105.35	112.59
37	85.71	93.25	100.80	108.36	115.96
38	88.02	95.90	103.79	111.74	119.74
39	90.61	98.87	107.17	115.53	123.98
40	93.54	102.22	110.96	119.78	128.71
41	96.85	105.99	115.21	124.55	134.02
42	100.59	110.23	119.99	129.89	139.94
43	104.80	115.00	125.36	135.86	146.54
44	109.52	120.36	131.35	142.52	153.87
45	114.83	126.34	138.02	149.90	162.00
46	120.77	133.00	145.44	158.10	170.98
47	127.38	140.40	153.66	167.15	180.87
48	134.71	148.60	162.74	177.12	191.73
49	142.83	157.64	172.72	188.04	203.60
50	151.76	167.57	183.65	199.97	216.52
51	161.56	178.44	195.58	212.96	230.56
52	172.30	190.31	208.57	227.06	245.73
53	184.02	203.23	222.67	242.32	262.11
54	196.79	217.26	237.95	258.78	279.70
55	210.67	232.47	254.43	276.48	298.52
56	255.71	248.89	272.16	295.42	318.57
57	241.97	266.56	291.14	315.62	339.82
58	259.50	285.52	311.42	337.04	362.18
59	278.31	305.77	332.94	359.60	385.55
60	298.43	327.29	355.62	383.18	409.78

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	I1	I2	I3	I4	I5
61	\$319.84	\$350.00	\$379.35	\$407.66	\$434.74
62	342.46	373.78	403.99	432.89	460.30
63	366.18	398.51	429.42	458.76	486.38
64	390.88	424.06	455.53	485.17	512.86
65	416.43	450.30	482.21	512.02	539.62
66	442.70	477.16	509.37	539.19	566.63
67	469.63	504.56	536.90	566.66	593.67
68	497.15	532.39	564.81	594.23	620.51
69	525.19	560.68	592.89	621.66	646.89
70	553.80	539.24	620.90	648.67	672.59
71	582.81	617.85	648.58	675.07	697.56
72	612.04	646.27	675.77	700.82	721.70
73	641.27	674.36	702.46	725.87	744.81
74	670.40	702.14	728.59	749.98	766.47
75	699.45	729.56	753.91	772.68	786.21

AMER.
EXP.

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	16	17	18	19	20
20	92.28	96.80	101.21	105.51	109.70
21	93.10	97.69	102.18	106.55	110.82
22	93.97	98.65	103.21	107.66	112.02
23	94.92	99.68	104.33	108.87	113.33
24	95.95	100.80	105.54	110.19	114.75
25	97.07	102.02	106.87	111.62	116.31
26	98.28	103.35	108.31	113.20	118.01
27	99.61	104.79	109.89	114.92	119.89
28	101.06	106.38	111.63	116.82	121.96
29	102.65	108.13	113.54	118.91	124.25
30	104.40	110.05	115.65	121.23	126.80
31	106.33	112.18	118.00	123.82	129.65
32	108.48	114.55	120.62	126.71	132.83
33	110.86	117.20	123.55	129.94	136.38
34	113.52	120.16	126.83	133.55	140.34
35	116.51	123.48	130.50	137.59	144.77
36	119.86	127.20	134.60	142.10	149.69
37	123.62	131.35	139.18	147.12	155.17
38	127.82	136.00	144.29	152.71	161.26
39	132.52	141.18	149.98	158.92	167.99
40	137.77	146.96	156.30	165.79	175.45
41	143.62	153.39	163.31	173.41	183.68
42	150.15	160.53	171.08	181.82	192.76
43	157.39	168.43	179.67	191.10	202.72
44	165.42	177.18	189.14	201.29	213.64
45	174.30	186.81	199.54	212.45	225.55
46	184.08	197.40	210.92	224.64	238.52
47	194.82	208.98	223.35	237.89	252.58
48	206.57	221.62	236.86	252.26	267.77
49	219.38	235.36	251.50	267.76	284.08
50	233.29	250.22	267.28	284.40	301.53
51	248.33	266.24	284.22	302.20	320.09
52	264.55	283.44	302.34	321.14	339.74
53	281.97	301.85	321.62	341.18	360.38
54	300.62	321.48	342.02	362.24	381.90
55	320.46	342.16	363.47	384.20	404.20
56	341.48	363.96	385.84	406.94	427.13
57	363.58	386.70	409.01	430.34	450.58
58	386.66	410.27	432.85	454.27	474.44
59	410.58	434.52	457.24	478.62	498.61
60	435.21	459.34	482.06	503.29	522.95

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	16	17	18	19	20
61	460.43	484.62	507.21	528.14	547.40
62	486.12	510.23	532.57	553.12	571.76
63	512.18	536.08	558.06	578.01	595.84
64	538.49	562.09	583.50	602.63	619.40
65	565.02	588.06	608.66	626.71	642.27
66	591.53	613.77	633.28	650.09	664.36
67	617.80	638.96	657.19	672.67	685.57
68	643.56	663.42	680.29	694.34	705.71
69	668.82	687.09	702.47	714.92	724.50
70	692.91	709.84	723.53	734.08	741.69
71	716.30	731.46	743.14	751.56	757.20
72	738.59	751.60	760.98	767.26	771.15
73	759.40	769.92	776.97	781.32	783.66
74	778.35	786.31	791.23	793.88	794.96
75	795.28	800.88	803.89	805.12	805.49

AMER.
EXP.

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	21	22	23	24	25
20	113.80	117.80	121.72	125.57	129.36
21	115.00	119.09	123.10	127.05	130.95
22	116.29	120.48	124.60	128.67	132.69
23	117.70	122.00	126.24	130.43	134.59
24	119.24	123.66	128.04	132.38	136.69
25	120.92	125.49	130.01	134.51	139.02
26	122.77	127.50	132.20	136.89	141.60
27	124.82	129.72	134.62	139.53	144.48
28	127.08	132.19	137.32	142.48	147.67
29	129.59	134.94	140.32	145.74	151.22
30	132.39	138.00	143.66	149.39	155.17
31	135.51	141.42	147.39	153.42	159.55
32	139.00	145.23	151.53	157.92	164.40
33	142.89	149.47	156.14	162.91	169.79
34	147.22	154.18	161.25	168.44	175.74
35	152.04	159.42	166.93	174.55	182.31
36	157.40	165.24	173.21	181.31	189.56
37	163.36	171.68	180.15	188.76	197.53
38	169.95	178.80	187.80	196.95	206.26
39	177.24	186.65	196.21	205.94	215.82
40	185.28	195.28	205.45	215.77	226.23
41	194.14	204.76	215.55	226.49	237.57
42	203.87	215.15	226.59	238.17	249.87
43	214.52	226.49	238.60	250.84	263.17
44	226.15	238.83	251.63	264.53	277.48
45	238.81	252.22	265.71	279.26	292.81
46	252.55	266.68	280.86	295.05	309.17
47	267.38	282.24	297.10	311.89	326.51
48	283.33	298.90	314.40	329.73	344.77
49	300.41	316.65	332.72	348.49	363.85
50	318.57	335.43	351.98	368.09	383.62
51	337.80	355.17	372.08	388.39	403.99
52	357.99	375.76	392.90	409.29	424.84
53	379.06	397.09	414.33	430.68	446.08
54	400.88	419.03	436.25	452.46	467.61
55	423.33	441.48	458.56	474.53	489.31
56	446.28	464.31	481.16	496.76	511.12
57	469.64	487.44	503.93	519.10	532.87
58	493.29	510.74	526.79	541.37	554.39
59	517.11	534.13	549.58	563.39	575.49
60	541.03	557.45	572.11	584.97	596.05

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	21	22	23	24	25
51	564.87	580.48	594.17	605.96	615.99
62	588.42	603.03	615.61	626.31	635.21
63	611.47	624.93	636.37	645.90	653.81
64	633.85	646.12	656.35	664.62	670.99
65	655.48	666.49	675.39	682.26	687.20
66	676.25	685.87	693.29	698.63	702.21
67	696.00	704.04	709.84	713.73	716.12
68	714.47	720.78	725.02	727.62	729.03
69	731.42	736.05	738.91	740.45	741.07
70	746.79	749.94	751.63	752.32	752.53
71	760.69	762.56	763.33	763.56	763.59
72	773.23	774.09	774.34	774.38	
73	784.62	784.91	784.95		
74	795.28	795.33			
75	805.55				

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	26	27	28	29	30
20	133.10	136.79	140.46	144.10	147.74
21	134.81	138.63	142.43	146.23	150.04
22	136.67	140.64	144.60	148.58	152.57
23	138.73	142.86	147.01	151.13	155.38
24	141.00	145.33	149.68	154.06	158.48
25	143.53	148.07	152.64	157.26	161.93
26	146.34	151.11	155.93	160.80	165.75
27	149.46	154.48	159.57	164.73	169.96
28	152.92	158.23	163.61	169.07	174.62
29	156.76	162.38	168.08	173.88	179.77
30	161.03	166.98	173.03	179.17	185.43
31	165.76	172.07	178.49	185.02	191.67
32	171.00	177.70	184.52	191.45	198.51
33	176.78	183.91	191.14	198.51	206.00
34	183.17	190.73	198.43	206.25	214.19
35	190.21	198.24	206.41	214.70	223.11
36	197.95	206.48	215.14	223.92	232.81
37	206.44	215.48	224.66	233.94	243.33
38	215.72	225.30	235.00	244.80	254.68
39	225.83	235.97	246.21	256.53	266.89
40	236.83	247.54	258.32	269.15	279.98
41	248.76	260.04	271.35	282.67	293.94
42	261.65	273.49	285.33	297.11	308.76
43	275.54	287.92	300.24	312.42	324.39
44	290.43	303.31	316.06	328.57	340.76
45	306.30	319.64	332.74	345.48	357.78
46	323.14	336.85	350.19	363.06	375.37
47	340.87	354.84	368.33	381.22	393.45
48	359.41	373.54	387.05	399.87	411.93
49	378.66	392.82	406.26	418.91	430.73
50	398.48	412.58	425.85	438.25	449.74
51	418.79	432.73	445.75	457.81	468.90
52	439.48	453.17	465.83	477.49	488.07
53	460.47	473.79	486.05	497.18	507.12
54	481.64	494.54	506.26	516.72	525.89
55	502.91	515.26	526.29	535.96	544.29
56	524.15	535.79	545.99	554.78	562.25
57	545.17	555.95	565.24	573.13	579.71
58	554.38	575.64	583.99	590.95	596.58
59	585.92	594.73	602.16	608.13	612.73
60	605.46	613.30	619.64	624.53	628.05

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	26	27	28	29	30
61	624.33	681.08	636.29	640.04	642.55
62	642.42	647.97	651.97	654.65	656.31
63	659.55	663.83	666.70	668.48	669.43
64	675.59	678.67	680.57	681.59	682.01
65	690.52	692.56	693.66	694.12	694.25
66	704.42	705.61	706.10	706.25	706.27
67	717.41	717.94	718.10	718.12	
68	729.61	729.79	729.81		
69	741.26	741.30			
70	752.56				

AMER.
EXP.

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	31	32	33	34	35
20	\$151.39	\$155.07	\$158.76	\$162.50	\$166.28
21	153.87	157.72	161.62	165.57	169.56
22	156.60	160.66	164.78	168.95	173.18
23	159.62	163.91	168.26	172.68	177.17
24	162.97	167.50	172.11	176.80	181.55
25	166.67	171.48	176.36	181.33	186.38
26	170.76	175.86	181.04	186.32	191.68
27	175.28	180.69	186.20	191.80	197.49
28	180.27	186.01	191.86	197.80	203.85
29	185.76	191.86	198.06	204.37	210.77
30	191.80	198.27	204.86	211.54	218.32
31	198.42	205.30	212.27	219.35	226.51
32	205.68	212.97	220.35	227.83	235.38
33	213.61	221.32	229.12	237.01	244.96
34	222.24	230.39	238.63	246.93	255.26
35	231.63	240.23	248.89	257.59	266.29
36	241.80	250.85	259.93	269.01	278.06
37	252.78	262.27	271.76	281.20	290.55
38	264.60	274.51	284.37	294.14	303.72
39	277.25	287.56	297.76	307.77	317.52
40	290.76	301.41	311.88	322.06	331.88
41	305.08	316.02	326.66	336.93	346.76
42	320.20	331.32	342.06	352.33	362.07
43	336.03	347.26	358.00	368.19	377.78
44	352.50	363.74	374.40	384.43	393.80
45	369.53	380.69	391.19	401.00	410.09
46	387.05	398.04	408.32	417.83	426.59
47	404.97	415.73	425.69	434.86	443.18
48	423.21	433.65	443.26	451.97	459.77
49	441.68	451.75	460.89	469.06	476.22
50	460.31	469.90	478.46	485.97	492.45
51	478.97	487.96	495.84	502.64	508.41
52	497.52	505.80	512.95	519.01	524.06
53	515.83	523.34	529.72	535.03	539.33
54	533.80	540.52	546.10	550.63	554.12
55	551.37	557.26	562.03	565.71	568.35
56	568.47	573.51	577.38	580.18	582.06
57	585.03	589.13	592.08	594.07	595.29
58	600.92	604.05	606.14	607.44	608.13
59	616.05	618.26	619.64	620.38	620.68
60	630.41	631.87	632.65	632.97	633.07
61	644.10	644.93	645.27	645.38	645.40
62	657.20	657.57	657.67	657.69	
63	669.82	669.93	669.95		
64	682.14	682.16			
65	694.27				

AMER.
EXP.

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	36	37	38	39	40
20	\$170.11	\$174.00	\$177.95	\$181.97	\$186.06
21	173.62	177.74	181.94	186.20	190.54
22	177.48	181.86	186.31	190.83	195.44
23	181.73	186.38	191.10	195.91	200.79
24	186.40	191.32	196.34	201.44	206.61
25	191.52	196.76	202.08	207.47	212.95
26	197.14	202.69	208.33	214.04	219.83
27	203.28	209.16	215.12	221.16	227.26
28	209.98	216.20	222.50	228.87	235.28
29	217.27	223.84	230.49	237.18	243.89
30	225.18	232.12	239.10	246.11	253.13
31	233.75	241.04	248.36	255.68	262.96
32	243.00	250.64	258.28	265.88	273.41
33	252.94	260.92	268.85	276.71	284.42
34	263.59	271.87	280.07	288.13	295.96
35	274.94	283.51	291.92	300.10	307.99
36	287.00	295.78	304.33	312.57	320.45
37	299.72	308.64	317.25	325.49	333.30
38	313.04	322.04	330.64	338.80	346.49
39	326.92	335.90	344.43	352.47	359.96
40	341.28	350.19	358.58	366.42	373.68
41	356.07	364.84	373.04	380.63	387.62
42	371.25	379.82	387.75	395.06	401.68
43	386.74	395.04	402.68	409.61	415.80
44	402.49	410.48	417.73	424.21	429.89
45	418.45	426.04	432.82	438.76	443.89
46	434.53	441.62	447.85	453.21	457.76
47	450.61	457.13	462.74	467.51	471.49
48	466.59	472.48	477.47	481.64	485.01
49	482.39	487.62	491.99	495.52	498.24
50	497.94	502.52	506.23	509.08	511.14
51	513.22	517.11	520.11	522.27	523.72
52	528.15	531.30	533.57	535.09	536.03
53	542.64	545.03	546.63	547.62	548.15
54	556.63	558.32	559.36	559.92	560.15
55	570.13	571.23	571.82	572.06	572.13
56	583.21	583.83	584.09	584.16	584.18
57	595.94	596.22	596.29	596.31	
58	608.42	608.50	608.52		
59	620.77	620.79			
60	633.09				

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	41	42	43	44	45
20	\$190.22	\$194.46	\$198.76	\$203.13	\$207.56
21	194.96	199.45	204.01	208.63	213.31
22	200.13	204.88	209.70	214.58	219.52
23	205.75	210.78	215.87	221.02	226.20
24	211.86	217.18	222.54	227.95	233.38
25	218.50	224.10	229.74	235.40	241.07
26	225.67	231.56	237.47	243.38	249.26
27	233.40	239.57	245.74	251.38	257.95
28	241.71	248.15	254.56	260.89	267.12
29	250.62	257.30	263.91	270.41	276.72
30	260.10	267.00	273.78	280.37	286.74
31	270.17	277.24	284.12	290.76	297.11
32	280.79	287.97	294.90	301.54	307.83
33	291.92	299.16	306.08	312.65	318.83
34	303.52	310.75	317.60	324.06	330.09
35	315.54	322.70	329.44	335.74	341.57
36	327.93	334.97	341.55	347.64	353.25
37	340.65	347.53	353.89	359.75	365.06
38	353.66	360.32	366.43	371.98	376.94
39	366.91	373.31	379.11	384.29	388.84
40	380.37	386.43	391.84	396.60	400.69
41	393.96	399.61	404.58	408.86	412.49
42	407.60	412.79	417.27	421.07	424.23
43	421.23	425.91	429.88	433.20	435.87
44	434.79	438.94	442.41	445.21	447.37
45	448.24	451.86	454.80	457.05	458.63
46	461.36	464.63	466.99	468.70	469.84
47	474.71	477.18	478.97	480.16	480.90
48	487.60	489.48	490.73	491.50	491.92
49	500.21	501.52	502.33	502.77	502.95
50	512.52	513.37	513.83	514.02	514.07
51	524.61	525.09	525.29	525.35	525.36
52	536.54	536.74	536.81	536.82	
53	548.37	548.44	548.45		
54	560.22	560.23			
55	572.14				

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	46	47	48	49	50
20	\$212.04	\$216.58	\$221.14	\$225.73	\$230.31
21	218.04	222.80	227.58	232.36	237.12
22	224.48	229.47	234.46	239.42	244.33
23	231.40	236.60	241.79	246.91	251.94
24	238.81	244.21	249.56	254.81	259.91
25	246.71	252.28	257.76	263.08	268.22
26	255.08	260.79	266.35	271.71	276.84
27	263.91	269.71	275.31	280.66	285.74
28	273.17	279.01	284.60	289.89	294.88
29	282.82	288.65	294.18	299.39	304.25
30	292.82	298.59	304.03	309.11	313.81
31	303.14	308.81	314.12	319.02	323.54
32	313.75	319.28	324.41	329.12	333.40
33	324.60	329.96	334.88	339.35	343.34
34	335.68	340.82	345.48	349.65	353.30
35	346.94	351.81	356.16	359.98	363.27
36	358.34	362.88	366.87	370.30	373.22
37	369.80	373.97	377.56	380.60	383.14
38	381.30	385.04	388.22	390.88	393.02
39	392.75	396.08	398.85	401.09	402.82
40	404.16	407.06	409.40	411.20	412.51
41	415.52	417.97	419.85	421.21	422.13
42	426.79	428.76	430.19	431.14	431.73
43	437.94	439.43	440.42	441.03	441.37
44	448.92	449.97	450.61	450.95	451.10
45	459.77	460.45	460.81	460.96	461.00
46	470.55	470.93	471.08	471.13	471.14
47	481.30	481.46	481.50	481.52	
48	492.09	492.14	492.15		
49	502.99	503.01			
50	514.08				

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	51	52	53	54	55
20	\$234.87	\$239.38	\$243.81	\$248.12	\$252.28
21	241.83	246.45	250.94	255.28	259.43
22	249.15	253.84	258.37	262.69	266.80
23	256.83	261.55	266.07	270.35	274.38
24	264.84	269.55	274.02	278.22	282.16
25	273.14	277.80	282.19	286.30	290.10
26	281.71	286.29	290.57	294.54	298.18
27	290.52	294.99	299.12	302.93	306.38
28	299.55	303.86	307.83	311.44	314.66
29	308.76	312.90	316.67	320.02	322.97
30	318.13	322.06	325.57	328.65	331.29
31	327.64	331.30	334.51	337.28	339.63
32	337.22	340.57	343.46	345.92	347.96
33	346.83	349.85	352.41	354.55	356.27
34	356.45	359.12	361.35	363.15	364.54
35	366.06	368.38	370.27	371.72	372.76
36	375.64	377.61	379.13	380.22	380.95
37	385.20	386.78	387.92	388.68	389.15
38	394.67	395.87	396.66	397.16	397.42
39	404.06	404.89	405.41	405.69	405.80
40	413.38	413.92	414.21	414.33	414.36
41	422.69	422.99	423.12	423.16	423.16
42	432.05	432.18	432.22	432.22	
43	441.50	441.54	441.55		
44	451.14	451.15			
45	461.01				

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	56	57	58	59	60
20	\$256.26	\$260.03	\$263.58	\$266.90	\$269.97
21	263.36	267.07	270.53	273.74	276.69
22	270.67	274.28	277.63	280.70	283.49
23	278.15	281.64	284.85	287.77	290.37
24	285.80	289.15	292.19	294.91	297.29
25	293.59	296.76	299.60	302.08	304.22
26	301.49	304.45	307.04	309.27	311.17
27	309.47	312.17	314.50	316.48	318.13
28	317.48	319.91	321.98	323.70	325.09
29	325.51	327.66	329.46	330.91	332.04
30	333.54	335.42	336.94	338.11	338.95
31	341.56	343.16	344.39	345.27	345.86
32	349.61	350.89	351.81	352.42	352.80
33	357.60	358.56	359.20	359.60	359.81
34	365.54	366.21	366.63	366.85	366.94
35	373.46	373.90	374.13	374.22	374.25
36	381.40	381.64	381.74	381.77	381.78
37	389.41	389.51	389.54	389.55	
38	397.53	397.56	397.57		
39	405.83	405.84			
40	414.37				

AMER.
EXP.**MEAN RESERVES****3½%**

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	61	62	63	64	65
20	\$272.80	\$275.36	\$277.66	\$279.67	\$281.41
21	279.36	281.75	283.86	285.66	287.20
22	285.99	288.18	290.06	291.67	292.99
23	292.66	294.62	296.06	297.68	298.81
24	299.34	301.08	302.53	303.71	304.61
25	306.04	307.56	308.78	309.72	310.41
26	312.75	314.03	315.02	315.73	316.20
27	319.47	320.50	321.24	321.73	322.04
28	326.17	326.94	327.46	327.78	327.95
29	332.84	333.39	333.72	333.90	333.97
30	339.52	339.87	340.05	340.13	340.15
31	346.22	346.41	346.50	346.52	346.52
32	353.00	353.09	353.11	353.12	
33	359.90	359.93	359.93		
34	366.97	366.97			
35	374.25				

**AMER.
EXP.**

MEAN RESERVES

3½%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS				
	66	67	68	69	70
20	\$282.87	\$284.10	\$285.09	\$285.86	\$286.41
21	288.47	289.51	290.30	290.88	291.26
22	294.08	294.91	295.51	295.91	296.16
23	299.68	300.30	300.72	300.98	301.12
24	305.27	305.70	305.97	306.12	306.18
25	310.86	311.14	311.30	311.36	311.38
26	315.50	316.66	316.72	316.74	316.74
27	322.21	322.28	322.30	322.30	
28	328.02	328.05	328.05		
29	333.99	333.99			
30	340.15				

**AMER.
EXP.**

MEAN RESERVES

3 1/2%

For Valuing Paid Up Extended Insurance

(MEAN SINGLE PREMIUMS TEMPORARY INSURANCE)

Age	YEARS					
	71	72	73	74	75	76
20	\$286.78	\$287.00	\$287.13	\$287.18	\$287.19	\$287.20
21	291.50	291.63	291.68	291.70	291.70	
22	296.29	296.35	296.36	296.37		
23	301.18	301.19	301.20			
24	306.19	306.20				
25	311.38					

AMER.
EXP.

NET ANNUAL PREMIUMS

3½%

PURE ENDOWMENT

Age	YEARS		
	10 Yrs.	15 Yrs.	20 Yrs.
20	78.537	46.528	30.813
21	78.506	46.492	30.769
22	78.473	46.453	30.721
23	78.438	46.411	30.668
24	78.399	46.365	30.611
25	78.357	46.314	30.547
26	78.312	46.259	30.477
27	78.263	46.199	30.399
28	78.210	46.132	30.313
29	78.151	46.060	30.216
30	78.086	45.979	30.107
31	78.015	45.891	29.984
32	77.937	45.791	29.845
33	77.852	45.680	29.689
34	77.759	45.556	29.514
35	77.655	45.415	29.318
36	77.539	45.256	29.099
37	77.410	45.075	28.854
38	77.264	44.872	28.582
39	77.100	44.643	28.280
40	76.912	44.386	27.947
41	76.700	44.098	27.578
42	76.457	43.777	27.172
43	76.184	43.419	26.727
44	75.875	43.023	26.240
45	75.529	42.584	25.707
46	75.142	42.099	25.128
47	74.710	41.565	24.498
48	74.229	40.979	23.817
49	73.697	40.337	23.081
50	73.110	39.635	22.291
51	72.460	38.869	21.446
52	71.745	38.035	20.546
53	70.958	37.129	19.597
54	70.095	36.148	18.602
55	69.150	35.090	17.569
56	68.114	33.951	16.503
57	66.982	32.733	15.408
58	65.748	31.440	14.289
59	64.404	30.077	13.148
60	62.945	28.653	11.990
61	61.365	27.172	10.814
62	59.664	25.640	9.630
63	57.846	24.057	8.452
64	55.919	22.423	7.297
65	53.890	20.740	6.175

AMER.
EXP.**TERMINAL RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	1	2	3	4	5
20	1.0431	2.1314	3.2668	4.4516	5.6880
21	1.0432	2.1316	3.2672	4.4522	5.6889
22	1.0432	2.1317	3.2675	4.4528	5.6899
23	1.0433	2.1319	3.2679	4.4535	5.6910
24	1.0434	2.1321	3.2683	4.4542	5.6921
25	1.0434	2.1323	3.2687	4.4549	5.6933
26	1.0435	2.1325	3.2691	4.4557	5.6947
27	1.0436	2.1327	3.2696	4.4566	5.6961
28	1.0436	2.1330	3.2702	4.4576	5.6976
29	1.0437	2.1332	3.2707	4.4586	5.6993
30	1.0438	2.1335	3.2713	4.4597	5.7011
31	1.0439	2.1338	3.2720	4.4609	5.7031
32	1.0440	2.1341	3.2727	4.4622	5.7052
33	1.0441	2.1345	3.2735	4.4636	5.7076
34	1.0442	2.1349	3.2743	4.4652	5.7102
35	1.0443	2.1353	3.2753	4.4669	5.7131
36	1.0445	2.1358	3.2764	4.4689	5.7163
37	1.0446	2.1363	3.2775	4.4710	5.7197
38	1.0448	2.1369	3.2788	4.4733	5.7236
39	1.0450	2.1375	3.2802	4.4759	5.7277
40	1.0452	2.1382	3.2817	4.4787	5.7325
41	1.0455	2.1390	3.2834	4.4818	5.7378
42	1.0457	2.1398	3.2853	4.4854	5.7437
43	1.0460	2.1408	3.2874	4.4894	5.7505
44	1.0463	2.1419	3.2899	4.4939	5.7582
45	1.0467	2.1431	3.2926	4.4991	5.7672
46	1.0471	2.1445	3.2958	4.5052	5.7774
47	1.0476	2.1461	3.2994	4.5121	5.7892
48	1.0481	2.1480	3.3036	4.5200	5.8025
49	1.0488	2.1501	3.3084	4.5290	5.8175
50	1.0495	2.1525	3.3138	4.5390	5.8343
51	1.0503	2.1552	3.3199	4.5502	5.8532
52	1.0512	2.1582	3.3266	4.5628	5.8743
53	1.0522	2.1616	3.3342	4.5769	5.8979
54	1.0533	2.1654	3.3427	4.5926	5.9243
55	1.0546	2.1696	3.3521	4.6102	5.9537
56	1.0560	2.1744	3.3626	4.6297	5.9866
57	1.0576	2.1796	3.3743	4.6515	6.0233
58	1.0593	2.1854	3.3873	4.6759	6.0643
59	1.0612	2.1919	3.4018	4.7031	6.1101
60	1.0634	2.1991	3.4180	4.7333	6.1612

AMER.
EXP.

TERMINAL RESERVES
PURE ENDOWMENT

3½%

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	1	2	3	4	5
61	1.0658	2.2072	3.4360	4.7671	6.2185
62	1.0684	2.2161	3.4560	4.8048	6.2826
63	1.0714	2.2259	3.4784	4.8470	6.3544
64	1.0746	2.2370	3.5034	4.8942	6.4352
65	1.0783	2.2493	3.5313	4.9472	6.5257
66	1.0823	2.2630	3.5625	5.0063	6.6274
67	1.0868	2.2783	3.5972	5.0726	6.7413
68	1.0918	2.2953	3.6360	5.1465	6.8681
69	1.0973	2.3141	3.6791	5.2284	7.0083
70	1.1034	2.3350	3.7265	5.3183	7.1629

AMER.
EXP.**TERMINAL RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	6	7	8	9	10
20	6.9783	8.3252	9.7314	11.1996	12.7328
21	6.9797	8.3273	9.7342	11.2034	12.7379
22	6.9813	8.3295	9.7372	11.2075	12.7432
23	6.9829	8.3318	9.7405	11.2118	12.7490
24	6.9846	8.3343	9.7439	11.2165	12.7553
25	6.9865	8.3370	9.7476	11.2217	12.7621
26	6.9885	8.3398	9.7518	11.2272	12.7694
27	6.9906	8.3430	9.7562	11.2332	12.7774
28	6.9930	8.3464	9.7609	11.2397	12.7861
29	6.9956	8.3501	9.7661	11.2468	12.7958
30	6.9983	8.3541	9.7718	11.2547	12.8064
31	7.0013	8.3585	9.7781	11.2633	12.8181
32	7.0046	8.3634	9.7850	11.2729	12.8308
33	7.0083	8.3688	9.7926	11.2833	12.8448
34	7.0123	8.3747	9.8009	11.2947	12.8603
35	7.0167	8.3812	9.8101	11.3074	12.8776
36	7.0216	8.3883	9.8202	11.3215	12.8968
37	7.0270	8.3962	9.8315	11.3372	12.9183
38	7.0328	8.4050	9.8441	11.3549	12.9427
39	7.0394	8.4148	9.8583	11.3748	12.9702
40	7.0468	8.4258	9.8743	11.3974	13.0018
41	7.0551	8.4383	9.8924	11.4234	13.0378
42	7.0646	8.4525	9.9133	11.4531	13.0792
43	7.0753	8.4689	9.9372	11.4871	13.1262
44	7.0877	8.4877	9.9647	11.5259	13.1795
45	7.1019	8.5092	9.9959	11.5697	13.2399
46	7.1182	8.5337	10.0312	11.6194	13.3082
47	7.1367	8.5613	10.0711	11.6754	13.3852
48	7.1575	8.5925	10.1161	11.7386	13.4718
49	7.1810	8.6276	10.1667	11.8095	13.5690
50	7.2073	8.6669	10.2234	11.8889	13.6782
51	7.2369	8.7111	10.2869	11.9780	13.8007
52	7.2700	8.7604	10.3581	12.0780	13.9382
53	7.3069	8.8156	10.4378	12.1901	14.0928
54	7.3483	8.8774	10.5271	12.3160	14.2663
55	7.3945	8.9466	10.6273	12.4571	14.4613
56	7.4461	9.0241	10.7395	12.6156	14.6812
57	7.5039	9.1108	10.8653	12.7940	14.9293
58	7.5685	9.2079	11.0069	12.9951	15.2096
59	7.6407	9.3170	11.1661	13.2219	15.5271
60	7.7217	9.4395	11.3455	13.4785	15.8870

AMER.
EXP.**TERMINAL RESERVES**
PURE ENDOWMENT**3½%**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	6	7	8	9	10
61	7.8126	9.5773	11.5480	13.7688	16.2959
62	7.9146	9.7327	11.7768	14.0980	16.7605
63	8.0294	9.9078	12.0357	14.4712	17.2873
64	8.1585	10.1055	12.3284	14.8930	17.8831
65	8.3039	10.3284	12.6583	15.3685	18.5563
66	8.4673	10.5787	13.0285	15.9036	19.3183
67	8.6500	10.8584	13.4434	16.5067	20.1845
68	8.8532	11.1702	13.9088	17.1893	21.1779
69	9.0786	11.5184	14.4332	17.9691	22.3312
70	9.3290	11.9089	15.0299	18.8711	23.6870

**AMER.
EXP.**

**TERMINAL RESERVES
PURE ENDOWMENT**

3½%

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	11	12	13	14	15
20	14.3343	16.0072	17.7552	19.5824	21.4926
21	14.3407	16.0155	17.7659	19.5958	21.5091
22	14.3477	16.0246	17.7774	19.6101	21.5270
23	14.3553	16.0344	17.7897	19.6257	21.5466
24	14.3636	16.0448	17.8032	19.6427	21.5681
25	14.3724	16.0563	17.8178	19.6614	21.5916
26	14.3820	16.0688	17.8340	19.6819	21.6175
27	14.3926	16.0826	17.8516	19.7045	21.6457
28	14.4042	16.0977	17.8711	19.7290	21.6768
29	14.4169	16.1143	17.8923	19.7561	21.7109
30	14.4309	16.1324	17.9157	19.7859	21.7489
31	14.4462	16.1524	17.9415	19.8190	21.7911
32	14.4631	16.1744	17.9701	19.8558	21.8382
33	14.4817	16.1990	18.0020	19.8970	21.8912
34	14.5025	16.2262	18.0376	19.9433	21.9509
35	14.5255	16.2568	18.0778	19.9956	22.0191
36	14.5514	16.2912	18.1231	20.0553	22.0966
37	14.5805	16.3300	18.1749	20.1232	22.1852
38	14.6134	16.3746	18.2338	20.2008	22.2859
39	14.6512	16.4252	18.3013	20.2891	22.4001
40	14.6942	16.4833	18.3781	20.3893	22.5298
41	14.7436	16.5493	18.4651	20.5030	22.6768
42	14.7997	16.6242	18.5640	20.6319	22.8432
43	14.8634	16.7092	18.6759	20.7777	23.0313
44	14.9356	16.8054	18.8025	20.9424	23.2435
45	15.0172	16.9142	18.9454	21.1280	23.4830
46	15.1094	17.0368	19.1363	21.3375	23.7533
47	15.2133	17.1747	19.2876	21.5735	24.0584
48	15.3299	17.3299	19.4917	21.8397	24.4027
49	15.4611	17.5045	19.7217	22.1398	24.7912
50	15.6085	17.7010	19.9808	22.4781	25.2302
51	15.7742	17.9222	20.2726	22.8600	25.7275
52	15.9605	18.1709	20.6016	23.2923	26.2916
53	16.1699	18.4512	20.9736	23.7821	26.9328
54	16.4055	18.7679	21.3948	24.3383	27.6637
55	16.6715	19.1259	21.8725	24.9716	28.4983
56	16.9719	19.5315	22.4157	25.6938	29.4540
57	17.3117	19.9922	23.0345	26.5197	30.5501
58	17.6972	20.5162	23.7410	27.4654	31.8069
59	18.1350	21.1135	24.5486	28.5478	33.2476
60	18.6332	21.7951	25.4710	29.7856	34.9004

AMER.
EXP.**TERMINAL RESERVES**
PURE ENDOWMENT**3½%**

Per \$1 of Pure Endowment Net Annual Premium

	YEARS				
Age	I1	I2	I3	I4	I5
61	19.2005	22.5718	26.5234	31.2022	36.8024
62	19.8454	23.4556	27.7244	32.8278	39.0020
63	20.5772	24.4612	29.0984	34.7023	41.5685
64	21.4070	25.6080	30.6779	36.8829	44.5973
65	22.3500	26.9216	32.5094	39.4486	48.2161
66	23.4262	28.4396	34.6575	42.5050	52.6310
67	24.6653	30.2142	37.2084	46.2234	58.0895
68	26.1088	32.3146	40.3030	50.8068	64.9386
69	27.8115	34.8554	44.1057	56.5389	73.6639
70	29.8656	37.9678	48.8453	63.8141	85.0609

AMER.
EXP.**TERMINAL RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	16	17	18	19	20
20	23.4900	25.5796	27.7663	30.0559	32.4540
21	23.5105	25.6049	27.7976	30.0940	32.5006
22	23.5328	25.6326	27.8316	30.1359	32.5514
23	23.5574	25.6629	27.8691	30.1815	32.6071
24	23.5841	25.6963	27.9099	30.2317	32.6683
25	23.6136	25.7326	27.9548	30.2867	32.7362
26	23.6457	25.7725	28.0041	30.3478	32.8114
27	23.6811	25.8164	28.0588	30.4155	32.8953
28	23.7199	25.8652	28.1195	30.4911	32.9892
29	23.7631	25.9193	28.1872	30.5758	33.0948
30	23.8110	25.9797	28.2632	30.6710	33.2149
31	23.8646	26.0475	28.3487	30.7794	33.3511
32	23.9247	26.1238	28.4460	30.9023	33.5062
33	23.9924	26.2108	28.5565	31.0425	33.6824
34	24.0697	26.3096	28.6826	31.2017	33.8821
35	24.1575	26.4223	28.8258	31.3822	34.1089
36	24.2578	26.5505	28.9882	31.3872	34.3660
37	24.3718	26.6958	29.1726	31.8195	34.6574
38	24.5010	26.8608	29.3816	32.0829	34.9873
39	24.6478	27.0478	29.6184	32.3809	35.3603
40	24.8142	27.2597	29.8865	32.7179	35.7826
41	25.0026	27.4994	30.1892	33.0992	36.2606
42	25.2157	27.7702	30.5319	33.5306	36.8020
43	25.4562	28.0763	30.9193	34.0189	37.4154
44	25.7280	28.4222	31.3576	34.5719	38.1105
45	26.0349	28.8132	31.8535	35.1981	38.8994
46	26.3816	29.2554	32.4146	35.9082	39.7969
47	26.7732	29.7553	33.0504	36.7155	40.8196
48	27.2156	30.3212	33.7726	37.6345	41.9873
49	27.7159	30.9634	34.5941	38.6831	43.3249
50	28.2832	31.6933	35.5305	39.8830	44.8604
51	28.9273	32.5245	36.6011	41.2592	46.6288
52	29.6601	33.4738	37.8277	42.8425	48.6704
53	30.4963	34.5604	39.2374	44.6683	51.0293
54	31.4523	35.8079	40.8611	46.7751	53.7573
55	32.5484	37.2427	42.7320	49.2079	56.9187
56	33.8075	38.8935	44.8888	52.0223	60.5967
57	35.2537	40.7932	47.3793	55.2906	64.9007
58	36.9149	42.9826	50.2657	59.1073	69.9834
59	38.8252	45.5144	53.6292	63.6052	76.0559
60	41.0290	48.4577	57.5840	68.9675	83.4036
61	43.5846	51.9103	62.2882	75.4416	
52	46.5747	56.0069	67.9542		
63	50.1134	60.9289			
64	54.3535				

AMER.
EXP.

TERMINAL RESERVES

PURE ENDOWMENT

3½%

Per \$1 of Pure Endowment Net Annual Premium

Age	- YEARS				
	21	22	23	24	25
20	34.9674	37.6025	40.3674	43.2703	46.3214
21	35.0236	37.6706	40.4494	43.3698	46.4414
22	35.0853	37.7452	40.5404	43.4798	46.5749
23	35.1531	37.8281	40.6409	43.6023	46.7242
24	35.2282	37.9197	40.7528	43.7392	46.8915
25	35.3113	38.0217	40.8781	43.8928	47.0812
26	35.4040	38.1359	41.0186	44.0670	47.2958
27	35.5078	38.2641	41.1782	44.2642	47.5399
28	35.6244	38.4098	41.3588	44.4855	47.8166
29	35.7569	38.5748	41.5644	44.7429	48.1299
30	35.9070	38.7626	41.7976	45.0309	48.4854
31	36.0781	38.9758	42.0618	45.3579	48.8884
32	36.2723	39.2173	42.3617	45.7286	49.3453
33	36.4923	39.4914	42.7017	46.1489	49.8630
34	36.7421	39.8022	43.0871	46.6249	50.4488
35	37.0253	40.1546	43.5237	47.1637	51.1130
36	37.3464	40.5537	44.0177	47.7743	51.8659
37	37.7099	41.0052	44.5774	48.4664	52.7202
38	38.1211	41.5167	45.2116	49.2514	53.6903
39	38.5868	42.0960	45.9308	50.1425	54.7923
40	39.1140	42.7527	46.7469	51.1544	56.0464
41	39.7115	43.4976	47.6732	52.3054	57.4776
42	40.3889	44.3427	48.7264	53.6184	59.1136
43	41.1570	45.3029	49.9270	55.1184	60.9886
44	42.0292	46.3970	51.2979	56.8365	63.1443
45	43.0223	47.6454	52.8670	58.8105	65.6293
46	44.1546	49.0733	54.6687	61.0845	
47	45.4488	50.7115	56.7424		
48	46.3924	52.5956			
49	48.6372				

AMER.
EXP.**TERMINAL RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	26	27	28	29	30
20	49.5308	52.9109	56.4756	60.2407	64.2261
21	49.6760	53.0868	56.6888	60.5011	64.5427
22	49.8382	53.2840	56.9303	60.7953	64.9021
23	50.0201	53.5073	57.2030	61.1292	65.3090
24	50.2262	53.7596	57.5127	61.5074	65.7692
25	50.4591	54.0463	57.8636	61.9352	66.2911
26	50.7240	54.3712	58.2606	62.4205	66.8823
27	51.0241	54.7389	58.7110	62.9703	67.5526
28	51.3640	55.1561	59.2214	63.5937	68.3120
29	51.7496	55.6289	59.8000	64.2999	69.1718
30	52.1866	56.1649	60.4555	65.0996	70.1472
31	52.6820	56.7722	61.1978	66.0665	71.2537
32	53.2434	57.4598	62.0395	67.0353	72.5106
33	53.8789	58.2394	62.9943	68.2037	73.9396
34	54.5993	59.1235	64.0783	69.5319	75.5655
35	55.4162	60.1272	65.3104	71.0427	77.4189
36	56.3434	61.2676	66.7114	72.7644	79.5378
37	57.3965	62.5640	68.3075	74.7321	81.9651
38	58.5933	64.0405	70.1311	76.9854	84.7532
39	59.9558	65.7268	72.2186	79.5727	87.9671
40	61.5114	67.6562	74.6144	82.5538	91.6825
41	63.2905	69.8698	77.3737	85.9985	
42	65.3305	72.4178	80.5604		
43	67.6775	75.3589			
44	70.3847				

AMER.
EXP.**TERMINAL RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	31	32	33	34	35
20	68.4519	72.9437	77.7281	82.8364	88.3067
21	68.8379	73.4123	78.2953	83.5235	89.1372
22	69.2749	73.9421	78.9382	84.3016	90.0783
23	69.7692	74.5427	79.6662	85.1834	91.1445
24	70.3295	75.2230	80.4913	86.1823	92.3518
25	70.9642	75.9940	81.4261	87.3136	93.7214
26	71.6836	76.8676	82.4847	88.5969	95.2760
27	72.4987	77.8568	83.6856	90.0534	97.0428
28	73.4218	78.9790	85.0485	91.7087	99.0531
29	74.4688	80.2524	86.5971	93.5917	101.3424
30	75.6568	81.6992	88.3587	95.7358	103.9548
31	77.0065	83.3448	90.3641	98.1822	106.9450
32	78.5412	85.2178	92.6518	100.9818	110.3752
33	80.2878	87.3539	95.2692	104.1925	114.3214
34	82.2792	89.7974	98.2703	107.8852	118.8780
35	84.5566	92.5982	101.7209	112.1479	124.1557
36	87.1663	95.8177	105.7029	117.0837	
37	90.1650	99.5315	110.3119		
38	93.6230	103.8286			
39	97.6224				

AMER.
EXP.

TERMINAL RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	36	37	38	39	40
20	94.1815	100.5115	107.3549	114.7798	122.8695
21	95.1847	101.7215	108.8124	116.5367	124.9868
22	96.3211	103.0918	110.4659	118.5311	127.3938
23	97.6082	104.6464	112.3428	120.7984	130.1336
24	99.0682	106.4110	114.4764	123.3789	133.2553
25	100.7254	108.4167	116.9046	126.3189	136.8201
26	102.6089	110.6993	119.6708	129.6759	140.9038
27	104.7523	113.2994	122.8290	133.5210	145.5924
28	107.1935	116.2674	126.4458	137.9350	150.9922
29	109.9797	119.6659	130.5971	143.0175	157.2344
30	113.1695	123.5660	135.3762	148.8918	164.4743
31	116.8292	128.0548	140.8985	155.7034	
32	121.0407	133.2407	147.3006		
33	125.9048	139.2510			
34	131.5405				

**AMER.
EXP.**

TERMINAL RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

YEARS					
Age	41	42	43	44	45
20	131.7210	141.4513	152.1998	164.1330	177.4561
21	134.2741	144.5314	155.9174	168.6274	182.9039
22	137.1803	148.0416	160.1639	173.7780	189.1628
23	140.4920	152.0509	165.0300	179.6948	196.3760
24	144.2741	156.6446	170.6192	186.5128	204.7214
25	148.6072	161.9203	177.0590	194.4000	214.4099
26	153.5829	167.9980	184.5075	203.5550	
27	159.3142	175.0267	193.1518		
28	165.9410	183.1821			
29	173.6285				

AMER.
EXP.

TERMINAL RESERVES

3¹/₂%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	46	47	48	49	50
20	192.4237	209.3430	228.5972	250.6680	276.1520
21	199.0398	217.3998	238.4430	262.7377	
22	206.6656	226.7237	249.8783		
23	215.4898	237.5514			
24	225.7354				

AMER.
EXP.

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	1	2	3	4	5
20	1.0216	2.0873	3.1991	4.3592	5.5698
21	1.0216	2.0874	3.1994	4.3597	5.5706
22	1.0217	2.0875	3.1996	4.3602	5.5714
23	1.0217	2.0876	3.1999	4.3607	5.5723
24	1.0217	2.0878	3.2002	4.3613	5.5732
25	1.0217	2.0879	3.2005	4.3618	5.5741
26	1.0218	2.0880	3.2008	4.3624	5.5752
27	1.0218	2.0882	3.2012	4.3631	5.5764
28	1.0218	2.0883	3.2016	4.3639	5.5776
29	1.0219	2.0885	3.2020	4.3647	5.5790
30	1.0219	2.0887	3.2024	4.3655	5.5804
31	1.0220	2.0889	3.2029	4.3665	5.5820
32	1.0220	2.0891	3.2034	4.3675	5.5837
33	1.0221	2.0893	3.2040	4.3686	5.5856
34	1.0221	2.0896	3.2046	4.3698	5.5877
35	1.0222	2.0899	3.2053	4.3711	5.5900
36	1.0223	2.0902	3.2061	4.3727	5.5926
37	1.0223	2.0905	3.2069	4.3743	5.5954
38	1.0224	2.0909	3.2079	4.3761	5.5985
39	1.0225	2.0913	3.2089	4.3781	5.6018
40	1.0226	2.0917	3.2100	4.3802	5.6056
41	1.0227	2.0923	3.2112	4.3826	5.6098
42	1.0229	2.0928	3.2126	4.3854	5.6146
43	1.0230	2.0934	3.2141	4.3884	5.6200
44	1.0232	2.0941	3.2159	4.3919	5.6261
45	1.0234	2.0949	3.2179	4.3959	5.6332
46	1.0236	2.0958	3.2202	4.4005	5.6413
47	1.0238	2.0969	3.2228	4.4058	5.6507
48	1.0241	2.0981	3.2258	4.4118	5.6613
49	1.0244	2.0995	3.2293	4.4187	5.6733
50	1.0247	2.1010	3.2332	4.4264	5.6867
51	1.0251	2.1028	3.2376	4.4351	5.7017
52	1.0256	2.1047	3.2424	4.4447	5.7186
53	1.0261	2.1069	3.2479	4.4556	5.7374
54	1.0267	2.1094	3.2541	4.4677	5.7585
55	1.0273	2.1121	3.2609	4.4812	5.7820
56	1.0280	2.1152	3.2685	4.4962	5.8082
57	1.0288	2.1186	3.2770	4.5129	5.8374
58	1.0297	2.1224	3.2864	4.5316	5.8701
59	1.0306	2.1266	3.2969	4.5525	5.9066
60	1.0317	2.1313	3.3086	4.5757	5.9473

AMER.
EXP.**MEAN RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	1	2	3	4	5
61	1.0329	2.1365	3.3216	4.6016	5.9928
62	1.0342	2.1423	3.3361	4.6304	6.0437
63	1.0357	2.1487	3.3522	4.6627	6.1007
64	1.0373	2.1558	3.3702	4.6988	6.1647
65	1.0391	2.1638	3.3903	4.7393	6.2365
66	1.0412	2.1727	3.4128	4.7844	6.3169
67	1.0434	2.1826	3.4378	4.8349	6.4070
68	1.0459	2.1936	3.4657	4.8913	6.5073
69	1.0486	2.2057	3.4966	4.9538	6.6184
70	1.0517	2.2192	3.5308	5.0224	6.7406

AMER.
EXP.

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	6	7	8	9	10
20	6.8332	8.1518	9.5283	10.9655	12.4662
21	6.8344	8.1536	9.5308	10.9688	12.4707
22	6.8356	8.1554	9.5334	10.9724	12.4754
23	6.8370	8.1574	9.5362	10.9762	12.4804
24	6.8384	8.1595	9.5392	10.9803	12.4859
25	6.8399	8.1618	9.5423	10.9847	12.4919
26	6.8416	8.1642	9.5458	10.9895	12.4983
27	6.8434	8.1668	9.5496	10.9947	12.5053
28	6.8453	8.1697	9.5587	11.0003	12.5129
29	6.8475	8.1729	9.5581	11.0065	12.5213
30	6.8497	8.1762	9.5630	11.0133	12.5306
31	6.8522	8.1799	9.5683	11.0207	12.5407
32	6.8549	8.1840	9.5742	11.0290	12.5519
33	6.8580	8.1886	9.5807	11.0380	12.5641
34	6.8613	8.1935	9.5878	11.0478	12.5775
35	6.8649	8.1990	9.5957	11.0588	12.5925
36	6.8690	8.2050	9.6043	11.0709	12.6092
37	6.8734	8.2116	9.6139	11.0844	12.6278
38	6.8782	8.2189	9.6246	11.0995	12.6488
39	6.8836	8.2271	9.6366	11.1166	12.6725
40	6.8897	8.2363	9.6501	11.1359	12.6996
41	6.8965	8.2467	9.6654	11.1579	12.7306
42	6.9042	8.2586	9.6829	11.1832	12.7662
43	6.9129	8.2721	9.7031	11.2122	12.8067
44	6.9230	8.2877	9.7262	11.2453	12.8527
45	6.9346	8.3056	9.7526	11.2828	12.9048
46	6.9478	8.3260	9.7825	11.3253	12.9638
47	6.9630	8.3490	9.8162	11.3733	13.0303
48	6.9800	8.3750	9.8543	11.4274	13.1052
49	6.9993	8.4043	9.8972	11.4881	13.1893
50	7.0208	8.4371	9.9452	11.5562	13.2836
51	7.0451	8.4740	9.9990	11.6325	13.3894
52	7.0722	8.5152	10.0593	11.7181	13.5081
53	7.1024	8.5613	10.1267	11.8140	13.6415
54	7.1363	8.6129	10.2023	11.9216	13.7912
55	7.1741	8.6706	10.2870	12.0422	13.9592
56	7.2164	8.7351	10.3818	12.1776	14.1484
57	7.2636	8.8074	10.4881	12.3297	14.3617
58	7.3164	8.8882	10.6074	12.5010	14.6024
59	7.3754	8.9789	10.7416	12.6940	14.8745
60	7.4415	9.0806	10.8925	12.9120	15.1828

**AMER.
EXP.**

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	6	7	8	9	10
61	7.5156	9.1950	11.0627	13.1584	15.5324
62	7.5986	9.3237	11.2548	13.4374	15.9293
63	7.6919	9.4686	11.4718	13.7535	16.3793
64	7.7969	9.6320	11.7170	14.1107	16.8881
65	7.9148	9.8162	11.9934	14.5134	17.4624
66	8.0474	10.0230	12.3036	14.9661	18.1110
67	8.1957	10.2542	12.6509	15.4751	18.8456
68	8.3607	10.5117	13.0395	16.0491	19.6836
69	8.5435	10.7985	13.4758	16.7012	20.6502
70	8.7460	11.1190	13.9694	17.4505	21.7791

AMER.
EXP.

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	11	12	13	14	15
20	14.0336	15.6708	17.3812	19.1688	21.0375
21	14.0393	15.6781	17.3907	19.1809	21.0525
22	14.0455	15.6862	17.4010	19.1938	21.0686
23	14.0522	15.6949	17.4121	19.2077	21.0862
24	14.0595	15.7042	17.4240	19.2230	21.1054
25	14.0673	15.7144	17.4371	19.2396	21.1265
26	14.0757	15.7254	17.4514	19.2580	21.1497
27	14.0850	15.7376	17.4671	19.2781	21.1751
28	14.0952	15.7510	17.4844	19.3001	21.2029
29	14.1064	15.7656	17.5033	19.3242	21.2335
30	14.1187	15.7817	17.5241	19.3508	21.2674
31	14.1322	15.7993	17.5470	19.3803	21.3051
32	14.1470	15.8188	17.5723	19.4130	21.3470
33	14.1633	15.8404	17.6005	19.4495	21.3941
34	14.1814	15.8644	17.6319	19.4905	21.4471
35	14.2016	15.8912	17.6673	19.5367	21.5074
36	14.2241	15.9213	17.7072	19.5892	21.5760
37	14.2494	15.9553	17.7525	19.6491	21.6542
38	14.2781	15.9940	17.8042	19.7173	21.7434
39	14.3107	16.0382	17.8633	19.7952	21.8446
40	14.3480	16.0888	17.9307	19.8837	21.9596
41	14.3907	16.1465	18.0072	19.9841	22.0899
42	14.4395	16.2120	18.0941	20.0980	22.2376
43	14.4948	16.2863	18.1926	20.2268	22.4045
44	14.5576	16.3705	18.3040	20.3725	22.5930
45	14.6286	16.4657	18.4298	20.5367	22.8055
46	14.7088	16.5731	18.5716	20.7219	23.0454
47	14.7993	16.6940	18.7312	20.9306	23.3160
48	14.9009	16.8299	18.9108	21.1657	23.6212
49	15.0151	16.9828	19.1131	21.4308	23.9655
50	15.1434	17.1548	19.3409	21.7295	24.3542
51	15.2875	17.3482	19.5974	22.0663	24.7938
52	15.4494	17.5657	19.8863	22.4470	25.2920
53	15.6314	17.8106	20.2124	22.8779	25.8575
54	15.8359	18.0867	20.5814	23.3666	26.5010
55	16.0664	18.3987	20.9992	23.9221	27.2350
56	16.3266	18.7517	21.4736	24.5548	28.0739
57	16.6205	19.1520	22.0134	25.2771	29.0349
58	16.9534	19.6067	22.6286	26.1032	30.1362
59	17.3311	20.1243	23.3311	27.0482	31.3977
60	17.7601	20.7142	24.1331	28.1283	32.8430

AMER.
EXP.

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	I1	I2	I3	I4	I5
61	18.2482	21.3862	25.0476	29.3628	34.5023
62	18.8030	22.1505	26.0900	30.7761	36.4149
63	19.4323	23.0192	27.2798	32.4004	38.6354
64	20.1451	24.0075	28.6430	34.2804	41.2401
65	20.9532	25.1358	30.2155	36.4790	44.3324
66	21.8723	26.4329	32.0486	39.0813	48.0680
67	22.9249	27.9398	34.2113	42.2159	52.6565
68	24.1434	29.7117	36.8088	46.0549	58.3727
69	25.5714	31.8335	39.9806	50.8223	65.6014
70	27.2763	34.4167	43.9066	56.8297	74.9375

AMER.
EXP.**MEAN RESERVES**
PURE ENDOWMENT**3½%**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	16	17	18	19	20
20	22.9913	25.0348	27.1730	29.4111	31.7550
21	23.0098	25.0577	27.2013	29.4458	31.7973
22	23.0299	25.0827	27.2321	29.4838	31.8437
23	23.0520	25.1102	27.2660	29.5253	31.8943
24	23.0761	25.1402	27.3031	29.5659	31.9500
25	23.1026	25.1731	27.3437	29.6208	32.0115
26	23.1316	25.2091	27.3883	29.6760	32.0796
27	23.1634	25.2488	27.4376	29.7372	32.1554
28	23.1984	25.2926	27.4924	29.8053	32.2402
29	23.2370	25.3412	27.5533	29.8815	32.3353
30	23.2800	25.3954	27.6215	29.9671	32.4430
31	23.3279	25.4561	27.6981	30.0641	32.5652
32	23.3815	25.5243	27.7849	30.1742	32.7043
33	23.4418	25.6016	27.8837	30.2995	32.8625
34	23.5103	25.6897	27.9961	30.4422	33.0419
35	23.5883	25.7899	28.1241	30.6040	33.2456
36	23.6772	25.9042	28.2694	30.7877	33.4766
37	23.7785	26.0338	28.4342	30.9961	33.7385
38	23.8935	26.1809	28.6212	31.2323	34.0351
39	24.0240	26.3478	28.8331	31.4997	34.3706
40	24.1720	26.5370	29.0731	31.8022	34.7503
41	24.3397	26.7510	29.3443	32.1442	35.1799
42	24.5295	26.9930	29.6511	32.5313	35.6663
43	24.7438	27.2663	29.9978	32.9691	36.2172
44	24.9858	27.5751	30.3899	33.4648	36.8412
45	25.2590	27.9241	30.8334	34.0258	37.5488
46	25.5675	28.3185	31.3350	34.6614	38.3526
47	25.9158	28.7643	31.9029	35.3830	39.2676
48	26.3092	29.2684	32.5469	36.2036	40.3109
49	26.7536	29.8397	33.2788	37.1386	41.5040
50	27.2567	30.4883	34.1119	38.2068	42.8717
51	27.8274	31.2259	35.0628	39.4302	44.4440
52	28.4759	32.0670	36.1508	40.8351	46.2565
53	29.2146	33.0284	37.3989	42.4529	48.3488
54	30.0580	34.1301	38.8345	44.3181	50.7662
55	31.0234	35.3956	40.4874	46.4700	53.5633
56	32.1308	36.8505	42.3912	48.9556	56.8095
57	33.4019	38.5235	44.5863	51.8350	60.5957
58	34.8609	40.4488	47.1242	55.1865	65.0454
59	36.5364	42.6698	50.0718	59.1172	70.3306
60	38.4647	45.2434	53.5209	63.7758	76.6856
61	40.6935	48.2475	57.5993	69.3649	
62	43.2884	51.7908	62.4806		
63	46.3410	56.0212			
64	49.9754				

**AMER.
EXP.**

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	21	22	23	24	25
20	34.2107	36.7850	39.4850	42.3189	45.2959
21	34.2621	36.8471	39.5600	42.4096	45.4056
22	34.3184	36.9153	39.6428	42.5101	45.5274
23	34.3801	36.9906	39.7345	42.6216	45.6633
24	34.4483	37.0740	39.8363	42.7460	45.8154
25	34.5238	37.1665	39.9499	42.8855	45.9870
26	34.6077	37.2700	40.0773	43.0428	46.1814
27	34.7016	37.3860	40.2212	43.2212	46.4021
28	34.8068	37.5171	40.3843	43.4222	46.6511
29	34.9259	37.6659	40.5696	43.6537	46.9364
30	35.0610	37.8348	40.7801	43.9143	47.2582
31	35.2146	38.0270	41.0188	44.2099	47.6232
32	35.3893	38.2448	41.2895	44.5452	48.0370
33	35.5874	38.4919	41.5966	44.9253	48.5060
34	35.8121	38.7722	41.9447	45.3560	49.0369
35	36.0671	39.0900	42.3392	45.8437	49.6384
36	36.3562	39.4501	42.7857	46.3960	50.3201
37	36.6837	39.8576	43.2913	47.0219	51.0933
38	37.0542	40.3189	43.8642	47.7315	51.9709
39	37.4736	40.8414	44.5134	48.5367	52.9674
40	37.9483	41.4334	45.2498	49.4507	54.1004
41	38.4861	42.1046	46.0854	50.4893	55.3915
42	39.0955	42.8658	47.0346	51.6724	56.8660
43	39.7862	43.7300	48.1150	53.0227	58.5535
44	40.5699	44.7131	49.3475	54.5672	60.4904
45	41.4609	45.8339	50.7562	56.3388	62.7199
46	42.4758	47.1140	52.3710	58.3766	
47	43.6342	48.5802	54.2270		
48	44.9599	50.2640			
49	46.4811				

**AMER.
EXP.**

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	26	27	28	29	30
20	48.4261	51.7209	55.1933	58.8582	62.7334
21	48.5587	51.8814	55.3878	59.0950	63.0219
22	48.7066	52.0611	55.6072	59.3628	63.3487
23	48.8722	52.2637	55.8552	59.6661	63.7191
24	49.0589	52.4929	56.1362	60.0101	64.1383
25	49.2702	52.7527	56.4550	60.3994	64.6132
26	49.5099	53.0476	56.8159	60.8406	65.1514
27	49.7820	53.3815	57.2250	61.3407	65.7615
28	50.0903	53.7601	57.6888	61.9076	66.4529
29	50.4398	54.1893	58.2145	62.5500	67.2359
30	50.8360	54.6758	58.8102	63.2776	68.1234
31	51.2852	55.2271	59.4850	64.1022	69.1301
32	51.7944	55.8516	60.2497	65.0374	70.2730
33	52.3710	56.5592	61.1169	66.0990	71.5717
34	53.0241	57.3614	62.1009	67.3051	73.0487
35	53.7646	58.2717	63.2188	68.6766	74.7308
36	54.6047	59.3055	64.4895	70.2379	76.6511
37	55.5584	60.4803	65.9358	72.0198	78.8486
38	56.6418	61.8169	67.5858	74.0583	81.3693
39	57.8741	63.3413	69.4727	76.3957	84.2699
40	59.2789	65.0838	71.6353	79.0841	87.6182
41	60.8841	67.0802	74.1218	82.1861	
42	62.7221	69.3742	76.9891		
43	64.8331	72.0182			
44	67.2645				

**AMER.
EXP.**

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	31	32	33	34	35
20	66.8390	71.1978	75.8359	80.7823	86.0716
21	67.1903	71.6251	76.3538	81.4094	86.8304
22	67.5885	72.1085	76.9402	82.1199	87.6900
23	68.0391	72.6560	77.6045	82.9248	88.6640
24	68.5494	73.2763	78.3572	83.8368	89.7671
25	69.1277	73.9791	79.2101	84.8699	91.0175
26	69.7830	74.7756	80.1762	86.0408	92.4365
27	70.5257	75.6778	81.2712	87.3695	94.0481
28	71.3669	76.7004	82.5138	88.8786	95.8809
29	72.3203	77.8606	83.9248	90.5944	97.9671
30	73.4020	79.1780	85.5290	92.5473	100.3453
31	74.6301	80.6757	87.3545	94.7732	103.0636
32	76.0259	82.3795	89.4348	97.3168	106.1785
33	77.6137	84.3209	91.8116	100.2309	109.7570
34	79.4224	86.5383	94.5339	103.5778	113.8816
35	81.4878	89.0774	97.6596	107.4344	118.6518
36	83.8521	91.9920	101.2603	111.8933	
37	86.5651	95.3483	105.4217		
38	89.6881	99.2258			
39	93.2948				

AMER.
EXP.**MEAN RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	36	37	38	39	40
20	91.7441	97.8465	104.4332	111.5674	119.3247
21	92.6610	98.9531	105.7670	113.1746	121.2618
22	93.6997	100.2065	107.2789	114.9985	123.4625
23	94.8764	101.6273	108.9946	117.0706	125.9660
24	96.2100	103.2396	110.9437	119.4277	128.8171
25	97.7234	105.0711	113.1607	122.1118	132.0695
26	99.4225	107.1541	115.6851	125.1734	135.7899
27	101.3976	109.5259	118.5642	128.6750	140.0567
28	103.6233	112.2305	121.8566	132.6904	144.9636
29	106.1611	115.3228	125.6315	137.3073	150.6260
30	109.0622	118.8678	129.9711	142.6340	157.1831
31	112.3871	122.9420	134.9767	148.8010	
32	116.2080	127.6407	140.7707		
33	120.6131	133.0779			
34	125.7093				

AMER.
EXP.

MEAN RESERVES

3½%

PURE ENDOWMENT

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	41	42	43	44	45
20	127.7953	137.0862	147.3256	158.6664	171.2946
21	130.1305	139.9028	150.7244	162.7724	176.2657
22	132.7871	143.1110	154.6028	167.4710	181.9704
23	135.8128	146.7715	159.0405	172.8624	188.5354
24	139.2647	150.9594	164.1319	179.0660	196.1171
25	143.2137	155.7638	169.9897	186.2295	204.9050
26	147.7434	161.2905	176.7528	194.5313	
27	152.9533	167.6705	184.5893		
28	158.9666	175.0616			
29	165.9315				

AMER.
EXP.**MEAN RESERVES****3½%****PURE ENDOWMENT**

Per \$1 of Pure Endowment Net Annual Premium

Age	YEARS				
	46	47	48	49	50
20	185.4399	201.3834	219.4701	240.1326	263.9100
21	191.4719	208.7198	228.4214	251.0904	
22	198.4142	217.1947	238.8010		
23	206.4329	227.0206			
24	215.7284				

AMER.
EXP.

MEAN ACCUMULATED

TEMPORARY INSURANCE

3¹/₂%

Age	YEARS				
	1	2	3	4	5
20	3.93	11.99	20.45	29.33	38.65
21	3.96	12.07	20.59	29.53	38.92
22	3.98	12.16	20.73	29.73	39.18
23	4.01	12.23	20.87	29.94	39.47
24	4.04	12.32	21.02	30.16	39.77
25	4.07	12.40	21.17	30.40	40.10
26	4.10	12.51	21.35	30.65	40.46
27	4.13	12.61	21.53	30.93	40.83
28	4.17	12.72	21.73	31.23	41.23
29	4.21	12.84	21.95	31.55	41.68
30	4.25	12.98	22.18	31.90	42.16
31	4.29	13.12	22.43	32.27	42.67
32	4.34	13.27	22.71	32.68	43.23
33	4.40	13.45	23.01	33.13	43.85
34	4.46	13.62	23.32	33.61	44.52
35	4.52	13.81	23.67	34.14	45.27
36	4.58	14.03	24.07	34.74	46.10
37	4.66	14.28	24.51	35.40	47.01
38	4.75	14.55	24.99	36.12	48.01
39	4.84	14.84	25.52	36.91	49.10
40	4.95	15.17	26.09	37.78	50.32
41	5.06	15.52	26.72	38.75	51.67
42	5.18	15.91	27.43	39.83	53.19
43	5.32	16.35	28.23	41.05	54.91
44	5.48	16.85	29.13	42.44	56.88
45	5.65	17.40	30.15	44.00	59.11
46	5.85	18.04	31.32	45.81	61.69
47	6.08	18.77	32.66	47.89	64.64
48	6.34	19.62	34.21	50.28	68.03
49	6.64	20.59	35.99	53.01	71.88
50	6.99	21.70	38.00	56.08	76.20
51	7.38	22.95	40.26	59.54	81.07
52	7.82	24.34	42.78	63.41	86.52
53	8.30	25.89	45.61	67.74	92.64
54	8.85	27.64	48.78	72.61	99.50
55	9.46	29.59	52.33	78.03	107.16
56	10.15	31.77	56.28	84.09	115.73
57	10.90	34.18	60.67	90.85	125.31
58	11.74	36.86	65.56	98.40	136.05
59	12.68	39.86	71.04	106.85	148.06
60	13.72	43.20	77.14	116.27	161.50

AMER.
EXP.

MEAN ACCUMULATED
TEMPORARY INSURANCE

3½%

Age	YEARS				
	1	2	3	4	5
61	14.87	46.91	83.93	126.79	176.58
62	16.15	51.02	91.48	138.56	193.50
63	17.57	55.59	99.92	151.75	212.51
64	19.15	60.69	109.36	166.53	233.92
65	20.91	66.38	119.91	183.13	258.05
66	22.85	72.71	131.71	201.75	285.25
67	25.02	79.75	144.89	222.67	315.92
68	27.43	87.61	159.63	246.14	350.40
69	30.09	96.33	176.07	272.35	388.98
70	33.05	106.01	194.31	301.45	431.96

AMER.
EXP.MEAN ACCUMULATED
TEMPORARY INSURANCE

3½%

Age	YEARS				
	6	7	8	9	10
20	48.44	58.71	69.49	80.82	92.72
21	48.77	59.12	70.00	81.43	93.45
22	49.12	59.56	70.53	82.08	94.22
23	49.49	60.03	71.11	82.77	95.04
24	49.88	60.52	71.72	82.50	95.92
25	50.31	61.06	72.37	84.30	96.87
26	50.77	61.63	73.09	85.17	97.91
27	51.26	62.26	73.86	86.10	99.03
28	51.79	62.94	74.69	87.11	100.24
29	52.38	63.66	75.59	88.20	101.56
30	53.00	64.45	76.57	89.40	103.01
31	53.67	65.30	77.64	90.72	104.60
32	54.40	66.25	78.82	92.16	106.34
33	55.22	67.29	80.12	93.75	108.26
34	56.11	68.43	81.53	95.49	110.36
35	57.10	69.69	83.10	97.40	112.69
36	58.19	71.07	84.83	99.53	115.28
37	59.39	72.60	86.74	101.90	118.17
38	60.71	74.30	88.87	104.53	121.40
39	62.16	76.17	91.24	107.48	125.03
40	63.78	78.26	93.89	110.79	129.14
41	65.59	80.61	96.88	114.55	133.80
42	67.63	83.28	100.29	118.84	139.14
43	69.95	86.31	104.18	123.74	145.22
44	72.61	89.80	108.64	129.36	152.17
45	75.64	93.78	113.74	135.74	160.06
46	79.13	98.34	119.55	143.01	169.05
47	83.12	103.54	126.16	151.29	179.27
48	87.67	109.45	133.68	160.68	190.86
49	92.83	116.15	142.19	171.32	203.98
50	98.63	123.69	151.77	183.29	218.76
51	105.17	132.19	162.57	196.79	235.46
52	112.49	141.72	174.68	211.97	254.27
53	120.70	152.40	188.31	229.08	275.50
54	129.92	164.42	203.65	248.36	299.47
55	140.24	177.90	220.88	270.08	326.55
56	151.81	193.04	240.29	294.58	357.20
57	164.77	210.04	262.12	322.25	391.95
58	179.31	229.14	286.75	353.59	431.44
59	195.62	250.66	314.60	389.15	476.43
60	213.94	274.93	346.12	429.56	527.80

AMER.
EXP.

MEAN ACCUMULATED
TEMPORARY INSURANCE

3½%

Age	YEARS				
	6	7	8	9	10
61	234.57	302.34	381.86	475.59	586.61
62	257.79	333.34	422.48	528.15	654.06
63	284.00	368.72	468.72	588.28	731.53
64	313.65	408.39	521.49	657.13	820.52
65	347.21	453.77	581.69	735.91	922.76
66	385.19	505.30	650.23	825.98	1040.38
67	428.13	563.69	728.21	929.07	1176.14
68	476.52	629.73	816.95	1047.39	1333.72
69	530.84	704.36	918.11	1183.88	1518.20
70	591.78	788.85	1034.06	1342.71	1736.48

AMER.
EXP.

MEAN ACCUMULATED

3½%

TEMPORARY INSURANCE

Age	YEARS				
	I1	I2	I3	I4	I5
20	105.23	118.39	132.23	146.79	162.12
21	106.09	119.38	133.38	148.13	163.66
22	107.00	120.44	134.62	149.55	165.29
23	107.96	121.59	135.94	151.08	167.06
24	109.01	122.81	137.36	152.73	168.98
25	110.13	124.13	138.91	154.53	171.06
26	111.36	125.57	140.60	156.51	173.36
27	112.69	127.14	142.44	158.65	175.85
28	114.13	128.85	144.45	161.00	178.57
29	115.72	130.72	146.65	163.57	181.56
30	117.45	132.77	149.05	166.38	184.86
31	119.34	135.01	151.69	169.49	188.50
32	121.42	137.48	154.62	172.93	192.54
33	123.72	140.22	157.87	176.77	197.06
34	126.25	143.24	161.45	181.02	202.09
35	129.05	146.60	165.46	185.79	207.76
36	132.18	150.37	169.97	191.18	214.20
37	135.69	154.59	175.06	197.28	221.49
38	139.62	159.36	180.82	204.20	229.76
39	144.06	164.77	187.35	212.05	239.14
40	149.11	170.91	194.78	220.98	249.79
41	154.84	177.90	203.22	231.10	261.89
42	161.40	185.86	212.82	242.63	275.66
43	168.85	194.92	223.75	255.74	291.32
44	177.35	205.24	236.21	270.67	309.14
45	187.03	316.97	250.35	287.63	329.39
46	198.02	230.32	266.43	306.91	352.45
47	210.50	245.46	284.68	328.83	378.67
48	224.66	262.63	305.40	353.74	408.53
49	240.70	282.11	328.93	382.06	442.53
50	258.80	304.13	355.59	414.20	481.20
51	279.27	329.06	385.82	450.75	525.32
52	302.38	357.28	420.11	492.34	575.70
53	328.51	389.24	459.11	539.80	633.40
54	358.08	425.56	503.56	594.10	699.70
55	391.61	466.88	554.31	656.36	776.07
56	429.70	513.98	612.43	727.98	864.36
57	473.04	567.82	679.16	810.63	966.74
58	522.50	629.54	756.03	906.31	1085.79
59	579.12	700.53	844.87	1017.36	1224.52
60	644.06	782.37	947.73	1146.43	1386.52

AMER.
EXP.

MEAN ACCUMULATED

3½%

TEMPORARY INSURANCE

Age	YEARS				
	I1	I2	I3	I4	I5
61	718.77	876.88	1066.97	1296.76	1576.39
62	804.81	986.14	1205.44	1472.42	1800.04
63	903.96	1112.61	1366.72	1678.66	2065.38
64	1018.34	1259.40	1555.43	1922.56	2383.38
65	1150.59	1430.49	1777.74	2213.76	2768.87
66	1303.95	1631.08	2041.99	2565.29	3243.56
67	1482.94	1868.48	2359.64	2996.43	3837.81
68	1693.70	2152.48	2747.50	3533.89	4593.38
69	1944.47	2497.54	3228.70	4214.05	5570.26
70	2247.60	2923.55	3834.74	5089.13	6861.31

AMER.
EXP.

MEAN ACCUMULATED TEMPORARY INSURANCE

3½%

Age	YEARS				
	16	17	18	19	20
20	178.27	195.29	213.24	232.19	252.21
21	180.03	197.30	215.54	234.81	255.19
22	181.91	199.45	218.00	237.63	258.40
23	183.94	201.79	220.69	240.70	261.90
24	186.16	204.34	223.61	244.04	265.73
25	188.57	207.12	226.80	247.69	269.92
26	191.22	210.17	230.30	251.72	274.55
27	194.10	213.49	234.14	256.15	279.66
28	197.26	217.15	238.37	261.05	285.33
29	200.73	221.19	243.06	266.49	291.65
30	204.58	225.67	248.27	272.56	298.74
31	208.83	230.64	254.08	279.37	306.72
32	213.58	236.21	260.62	287.05	315.74
33	218.89	242.47	268.01	295.75	325.95
34	224.85	249.52	276.33	305.55	337.47
35	231.59	257.51	285.78	316.67	350.54
36	239.24	266.58	296.49	329.29	365.38
37	247.92	276.86	308.63	343.60	382.22
38	257.76	288.52	322.41	359.86	401.35
39	268.91	301.74	338.04	378.30	423.06
40	281.59	316.78	355.83	399.27	447.77
41	295.99	333.85	376.01	423.10	475.88
42	312.37	353.28	399.00	450.27	507.97
43	331.00	375.38	425.18	481.25	544.60
44	352.21	400.56	455.04	516.64	586.52
45	376.33	429.24	489.11	557.06	634.49
46	403.82	461.97	528.03	603.34	689.58
47	435.14	499.32	572.54	656.42	752.97
48	470.84	541.98	623.53	717.43	826.07
49	511.59	590.81	682.09	787.73	910.64
50	558.09	646.74	759.40	868.88	1008.71
51	611.33	710.98	827.04	962.91	1122.89
52	672.34	784.94	916.82	1072.17	1256.25
53	742.52	870.39	1021.07	1199.69	1412.60
54	823.51	969.49	1142.59	1349.00	1596.46
55	917.28	1084.79	1284.62	1524.26	1813.35
56	1026.22	1219.36	1451.07	1730.67	2070.41
57	1153.10	1376.76	1646.73	1974.84	2376.93
58	1301.26	1561.44	1877.44	2265.43	2745.47
59	1474.74	1779.03	2152.09	2614.11	3193.37
60	1678.59	2036.76	2480.43	3036.80	3744.38
61	1919.41	2344.43	2877.50	3555.57	
62	2206.06	2715.43	3363.48		
63	2550.66	3168.20			
64	2969.91				

AMER.
EXP.

**MEAN ACCUMULATED
TEMPORARY INSURANCE**

3½%

Age	YEARS				
	21	22	23	24	25
20	273.38	295.78	319.50	344.65	371.35
21	276.76	299.62	323.85	349.59	376.98
22	280.42	303.77	328.59	354.99	383.14
23	284.41	308.33	333.79	360.94	389.95
24	288.78	313.34	339.53	367.52	397.52
25	293.59	318.86	345.88	374.84	405.97
26	298.92	324.99	352.95	383.03	415.47
27	304.82	331.81	360.86	392.21	426.13
28	311.39	339.45	369.75	402.56	438.18
29	318.76	348.04	379.76	414.23	451.77
30	327.04	357.72	391.07	427.41	467.12
31	336.38	368.65	403.83	442.29	484.48
32	346.95	381.01	418.27	459.17	504.18
33	358.92	395.02	434.65	478.30	526.52
34	372.44	410.85	453.19	499.99	551.86
35	387.78	428.84	474.25	524.61	580.67
36	405.20	449.27	498.18	552.63	613.49
37	424.98	472.47	525.38	584.53	650.90
38	447.45	498.86	556.36	620.90	693.64
39	472.99	528.88	591.65	662.42	742.50
40	502.08	563.12	631.97	709.92	798.52
41	535.23	602.21	678.07	764.35	862.91
42	573.12	646.95	730.94	826.95	937.20
43	616.44	698.21	791.71	899.13	1023.15
44	666.10	757.15	861.79	982.64	1122.98
45	723.12	825.03	942.77	1079.54	1239.31
46	788.79	903.47	1036.73	1192.44	
47	864.61	994.40	1146.10		
48	952.41	1100.14			
49	1054.43				

**AMER.
EXP.**

**MEAN ACCUMULATED
TEMPORARY INSURANCE**

3½%

Age	YEARS				
	26	27	28	29	30
20	399.75	429.99	462.27	496.80	533.84
21	40.615	437.30	470.64	506.41	544.90
22	413.20	445.38	479.93	517.13	557.28
23	421.02	454.39	490.34	529.16	571.20
24	429.75	464.48	502.02	542.69	586.86
25	439.54	475.82	515.16	557.92	604.52
26	450.55	488.61	529.99	575.11	624.47
27	462.96	503.02	546.72	594.54	647.04
28	476.95	519.28	565.62	616.52	672.59
29	492.76	537.67	587.02	641.42	701.56
30	510.64	558.50	611.27	669.65	734.45
31	530.89	582.10	638.77	701.70	771.85
32	553.87	608.89	670.02	738.19	814.49
33	579.95	639.34	705.60	779.79	863.19
34	609.55	673.95	746.10	827.24	918.85
35	643.27	713.43	792.38	881.54	982.68
36	681.73	758.55	845.35	943.84	1056.14
37	725.65	810.15	906.07	1015.48	1140.88
38	775.90	869.32	975.91	1098.13	1238.99
39	833.47	937.33	1056.45	1193.78	1352.98
40	899.70	1015.79	1149.68	1305.94	1486.05
41	976.05	1106.57	1257.98	1434.64	
42	1064.44	1212.09	1384.40		
43	1167.10	1335.16			
44	1286.86				

AMER.
EXP.

MEAN ACCUMULATED

TEMPORARY INSURANCE

3½%

Age	YEARS				
	31	32	33	34	35
20	573.69	616.66	663.15	713.55	768.36
21	586.45	631.40	680.16	733.21	791.10
22	600.76	647.94	699.29	755.35	816.74
23	616.85	666.56	720.85	780.34	845.71
24	634.99	687.58	745.22	808.60	878.51
25	655.46	711.33	772.78	840.60	915.71
26	678.62	738.22	804.02	876.92	957.99
27	704.84	768.69	839.46	918.19	1006.12
28	734.55	803.26	879.74	965.19	1061.04
29	768.28	842.58	925.62	1018.81	1123.82
30	806.64	887.36	977.98	1080.14	1195.78
31	850.32	938.46	1037.85	1150.40	1278.50
32	900.22	996.93	1106.50	1231.24	1373.98
33	957.31	1063.98	1185.47	1324.54	1484.55
34	1022.71	1141.04	1276.53	1432.49	1613.03
35	1097.95	1229.98	1382.00	1558.02	1763.08
36	1184.81	1333.00	1504.64	1704.65	
37	1285.35	1452.74	1647.83		
38	1402.23	1592.55			
39	1538.63				

AMER.
EXP.

MEAN ACCUMULATED

TEMPORARY INSURANCE

3½%

Age	YEARS				
	36	37	38	39	40
20	828.15	893.56	965.37	1044.45	1131.85
21	854.47	924.06	1000.72	1085.48	1179.55
22	879.18	953.51	1040.72	1132.00	1233.75
23	917.79	997.55	1086.14	1184.93	1295.53
24	955.90	1041.90	1137.82	1245.26	1366.11
25	999.19	1092.36	1196.75	1314.20	1446.94
26	1048.49	1149.94	1264.11	1393.20	1539.88
27	1104.72	1215.74	1341.29	1483.99	1647.05
28	1169.00	1291.13	1430.00	1588.71	1771.09
29	1242.66	1377.82	1532.34	1709.94	1915.28
30	1327.35	1477.82	1650.81	1850.86	2083.64
31	1425.04	1593.57	1788.50	2015.37	
32	1538.18	1728.17	1949.33		
33	1669.75	1885.38			
34	1823.29				

**AMER.
EXP.**

**MEAN ACCUMULATED
TEMPORARY INSURANCE**

3½%

Age	YEARS				
	41	42	43	44	45
20	1228.81	1336.82	1457.62	1593.32	1746.45
21	1284.37	1401.65	1533.44	1682.20	1850.99
22	1347.64	1475.64	1620.18	1784.23	1971.41
23	1419.89	1560.36	1719.83	1901.84	2110.71
24	1502.65	1657.70	1834.71	2037.91	2272.56
25	1597.73	1769.92	1967.63	2196.01	2461.45
26	1707.42	1899.84	2122.15	2380.60	
27	1834.36	2050.82	2302.52		
28	1981.89	2227.07			
29	2154.15				

AMER.
EXP.

MEAN ACCUMULATED
TEMPORARY INSURANCE

3½%

Age	YEARS				
	46	47	48	49	50
20	1920.16	2118.26	2345.45	2607.60	2912.00
21	2043.53	2264.40	2519.30	2815.34	
22	2186.17	2434.08	2722.05		
23	2351.87	2632.06			
24	2545.25				

AMER.
EXP.

RECIPROCAL

3½%

These values are not pointed off in decimals.

Results should be pointed off as occasion requires.

Age	Of Dx Column	Of Nx Column	Of Mx Column	Of Life Single Premium	Of Immediate Life Annuity
20	2147942	1015848	7537215	3509041	472941
21	2240605	1066276	7742035	3455332	475887
22	2337388	1119554	7950579	3401480	478977
23	2438477	1175876	8162666	3347444	482218
24	2544069	1235452	8378297	3293266	485621
25	2654378	1298510	8597491	3238984	489196
26	2769615	1365300	8820131	3184605	492956
27	2890048	1436093	9046417	3130196	496910
28	3015918	1511185	9276352	3075797	501070
29	3147495	1590901	9509952	3021435	505450
30	3285065	1675594	9747444	2967200	510064
31	3428944	1765653	9988803	2913085	514925
32	3579418	1861507	1023397	2859115	520059
33	3736851	1963627	1048322	2805362	525476
34	3901662	2072534	1073694	2751888	531192
35	4074199	2188801	1099510	2698714	537235
36	4254867	2313067	1125771	2645843	543629
37	4444168	2446041	1152549	2593397	550394
38	4642590	2588512	1179849	2541359	557557
39	4850719	2741357	1207750	2489837	565144
40	5069092	2905564	1236259	2438818	573191
41	5298406	3083235	1265464	2388386	581729
42	5539276	3272613	1295379	2338535	590801
43	5792535	3478099	1326098	2289323	600445
44	6058990	3700280	1357681	2240771	610709
45	6339707	3940958	1390275	2192964	621631
46	6635700	4202178	1423956	2145902	633268
47	6948256	4486281	1458928	2099704	645670
48	7278815	4795940	1495332	2054362	658890
49	7628987	5134230	1533406	2009973	672989
50	8000896	5504689	1573453	1966596	688009
51	8396588	5911399	1615762	1924308	704023
52	8818731	6359094	1660658	1883103	721090
53	9270074	6853277	1708493	1843020	739290
54	9753814	7400380	1759671	1804085	758716
55	1027390	8007956	1814698	1766318	779447
56	1083471	8684897	1874095	1729715	801581
57	1144143	9441729	1938518	1694298	825223
58	1210003	1029096	2008673	1660056	850491
59	1281751	1124755	2085388	1626984	877515
60	1360239	1232949	2169701	1595088	906420

AMER.
EXP.

RECIPROCAL

3½%

These values are not pointed off in decimals.
Results should be pointed off as occasion requires.

Age	Of Dx Column	Of Nx Column	Of Mx Column	Of Life Single Premium	Of Immediate Life Annuity
61	1446458	1355846	2262786	1564364	937356
62	1541604	1496082	2366069	1534810	970471
63	1647102	1656876	2481205	1506407	100593
64	1764649	1842188	2610155	1479136	104394
65	1896335	2056919	2755352	1452988	108468
66	2044760	2307170	2919844	1427964	112833
67	2213050	2600609	3107211	1404040	117512
68	2405107	2946908	3321928	1381198	122527
69	2625830	3358402	3569644	1359435	127898
70	2881288	3850932	3857223	1338715	133653
71	3179216	4445023	4193473	1319028	139815
72	3529304	5167521	4589223	1300320	146417
73	3943606	6053922	5057742	1282517	153512
74	4437404	7151812	5615671	1265531	161171
75	5030510	8525949	6284407	1249258	169485
76	5749142	1026586	7092259	1233620	178563
77	6628531	1249744	8077231	1218555	188540
78	7717657	1540118	9292307	1204032	199557
79	9085540	1924085	1081205	1190028	211774
80	1083027	2441034	1274202	1176519	225390
81	1310214	3151307	1524565	1163600	240518
82	1611694	4149287	1855406	1151214	257448
83	2020222	5587878	2301615	1139288	276597
84	2586379	7724436	2916623	1127686	298658
85	3394318	1101380	3789229	1116345	324477

**AMER.
EXP.**

RECIPROCAL

3½%

These values are not pointed off in decimals.
Results should be pointed off as occasion requires.

OF IMMEDIATE TEMPORARY ANNUITIES

Age	4 Years	9 Years	14 Years	19 Years
20	266071	130840	927601	751371
21	266085	130866	927928	751772
22	266106	130895	928272	752196
23	266127	130923	928634	752649
24	266149	130955	929031	753142
25	266170	130988	929454	753676
26	266198	131024	929912	754262
27	266227	131063	930414	754894
28	266255	131105	930951	755584
29	266283	131149	931541	756344
30	266319	131199	932184	757174
31	266354	131251	932879	758087
32	266397	131311	933655	759100
33	266439	131375	934510	760225
34	266482	131444	935436	761475
35	266532	131522	936461	762870
36	266589	131607	937611	764432
37	266652	131700	938888	766184
38	266724	131804	940318	768149
39	266802	131919	941921	770357
40	266887	132048	943717	772839
41	266973	132190	945743	775627
42	267080	132350	948038	778774
43	267194	132535	950634	782320
44	267323	132742	953589	786318
45	267466	132979	956919	790808
46	267630	133299	960698	795855
47	267824	133558	964962	801526
48	268046	133908	969763	807878
49	268298	134304	975172	814976
50	268586	134749	981210	822890
51	268904	135247	987957	831691
52	269266	135801	995461	841475
53	269665	136422	100383	852326
54	270117	137112	101314	864379
55	270614	137882	102349	877724
56	271172	138737	103500	892499
57	271791	139686	104779	908810
58	272472	140742	106198	926810
59	273232	141919	107775	946647
60	274078	143223	109523	968476

**AMER.
EXP.**

RECIPROCAL

3½%

These values are not pointed off in decimals.

Results should be pointed off as occasion requires.

OF
IMMEDIATE TEMPORARY ANNUITIES

Age	5 Years	10 Years	15 Years	20 Years
20	217264	120116	882535	727178
21	217283	120143	882877	727596
22	217306	120172	883236	728035
23	217330	120202	883619	728513
24	217354	120234	884025	729028
25	217377	120270	884470	729586
26	217406	120308	884956	730199
27	217434	120349	885473	730866
28	217467	120393	886046	731593
29	217500	120441	886658	732391
30	217538	120492	887335	733267
31	217581	120549	888076	734231
32	217623	120611	888889	735305
33	217671	120680	889783	736502
34	217723	120754	890765	737828
35	217780	120836	891862	739311
36	217846	120926	893080	740971
37	217917	121026	894446	742837
38	217993	121137	895969	744934
39	218079	121259	897674	747278
40	218169	121396	899596	749918
41	218274	121550	901762	752882
42	218388	121723	904208	756224
43	218517	121920	906980	759977
44	218665	122145	910125	764210
45	218828	122399	913676	768959
46	219015	122690	917684	774293
47	219236	123021	922211	780275
48	219486	123396	927308	786962
49	219771	123819	933027	794439
50	220095	124293	939417	802761
51	220459	124825	946548	812011
52	220863	125417	954481	822281
53	221312	126078	963317	833667
54	221818	126815	973151	846289
55	222380	127636	984087	860245
56	223005	128548	996234	875664
57	223699	129561	100971	892666
58	224669	130687	102467	911386
59	225322	131938	104128	931993
60	226275	133330	105966	954636

AMER.
EXP.**RECIPROCAL****3½%**

These values are not pointed off in decimals.

Results should be pointed off as occasion requires.

OF
IMMEDIATE TEMPORARY ANNUITIES

Age	To Age 65	To Age 70	To Age 75	To Age 80
20	497510	485753	478643	474917
21	501905	489440	481914	477975
22	506547	493318	485350	481183
23	511456	497406	488962	484553
24	516652	501716	492761	488091
25	522158	506268	496761	491811
26	528002	511075	500979	495729
27	534208	516158	505423	499850
28	540801	521537	510110	504190
29	547819	527232	515060	508766
30	555300	533268	520289	513590
31	563279	539671	525815	518678
32	571807	546475	531666	524054
33	580936	553701	537863	529737
34	590713	561407	544428	535742
35	601211	569609	551390	542097
36	612508	578369	558787	548829
37	624680	587724	566649	555963
38	637824	597736	575017	563533
39	652048	608458	583918	571563
40	667481	619970	593415	580097
41	684266	632339	603548	589168
42	702583	645674	614383	598831
43	722637	660062	625982	609125
44	744674	675630	638415	620109
45	768958	692502	651759	631832
46	795798	710833	666098	644363
47	825777	730807	681533	657722
48	859232	752621	698163	672097
49	896781	776518	716112	687451
50	939496	802762	735494	703883
51	987957	831691	756475	721496
52	104378	863715	779205	740379
53	110868	899337	803910	760647
54	118509	939205	830834	782436
55	127636	984087	860245	805886
56		103500	892499	831152
57		109327	927988	858428
58		116066	967240	887926
59		123956	101087	919904
60		133330	105966	954636

American Experience 3%

AMER.
EXP.

NET PREMIUMS

FULL PRELIMINARY TERM

3%

Age	First Year Premiums All Forms	RENEWAL PREMIUMS			
		Ordinary Life	20 Payment Life	15 Payment Life	10 Payment Life
20	7.58	14.72	24.30	30.28	43.14
21	7.63	15.04	24.67	30.73	43.78
22	7.68	15.38	25.05	31.20	44.44
23	7.73	15.74	25.44	31.68	45.12
24	7.78	16.11	25.85	32.18	45.82
25	7.83	16.51	26.27	32.70	46.55
26	7.89	16.92	26.71	33.23	47.29
27	7.96	17.35	27.17	33.79	48.07
28	8.02	17.81	27.64	34.36	48.87
29	8.10	18.28	28.12	34.95	49.69
30	8.18	18.79	28.63	35.56	50.54
31	8.26	19.32	29.15	36.19	51.42
32	8.36	19.87	29.70	36.85	52.33
33	8.46	20.46	30.27	37.53	53.27
34	8.57	21.08	30.86	38.23	54.24
35	8.69	21.74	31.47	38.96	55.24
36	8.82	22.43	32.11	39.71	56.27
37	8.97	23.16	32.78	40.50	57.34
38	9.13	23.93	33.48	41.31	58.44
39	9.31	24.75	34.21	42.16	59.58
40	9.51	25.62	34.98	43.04	60.76
41	9.72	26.54	35.79	43.96	61.98
42	9.95	27.52	36.64	44.91	63.24
43	10.21	28.56	37.53	45.91	64.55
44	10.51	29.67	38.47	46.96	65.91
45	10.84	30.84	39.47	48.06	67.31
46	11.23	32.09	40.53	49.21	68.77
47	11.65	33.43	41.65	50.41	70.29
48	12.14	34.85	42.83	51.68	71.86
49	12.72	36.36	44.09	53.01	73.50
50	13.38	37.97	45.43	54.40	75.19
51	14.12	39.68	46.86	55.87	76.94
52	14.94	41.51	48.38	57.42	78.77
53	15.86	43.46	50.01	59.05	80.66
54	16.89	45.54	51.75	60.78	82.63
55	18.03	47.76	53.61	62.61	84.69
56	19.31	50.13	55.61	64.55	86.83
57	20.71	52.66	57.76	66.62	89.06
58	22.27	55.37	60.07	68.82	91.41
59	24.00	58.27	62.57	71.18	93.86
60	25.92	61.36	65.25	73.70	96.44
61	28.04	64.68			
62	30.38	68.23			
63	32.95	72.04			
64	35.80	76.11			
65	38.96	80.48			

AMER.
EXP.

NET PREMIUMS

FULL PRELIMINARY TERM

3%

ENDOWMENTS

Age	First Year Premiums All Forms	RENEWAL PREMIUMS		
		20 Year End.	15 Year End.	10 Year End.
20	7.58	43.26	61.08	99.40
21	7.63	43.31	61.11	99.42
22	7.68	43.35	61.15	99.45
23	7.73	43.40	61.18	99.48
24	7.78	43.45	61.23	99.52
25	7.83	43.51	61.27	99.55
26	7.89	43.57	61.32	99.59
27	7.96	43.64	61.37	99.63
28	8.02	43.72	61.43	99.68
29	8.10	43.80	61.50	99.73
30	8.18	43.89	61.56	99.78
31	8.26	43.99	61.64	99.84
32	8.36	44.10	61.72	99.90
33	8.46	44.22	61.82	99.97
34	8.57	44.36	61.92	100.05
35	8.69	44.51	62.03	100.13
36	8.82	44.69	62.16	100.22
37	8.97	44.88	62.30	100.33
38	9.13	45.10	62.46	100.44
39	9.31	45.34	62.64	100.57
40	9.51	45.62	62.84	100.71
41	9.72	45.93	63.06	100.87
42	9.95	46.28	63.32	101.05
43	10.21	46.68	63.61	101.26
44	10.51	47.12	63.94	101.49
45	10.84	47.62	64.31	101.76
46	11.23	48.18	64.74	102.07
47	11.65	48.81	65.21	102.41
48	12.14	49.51	65.75	102.81
49	12.72	50.29	66.34	103.25
50	13.38	51.16	67.01	103.74
51	14.12	52.13	67.75	104.29
52	14.94	53.20	68.58	104.91
53	15.86	54.40	69.50	105.59
54	16.89	55.72	70.53	106.35
55	18.03	57.18	71.67	107.20
56	19.31	58.80	72.93	108.15
57	20.71	60.58	74.34	109.19
58	22.27	62.55	75.90	110.36
59	24.00	64.71	77.63	111.66
60	25.92	67.10	79.55	113.10

AMER.
EXP.**NET PREMIUMS****3%**

Per \$1,000 of Insurance, increasing by a similar Amount
Yearly, and terminating entirely at end of period.

Mortuary or Increasing Additions**FULL LEVEL PREMIUMS**

Age	20 Yrs.	15 Yrs.	10 Yrs.
20	78.00	59.30	40.96
21	79.01	59.89	41.29
22	80.10	60.54	41.64
23	81.30	61.24	42.02
24	82.61	62.00	42.44
25	84.06	62.84	42.89
26	85.65	63.75	43.36
27	87.42	64.75	43.89
28	89.39	65.85	44.46
29	91.59	67.05	45.09
30	94.06	68.37	45.77
31	96.86	69.84	46.53
32	100.00	71.48	47.36
33	103.54	73.31	48.27
34	107.50	75.36	49.27
35	111.95	77.68	50.38
36	116.93	80.31	51.61
37	122.48	83.28	52.99
38	128.66	86.63	54.53
39	135.52	90.40	56.28
40	143.11	94.64	58.27
41	151.51	99.38	60.54
42	160.77	104.68	63.11
43	170.96	110.59	66.03
44	182.12	117.14	69.31
45	194.32	124.40	73.00
46	207.64	132.42	77.12
47	222.13	141.27	81.73
48	237.85	150.99	86.85
49	254.84	161.66	92.53
50	273.14	173.32	98.80
51	292.78	186.07	105.73
52	313.75	199.96	113.37
53	335.97	215.06	121.78
54	359.34	231.44	131.00
55	383.74	249.15	141.11
56	409.08	268.23	152.20
57	435.24	288.69	164.32
58	462.17	310.47	177.54
59	489.81	333.48	191.96
60	518.09	357.62	207.62

AMER.
EXP.**TERMINAL RESERVES****3%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	7.36	14.95	22.78	30.86
21	0.00	7.65	15.54	23.68	32.07
22	0.00	7.95	16.15	24.61	33.34
23	0.00	8.27	16.80	25.59	34.66
24	0.00	8.60	17.47	26.61	36.04
25	0.00	8.94	18.17	27.68	37.48
26	0.00	9.31	18.90	28.79	38.93
27	0.00	9.69	19.67	29.95	40.56
28	0.00	10.08	20.47	31.17	42.20
29	0.00	10.49	21.31	32.45	43.92
30	0.00	10.93	22.19	33.78	45.72
31	0.00	11.39	23.11	35.17	47.60
32	0.00	11.85	24.06	36.63	49.56
33	0.00	12.35	25.08	38.16	51.62
34	0.00	12.88	26.13	39.76	53.77
35	0.00	13.42	27.23	41.42	56.00
36	0.00	14.00	28.38	43.16	58.33
37	0.00	14.58	29.57	44.96	60.77
38	0.00	15.21	30.83	46.87	63.32
39	0.00	15.86	32.14	48.85	65.99
40	0.00	16.55	33.53	50.94	68.78
41	0.00	17.26	34.97	53.11	71.68
42	0.00	18.02	36.47	55.37	74.68
43	0.00	18.79	38.03	57.70	77.78
44	0.00	19.61	39.65	60.12	80.98
45	0.00	20.44	41.32	62.60	84.24
46	0.00	21.31	43.03	65.13	87.56
47	0.00	22.20	44.77	67.70	90.94
48	0.00	23.09	46.53	70.30	94.36
49	0.00	24.00	48.33	72.96	97.86
50	0.00	24.93	50.17	75.68	101.43
51	0.00	25.88	52.05	78.45	105.06
52	0.00	26.86	53.97	81.28	108.75
53	0.00	27.85	55.92	84.15	112.51
54	0.00	28.87	57.91	87.08	116.33
55	0.00	29.90	59.94	90.06	120.21
56	0.00	30.96	62.01	93.09	124.13
57	0.00	32.04	64.11	96.15	128.10
58	0.00	33.13	66.23	99.24	132.09
59	0.00	34.23	68.37	102.35	136.11
60	0.00	35.35	70.53	105.48	140.15
61	0.00	36.47	72.71	108.64	144.18
62	0.00	37.61	74.90	111.79	148.19
63	0.00	38.75	77.07	114.90	152.14
64	0.00	39.87	79.22	117.96	156.01
65	0.00	40.98	81.34	120.96	159.80

AMER.
EXP.

TERMINAL RESERVES

3%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	39.20	47.79	56.65	65.79	75.21
21	40.73	49.66	58.86	68.35	78.12
22	42.33	51.61	61.17	71.02	81.17
23	44.01	53.64	63.57	73.81	84.36
24	45.76	55.77	66.09	76.72	87.67
25	47.58	57.99	68.71	79.75	91.12
26	49.49	60.31	71.45	82.92	94.73
27	51.48	62.73	74.31	86.23	98.49
28	53.56	65.25	77.29	89.68	102.42
29	55.73	67.90	80.41	93.28	106.50
30	58.01	70.66	83.66	97.03	110.76
31	60.39	73.54	87.05	100.94	115.19
32	62.87	76.53	90.58	105.00	119.81
33	65.46	79.67	94.27	109.25	124.63
34	68.16	82.94	98.11	113.68	129.65
35	70.97	86.34	102.12	118.29	134.86
36	73.91	89.90	106.30	123.09	140.29
37	76.98	93.61	110.65	128.09	145.91
38	80.20	97.48	115.18	133.27	151.74
39	83.54	101.52	119.88	138.64	157.76
40	87.04	105.70	124.76	144.19	163.95
41	90.65	110.03	129.79	149.88	170.28
42	94.40	114.50	134.94	155.70	176.75
43	98.25	119.07	140.21	161.64	183.34
44	102.20	123.74	145.59	167.70	190.06
45	106.21	128.50	151.05	173.86	196.87
46	110.31	133.34	156.62	180.11	203.78
47	114.47	138.25	162.26	186.44	210.77
48	118.69	143.24	167.98	192.86	217.85
49	122.99	148.31	173.78	199.36	225.01
50	127.37	153.47	179.67	205.96	232.27
51	131.82	158.70	185.66	212.64	239.59
52	136.35	164.02	191.72	219.39	246.98
53	140.95	169.41	197.84	226.19	254.41
54	145.61	174.86	204.02	233.05	261.90
55	150.33	180.36	210.25	239.95	269.41
56	155.09	185.91	216.52	246.89	276.91
57	159.90	191.49	222.82	253.81	284.39
58	164.73	197.10	229.11	260.70	291.81
59	169.58	202.69	235.37	267.54	299.13
60	174.43	208.26	241.58	274.29	306.35
61	179.25	213.79	247.70	280.94	313.42
62	184.03	219.23	253.72	287.43	320.35
63	188.71	224.55	259.59	293.78	327.18
64	193.29	229.74	265.31	300.06	334.07
65	197.75	234.81	270.99	306.41	341.17

AMER.
EXP.**TERMINAL RESERVES****3%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	84.91	94.91	105.22	115.83	126.75
21	88.20	98.58	109.27	120.27	131.61
22	91.64	102.40	113.49	124.91	136.66
23	95.21	106.39	117.90	129.74	141.92
24	98.94	110.55	122.49	134.77	147.39
25	102.83	114.87	127.26	139.99	153.07
26	106.88	119.38	132.23	145.43	158.98
27	111.11	124.08	137.40	151.08	165.13
28	115.51	128.96	142.78	156.96	171.52
29	120.10	134.05	148.38	163.08	178.16
30	124.87	139.35	154.21	169.45	185.05
31	129.83	144.86	160.27	176.05	192.20
32	135.01	150.60	166.56	182.90	199.60
33	140.40	156.56	173.10	190.00	207.26
34	146.01	162.76	179.87	197.35	215.16
35	151.83	169.17	186.87	204.92	223.28
36	157.86	175.81	194.11	212.71	231.60
37	164.11	182.67	201.54	220.70	240.12
38	170.57	189.72	209.16	228.88	248.84
39	177.20	196.95	216.97	237.23	257.72
40	184.01	204.35	224.94	245.76	266.77
41	190.96	211.90	233.07	254.44	275.96
42	198.06	219.60	241.34	263.24	285.27
43	205.28	227.42	249.72	272.16	294.69
44	212.62	235.35	258.22	281.18	304.22
45	220.06	243.38	266.80	290.30	313.81
46	227.59	251.51	275.49	299.49	323.47
47	235.21	259.71	284.24	308.74	333.17
48	242.91	267.99	293.05	318.04	342.91
49	250.69	276.34	301.92	327.38	352.68
50	258.55	284.76	310.84	336.76	362.46
51	266.47	293.22	319.80	346.16	372.23
52	274.44	301.73	328.79	355.55	381.96
53	282.46	310.26	337.76	364.90	391.62
54	290.50	318.79	346.70	374.19	401.19
55	298.53	327.28	355.59	383.38	410.62
56	306.54	335.72	364.38	392.46	419.90
57	314.50	344.07	373.05	401.37	429.02
58	322.36	352.29	381.55	410.12	438.02
59	330.10	360.36	389.90	418.76	447.00
60	337.69	368.28	398.16	427.39	456.09
61	345.13	376.10	406.41	436.16	465.41
62	352.49	383.95	414.81	445.18	475.11
63	359.87	391.95	423.49	454.59	485.26
64	367.43	400.25	432.61	464.51	495.93
65	375.35	409.05	442.27	475.00	507.24

**AMER.
EXP.**

TERMINAL RESERVES

3%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS					
	16	17	18	19	20	21
20	138.00	149.57	161.47	173.70	186.27	199.17
21	143.26	155.25	167.57	180.24	193.23	206.58
22	148.74	161.16	173.92	187.02	200.47	214.27
23	154.44	167.30	180.50	194.06	207.98	222.25
24	160.36	173.67	187.34	201.37	215.77	230.50
25	166.50	180.29	194.44	208.96	223.83	239.05
26	172.90	187.18	201.82	216.82	232.18	247.87
27	179.54	194.32	209.46	224.97	240.81	256.99
28	186.44	201.73	217.39	233.38	249.72	266.38
29	193.61	209.42	225.58	242.08	258.90	276.02
30	201.04	217.37	234.05	251.05	268.34	285.90
31	208.72	225.58	242.77	260.25	278.00	296.00
32	216.66	234.05	251.73	269.69	287.90	306.33
33	224.86	242.76	260.93	279.35	298.00	316.86
34	233.28	251.68	270.34	289.22	308.32	327.58
35	241.92	260.82	279.95	299.29	318.81	338.48
36	250.76	270.15	289.76	309.54	329.48	349.53
37	259.79	279.68	299.74	319.96	340.29	360.72
38	269.02	289.38	309.89	330.53	351.26	372.04
39	278.40	299.23	320.19	341.24	362.34	383.47
40	287.94	309.24	330.62	352.07	373.54	394.98
41	297.61	319.36	341.17	363.00	384.80	406.55
42	307.40	329.59	351.80	374.00	396.12	418.14
43	317.29	339.91	362.51	385.04	407.47	429.75
44	327.27	350.30	373.26	396.12	418.83	441.35
45	337.30	360.73	384.04	407.21	430.18	452.90
46	347.39	371.19	394.84	418.29	441.48	464.37
47	357.49	381.66	405.62	429.32	452.70	475.73
48	367.62	392.13	416.36	440.28	463.83	486.96
49	377.76	402.57	427.05	451.16	474.83	498.04
50	387.88	412.96	437.67	461.92	485.69	508.93
51	397.96	423.29	448.17	472.55	496.37	519.63
52	407.97	433.50	458.53	482.99	506.87	530.19
53	417.87	443.58	468.72	493.26	517.22	540.68
54	427.64	453.50	478.74	503.39	527.52	551.19
55	437.25	463.24	488.63	513.47	537.85	561.83
56	446.70	472.86	498.48	523.60	548.32	572.69
57	456.02	482.45	508.38	533.89	559.04	583.83
58	465.32	492.11	518.46	544.44	570.05	595.28
59	474.71	501.96	528.83	555.32	581.42	607.12
60	484.31	512.13	539.56	566.58	593.19	618.17
61	494.25	522.68	550.70	578.28	605.22	631.56
62	504.62	533.69	562.32	590.28	617.61	644.45
63	515.47	545.22	574.27	602.67	630.55	658.19
64	526.88	557.10	586.65	615.66	644.41	673.03
65	538.71	569.49	599.70	629.64	659.45	688.84

AMER.
EXP.

TERMINAL RESERVES

3%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	17.31	35.23	53.79	73.00
21	0.00	17.66	35.93	54.84	74.43
22	0.00	17.99	36.61	55.89	75.86
23	0.00	18.34	37.34	56.99	77.35
24	0.00	18.71	38.08	58.13	78.89
25	0.00	19.09	38.84	59.30	80.47
26	0.00	19.48	39.64	60.50	82.10
27	0.00	19.88	40.45	61.74	83.77
28	0.00	20.29	41.28	63.01	85.50
29	0.00	20.71	42.15	64.33	87.26
30	0.00	21.16	43.04	65.67	89.09
31	0.00	21.61	43.95	67.05	90.96
32	0.00	22.06	44.88	68.48	92.88
33	0.00	22.54	45.85	69.95	94.86
34	0.00	23.04	46.85	71.46	96.89
35	0.00	23.54	47.87	73.00	98.96
36	0.00	24.06	48.91	74.58	101.09
37	0.00	24.59	49.98	76.20	103.27
38	0.00	25.14	51.09	77.88	105.53
39	0.00	25.70	52.22	79.59	107.84
40	0.00	26.29	53.40	81.37	110.20
41	0.00	26.88	54.61	83.18	112.63
42	0.00	27.51	55.84	85.04	115.09
43	0.00	28.13	57.10	86.92	117.59
44	0.00	28.79	58.39	88.83	120.12
45	0.00	29.43	59.69	90.76	122.64
46	0.00	30.10	61.00	92.68	125.14
47	0.00	30.77	62.30	94.58	127.63
48	0.00	31.42	63.58	96.46	130.09
49	0.00	32.08	64.86	98.34	132.54
50	0.00	32.73	66.14	100.23	134.98
51	0.00	33.39	67.43	102.10	137.41
52	0.00	34.06	68.71	103.97	139.82
53	0.00	34.72	70.00	105.82	142.20
54	0.00	35.39	71.28	107.68	144.59
55	0.00	36.05	72.57	109.54	146.96
56	0.00	36.73	73.87	111.40	149.32
57	0.00	37.42	75.17	113.25	151.64
58	0.00	38.10	76.47	115.08	153.93
59	0.00	38.78	77.76	116.90	156.20
60	0.00	39.47	79.04	118.71	158.45

AMER.
EXP.**TERMINAL RESERVES****3%****20 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	6	7	8	9	10
20	92.91	113.52	134.86	156.97	179.86
21	94.71	115.71	137.46	159.99	183.31
22	96.53	117.93	140.10	163.05	186.82
23	98.42	120.24	142.83	166.23	190.45
24	100.37	122.62	145.65	169.50	194.18
25	102.38	125.07	148.55	172.86	198.02
26	104.45	127.59	151.53	176.32	201.98
27	106.57	130.17	154.59	179.87	206.03
28	108.75	132.82	157.74	183.51	210.19
29	111.00	135.56	160.97	187.26	214.45
30	113.31	138.37	164.29	191.10	218.83
31	115.68	141.25	167.68	195.02	223.30
32	118.11	144.19	171.16	199.04	227.87
33	120.61	147.23	174.73	203.17	232.57
34	123.17	150.33	178.39	207.40	237.38
35	125.78	153.50	182.13	211.72	242.28
36	128.47	156.76	185.97	216.14	247.30
37	131.23	160.10	189.89	220.66	252.40
38	134.07	163.52	193.91	225.26	257.59
39	136.97	167.02	197.99	229.93	262.85
40	139.94	170.58	202.15	234.67	268.15
41	142.96	174.20	206.36	239.44	273.47
42	146.03	177.86	210.59	244.22	278.80
43	149.13	181.53	214.81	248.99	284.10
44	152.24	185.20	219.03	253.74	289.37
45	155.33	188.85	223.21	258.45	294.59
46	158.40	192.47	227.36	263.11	299.74
47	161.45	196.06	231.47	267.71	304.81
48	164.46	199.59	235.50	272.21	309.76
49	167.45	203.09	239.48	276.64	314.64
50	170.42	206.56	243.41	281.02	319.42
51	173.36	209.97	247.27	285.28	324.07
52	176.27	213.35	251.07	289.47	328.60
53	179.15	216.67	254.79	293.54	332.98
54	182.01	219.94	258.43	297.50	337.22
55	184.83	223.16	261.98	301.35	341.32
56	187.61	226.31	265.45	305.07	345.22
57	190.35	229.39	268.81	308.62	348.92
58	193.04	232.40	272.03	312.00	352.38
59	195.67	235.30	275.12	315.18	355.57
60	198.23	238.09	278.04	318.13	358.47

AMER.
EXP.**TERMINAL RESERVES****3%****20 Payment Life****FULL PRELIMINARY TERM**

YEARS					
Age	11	12	13	14	15
20	203.57	228.14	253.59	279.94	307.25
21	207.47	232.50	258.42	285.27	313.09
22	211.43	236.93	263.33	290.68	319.02
23	215.53	241.51	268.41	296.28	325.14
24	219.75	246.22	273.63	302.03	331.42
25	224.09	251.05	278.98	307.90	337.85
26	228.54	256.04	284.51	313.98	344.49
27	233.11	261.13	290.14	320.16	351.26
28	237.79	266.35	295.91	326.51	358.19
29	242.59	271.70	301.83	333.01	365.29
30	247.51	277.19	307.89	339.67	372.55
31	252.54	282.79	314.09	346.46	379.96
32	257.69	288.52	320.41	353.40	387.51
33	262.97	294.39	326.89	360.47	395.20
34	268.36	300.38	333.47	367.67	403.01
35	273.86	306.47	340.16	374.96	410.91
36	279.46	312.67	346.96	382.35	418.88
37	285.15	318.95	353.82	389.79	426.91
38	290.94	325.31	360.74	397.29	435.00
39	296.76	331.69	367.68	404.80	443.08
40	302.61	338.09	374.64	412.31	451.17
41	308.48	344.51	381.61	419.83	459.24
42	314.34	350.91	388.53	427.29	467.25
43	320.17	357.25	395.40	434.67	475.17
44	325.95	363.54	402.18	441.97	483.00
45	331.67	369.74	408.88	449.16	490.70
46	337.29	375.83	415.44	456.20	498.24
47	342.82	381.82	421.88	463.10	505.61
48	348.23	387.65	428.14	469.78	512.75
49	353.52	393.35	434.22	476.28	519.68
50	358.68	398.88	440.12	482.56	526.37
51	363.68	404.21	445.79	488.57	532.74
52	368.53	409.37	451.25	494.33	538.84
53	373.20	414.31	456.43	499.77	544.57
54	377.69	419.01	461.33	504.88	549.92
55	381.98	423.46	465.94	509.64	554.88
56	386.03	427.62	470.17	513.97	559.35
57	389.81	431.43	474.00	517.83	563.30
58	393.28	434.87	477.40	521.19	566.76
59	396.42	437.90	480.32	524.08	569.74
60	399.19	440.51	482.80	526.53	572.31

AMER.
EXP.**TERMINAL RESERVES****3%****20 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	16	17	18	19	20
20	335.56	364.88	395.27	426.77	459.42
21	341.91	371.77	402.71	434.78	468.00
22	348.37	378.73	410.29	442.94	476.80
23	355.03	386.00	418.09	451.35	485.83
24	361.87	393.42	426.10	459.97	495.10
25	368.87	401.00	434.29	468.80	504.59
26	376.09	408.83	442.75	477.89	514.30
27	383.45	416.80	451.35	487.14	524.23
28	391.00	424.97	460.15	496.60	534.37
29	398.71	433.31	469.14	506.25	544.70
30	406.60	441.83	478.31	516.09	555.22
31	414.62	450.50	487.63	526.08	565.89
32	422.79	459.30	497.08	536.19	576.71
33	431.11	468.25	506.67	546.45	587.67
34	439.54	477.30	516.37	556.82	598.74
35	448.04	486.43	526.14	567.27	609.92
36	456.62	495.63	536.00	577.81	621.18
37	465.26	504.89	545.91	588.40	632.51
38	473.94	514.20	555.86	599.05	643.89
39	482.62	523.48	565.80	609.68	655.30
40	491.28	532.76	575.72	620.31	666.72
41	499.93	542.02	585.64	630.95	678.13
42	508.51	551.21	595.48	641.51	689.51
43	517.00	560.30	605.22	651.98	700.83
44	525.38	569.27	614.85	662.36	712.08
45	533.63	578.11	624.35	672.62	723.24
46	541.69	586.75	633.66	682.70	734.27
47	549.58	595.22	642.80	692.65	745.16
48	557.22	603.42	651.66	702.32	755.89
49	564.63	611.38	660.30	711.79	766.42
50	571.77	619.08	668.66	721.00	776.73
51	578.57	626.39	676.63	729.86	786.82
52	585.06	633.38	684.30	738.44	796.67
53	591.16	639.96	691.54	746.65	806.28
54	596.83	646.10	698.37	754.52	815.70
55	602.08	651.80	704.80	762.09	824.93
56	606.80	657.00	710.80	769.32	834.01
57	611.02	661.72	716.38	776.24	842.97
58	614.75	666.00	721.58	782.89	851.80
59	618.03	669.86	726.41	789.23	860.49
60	620.91	673.33	730.84	795.24	869.06

AMER.
EXP.**TERMINAL RESERVES****3%****15 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	0.00	23.52	47.88	73.13	99.30
21	0.00	23.94	48.74	74.44	101.07
22	0.00	24.37	49.62	75.79	102.91
23	0.00	24.82	50.54	77.19	104.80
24	0.00	25.29	51.48	78.63	106.75
25	0.00	25.76	52.45	80.10	108.75
26	0.00	26.25	53.44	81.61	110.81
27	0.00	26.76	54.47	83.17	112.92
28	0.00	27.27	55.52	84.78	115.09
29	0.00	27.80	56.60	86.43	117.33
30	0.00	28.36	57.72	88.13	119.63
31	0.00	28.92	58.86	89.87	121.98
32	0.00	29.49	60.03	91.65	124.40
33	0.00	30.09	61.24	93.49	126.88
34	0.00	30.70	62.48	95.37	129.42
35	0.00	31.32	63.74	97.29	132.01
36	0.00	31.96	65.03	99.25	134.66
37	0.00	32.61	66.35	101.25	137.37
38	0.00	33.28	67.70	103.31	140.14
39	0.00	33.96	69.08	105.41	142.98
40	0.00	34.66	70.51	107.56	145.88
41	0.00	35.38	71.96	109.75	148.82
42	0.00	36.11	73.43	111.98	151.80
43	0.00	36.86	74.93	114.23	154.81
44	0.00	37.62	76.44	116.51	157.84
45	0.00	38.38	77.96	118.78	160.84
46	0.00	39.15	79.48	121.04	163.83
47	0.00	39.91	80.99	123.26	166.77
48	0.00	40.65	82.46	125.44	169.65
49	0.00	41.39	83.90	127.59	172.50
50	0.00	42.11	85.33	129.71	175.29
51	0.00	42.82	86.73	131.78	178.02
52	0.00	43.52	88.10	133.80	180.67
53	0.00	44.20	89.44	135.76	183.23
54	0.00	44.87	90.73	137.66	185.72
55	0.00	45.51	91.99	139.50	188.11
56	0.00	46.14	93.22	141.27	190.39
57	0.00	46.75	94.39	142.96	192.55
58	0.00	47.34	95.50	144.55	194.57
59	0.00	47.90	96.56	146.05	196.47
60	0.00	48.43	97.55	147.45	198.22

AMER.
EXP.

TERMINAL RESERVES

3%

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	126.42	154.52	183.65	213.84	245.14
21	128.67	157.28	186.93	217.66	249.52
22	131.01	160.13	190.31	221.60	254.03
23	133.41	163.06	193.79	225.65	258.67
24	135.88	166.08	197.38	229.82	263.44
25	138.42	169.19	201.06	234.10	268.34
26	141.04	172.38	204.85	238.50	273.39
27	143.73	175.66	208.74	243.02	278.56
28	146.49	179.02	212.74	247.67	283.88
29	149.33	182.48	216.85	252.44	289.33
30	152.26	186.05	221.07	257.34	294.91
31	155.24	189.70	225.38	262.35	300.64
32	158.31	193.43	229.79	267.47	306.50
33	161.45	197.25	234.32	272.72	312.50
34-	164.67	201.16	238.95	278.10	318.65
35	167.95	205.16	243.68	283.59	324.92
36	171.30	209.24	248.52	289.19	331.30
37	174.74	213.42	253.45	294.90	337.80
38	178.26	217.68	258.49	300.71	344.41
39	181.83	222.02	263.59	306.60	351.10
40	185.48	226.44	268.79	312.58	357.87
41	189.18	230.90	274.02	318.59	364.66
42	192.93	235.41	279.29	324.62	371.48
43	196.70	239.93	284.55	330.65	378.30
44	200.46	244.43	289.81	336.66	385.09
45	204.20	248.90	295.02	342.63	391.82
46	207.91	253.33	300.19	348.54	398.51
47	211.56	257.71	305.28	354.37	405.09
48	215.15	262.00	310.28	360.09	411.56
49	218.68	266.21	315.17	365.69	417.91
50	222.13	270.32	319.96	371.17	424.10
51	225.50	274.33	324.62	376.49	430.12
52	228.77	278.22	329.13	381.64	435.94
53	231.94	281.97	333.47	386.58	441.52
54	234.98	285.57	337.61	391.29	446.86
55	237.89	288.98	341.54	395.76	451.91
56	240.66	292.22	345.26	399.98	456.66
57	243.26	295.26	348.71	403.87	461.05
58	245.70	298.07	351.89	407.44	465.07
58	247.94	300.63	354.76	410.64	468.64
60	249.98	302.92	357.29	413.42	471.75

AMER.
EXP.**TERMINAL RESERVES****3%****15 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	11	12	13	14	15
20	277.59	311.25	346.14	382.33	419.88
21	282.56	316.80	352.30	389.13	427.36
22	287.66	322.52	358.67	396.16	435.04
23	292.90	328.39	365.19	403.36	442.95
24	298.30	334.44	371.91	410.78	451.08
25	303.84	340.65	378.81	418.38	459.42
26	309.54	347.03	385.89	426.20	468.00
27	315.40	353.57	393.16	434.21	476.80
28	321.39	360.28	400.60	442.43	485.83
29	327.55	367.18	408.27	450.88	495.10
30	333.88	374.25	416.12	459.55	504.59
31	340.34	381.49	424.15	468.40	514.30
32	346.95	388.89	432.36	477.45	524.23
33	353.73	396.46	440.77	486.71	534.37
34	360.66	404.21	449.34	496.15	544.70
35	367.72	412.09	458.07	505.76	555.22
36	374.91	420.10	466.94	515.51	565.89
37	382.23	428.26	475.95	525.40	576.71
38	389.66	436.52	485.06	535.41	587.67
39	397.16	444.84	494.26	545.51	598.74
40	404.73	453.25	503.54	555.72	609.92
41	412.33	461.69	512.86	565.97	621.18
42	419.96	470.17	522.22	576.28	632.51
43	427.59	478.64	531.59	586.61	643.89
44	435.18	487.08	540.94	596.93	655.30
45	442.73	495.48	550.24	607.24	666.72
46	450.21	503.81	559.51	617.52	678.13
47	457.60	512.06	568.68	627.73	689.51
48	464.86	520.18	577.74	637.84	700.83
49	471.99	528.15	586.65	647.83	712.08
50	478.95	535.95	595.40	657.68	723.24
51	485.72	543.56	603.97	667.36	734.27
52	492.27	550.94	612.31	676.85	745.16
53	498.57	558.06	620.39	686.11	755.89
54	504.60	564.88	628.18	695.10	766.42
55	510.30	571.39	635.66	703.82	776.73
56	515.68	577.51	642.75	712.18	786.82
57	520.66	583.22	649.44	720.19	796.67
58	525.22	588.50	655.70	727.84	806.28
59	529.29	593.27	661.47	735.09	815.70
60	532.85	597.51	666.77	752.00	824.93

AMER.
EXP.**TERMINAL RESERVES****3%****10 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	0.00	36.87	75.10	114.75	155.87
21	0.00	37.48	76.35	116.66	158.46
22	0.00	38.11	77.64	118.63	161.14
23	0.00	38.77	78.97	120.67	163.91
24	0.00	39.45	80.34	122.77	166.76
25	0.00	40.14	81.76	124.93	169.68
26	0.00	40.85	83.21	127.14	172.69
27	0.00	41.58	84.70	129.42	175.80
28	0.00	42.34	86.24	131.77	178.99
29	0.00	43.12	87.83	134.19	182.27
30	0.00	43.92	89.46	136.68	185.64
31	0.00	44.74	91.13	139.22	189.10
32	0.00	45.58	92.84	141.84	192.66
33	0.00	46.45	94.61	144.54	196.31
34	0.00	47.34	96.41	147.30	200.05
35	0.00	48.25	98.26	150.11	203.87
36	0.00	49.18	100.15	152.99	207.79
37	0.00	50.13	102.08	155.94	211.79
38	0.00	51.10	104.06	158.96	215.89
39	0.00	52.09	106.07	162.04	220.06
40	0.00	53.11	108.14	165.19	224.33
41	0.00	54.14	110.25	168.39	228.68
42	0.00	55.20	112.39	171.65	233.08
43	0.00	56.27	114.56	174.95	237.54
44	0.00	57.36	116.76	178.28	242.03
45	0.00	58.45	118.96	181.63	246.54
46	0.00	59.55	121.18	184.97	251.04
47	0.00	60.65	123.38	188.29	255.51
48	0.00	61.72	125.55	191.57	259.95
49	0.00	62.78	127.68	194.82	264.35
50	0.00	63.83	129.80	198.04	268.70
51	0.00	64.86	131.88	201.19	272.98
52	0.00	65.87	133.91	204.28	277.16
53	0.00	66.85	135.89	207.28	281.25
54	0.00	67.80	137.80	210.19	285.22
55	0.00	68.71	139.64	213.00	289.04
56	0.00	69.58	141.41	215.69	292.71
57	0.00	70.41	143.08	218.24	296.19
58	0.00	71.19	144.64	220.62	299.46
59	0.00	71.90	146.08	222.82	302.51
60	0.00	72.55	147.39	224.83	305.30

AMER.
EXP.

TERMINAL RESERVES

3%

10 Payment Life
FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	198.52	242.75	288.64	336.26	385.64
21	201.82	246.80	293.45	341.86	392.09
22	205.23	250.97	298.42	347.65	398.73
23	208.75	255.27	303.54	353.61	405.58
24	212.38	259.71	308.81	359.76	412.63
25	216.11	264.28	314.24	366.08	419.88
26	219.95	268.97	319.82	372.59	427.36
27	223.90	273.80	325.56	379.29	435.04
28	227.96	278.77	331.47	386.18	442.95
29	232.14	283.88	337.56	393.26	451.07
30	236.44	289.13	343.80	400.53	459.42
31	240.85	294.52	350.21	408.01	468.00
32	245.37	300.05	356.79	415.67	476.80
33	250.01	305.73	363.53	423.54	485.83
34	254.78	311.54	370.45	431.60	495.10
35	259.65	317.49	377.53	439.86	504.59
36	264.63	323.58	384.78	448.31	514.30
37	269.72	329.82	392.20	456.96	524.23
38	274.93	336.19	399.78	465.79	534.37
39	280.25	342.69	407.50	474.79	544.70
40	285.67	349.31	415.35	483.94	555.22
41	291.18	356.03	423.34	493.24	565.89
42	296.77	362.85	431.42	502.65	576.71
43	302.43	369.73	439.58	512.17	587.67
44	308.11	376.65	447.80	521.76	598.74
45	313.81	383.59	456.07	531.43	609.92
46	319.51	390.56	464.36	541.15	621.18
47	325.19	397.51	472.66	550.91	632.51
48	330.84	404.42	480.94	560.65	643.89
49	336.44	411.30	489.18	570.39	655.30
50	341.98	418.11	497.38	580.11	666.72
51	347.44	424.85	505.50	589.78	678.13
52	352.80	431.47	513.52	599.36	689.51
53	358.04	437.97	521.42	608.84	700.83
54	363.14	444.31	529.15	618.19	712.08
55	368.07	450.47	536.71	627.39	723.24
56	372.81	456.42	544.07	636.41	734.27
57	377.33	462.13	551.18	645.21	745.16
58	381.60	467.56	558.00	653.75	755.89
59	385.60	472.69	564.53	662.02	766.42
60	389.29	477.47	570.67	669.97	776.73

AMER.
EXP.**TERMINAL RESERVES****3%****20 Year Endowment
FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	0.00	37.00	75.36	115.14	156.40
21	0.00	36.99	75.35	115.13	156.38
22	0.00	36.99	75.34	115.12	156.36
23	0.00	36.99	75.33	115.11	156.34
24	0.00	36.99	75.33	115.10	156.33
25	0.00	36.99	75.33	115.09	156.32
26	0.00	36.99	75.33	115.09	156.31
27	0.00	36.99	75.33	115.09	156.31
28	0.00	36.99	75.33	115.09	156.31
29	0.00	37.00	75.34	115.10	156.31
30	0.00	37.01	75.35	115.11	156.32
31	0.00	37.02	75.37	115.13	156.34
32	0.00	37.03	75.40	115.16	156.37
33	0.00	37.05	75.43	115.20	156.41
34	0.00	37.07	75.47	115.25	156.46
35	0.00	37.10	75.52	115.31	156.53
36	0.00	37.14	75.58	115.39	156.62
37	0.00	37.18	75.65	115.49	156.73
38	0.00	37.23	75.74	115.61	156.88
39	0.00	37.29	75.85	115.76	157.07
40	0.00	37.36	75.98	115.94	157.30
41	0.00	37.45	76.14	116.16	157.57
42	0.00	37.55	76.33	116.42	157.87
43	0.00	37.66	76.54	116.69	158.19
44	0.00	37.78	76.77	116.98	158.53
45	0.00	37.92	77.02	117.29	158.88
46	0.00	38.07	77.29	117.62	159.24
47	0.00	38.23	77.56	117.96	159.60
48	0.00	38.39	77.83	118.30	159.96
49	0.00	38.55	78.11	118.66	160.34
50	0.00	38.72	78.41	119.03	160.74
51	0.00	38.90	78.73	119.44	161.17
52	0.00	39.10	79.08	119.87	161.63
53	0.00	39.31	79.45	120.34	162.12
54	0.00	39.54	79.85	120.86	162.66
55	0.00	39.80	80.29	121.43	163.26
56	0.00	40.08	80.77	122.05	163.92
57	0.00	40.38	81.29	122.71	164.64
58	0.00	40.71	81.85	123.42	165.41
59	0.00	41.06	82.45	124.18	166.24
60	0.00	41.43	83.09	124.99	167.13

AMER.
EXP.**TERMINAL RESERVES****3%****20 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS				
	6	7	8	9	10
20	199.20	243.59	289.64	337.40	386.97
21	199.17	243.55	289.59	337.35	386.90
22	199.14	243.51	289.54	337.30	386.84
23	199.12	243.48	289.50	337.25	386.78
24	199.10	243.45	289.46	337.20	386.72
25	199.08	243.42	289.42	337.15	386.66
26	199.06	243.40	289.38	337.10	386.60
27	199.05	243.38	289.35	337.05	386.54
28	199.04	243.36	289.32	337.01	386.48
29	199.04	243.35	289.30	336.97	386.42
30	199.05	243.35	289.28	336.93	386.36
31	199.06	243.35	289.27	336.90	386.30
32	199.08	243.36	289.27	336.88	386.26
33	199.11	243.38	289.28	336.87	386.23
34	199.16	243.42	289.31	336.87	386.21
35	199.23	243.48	289.36	336.90	386.21
36	199.33	243.57	289.44	336.96	386.24
37	199.46	243.70	289.56	337.05	386.30
38	199.62	243.87	289.72	337.18	386.39
39	199.82	244.08	289.91	337.34	386.49
40	200.08	244.33	290.13	337.52	386.60
41	200.36	244.61	290.37	337.71	386.70
42	200.67	244.91	290.62	337.89	386.78
43	201.01	245.22	290.88	338.05	386.84
44	201.36	245.53	291.13	338.19	386.87
45	201.71	245.83	291.36	338.31	386.86
46	202.06	246.13	291.57	338.41	386.82
47	202.40	246.42	291.76	338.48	386.74
48	202.73	246.70	291.94	338.52	386.62
49	203.07	246.99	292.11	338.55	386.46
50	203.44	247.29	292.29	338.58	386.28
51	203.85	247.61	292.49	338.60	386.08
52	204.28	247.96	292.71	338.63	385.86
53	204.76	248.34	292.95	338.67	385.63
54	205.29	248.77	293.22	338.72	385.40
55	205.87	249.25	293.53	338.79	385.18
56	206.50	249.78	293.87	338.87	384.92
57	207.18	250.35	294.24	338.94	384.62
58	207.92	250.96	294.62	338.99	384.24
59	208.71	251.59	294.99	339.00	383.78
60	209.54	252.24	295.35	338.94	383.21

AMER.
EXP.**TERMINAL RESERVES****3%**

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	43.841	491.80	547.21	604.75	664.49
21	438.34	491.73	547.13	604.66	664.40
22	438.27	491.65	547.04	604.57	664.30
23	438.20	491.57	546.95	604.47	664.20
24	438.13	491.48	546.85	604.36	664.09
25	438.05	491.39	546.75	604.25	663.97
26	437.97	491.29	546.64	604.13	663.84
27	437.89	491.19	546.53	604.00	663.70
28	437.81	491.08	546.41	603.87	663.56
29	437.73	490.98	546.29	603.73	663.41
30	437.65	490.88	546.16	603.59	663.25
31	437.57	490.78	546.03	603.44	663.08
32	437.50	490.69	545.91	603.29	662.91
33	437.45	490.60	545.79	603.14	662.73
34	437.42	490.52	545.67	602.98	662.54
35	437.40	490.45	545.56	602.82	662.33
36	437.40	490.39	545.46	602.65	662.09
37	437.40	490.34	545.34	602.46	661.82
38	437.41	490.30	545.19	602.22	661.52
39	437.43	490.24	545.02	601.95	661.18
40	437.44	490.15	544.82	601.65	660.79
41	437.44	490.03	544.58	601.30	660.34
42	437.41	489.87	544.29	600.88	659.82
43	437.35	489.66	543.94	600.40	659.22
44	437.25	489.40	543.53	599.84	658.53
45	437.08	489.08	543.04	599.19	657.74
46	436.85	488.69	542.47	598.45	656.86
47	436.58	488.23	541.81	597.60	655.86
48	436.26	487.70	541.06	596.64	654.73
49	435.89	487.10	540.22	595.57	653.47
50	435.48	486.44	539.29	594.40	652.09
51	435.03	485.71	538.27	593.12	650.58
52	434.54	484.92	537.16	591.71	648.92
53	434.01	484.06	535.94	590.17	647.10
54	433.44	483.14	534.68	588.49	645.10
55	432.83	482.13	533.25	586.64	642.88
56	432.17	481.01	531.65	584.57	640.39
57	431.43	479.75	529.85	582.25	637.60
58	430.58	478.32	527.82	579.65	634.50
59	429.57	476.68	525.53	576.74	631.12
60	428.38	474.81	522.97	573.59	627.49

AMER.
EXP.**TERMINAL RESERVES****3%**

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS			
	16	17	18	19
20	726.54	791.00	857.98	927.60
21	726.45	790.92	857.92	927.56
22	726.36	790.83	857.85	927.52
23	726.26	790.73	857.77	927.48
24	726.15	790.62	857.68	927.43
25	726.03	790.51	857.58	927.38
26	725.90	790.39	857.48	927.32
27	725.76	790.26	857.37	927.25
28	725.61	790.13	857.26	927.18
29	725.45	789.99	857.14	927.10
30	725.28	789.83	857.00	927.01
31	725.10	789.65	856.85	926.91
32	724.91	789.46	856.68	926.79
33	724.71	789.25	856.49	926.66
34	724.49	789.01	856.28	926.52
35	724.25	788.74	856.05	926.37
36	723.98	788.44	855.79	926.20
37	723.67	788.11	855.49	926.00
38	723.32	787.74	855.15	925.78
39	722.92	787.33	854.77	925.54
40	722.47	786.87	854.35	925.27
41	721.95	786.34	853.88	924.96
42	721.35	785.74	853.34	924.61
43	720.67	785.06	852.73	924.21
44	719.90	784.28	852.04	923.76
45	719.01	783.40	851.26	923.26
46	718.01	782.42	850.39	922.70
47	716.90	781.32	849.42	922.08
48	715.67	780.08	848.34	921.38
49	714.31	778.70	847.14	920.60
50	712.81	777.18	845.81	919.74
51	711.15	775.50	844.33	918.77
52	709.31	773.65	842.69	917.70
53	707.27	771.60	840.87	916.51
54	705.03	769.34	838.87	915.19
55	702.56	766.82	836.66	913.72
56	699.80	764.01	834.19	912.08
57	696.72	760.90	831.46	910.29
58	693.34	757.51	828.46	908.34
59	689.68	753.83	825.19	906.18
60	685.76	749.85	821.65	903.78

AMER.
EXP.**TERMINAL RESERVES****3%**

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	0.00	55.50	113.05	172.76	234.72
21	0.00	55.48	113.03	172.73	234.68
22	0.00	55.46	113.01	172.70	234.64
23	0.00	55.45	112.99	172.67	234.59
24	0.00	55.44	112.97	172.63	234.54
25	0.00	55.43	112.94	172.59	234.49
26	0.00	55.42	112.91	172.55	234.44
27	0.00	55.41	112.88	172.51	234.39
28	0.00	55.39	112.85	172.47	234.33
29	0.00	55.38	112.82	172.43	234.27
30	0.00	55.37	112.79	172.39	234.21
31	0.00	55.36	112.76	172.35	234.15
32	0.00	55.34	112.73	172.30	234.09
33	0.00	55.33	112.70	172.25	234.02
34	0.00	55.32	112.67	172.20	233.94
35	0.00	55.31	112.64	172.15	233.86
36	0.00	55.30	112.61	172.10	233.78
37	0.00	55.28	112.59	172.04	233.70
38	0.00	55.27	112.57	171.99	233.63
39	0.00	55.26	112.55	171.95	233.57
40	0.00	55.26	112.54	171.92	233.51
41	0.00	55.27	112.54	171.90	233.46
42	0.00	55.28	112.55	171.88	233.42
43	0.00	55.30	112.56	171.87	233.36
44	0.00	55.32	112.57	171.85	233.28
45	0.00	55.33	112.58	171.82	233.17
46	0.00	55.34	112.58	171.76	233.02
47	0.00	55.34	112.55	171.67	232.82
48	0.00	55.33	112.49	171.54	232.57
49	0.00	55.31	112.41	171.37	232.28
50	0.00	55.28	112.31	171.17	231.94
51	0.00	55.25	112.19	170.93	231.55
52	0.00	55.21	112.05	170.66	231.11
53	0.00	55.16	111.90	170.35	230.62
54	0.00	55.10	111.73	170.01	230.08
55	0.00	55.03	111.54	169.64	229.49
56	0.00	54.96	111.34	169.28	228.86
57	0.00	54.89	111.13	168.86	228.18
58	0.00	54.81	110.90	168.40	227.44
59	0.00	54.73	110.65	167.89	226.64
60	0.00	54.64	110.38	167.37	225.78

AMER.
EXP.**TERMINAL RESERVES****3%****15 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS				
	6	7	8	9	10
20	299.02	365.74	434.99	506.87	581.49
21	298.97	365.68	434.92	506.79	581.41
22	298.91	365.61	434.85	506.71	581.33
23	298.85	365.54	434.77	506.63	581.24
24	298.79	365.47	434.69	506.54	581.15
25	298.73	365.39	434.60	506.44	581.04
26	298.66	365.31	434.51	506.34	580.94
27	298.59	365.23	434.41	506.24	580.83
28	298.52	365.15	434.31	506.13	580.71
29	298.44	365.06	434.20	506.01	580.58
30	298.36	364.96	434.08	505.88	580.44
31	298.28	364.85	433.96	505.74	580.29
32	298.20	364.73	433.83	505.59	580.13
33	298.11	364.61	433.69	505.43	579.96
34	298.01	364.49	433.54	505.25	579.78
35	297.90	364.36	433.38	505.07	579.59
36	297.79	364.22	433.21	504.88	579.38
37	297.68	364.08	433.04	504.68	579.14
38	297.58	363.95	432.87	504.47	578.88
39	297.48	363.82	432.69	504.24	578.60
40	297.39	363.68	432.50	503.99	578.30
41	297.30	363.53	432.29	503.71	577.95
42	297.20	363.36	432.05	503.38	577.55
43	297.08	363.16	431.76	503.00	577.11
44	296.93	362.91	431.41	502.55	576.57
45	296.73	362.60	430.99	502.01	575.94
46	296.48	362.23	430.49	501.38	575.24
47	296.17	361.78	429.90	500.66	574.42
48	295.79	361.25	429.22	499.84	573.49
49	295.34	360.64	428.45	498.92	572.45
50	294.83	359.95	427.58	497.89	571.29
51	294.26	359.18	426.61	496.74	569.99
52	293.62	358.33	425.54	495.46	568.54
53	292.92	357.39	424.36	494.05	566.94
54	292.15	356.35	423.06	492.49	565.18
55	291.31	355.21	421.63	490.78	563.24
56	290.39	353.97	420.07	488.91	561.07
57	289.38	352.63	418.37	486.86	558.74
58	288.28	351.17	416.50	484.62	556.17
59	287.09	349.58	414.45	482.16	553.34
60	285.81	347.84	412.22	479.45	550.22

AMER.
EXP.**TERMINAL RESERVES****3%****15 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS			
	11	12	13	14
20	658.97	739.42	822.99	909.80
21	658.89	739.35	822.93	909.77
22	658.80	739.28	822.87	909.74
23	658.71	739.20	822.81	909.70
24	658.62	739.12	822.74	909.66
25	658.52	739.03	822.67	909.61
26	658.42	738.93	822.59	909.56
27	658.31	738.82	822.50	909.50
28	658.19	738.71	822.40	909.44
29	658.06	738.59	822.30	909.38
30	657.92	738.45	822.19	909.31
31	657.76	738.30	822.07	909.24
32	657.59	738.14	821.94	909.16
33	657.41	737.97	821.80	909.07
34	657.22	737.79	821.64	908.97
35	657.01	737.59	821.46	908.86
36	656.78	737.36	821.26	908.74
37	656.53	737.11	821.04	908.60
38	656.26	736.84	820.80	908.44
39	655.96	736.53	820.53	908.26
40	655.62	736.18	820.22	908.06
41	655.23	735.79	819.87	907.84
42	654.79	735.34	819.48	907.59
43	654.28	734.82	819.03	907.30
44	653.69	734.23	818.51	906.97
45	653.01	733.56	817.92	906.60
46	652.23	732.80	817.26	906.18
47	651.35	731.94	816.51	905.70
48	650.36	730.97	815.67	905.16
49	649.25	729.88	814.74	904.56
50	648.02	728.66	813.70	903.89
51	646.64	727.30	812.53	903.14
52	645.10	725.79	811.23	902.31
53	643.40	724.12	809.79	901.39
54	641.53	722.28	808.20	900.37
55	639.46	720.24	806.44	899.23
56	637.19	717.99	804.48	897.96
57	634.69	715.50	802.30	896.55
58	631.93	712.75	799.88	894.98
59	628.88	709.70	797.21	893.25
60	625.49	706.31	794.24	891.34

AMER.
EXP.**TERMINAL RESERVES****3%****10 Year Endowment.****FULL PRELIMINARY TERM**

YEARS					
Age	1	2	3	4	5
20	0.00	95.28	194.13	296.74	403.24
21	0.00	95.26	194.10	296.70	403.19
22	0.00	95.24	194.07	296.66	403.14
23	0.00	95.22	194.04	296.61	403.08
24	0.00	95.20	194.01	296.56	403.02
25	0.00	95.18	193.97	296.51	402.96
26	0.00	95.16	193.93	296.46	402.90
27	0.00	95.14	193.89	296.40	402.83
28	0.00	95.12	193.85	296.34	402.75
29	0.00	95.10	193.80	296.27	402.67
30	0.00	95.07	193.75	296.20	402.58
31	0.00	95.04	193.70	296.12	402.49
32	0.00	95.01	193.64	296.04	402.39
33	0.00	94.98	193.58	295.96	402.28
34	0.00	94.95	193.51	295.87	402.16
35	0.00	94.91	193.44	295.77	402.03
36	0.00	94.87	193.36	295.65	401.88
37	0.00	94.82	193.27	295.52	401.72
38	0.00	94.77	193.17	295.38	401.55
39	0.00	94.72	193.07	295.23	401.37
40	0.00	94.67	192.97	295.07	401.18
41	0.00	94.61	192.86	294.90	400.97
42	0.00	94.55	192.74	294.72	400.73
43	0.00	94.48	192.61	294.52	400.46
44	0.00	94.41	192.46	294.30	400.16
45	0.00	94.33	192.29	294.04	399.81
46	0.00	94.23	192.09	293.74	399.40
47	0.00	94.12	191.85	293.38	398.92
48	0.00	93.99	191.57	292.96	398.37
49	0.00	93.84	191.25	292.47	397.75
50	0.00	93.67	190.88	291.92	397.04
51	0.00	93.47	190.46	291.30	396.24
52	0.00	93.24	189.99	290.60	395.34
53	0.00	92.98	189.47	289.82	394.34
54	0.00	92.69	188.89	288.96	393.24
55	0.00	92.37	188.25	288.00	392.02
56	0.00	92.02	187.54	286.95	390.67
57	0.00	91.64	186.75	285.77	389.17
58	0.00	91.22	185.88	284.46	387.51
59	0.00	90.75	184.92	283.04	385.68
60	0.00	90.22	183.87	281.48	383.68

AMER.
EXP.**TERMINAL RESERVES****3%**

10 Year Endowment.

FULL PRELIMINARY TERM

Age	YEARS			
	6	7	8	9
20	513.79	628.56	747.73	871.48
21	513.74	628.51	747.68	871.45
22	513.68	628.45	747.63	871.42
23	513.62	628.39	747.58	871.39
24	513.56	628.33	747.53	871.36
25	513.49	628.26	747.47	871.33
26	513.42	628.19	747.41	871.29
27	513.34	628.12	747.35	871.25
28	513.26	628.04	747.28	871.21
29	513.17	627.96	747.20	871.16
30	513.07	627.87	747.12	871.10
31	512.97	627.77	747.03	871.03
32	512.86	627.66	746.93	870.96
33	512.74	627.54	746.82	870.89
34	512.60	627.40	746.70	870.81
35	512.45	627.24	746.57	870.73
36	512.28	627.07	746.43	870.64
37	512.10	626.88	746.27	870.54
38	511.91	626.68	746.10	870.43
39	511.70	626.46	745.91	870.31
40	511.47	626.22	745.70	870.17
41	511.22	625.96	745.46	870.01
42	510.94	625.67	745.19	869.83
43	510.63	625.34	744.88	869.63
44	510.27	624.96	744.52	869.40
45	509.85	624.52	744.11	869.13
46	509.37	624.01	743.65	868.82
47	508.81	623.42	743.12	868.47
48	508.17	622.75	742.50	868.07
49	507.44	621.99	741.83	867.62
50	506.66	621.14	741.08	867.12
51	505.70	620.19	740.24	866.57
52	504.68	619.13	739.34	865.95
53	503.54	617.96	738.29	865.27
54	502.27	616.66	737.12	864.50
55	500.87	615.21	735.82	863.65
56	499.31	613.60	734.38	862.71
57	497.58	611.82	732.78	861.66
58	495.68	609.84	732.01	860.50
59	493.59	607.65	729.06	859.21
60	491.27	605.24	726.89	857.77

AMER.
EXP.**TERMINAL RESERVES****3%**

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	73.10	141.03	203.49	260.17	310.75
21	74.11	143.02	206.46	264.10	315.62
22	75.19	145.19	209.70	268.40	320.92
23	76.39	147.58	213.28	273.12	326.75
24	77.70	150.21	217.18	278.28	333.15
25	79.15	153.09	221.49	284.01	340.23
26	80.75	156.28	226.26	290.32	348.05
27	82.52	159.84	231.57	297.36	356.81
28	84.50	163.79	237.49	305.24	366.59
29	86.71	168.21	244.14	314.08	377.53
30	89.21	173.23	251.65	324.04	389.94
31	92.03	178.88	260.12	335.32	404.03
32	95.21	185.25	269.69	348.11	419.93
33	98.78	192.43	280.51	362.51	437.90
34	102.80	200.52	292.65	378.72	458.08
35	107.32	209.58	306.31	396.90	480.80
36	112.37	219.73	321.55	417.29	506.23
37	118.01	231.06	338.63	440.08	534.74
38	124.28	243.69	357.64	465.52	566.54
39	131.25	257.71	378.79	493.79	601.93
40	138.98	273.27	402.24	525.17	641.14
41	147.53	290.48	428.21	559.86	684.54
42	156.95	309.48	456.83	598.16	732.36
43	167.33	330.36	488.32	640.21	784.92
44	178.69	353.25	522.80	686.30	842.46
45	191.12	378.26	560.49	736.63	905.22
46	204.68	405.56	601.60	791.47	973.59
47	219.43	435.23	646.24	851.02	1047.89
48	235.42	467.38	694.60	915.58	1128.45
49	252.69	502.11	746.90	985.41	1215.65
50	271.29	539.54	803.26	1060.68	1309.65
51	291.26	579.71	863.78	1141.54	1410.69
52	312.58	622.62	928.43	1227.96	1518.74
53	335.19	668.12	997.01	1319.67	1633.48
54	358.97	716.01	1069.21	1416.27	1754.44
55	383.81	766.04	1144.69	1517.35	1881.02
56	409.61	818.02	1223.16	1622.43	2012.72
57	436.27	871.77	1304.31	1731.17	2149.07
58	463.74	927.16	1387.99	1843.37	2289.90
59	491.95	984.10	1474.07	1958.93	2435.14
60	520.84	1042.44	1562.35	2077.60	2584.49

AMER.
EXP.

TERMINAL RESERVES

3%

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	6	7	8	9	10
20	354.88	392.14	422.13	444.42	458.47
21	360.62	398.71	429.48	452.42	467.04
22	366.88	405.89	437.47	461.14	476.44
23	373.80	413.79	446.29	470.84	486.82
24	381.35	422.45	456.01	481.46	498.16
25	389.74	432.12	466.82	493.24	510.82
26	399.04	442.80	478.73	506.30	524.95
27	409.44	454.70	492.08	521.04	540.74
28	421.02	468.03	507.11	537.48	558.49
29	434.04	483.09	523.98	556.06	578.43
30	448.86	500.14	543.17	577.10	601.20
31	465.61	519.50	564.89	601.08	627.08
32	484.60	541.37	589.57	628.27	656.61
33	505.98	566.13	617.45	659.14	690.10
34	530.11	594.00	648.98	694.02	728.05
35	557.23	625.45	684.52	733.43	770.81
36	587.68	660.75	724.49	777.63	818.90
37	621.79	700.35	769.22	827.21	872.66
38	659.90	744.48	819.18	882.42	932.60
39	702.20	793.57	874.58	943.72	999.02
40	749.17	847.92	936.00	1011.55	1072.30
41	801.03	908.01	1003.79	1086.25	1152.97
42	858.22	974.19	1078.30	1168.31	1241.61
43	921.03	1046.72	1159.94	1258.26	1338.82
44	989.66	1125.97	1249.18	1356.62	1445.18
45	1064.51	1212.45	1346.59	1464.05	1561.34
46	1146.10	1306.75	1452.89	1581.30	1688.26
47	1234.79	1409.32	1568.52	1708.97	1826.51
48	1331.03	1520.63	1694.12	1847.71	1976.94
49	1435.20	1641.23	1830.27	1998.27	2140.45
50	1547.59	1771.39	1977.37	2161.18	2317.44
51	1668.45	1911.50	2135.92	2336.85	2508.56
52	1797.80	2061.63	2305.88	2525.40	2713.89
53	1935.30	2221.28	2486.81	2726.27	2932.96
54	2080.30	2389.77	2677.87	2938.66	3164.93
55	2232.14	2566.31	2878.29	3161.72	3408.77
56	2390.19	2750.26	3087.37	3394.63	3663.54
57	2554.00	2941.14	3304.52	3636.73	3928.79
58	2723.42	3138.77	3529.56	3888.08	4204.61
59	2898.34	3343.04	3762.66	4148.90	4491.42
60	3078.40	3553.78	4003.60	4419.13	4789.56

AMER.
EXP.**TERMINAL RESERVES****3%****20 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first year,
increasing by a similar amount yearly.

Age	YEARS				
	I1	I2	I3	I4	I5
20	463.78	459.82	445.90	421.23	385.13
21	472.84	469.15	455.23	430.43	394.06
22	482.71	479.26	465.44	440.61	403.67
23	493.57	490.48	476.90	451.81	414.43
24	505.51	502.92	489.39	464.17	426.07
25	518.96	516.74	503.44	477.89	439.23
26	533.79	532.13	518.89	493.19	453.74
27	550.52	549.34	536.39	510.40	470.35
28	569.18	568.74	556.00	529.94	489.13
29	590.33	590.63	578.37	552.18	510.69
30	614.41	615.79	604.06	577.91	535.51
31	641.99	644.58	633.62	607.37	564.21
32	673.43	677.55	667.34	641.24	596.95
33	709.22	714.94	705.79	679.60	634.23
34	749.63	757.34	749.15	723.03	676.26
35	795.33	805.07	798.10	771.88	723.24
36	846.51	858.64	852.88	826.24	775.43
37	903.83	918.48	913.78	886.63	833.39
38	967.60	984.78	981.20	953.46	897.57
39	1038.01	1057.93	1055.57	1027.19	968.41
40	1115.66	1138.61	1137.63	1108.61	1046.55
41	1201.13	1227.46	1228.06	1198.27	1132.75
42	1295.11	1325.21	1327.51	1297.04	1227.68
43	1398.24	1432.45	1436.77	1405.52	1332.17
44	1511.05	1549.90	1556.43	1524.53	1447.01
45	1634.40	1678.34	1687.49	1655.13	1573.02
46	1769.23	1818.96	1831.24	1798.43	1711.55
47	1916.29	1972.59	1988.36	1955.30	1863.37
48	2076.57	2140.11	2159.95	2126.83	2029.76
49	2250.87	2322.57	2347.07	2314.31	2212.16
50	2439.81	2520.57	2550.54	2518.68	2411.39
51	2644.06	2735.03	2771.46	2741.00	2628.33
52	2863.87	2966.32	3010.09	2981.38	2863.56
53	3098.80	3213.82	3265.64	3239.36	3116.36
54	3347.82	3476.31	3537.15	3513.73	3385.28
55	3609.72	3752.83	3823.42	3803.12	3669.30
56	3883.79	4042.49	4123.52	4107.01	3967.63
57	4169.49	4344.79	4437.38	4425.21	4280.94
58	4467.07	4660.49	4765.87	4759.61	4612.54
59	4777.44	4990.74	5111.15	5113.78	4967.30
60	5101.17	5336.96	5475.95	5491.69	5350.27

**AMER.
EXP.****TERMINAL RESERVES****3%****20 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS			
	16	17	18	19
20	336.90	275.34	199.57	108.15
21	344.97	282.33	204.75	111.19
22	353.81	289.71	210.37	114.22
23	363.48	298.02	216.53	117.79
24	374.15	306.97	223.36	121.60
25	386.06	317.27	231.19	126.20
26	399.45	328.72	240.02	131.12
27	414.71	342.00	250.10	137.08
28	432.14	356.96	261.73	143.64
29	451.99	374.29	274.92	151.31
30	475.15	394.31	290.50	160.43
31	501.71	417.53	308.51	170.75
32	532.24	444.11	328.83	182.36
33	566.84	473.90	351.53	195.29
34	605.52	507.11	376.81	209.68
35	648.68	544.17	405.05	225.87
36	696.60	585.34	436.47	243.72
37	749.87	631.17	471.33	263.67
38	808.90	681.82	509.99	285.66
39	873.92	737.72	552.48	309.88
40	945.79	799.41	599.56	336.91
41	1025.01	867.63	651.83	366.82
42	1112.47	943.18	709.65	400.05
43	1208.98	1026.47	773.52	436.71
44	1314.99	1118.09	843.74	477.03
45	1431.49	1218.82	921.12	521.69
46	1559.73	1330.06	1007.02	571.59
47	1700.62	1452.71	1101.99	626.53
48	1855.52	1587.86	1206.57	687.37
49	2025.72	1736.46	1322.12	754.94
50	2211.75	1899.46	1449.18	829.08
51	2415.01	2078.03	1588.51	910.96
52	2635.86	2272.23	1740.63	1000.14
53	2873.29	2481.42	1904.06	1095.73
54	3126.19	2703.82	2077.66	1197.48
55	3393.09	2938.66	2261.64	1306.08
56	3673.95	3187.05	2457.86	1423.28
57	3970.71	3451.86	2669.53	1551.27
58	4287.88	3738.42	2901.78	1694.32
59	4631.43	4053.06	3160.98	1856.24
60	5007.00	4401.92	3451.81	2039.74

AMER.
EXP.**TERMINAL RESERVES****3%****15 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance.—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	53.70	101.48	143.02	177.97	205.99
21	54.26	102.58	144.63	180.05	208.50
22	54.88	103.79	146.40	182.36	211.25
23	55.56	105.12	148.35	184.85	214.24
24	56.30	106.58	150.47	187.60	217.57
25	57.12	108.17	152.80	190.62	221.18
26	58.01	109.92	155.38	193.94	225.19
27	58.98	111.84	158.17	197.57	229.59
28	60.05	113.94	161.25	201.59	234.43
29	61.22	116.24	164.66	206.00	239.73
30	62.53	118.82	168.42	210.88	245.64
31	63.97	121.66	172.60	216.30	252.25
32	65.58	124.82	177.26	222.41	259.62
33	67.37	128.37	182.52	229.23	267.92
34	69.40	132.39	188.43	236.95	277.24
35	71.71	136.92	195.15	245.69	287.90
36	74.30	142.09	202.75	255.66	300.01
37	77.26	147.93	211.41	266.97	313.86
38	80.58	154.54	221.19	279.82	329.57
39	84.34	161.98	232.25	294.34	347.35
40	88.55	170.37	244.71	310.73	367.37
41	93.29	179.79	258.71	329.09	389.86
42	98.58	190.33	274.35	349.65	414.95
43	104.49	202.06	291.79	372.51	442.90
44	111.03	215.08	311.10	397.86	473.82
45	118.29	229.50	332.50	425.89	507.93
46	126.29	245.42	356.10	456.73	545.43
47	135.13	262.95	382.04	490.64	586.69
48	144.83	282.18	410.48	527.84	631.98
49	155.44	303.22	441.62	568.58	681.61
50	167.04	326.23	475.70	613.17	735.91
51	179.72	351.40	512.97	661.94	795.37
52	193.55	378.83	553.60	715.16	860.25
53	208.58	408.67	597.83	773.11	931.00
54	224.91	441.09	645.90	836.16	1008.08
55	242.56	476.16	697.95	904.52	1091.67
56	261.60	514.02	754.21	978.42	1182.14
57	282.03	554.69	814.66	1057.92	1279.56
58	303.81	598.05	879.16	1142.80	1383.71
59	326.84	643.93	947.45	1232.76	1494.23
60	351.03	692.13	1019.27	1327.48	1610.67

AMER.
EXP.**TERMINAL RESERVES****3%****15 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	6	7	8	9	10
20	226.69	239.61	244.31	240.33	227.07
21	229.53	242.72	247.63	243.68	230.36
22	232.67	246.19	251.27	247.41	234.08
23	236.11	249.94	255.25	251.53	238.12
24	239.89	254.11	259.72	256.11	242.59
25	244.04	258.71	264.61	261.08	247.51
26	248.67	263.81	270.00	266.64	253.11
27	253.71	269.34	275.89	272.79	259.13
28	259.24	275.45	282.50	279.54	265.86
29	265.34	282.25	289.70	287.00	273.14
30	272.20	289.80	297.80	295.26	281.38
31	279.76	298.21	306.70	304.49	290.46
32	288.29	307.60	316.80	314.86	300.86
33	297.81	318.20	328.11	326.66	312.64
34	308.62	330.17	341.04	340.10	326.18
35	320.93	343.95	355.91	355.68	341.78
36	335.03	359.72	373.01	373.51	359.82
37	351.13	377.80	392.53	394.02	380.40
38	369.47	398.30	414.81	417.25	403.84
39	390.14	421.52	439.87	443.50	430.21
40	413.51	447.63	468.15	473.01	459.64
41	439.63	476.91	499.75	505.78	492.29
42	468.85	509.55	534.82	542.12	528.49
43	501.31	545.66	573.58	582.30	568.54
44	537.09	585.45	616.31	626.59	612.72
45	576.55	629.34	663.46	675.52	661.47
46	619.96	677.66	715.41	729.39	715.24
47	667.74	730.88	772.59	788.78	774.50
48	720.23	789.32	835.47	854.08	839.79
49	777.72	853.41	904.42	925.79	911.63
50	840.70	923.61	980.06	1004.60	990.55
51	909.66	1000.59	1063.16	1091.50	1077.42
52	985.02	1084.86	1154.14	1186.14	1172.75
53	1067.31	1176.89	1253.63	1290.09	1277.36
54	1156.99	1277.33	1362.34	1403.91	1392.23
55	1254.37	1386.50	1480.72	1528.15	1517.85
56	1359.87	1505.00	1609.51	1663.55	1654.85
57	1473.66	1633.04	1748.88	1810.17	1803.59
58	1595.49	1770.29	1898.32	1967.71	1963.57
59	1724.89	1916.10	2057.34	2135.46	2133.96
60	1861.25	2069.97	2225.26	2312.62	2314.07

AMER.
EXP.**TERMINAL RESERVES****3%****15 Year Mortuary Additions
(LEVEL PREMIUM RESERVES)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS			
	11	12	13	14
20	203.99	170.52	125.91	69.32
21	207.11	173.22	127.88	70.39
22	210.59	176.18	130.17	71.82
23	214.31	179.42	132.76	73.24
24	218.52	183.22	135.66	75.01
25	223.25	187.31	138.89	76.78
26	228.47	191.96	142.41	78.89
27	234.19	196.86	146.24	80.99
28	240.42	202.36	150.40	83.46
29	247.32	208.30	155.06	86.11
30	255.01	215.14	160.38	89.31
31	263.66	222.76	166.41	92.74
32	273.54	231.60	173.28	96.90
33	284.83	241.56	181.22	101.47
34	297.70	253.12	190.23	106.83
35	312.74	266.47	200.88	113.20
36	329.97	281.96	213.18	120.39
37	349.78	299.69	227.05	128.47
38	372.24	319.56	242.56	137.50
39	397.27	341.63	259.74	147.48
40	425.17	366.24	278.95	158.73
41	456.11	393.55	300.29	171.10
42	490.44	423.91	323.94	184.92
43	528.47	457.43	350.14	200.13
44	570.32	494.42	378.93	216.88
45	616.62	535.26	410.86	235.62
46	667.62	580.40	446.28	256.31
47	724.00	630.45	485.51	279.34
48	786.25	685.67	528.87	304.74
49	854.69	746.44	576.55	332.69
50	929.99	813.33	629.15	363.68
51	1012.97	887.27	687.62	398.35
52	1104.24	968.89	752.30	436.53
53	1204.71	1058.92	823.56	478.82
54	1315.28	1158.04	902.43	525.89
55	1436.22	1266.83	989.17	577.48
56	1568.57	1386.18	1084.42	634.57
57	1712.52	1516.07	1188.45	696.74
58	1867.35	1655.99	1300.14	763.25
59	2032.43	1804.85	1418.83	834.12
60	2206.71	1962.03	1544.60	909.73

AMER.
EXP.**TERMINAL RESERVES****3%****10 Year Mortuary Additions
(LEVEL PREMIUM RESERVES)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS				
	1	2	3	4	5
20	34.65	62.66	83.68	97.31	103.19
21	34.95	63.22	84.44	98.25	104.25
22	35.27	63.81	85.27	99.26	105.34
23	35.61	64.46	86.18	100.34	106.53
24	35.98	65.18	87.16	101.53	107.86
25	36.39	65.94	88.23	102.84	109.29
26	36.83	66.76	89.37	104.21	110.80
27	37.31	67.67	90.63	105.73	112.52
28	37.84	68.65	91.99	107.42	114.38
29	38.42	69.74	93.54	109.30	116.44
30	39.05	70.95	95.22	111.32	118.70
31	39.76	72.28	97.07	113.59	121.28
32	40.52	73.72	99.09	116.10	124.05
33	41.36	75.32	101.36	118.85	127.13
34	42.29	77.09	103.83	121.88	130.46
35	43.33	79.06	106.60	125.23	134.24
36	44.47	81.24	109.64	128.98	138.39
37	45.77	83.69	113.10	133.20	143.17
38	47.21	86.45	116.98	138.00	148.57
39	48.85	89.57	121.42	143.49	154.81
40	50.72	93.18	126.53	149.85	161.98
41	52.87	97.31	132.42	157.13	170.29
42	55.32	102.03	139.12	165.49	179.73
43	58.10	107.36	146.73	174.92	190.46
44	61.22	113.38	155.28	185.55	202.49
45	64.75	120.14	164.91	197.48	215.89
46	68.67	127.70	175.64	210.68	230.71
47	73.06	136.12	187.53	225.32	247.15
48	77.93	145.42	200.66	241.49	265.34
49	83.29	155.67	215.15	259.34	285.42
50	89.21	167.00	231.17	279.10	307.61
51	95.75	179.51	248.86	300.88	332.13
52	102.97	193.32	268.37	324.94	359.17
53	110.91	208.50	289.85	351.42	389.02
54	119.62	225.18	313.44	380.55	421.90
55	129.17	243.47	339.35	412.60	458.04
56	139.66	263.56	367.86	447.85	497.88
57	151.13	285.59	399.11	486.54	541.63
58	163.69	309.68	433.33	528.95	589.68
59	177.38	336.01	470.76	575.44	642.51
60	192.29	364.67	511.59	626.26	700.35

AMER.
EXP.**TERMINAL RESERVES****3%****10 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**Per Attained Amount of Insurance—\$1,000 the first
year, increasing by a similar amount yearly.

Age	YEARS			
	6	7	8	9
20	100.90	89.94	69.82	40.06
21	101.95	90.91	70.64	40.52
22	103.06	91.95	71.44	40.98
23	104.28	93.06	72.34	41.56
24	105.62	94.31	73.39	42.20
25	107.08	95.71	74.54	42.86
26	108.66	97.17	75.66	43.50
27	110.40	98.75	76.95	44.35
28	112.27	100.50	78.44	45.19
29	114.40	102.56	80.10	46.26
30	116.78	104.76	81.93	47.30
31	119.39	107.26	83.92	48.56
32	122.27	109.89	86.10	49.81
33	125.39	112.84	88.46	51.27
34	128.83	116.02	91.09	52.83
35	132.69	119.70	94.12	54.75
36	137.02	123.78	97.54	56.78
37	141.98	128.55	101.45	59.27
38	147.65	133.90	105.97	61.98
39	154.12	140.14	111.10	65.18
40	161.68	147.32	117.16	68.97
41	170.35	155.68	124.18	73.26
42	180.29	165.21	132.05	78.06
43	191.52	175.83	140.80	83.38
44	203.99	187.61	150.49	89.27
45	217.87	200.73	161.31	95.91
46	233.22	215.25	173.31	103.18
47	250.27	231.41	186.62	111.33
48	269.15	249.25	201.37	120.29
49	289.95	268.95	217.56	130.15
50	312.99	290.73	235.56	141.21
51	338.41	314.83	255.55	153.43
52	366.53	341.58	277.70	167.02
53	397.62	371.11	302.20	182.03
54	431.84	403.65	329.16	198.56
55	469.51	439.47	358.90	216.88
56	511.05	479.10	391.99	237.41
57	556.79	522.89	428.63	260.01
58	607.19	571.22	469.01	285.05
59	662.69	624.44	513.70	312.91
60	723.46	682.92	562.89	343.47

AMER.
EXP.

MEAN RESERVES

3%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.79	11.04	18.52	26.23	34.19
21	3.82	11.35	19.12	27.13	35.40
22	3.84	11.67	19.74	28.07	36.67
23	3.86	12.01	20.40	29.07	38.00
24	3.89	12.36	21.09	30.10	39.38
25	3.92	12.73	21.81	31.18	40.84
26	3.95	13.12	22.57	32.31	42.35
27	3.98	13.52	23.36	33.49	43.93
28	4.01	13.95	24.18	34.73	45.59
29	4.05	14.39	25.04	36.02	47.33
30	4.09	14.86	25.96	37.38	49.15
31	4.13	15.35	26.91	38.80	51.05
32	4.18	15.86	27.90	40.28	53.03
33	4.23	16.41	28.95	41.85	55.12
34	4.28	16.98	30.05	43.49	57.31
35	4.34	17.58	31.20	45.20	59.58
36	4.41	18.22	32.41	46.99	61.96
37	4.48	18.87	33.66	48.85	64.45
38	4.57	19.57	34.99	50.82	67.06
39	4.66	20.31	36.38	52.87	69.80
40	4.76	21.09	37.85	55.05	72.67
41	4.86	21.90	39.39	57.31	75.67
42	4.98	22.77	41.01	59.68	78.79
43	5.11	23.68	42.69	62.15	82.02
44	5.26	24.64	44.47	64.72	85.39
45	5.42	25.64	46.30	67.38	88.84
46	5.62	26.70	48.22	70.13	92.39
47	5.83	27.82	50.20	72.95	96.04
48	6.07	28.97	52.24	75.84	99.76
49	6.36	30.18	54.35	78.83	103.59
50	6.69	31.45	56.54	81.91	107.54
51	7.06	32.78	58.81	85.09	111.60
52	7.47	34.19	61.17	88.38	115.77
53	7.93	35.66	63.62	91.77	120.06
54	8.45	37.21	66.16	95.27	124.48
55	9.02	38.83	68.80	98.88	129.02
56	9.66	40.55	71.55	102.62	133.68
57	10.36	42.35	74.41	106.46	138.46
58	11.14	44.25	77.37	110.42	143.35
59	12.00	46.25	80.44	114.50	148.37
60	12.96	48.36	83.62	118.69	153.50
61	14.02	50.58	86.92	123.02	158.75
62	15.19	52.92	90.37	127.46	164.11
63	16.48	55.40	93.93	132.01	169.54
64	17.90	57.98	97.60	136.65	175.04
65	19.48	60.73	101.40	141.39	180.62

AMER.
EXP.**MEAN RESERVES****3%****Ordinary Life**
FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	42.39	50.86	59.58	68.58	77.86
21	43.92	52.72	61.78	71.13	80.76
22	45.53	54.66	64.08	73.79	83.79
23	47.21	56.70	66.48	76.56	86.96
24	48.96	58.82	68.99	79.46	90.25
25	50.79	61.04	71.61	82.49	93.69
26	52.70	63.36	74.34	85.65	97.29
27	54.70	65.78	77.20	88.95	101.04
28	56.79	68.31	80.18	92.39	104.96
29	58.97	70.96	83.30	95.99	109.03
30	61.26	73.73	86.56	99.75	113.29
31	63.66	76.63	89.96	103.66	117.73
32	66.15	79.64	93.49	107.73	122.34
33	68.77	82.80	97.20	111.99	127.17
34	71.51	86.09	101.07	116.44	132.21
35	74.36	89.53	105.10	121.08	137.45
36	77.34	93.12	109.32	125.91	142.91
37	80.46	96.88	113.71	130.95	148.58
38	83.73	100.81	118.30	136.19	154.47
39	87.14	104.91	123.08	141.64	160.58
40	90.72	109.18	128.04	147.29	166.88
41	94.44	113.61	133.18	153.11	173.35
42	98.30	118.21	138.48	159.08	179.99
43	102.30	122.94	143.92	165.21	186.77
44	106.43	127.81	149.50	171.48	193.72
45	110.65	132.78	155.20	177.88	200.79
46	114.98	137.87	161.03	184.41	207.99
47	119.42	143.08	166.97	191.07	215.32
48	123.95	148.39	173.04	197.85	222.78
49	128.61	153.83	179.23	204.75	230.37
50	133.39	159.41	185.56	211.80	238.10
51	138.28	165.10	192.02	218.99	245.96
52	143.31	170.94	198.63	226.31	253.94
53	148.46	176.91	205.36	233.75	262.04
54	153.74	183.01	212.21	241.31	270.25
55	159.15	189.23	219.19	248.98	278.56
56	164.68	195.57	226.28	256.77	286.97
57	170.33	202.03	233.49	264.65	295.43
58	176.10	208.60	240.79	272.59	303.94
59	181.98	215.27	248.17	280.59	312.47
60	187.97	222.03	255.60	288.62	321.00
61	194.06	228.86	263.09	296.66	329.52
62	200.23	235.75	270.59	304.69	338.01
63	206.45	242.65	278.09	312.71	346.50
64	212.71	249.57	285.58	320.74	355.12
65	219.02	256.52	293.15	328.95	364.03

AMER.
EXP.

MEAN RESERVES

3%

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	87.42	97.27	107.43	117.89	128.65
21	90.68	100.91	111.45	122.29	133.46
22	94.10	104.71	115.64	126.89	138.48
23	97.66	108.67	120.02	131.69	143.70
24	101.36	112.80	124.58	136.69	149.14
25	105.23	117.11	129.32	141.88	154.79
26	109.27	121.59	134.27	147.29	160.67
27	113.48	126.27	139.42	152.92	166.78
28	117.87	131.14	144.78	158.78	173.15
29	122.44	136.22	150.36	164.87	179.76
30	127.21	141.51	156.18	171.23	186.65
31	132.17	147.01	162.23	177.82	193.79
32	137.35	152.74	168.52	184.67	201.19
33	142.75	158.71	175.06	191.78	208.86
34	148.37	164.93	181.86	199.15	216.80
35	154.22	171.37	188.89	206.77	224.97
36	160.29	178.05	196.17	214.62	233.37
37	166.59	184.97	203.69	222.70	241.99
38	173.12	192.11	211.41	230.99	250.83
39	179.86	199.45	219.34	239.48	259.85
40	186.79	206.99	227.46	248.16	269.08
41	193.89	214.70	235.76	257.03	278.47
42	201.17	222.59	244.23	266.05	288.02
43	208.58	230.63	252.85	275.22	297.71
44	216.18	238.82	261.62	284.54	307.54
45	223.89	247.14	270.51	293.97	317.48
46	231.73	255.59	279.54	303.54	327.53
47	239.71	264.18	288.69	313.21	337.68
48	247.81	272.88	297.95	322.97	347.90
49	256.03	281.70	307.31	332.83	358.21
50	264.40	290.64	316.79	342.79	368.60
51	272.87	299.69	326.35	352.82	379.04
52	281.47	308.84	336.02	362.93	389.51
53	290.17	318.09	345.74	373.06	399.99
54	298.97	327.42	355.52	383.22	410.46
55	307.85	336.79	365.32	393.37	420.88
56	316.79	346.20	375.12	403.49	431.25
57	325.78	355.62	384.89	413.54	441.53
58	334.77	365.01	394.61	423.52	451.76
59	343.75	374.37	404.27	433.47	462.02
60	352.70	383.67	413.90	443.46	472.42
61	361.62	392.96	423.60	453.63	483.13
62	370.54	402.34	433.50	464.11	494.26
63	379.55	411.93	443.74	475.06	505.95
64	388.81	421.90	454.49	486.62	518.28
65	398.50	432.44	465.90	498.88	531.36

AMER.
EXP.**MEAN RESERVES****3%**

Ordinary Life

FULL PRELIMINARY TERM

Age	YEARS					
	16	17	18	19	20	21
20	139.74	151.15	162.88	174.95	187.35	200.08
21	144.96	156.78	168.93	181.42	194.25	207.43
22	150.39	162.64	175.23	188.16	201.44	215.06
23	156.05	168.74	181.77	195.15	208.89	222.99
24	161.93	175.07	188.56	202.41	216.63	231.19
25	168.04	181.65	195.62	209.96	224.65	239.70
26	174.40	188.50	202.96	217.78	232.96	248.49
27	181.01	195.61	210.57	225.90	241.57	257.58
28	187.89	202.99	218.47	234.29	250.46	266.96
29	195.03	210.66	226.64	242.97	259.63	276.60
30	202.44	218.60	235.11	251.95	269.09	286.52
31	210.12	226.81	243.84	261.17	278.79	296.66
32	218.07	235.29	252.83	270.65	288.73	307.05
33	226.29	244.04	262.08	280.37	298.91	317.66
34	234.76	253.02	271.55	290.32	309.31	328.49
35	243.47	262.24	281.26	300.49	319.92	339.52
36	252.40	271.67	291.17	310.87	330.73	350.72
37	261.54	281.32	301.29	321.43	341.71	362.09
38	270.90	291.17	311.60	332.18	352.86	373.62
39	280.44	301.19	322.09	343.09	364.17	385.28
40	290.17	311.40	332.74	354.16	375.62	397.07
41	300.06	321.76	343.54	365.35	387.17	408.95
42	310.10	332.26	354.46	376.66	398.82	420.89
43	320.27	342.88	365.49	388.06	410.54	432.89
44	330.58	353.62	376.62	399.53	422.31	444.93
45	340.98	364.44	387.81	411.05	434.12	456.96
46	351.48	375.34	399.06	422.61	445.93	468.97
47	362.05	386.29	410.36	434.19	457.73	480.93
48	372.69	397.30	421.67	445.75	469.48	492.82
49	383.40	408.35	432.99	457.29	481.18	504.62
50	394.16	419.41	444.31	468.78	492.79	516.30
51	404.94	430.47	455.57	480.20	504.30	527.84
52	415.72	441.49	466.77	491.52	515.69	539.29
53	426.48	452.46	477.88	502.72	526.97	550.68
54	437.19	463.34	488.89	513.84	538.23	562.13
55	447.82	474.13	499.82	524.93	549.54	573.72
56	458.37	484.85	510.74	536.11	561.03	585.57
57	468.85	495.57	521.75	547.47	572.80	597.77
58	479.36	506.40	532.97	559.14	584.93	610.35
59	489.99	517.47	544.53	571.21	597.51	623.41
60	500.88	528.90	556.53	583.75	610.57	636.86
61	512.17	540.81	569.03	596.83	624.09	650.73
62	523.98	553.27	582.12	610.42	638.06	665.15
63	536.39	566.37	595.77	624.49	652.63	680.37
64	549.46	580.05	609.93	639.21	668.09	696.78
65	563.22	594.34	624.84	654.91	684.79	714.39

AMER.
EXP.

MEAN RESERVES

3%

20 Payment Life
FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.79	20.81	38.42	56.66	75.55
21	3.82	21.16	39.13	57.72	76.97
22	3.84	21.52	39.82	58.79	78.42
23	3.86	21.89	40.56	59.89	79.89
24	3.89	22.28	41.32	61.03	81.43
25	3.92	22.68	42.10	62.21	83.02
26	3.95	23.09	42.91	63.43	84.65
27	3.98	23.52	43.75	64.68	86.34
28	4.01	23.96	44.60	65.97	88.07
29	4.05	24.42	45.49	67.30	89.86
30	4.09	24.89	46.41	68.67	91.69
31	4.13	25.38	47.35	70.08	93.58
32	4.18	25.88	48.32	71.53	95.53
33	4.23	26.40	49.33	73.03	97.54
34	4.28	26.94	50.37	74.58	99.60
35	4.34	27.50	51.44	76.17	101.71
36	4.41	28.08	52.54	77.80	103.89
37	4.48	28.68	53.68	79.48	106.13
38	4.57	29.31	54.85	81.22	108.44
39	4.66	29.96	56.07	83.01	110.82
40	4.76	30.63	57.33	84.87	113.28
41	4.86	31.34	58.64	86.79	115.80
42	4.98	32.07	59.99	88.76	118.38
43	5.11	32.83	61.38	90.77	121.02
44	5.26	33.63	62.82	92.85	123.71
45	5.42	34.45	64.29	94.96	126.43
46	5.62	35.31	65.81	97.10	129.17
47	5.83	36.21	67.36	99.26	131.93
48	6.07	37.13	68.92	101.44	134.70
49	6.36	38.08	70.51	103.65	137.49
50	6.69	39.08	72.15	105.90	140.32
51	7.06	40.13	73.84	108.19	143.18
52	7.47	41.22	75.58	110.53	146.08
53	7.93	42.36	77.36	112.91	149.02
54	8.45	43.57	79.21	115.35	152.01
55	9.02	44.83	81.12	117.86	155.06
56	9.66	46.17	83.11	120.44	158.16
57	10.36	47.59	85.17	123.09	161.32
58	11.14	49.09	87.32	125.81	164.54
59	12.00	50.67	89.55	128.61	167.83
60	12.96	52.36	91.88	131.50	171.20

AMER.
EXP.

MEAN RESERVES

3%

20 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	95.11	115.37	136.35	158.08	180.57
21	96.91	117.55	138.92	161.06	183.98
22	98.74	119.77	141.55	164.11	187.47
23	100.61	122.05	144.26	167.25	191.06
24	102.55	124.42	147.06	170.50	194.77
25	104.56	126.86	149.94	173.84	198.58
26	106.63	129.37	152.92	177.28	202.51
27	108.76	131.95	155.96	180.81	206.53
28	110.94	134.61	159.10	184.44	210.67
29	113.19	137.34	162.32	188.17	214.91
30	115.51	140.16	165.64	192.01	219.27
31	117.90	143.04	169.04	195.93	223.74
32	120.35	146.00	172.53	199.95	228.31
33	122.87	149.05	176.11	204.08	233.00
34	125.46	152.18	179.79	208.32	237.82
35	128.11	155.38	183.55	212.66	242.74
36	130.84	158.67	187.42	217.11	247.77
37	133.64	162.05	191.39	221.66	252.92
38	136.54	165.54	195.46	226.33	258.17
39	139.51	169.10	199.61	231.07	263.50
40	142.56	172.75	203.85	235.90	268.90
41	145.69	176.47	208.17	240.79	274.35
42	148.88	180.26	212.54	245.72	279.83
43	152.12	184.09	216.93	250.66	285.31
44	155.41	187.95	221.35	255.62	290.79
45	158.72	191.82	225.77	260.57	296.26
46	162.03	195.70	230.18	265.50	301.68
47	165.36	199.58	234.58	270.41	307.08
48	168.69	203.44	238.96	275.27	312.40
49	172.04	207.32	243.33	280.11	317.69
50	175.42	211.21	247.72	284.93	322.94
51	178.81	215.09	252.08	289.71	328.10
52	182.23	219.00	256.40	294.46	333.22
53	185.68	222.91	260.73	299.17	338.26
54	189.17	226.85	265.06	303.83	343.23
55	192.70	230.80	269.38	308.47	348.14
56	196.27	234.77	273.69	313.06	352.95
57	199.87	238.75	277.98	317.59	357.65
58	203.52	242.75	282.25	322.05	362.23
59	207.22	246.77	286.49	326.43	366.66
60	210.97	250.79	290.69	330.71	370.93

AMER.
EXP.**MEAN RESERVES****3%****20 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	11	12	13	14	15
20	203.89	228.01	253.01	278.91	305.75
21	207.73	232.32	257.79	284.18	311.51
22	211.67	236.70	262.65	289.53	317.37
23	215.71	241.24	267.68	295.07	323.43
24	219.87	245.91	272.85	300.76	329.65
25	224.19	250.70	278.15	306.58	336.01
26	228.62	255.65	283.63	312.60	342.59
27	233.15	260.70	289.22	318.73	349.29
28	237.81	265.89	294.95	325.03	356.17
29	242.58	271.20	300.82	331.48	363.21
30	247.48	276.66	306.85	338.10	370.43
31	252.49	282.24	313.02	344.85	377.79
32	257.63	287.95	319.32	351.75	385.30
33	262.90	293.82	325.77	358.81	392.97
34	268.30	299.80	332.35	366.00	400.77
35	273.81	305.90	339.05	373.30	408.67
36	279.43	312.12	345.87	380.71	416.67
37	285.17	318.44	352.78	388.19	424.74
38	291.01	324.86	359.77	395.76	432.88
39	296.91	331.33	366.79	403.35	441.04
40	302.87	337.84	373.86	410.97	449.23
41	308.87	344.39	380.95	418.61	457.43
42	314.89	350.94	388.04	426.23	465.58
43	320.90	357.47	395.09	433.80	473.68
44	326.90	363.98	402.10	441.31	481.72
45	332.86	370.44	409.04	448.75	489.67
46	338.78	376.82	415.90	456.08	497.48
47	344.64	383.15	422.68	463.32	505.18
48	350.41	389.35	429.31	470.38	512.68
49	356.13	395.48	435.83	477.29	520.02
50	361.77	401.50	442.22	484.06	527.18
51	367.30	407.37	448.43	490.61	534.08
52	372.75	413.14	454.50	496.98	540.77
53	378.09	418.76	460.37	503.10	547.17
54	383.33	424.22	466.04	508.98	553.28
55	388.45	429.53	471.51	514.59	559.06
56	393.43	434.63	476.70	519.88	564.46
57	398.24	439.50	481.60	524.80	569.44
58	402.87	444.11	486.17	529.33	574.01
59	407.28	448.44	490.39	533.48	578.19
60	411.45	452.47	494.28	537.29	582.04

AMER.
EXP.**MEAN RESERVES****3%****20 Payment Life
FULL PRELIMINARY TERM**

Age	YEARS				
	16	17	18	19	20
20	333.56	362.37	392.23	423.17	455.25
21	339.83	369.17	399.58	431.08	463.71
22	346.22	376.10	407.06	439.14	472.40
23	352.81	383.24	414.77	447.44	481.31
24	359.57	390.57	422.68	455.96	490.46
25	366.50	398.07	430.79	464.68	499.84
26	373.65	405.82	439.14	473.67	509.45
27	380.94	413.71	447.66	482.83	519.27
28	388.41	421.80	456.38	492.20	529.30
29	396.06	430.07	465.28	501.75	539.54
30	403.89	438.53	474.38	511.51	549.96
31	411.87	447.14	483.64	521.43	560.55
32	420.00	455.90	493.04	531.48	571.30
33	428.29	464.82	502.59	541.69	582.19
34	436.70	473.84	512.26	552.02	593.21
35	445.21	482.97	522.02	562.44	604.33
36	453.81	492.18	531.87	572.96	615.55
37	462.48	501.47	541.79	583.55	626.85
38	471.21	510.81	551.77	594.20	638.21
39	479.95	520.16	561.75	604.84	649.59
40	488.71	529.51	571.73	615.51	661.01
41	497.48	538.87	581.72	626.19	672.43
42	506.19	548.18	591.66	636.81	683.82
43	514.85	557.41	601.53	647.37	695.17
44	523.42	566.56	611.30	657.84	706.45
45	531.90	575.60	620.96	668.22	717.66
46	540.23	584.48	630.46	678.44	728.75
47	548.42	593.22	639.83	688.55	739.73
48	556.40	601.74	648.96	698.41	750.52
49	564.20	610.05	657.89	708.09	761.15
50	571.79	618.14	666.58	717.55	771.58
51	579.08	625.91	674.94	726.68	781.78
52	586.14	633.41	683.03	735.56	791.75
53	592.87	640.56	690.75	744.10	801.48
54	599.25	647.34	698.10	752.31	810.98
55	605.28	653.74	705.11	760.25	820.31
56	610.88	659.71	711.70	767.87	829.47
57	616.04	665.25	717.93	775.19	838.49
58	620.79	670.41	723.83	782.27	847.38
59	625.17	675.23	729.42	789.10	856.15
60	629.24	679.75	734.71	795.67	864.77

AMER.
EXP.

MEAN RESERVES

3%

15 Payment Life
FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.79	26.90	50.84	75.65	101.35
21	3.82	27.33	51.70	76.95	103.12
22	3.84	27.79	52.60	78.31	104.95
23	3.86	28.25	53.52	79.70	106.83
24	3.89	28.73	54.48	81.14	108.77
25	3.92	29.23	55.45	82.62	110.77
26	3.95	29.74	56.46	84.15	112.82
27	3.98	30.27	57.50	85.71	114.94
28	4.01	30.81	58.57	87.33	117.11
29	4.05	31.38	59.68	88.99	119.35
30	4.09	31.96	60.82	90.71	121.66
31	4.13	32.56	61.99	92.46	124.02
32	4.18	33.17	63.18	94.26	126.45
33	4.23	33.81	64.43	96.13	128.95
34	4.28	34.47	65.70	98.04	131.51
35	4.34	35.14	67.01	99.99	134.13
36	4.41	35.84	68.35	102.00	136.81
37	4.48	36.55	69.73	104.05	139.56
38	4.57	37.30	71.15	106.16	142.38
39	4.66	38.06	72.60	108.32	145.27
40	4.76	38.85	74.10	110.55	148.24
41	4.86	39.67	75.65	112.83	151.26
42	4.98	40.52	77.24	115.17	154.35
43	5.11	41.39	78.85	117.54	157.48
44	5.26	42.29	80.52	119.96	160.65
45	5.42	43.22	82.20	122.40	163.84
46	5.62	44.18	83.92	124.87	167.03
47	5.83	45.16	85.66	127.33	170.22
48	6.07	46.17	87.39	129.79	173.39
49	6.36	47.20	89.15	132.25	176.55
50	6.69	48.25	90.92	134.72	179.70
51	7.06	49.34	92.71	137.19	182.83
52	7.47	50.47	94.52	139.66	185.94
53	7.93	51.63	96.35	142.13	189.02
54	8.45	52.82	98.19	144.59	192.08
55	9.02	54.06	100.05	147.05	195.11
56	9.66	55.35	101.95	149.52	198.11
57	10.36	56.69	103.88	151.98	201.06
58	11.14	58.08	105.83	154.44	203.98
59	12.00	59.54	107.82	156.89	206.85
60	12.96	61.06	109.84	159.35	209.68

AMER.
EXP.**MEAN RESERVES****3%****15 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	6	7	8	9	10
20	128.00	155.61	184.22	213.88	244.63
21	130.24	158.34	187.47	217.66	248.96
22	132.56	161.17	190.82	221.56	253.42
23	134.95	164.08	194.27	225.56	258.00
24	137.41	167.07	197.82	229.69	262.72
25	139.93	170.15	201.47	233.93	267.57
26	142.54	173.33	205.23	238.29	272.56
27	145.22	176.59	209.09	242.78	277.69
28	147.97	179.94	213.06	247.38	282.95
29	150.80	183.38	217.14	252.12	288.36
30	153.72	186.93	221.34	256.98	293.91
31	156.71	190.57	225.63	261.96	299.59
32	159.78	194.29	230.03	267.05	305.41
33	162.93	198.11	234.55	272.28	311.37
34	166.16	202.03	239.17	277.64	317.49
35	169.46	206.03	243.90	283.11	323.72
36	172.84	210.13	248.73	288.70	330.09
37	176.30	214.33	253.68	294.42	336.60
38	179.85	218.62	258.74	300.25	343.22
39	183.48	223.00	263.89	306.17	349.93
40	187.19	227.48	269.13	312.20	356.75
41	190.98	232.02	274.44	318.28	363.60
42	194.82	236.63	279.81	324.41	370.51
43	198.71	241.27	285.20	330.56	377.43
44	202.63	245.92	290.60	336.71	384.35
45	206.55	250.57	295.98	342.85	391.25
46	210.47	255.22	301.36	348.97	398.13
47	214.37	259.84	306.70	355.03	404.94
48	218.24	264.41	311.98	361.02	411.66
49	222.09	268.95	317.19	366.93	418.30
50	225.91	273.43	322.34	372.76	424.84
51	229.69	277.85	327.41	378.49	431.24
52	233.43	282.21	332.39	384.09	437.50
53	237.11	286.48	337.25	389.55	443.58
54	240.74	290.66	341.98	394.84	449.46
55	244.30	294.74	346.56	399.95	455.14
56	247.80	298.72	351.02	404.89	460.59
57	251.21	302.57	355.29	409.60	465.77
58	254.55	306.30	359.40	414.08	470.67
59	257.79	309.88	363.28	418.29	475.23
60	260.95	313.30	366.96	422.21	479.43

AMER.
EXP.**MEAN RESERVES****3%**

15 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	276.51	309.56	343.83	379.38	416.25
21	281.40	315.04	349.92	386.08	423.62
22	286.45	320.69	356.19	393.01	431.20
23	291.62	326.48	362.63	400.12	439.00
24	296.96	332.46	369.27	407.43	447.02
25	302.44	338.60	376.08	414.95	455.25
26	308.08	344.90	383.08	422.66	463.71
27	313.87	351.38	390.26	430.58	472.40
28	319.81	358.02	397.62	438.69	481.31
29	325.91	364.84	405.20	447.05	490.46
30	332.18	371.84	412.97	455.61	499.84
31	338.59	379.01	420.92	464.37	509.45
32	345.15	386.34	429.05	473.33	519.27
33	351.88	393.86	437.38	482.50	529.30
34	358.77	401.55	445.89	491.86	539.54
35	365.79	409.38	454.56	501.39	549.96
36	372.96	417.36	463.38	511.08	560.55
37	380.26	425.49	472.35	520.92	571.30
38	387.69	433.74	481.45	530.89	582.19
39	395.21	442.08	490.63	540.96	593.21
40	402.82	450.51	499.91	551.15	604.33
41	410.47	458.99	509.25	561.39	615.55
42	418.18	467.52	518.65	571.71	626.85
43	425.90	476.07	528.07	582.06	638.21
44	433.62	484.61	537.49	592.41	649.59
45	441.30	493.13	546.89	602.77	661.01
46	448.96	501.62	556.26	613.11	672.43
47	456.55	510.03	565.57	623.41	683.82
48	464.05	518.36	574.79	633.63	695.17
49	471.45	526.57	583.91	643.74	706.45
50	478.73	534.65	592.88	653.74	717.66
51	485.86	542.57	601.70	663.60	728.75
52	492.81	550.31	610.33	673.29	739.72
53	499.57	557.84	618.75	682.78	750.52
54	506.12	565.13	626.92	692.03	761.15
55	512.41	572.16	634.83	701.04	771.58
56	518.45	578.88	642.41	709.74	781.78
57	524.16	585.25	649.64	718.12	791.75
58	529.55	591.27	656.51	726.18	801.48
59	534.55	596.87	662.96	733.87	810.98
60	539.15	602.03	668.99	741.23	820.31

AMER.
EXP.**MEAN RESERVES****3%****10 Payment Life****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	3.79	40.01	77.56	116.49	156.88
21	3.82	40.63	78.81	118.39	159.45
22	3.84	41.28	80.10	120.36	162.11
23	3.86	41.94	81.43	122.38	164.85
24	3.89	42.63	82.81	124.47	167.67
25	3.92	43.34	84.22	126.61	170.58
26	3.95	44.07	85.68	128.82	173.56
27	3.98	44.83	87.18	131.10	176.64
28	4.01	45.60	88.73	133.44	179.82
29	4.05	46.40	90.32	135.86	183.08
30	4.09	47.23	91.96	138.34	186.43
31	4.13	48.08	93.64	140.88	189.88
32	4.18	48.95	95.37	143.50	193.42
33	4.23	49.86	97.16	146.20	197.06
34	4.28	50.79	99.00	148.97	200.79
35	4.34	51.74	100.87	151.80	204.61
36	4.41	52.73	102.80	154.71	208.53
37	4.48	53.73	104.77	157.68	212.53
38	4.57	54.77	106.80	160.73	216.64
39	4.66	55.84	108.87	163.85	220.84
40	4.76	56.94	111.01	167.05	225.14
41	4.86	58.06	113.19	170.31	229.53
42	4.98	59.22	115.42	173.64	233.99
43	5.11	60.41	117.69	177.03	238.52
44	5.26	61.63	120.01	180.47	243.11
45	5.42	62.88	122.36	183.95	247.74
46	5.62	64.16	124.75	187.46	252.39
47	5.83	65.47	127.16	190.98	257.05
48	6.07	66.79	129.56	194.49	261.69
49	6.36	68.14	131.98	198.00	266.34
50	6.69	69.51	134.41	201.51	270.96
51	7.06	70.90	136.84	205.01	275.56
52	7.47	72.32	139.27	208.48	280.11
53	7.93	73.75	141.70	211.91	284.59
54	8.45	75.22	144.12	215.31	289.02
55	9.02	76.70	146.51	218.66	293.36
56	9.66	78.20	148.91	221.96	297.62
57	10.36	79.74	151.28	225.19	301.75
58	11.14	81.30	153.62	228.33	305.74
59	12.00	82.88	155.92	231.38	309.59
60	12.96	84.50	158.19	234.33	313.29

AMER.
EXP.

MEAN RESERVES

3%

10 Payment Life

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	198.77	242.21	287.27	334.02	382.52
21	202.03	246.20	292.01	339.55	388.86
22	205.41	250.32	296.91	345.25	395.41
23	208.89	254.58	301.97	351.13	402.16
24	212.48	258.95	307.17	357.19	409.10
25	216.17	263.47	312.53	363.44	416.25
26	219.97	268.11	318.04	369.85	423.62
27	223.88	272.88	323.71	376.46	431.20
28	227.91	277.80	329.56	383.26	439.00
29	232.05	282.85	335.56	390.25	447.02
30	236.31	288.06	341.74	397.44	455.25
31	240.69	293.40	348.08	404.82	463.71
32	245.18	298.88	354.58	412.39	472.40
33	249.80	304.50	361.26	420.17	481.31
34	254.53	310.28	368.11	428.14	490.46
35	259.37	316.18	375.13	436.31	499.84
36	264.34	322.24	382.32	444.68	509.45
37	269.42	328.44	389.68	453.25	519.27
38	274.63	334.79	397.21	462.01	529.30
39	279.95	341.26	404.88	470.92	539.54
40	285.39	347.87	412.71	480.03	549.96
41	290.92	354.60	420.68	489.28	560.55
42	296.55	361.43	428.76	498.66	571.30
43	302.26	368.35	436.93	508.15	582.19
44	308.02	375.33	445.18	517.73	593.21
45	313.83	382.36	453.49	527.40	604.33
46	319.66	389.42	461.85	537.14	615.55
47	325.50	396.50	470.23	546.93	626.85
48	331.33	403.56	478.61	556.72	638.21
49	337.14	410.62	486.99	566.54	649.59
50	342.93	417.64	495.34	576.34	661.01
51	348.68	424.62	503.64	586.11	672.43
52	354.36	431.52	511.88	595.83	683.82
53	359.97	438.34	520.02	605.46	695.17
54	365.49	445.04	528.05	614.99	706.45
55	370.90	451.61	535.93	624.39	717.66
56	376.18	458.03	543.65	633.65	728.75
57	381.29	464.26	551.18	642.72	739.72
58	386.23	470.28	558.48	651.58	750.52
59	390.98	476.08	565.53	660.20	761.15
60	395.51	481.60	572.29	668.54	771.58

AMER.
EXP.**MEAN RESERVES****3%****20 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS				
	1	2	3	4	5
20	3.79	40.13	77.81	116.88	157.40
21	3.82	40.15	77.82	116.89	157.41
22	3.84	40.17	77.84	116.90	157.42
23	3.86	40.19	77.86	116.92	157.43
24	3.89	40.22	77.88	116.94	157.45
25	3.92	40.25	77.91	116.97	157.47
26	3.95	40.28	77.94	117.00	157.50
27	3.98	40.31	77.98	117.03	157.53
28	4.01	40.35	78.02	117.07	157.57
29	4.05	40.40	78.07	117.12	157.62
30	4.09	40.45	78.13	117.18	157.67
31	4.13	40.50	78.19	117.25	157.73
32	4.18	40.56	78.26	117.33	157.81
33	4.23	40.63	78.35	117.43	157.91
34	4.28	40.71	78.45	117.54	158.03
35	4.34	40.80	78.57	117.67	158.17
36	4.41	40.90	78.70	117.82	158.34
37	4.48	41.02	78.85	118.00	158.55
38	4.57	41.16	79.03	118.22	158.80
39	4.66	41.32	79.24	118.48	159.09
40	4.76	41.50	79.48	118.78	159.44
41	4.86	41.70	79.76	119.13	159.84
42	4.98	41.92	80.08	119.53	160.29
43	5.11	42.17	80.44	119.97	160.79
44	5.26	42.46	80.84	120.46	161.34
45	5.42	42.78	81.28	121.00	161.93
46	5.62	43.14	81.76	121.58	162.56
47	5.83	43.53	82.29	122.20	163.22
48	6.07	43.96	82.86	122.86	163.91
49	6.36	44.43	83.47	123.56	164.65
50	6.69	44.95	84.14	124.32	165.46
51	7.06	45.53	84.87	125.16	166.36
52	7.47	46.17	85.68	126.08	167.35
53	7.93	46.87	86.57	127.09	168.43
54	8.45	47.64	87.55	128.20	169.62
55	9.02	48.50	88.63	129.43	170.94
56	9.66	49.45	89.82	130.79	172.39
57	10.36	50.49	91.13	132.28	173.97
58	11.14	51.64	92.56	133.90	175.69
59	12.00	52.82	94.11	135.66	177.57
60	12.96	54.29	95.80	137.58	179.61

AMER.
EXP.

MEAN RESERVES

3%

20 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	199.43	243.02	288.24	335.15	383.82
21	199.43	243.01	288.22	335.12	383.78
22	199.43	243.00	288.20	335.10	383.75
23	199.43	243.00	288.19	335.08	383.72
24	199.44	243.00	288.18	335.06	383.69
25	199.45	243.01	288.18	335.04	383.66
26	199.47	243.02	288.18	335.03	383.63
27	199.50	243.04	288.19	335.02	383.61
28	199.54	243.06	288.21	335.02	383.60
29	199.58	243.09	288.23	335.03	383.59
30	199.63	243.14	288.26	335.05	383.59
31	199.69	243.20	288.30	335.08	383.60
32	190.77	243.27	288.36	335.12	383.62
33	199.87	243.36	288.44	335.18	383.66
34	199.99	243.47	288.54	335.27	383.72
35	200.13	243.61	288.67	335.39	383.81
36	200.31	243.79	288.84	335.55	383.95
37	200.53	244.02	289.06	335.75	384.13
38	200.80	244.30	289.33	336.00	384.35
39	201.12	244.63	289.66	336.30	384.60
40	201.49	245.01	290.04	336.64	384.88
41	201.92	245.45	290.46	337.01	385.18
42	202.40	245.93	290.91	337.40	385.48
43	202.93	246.45	291.39	337.80	385.79
44	203.50	247.00	291.89	338.21	386.10
45	204.10	247.57	292.40	338.63	386.40
46	204.73	248.17	292.93	339.06	386.70
47	205.39	248.80	293.48	339.50	387.01
48	206.09	249.46	294.06	339.96	387.32
49	206.84	250.17	294.68	340.45	387.65
50	207.65	250.94	295.35	340.99	388.01
51	208.54	251.78	296.19	341.59	388.40
52	209.53	252.71	296.91	342.26	388.84
53	210.63	253.74	297.83	343.00	389.34
54	211.84	254.88	298.85	343.83	389.92
55	213.16	256.14	299.98	344.75	390.57
56	214.61	257.53	301.22	345.77	391.29
57	216.20	259.05	302.58	346.88	392.07
58	217.94	260.71	304.06	348.08	392.89
59	219.83	262.51	305.65	349.36	393.75
60	221.88	264.44	307.35	350.70	394.63

AMER.
EXP.

MEAN RESERVES

3%

20 Year Endowment
FULL PRELIMINARY TERM

Age	YEARS				
	11	12	13	14	15
20	434.32	486.73	541.14	597.61	656.25
21	434.27	486.67	541.07	597.54	656.18
22	434.23	486.61	541.00	597.47	656.11
23	434.19	486.56	540.93	597.40	656.04
24	434.15	486.51	540.86	597.33	655.96
25	434.11	486.46	540.79	497.25	655.87
26	434.07	486.41	540.72	597.17	655.77
27	434.03	486.36	540.65	597.08	655.67
28	434.00	486.31	540.58	596.99	655.57
29	433.97	486.26	540.52	596.90	655.47
30	433.95	486.21	540.46	596.81	655.36
31	433.93	486.17	540.40	596.73	655.25
32	433.93	486.14	540.35	596.65	655.14
33	433.95	486.13	540.31	596.58	655.03
34	433.99	486.14	540.29	596.51	654.92
35	434.05	486.16	540.29	596.45	654.80
36	434.14	486.21	540.30	596.39	654.67
37	434.27	486.28	540.30	596.32	654.53
38	434.44	486.40	540.30	596.25	654.39
39	434.63	486.51	540.30	596.16	654.22
40	434.83	486.61	540.30	596.05	654.02
41	435.03	486.70	540.27	595.91	653.77
42	435.23	486.78	540.22	595.73	653.47
43	435.43	486.84	540.14	595.51	653.12
44	435.61	486.87	540.03	595.24	652.72
45	435.77	486.87	539.87	594.91	652.26
46	435.92	486.85	539.67	594.54	651.73
47	436.06	486.80	539.43	594.12	651.12
48	436.19	486.73	539.14	593.63	650.43
49	436.32	486.63	538.80	593.07	649.66
50	436.46	486.53	538.44	592.46	648.82
51	436.61	486.43	538.05	591.80	647.90
52	436.79	486.33	537.64	591.08	646.90
53	437.01	486.23	537.21	590.30	645.81
54	437.29	486.14	536.75	589.43	644.63
55	437.61	486.07	536.26	588.48	643.33
56	437.95	485.99	535.71	587.45	641.86
57	438.31	485.88	535.08	586.28	640.19
58	438.68	485.72	534.34	584.95	638.32
59	439.03	485.48	533.45	583.48	636.27
60	439.34	485.14	532.44	581.83	634.08

AMER.
EXP.

MEAN RESERVES

3%

20 Year Endowment
FULL PRELIMINARY TERM

Age	YEARS				
	16	17	18	19	20
20	717.15	780.40	846.13	914.43	985.44
21	717.08	780.34	846.07	914.40	985.44
22	717.01	780.27	846.01	914.37	985.44
23	716.93	780.20	845.95	914.34	985.44
24	716.84	780.12	845.88	914.30	985.44
25	716.75	780.03	845.81	914.26	985.44
26	716.65	779.93	845.73	914.21	985.44
27	716.55	779.83	845.65	914.16	985.44
28	716.44	779.73	845.56	914.10	985.44
29	716.33	779.62	845.46	914.04	985.44
30	716.21	779.50	845.35	913.97	985.44
31	716.09	779.37	845.23	913.89	985.44
32	715.96	779.23	845.10	913.80	985.44
33	715.83	779.09	844.96	913.70	985.44
34	715.69	778.93	844.81	913.59	985.44
35	715.54	778.75	844.65	913.47	985.44
36	715.37	778.55	844.47	913.33	985.44
37	715.17	778.32	844.25	913.18	985.44
38	714.95	778.07	844.00	913.01	985.44
39	714.71	777.79	843.73	912.82	985.44
40	714.43	777.47	843.42	912.62	985.44
41	714.10	777.10	843.07	912.39	985.44
42	713.71	776.67	842.67	912.12	985.44
43	713.26	776.18	842.22	911.80	985.44
44	712.75	775.63	841.72	911.45	985.44
45	712.18	775.00	841.15	911.06	985.44
46	711.53	774.30	840.51	910.63	985.44
47	710.80	773.51	839.78	910.16	985.44
48	709.97	772.63	838.97	909.63	985.44
49	709.05	771.65	838.06	909.03	985.44
50	708.04	770.57	837.07	908.36	985.44
51	706.93	769.38	835.98	907.62	985.44
52	705.71	768.08	834.77	906.80	985.44
53	704.37	766.64	833.43	905.89	985.44
54	702.91	765.04	831.94	904.88	985.44
55	701.31	763.27	830.29	903.76	985.44
56	699.49	761.29	828.45	902.52	985.44
57	697.45	759.07	826.42	901.15	985.44
58	695.21	756.69	824.22	899.66	985.44
59	692.77	754.10	821.85	898.04	985.44
60	690.17	751.36	819.30	896.26	985.44

AMER.
EXP.

MEAN RESERVES

3%

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.79	58.28	114.81	173.44	234.28
21	3.82	58.29	114.80	173.43	234.26
22	3.84	58.30	114.80	173.42	234.24
23	3.86	58.31	114.81	173.41	234.22
24	3.89	58.33	114.81	173.40	234.20
25	3.92	58.35	114.82	173.39	234.18
26	3.95	58.37	114.82	173.38	234.16
27	3.98	58.39	114.83	173.38	234.14
28	4.01	58.41	114.84	173.38	234.12
29	4.05	58.44	114.85	173.38	234.10
30	4.09	58.47	114.87	173.38	234.08
31	4.13	58.50	114.89	173.38	234.06
32	4.18	58.54	114.91	173.39	234.05
33	4.23	58.58	114.94	173.40	234.04
34	4.28	58.63	114.97	173.41	234.03
35	4.34	58.68	115.00	173.42	234.02
36	4.41	58.74	115.04	173.44	234.02
37	4.48	58.80	115.09	173.47	234.02
38	4.57	58.87	115.15	173.51	234.04
39	4.66	58.96	115.22	173.57	234.08
40	4.76	59.06	115.31	173.65	234.14
41	4.86	59.18	115.43	173.75	234.22
42	4.98	59.31	115.57	173.87	234.32
43	5.11	59.46	115.73	174.01	234.43
44	5.26	59.63	115.91	174.17	234.55
45	5.42	59.82	116.11	174.35	234.67
46	5.62	60.04	116.32	174.54	234.78
47	5.83	60.28	116.54	174.71	234.87
48	6.07	60.54	116.77	174.88	234.94
49	6.36	60.83	117.02	175.05	235.00
50	6.69	61.15	117.29	175.23	235.06
51	7.06	61.50	117.59	175.43	235.12
52	7.47	61.89	117.92	175.64	235.18
53	7.93	62.33	118.28	175.87	235.24
54	8.45	62.82	118.67	176.13	235.32
55	9.02	63.36	119.11	176.43	235.42
56	9.66	63.95	119.61	176.77	235.54
57	10.36	64.61	120.17	177.16	235.69
58	11.14	65.35	120.80	177.60	235.87
59	12.00	66.18	121.50	178.09	236.09
60	12.96	67.10	122.28	178.65	236.35

AMER.
EXP.**MEAN RESERVES****3%**

15 Year Endowment

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	297.41	362.92	430.90	501.46	574.72
21	297.37	362.87	430.85	501.40	574.66
22	297.34	362.83	430.80	501.34	574.60
23	297.31	362.79	430.75	501.28	574.54
24	297.28	362.75	430.69	501.22	574.47
25	297.24	362.70	430.63	501.15	574.39
26	297.21	362.65	430.57	501.08	574.31
27	297.17	362.60	430.51	501.01	574.23
28	297.14	362.55	430.45	500.94	574.14
29	297.10	362.50	430.38	500.86	574.04
30	297.07	362.45	430.31	500.77	573.94
31	297.03	362.39	430.23	500.67	573.83
32	297.00	362.33	430.15	500.57	573.71
33	296.96	362.26	430.06	500.46	573.59
34	296.93	362.19	429.97	500.35	573.46
35	296.90	362.13	429.88	500.23	573.32
36	296.87	362.07	429.79	500.11	573.18
37	296.84	362.02	429.71	500.00	573.03
38	296.83	361.98	429.64	499.89	572.88
39	296.84	361.96	429.58	499.78	572.72
40	296.87	361.95	429.52	499.66	572.55
41	296.91	361.95	429.45	499.53	572.35
42	296.97	361.95	429.37	499.37	572.12
43	297.03	361.93	429.27	499.18	571.85
44	297.08	361.89	429.13	498.94	571.53
45	297.11	361.82	428.95	498.65	571.15
46	297.12	361.72	428.73	498.31	570.69
47	297.10	361.58	428.46	497.90	570.15
48	297.05	361.40	428.13	497.42	569.54
49	296.98	361.18	427.74	496.87	568.86
50	296.89	360.92	427.29	496.25	568.10
51	296.78	360.62	426.79	495.56	567.25
52	296.65	360.28	426.24	494.80	566.30
53	296.52	359.91	425.64	493.96	565.25
54	296.39	359.52	424.98	493.04	564.10
55	296.25	359.10	424.27	492.03	562.84
56	296.10	358.65	423.51	490.94	561.47
57	295.95	358.18	422.69	489.77	559.99
58	295.81	357.68	421.78	488.50	558.37
59	295.69	357.16	420.84	487.12	556.59
60	295.58	356.62	419.81	485.61	554.63

AMER.
EXP.**MEAN RESERVES****3%****15 Year Endowment****FULL PRELIMINARY TERM**

Age	YEARS				
	11	12	13	14	15
20	650.76	729.73	811.74	896.93	985.44
21	650.70	729.67	811.69	896.90	985.44
22	650.63	729.61	811.64	896.87	985.44
23	650.56	729.55	811.59	896.84	985.44
24	650.49	729.48	811.54	896.81	985.44
25	650.42	729.41	811.48	896.77	985.44
26	650.34	729.34	811.42	896.73	985.44
27	650.26	729.26	811.35	896.69	985.44
28	650.17	729.17	811.28	896.64	985.44
29	650.07	729.07	811.20	896.59	985.44
30	649.96	728.96	811.11	896.53	985.44
31	649.84	728.85	811.01	896.47	985.44
32	649.72	728.73	810.91	896.40	985.44
33	649.59	728.60	810.80	896.33	985.44
34	649.45	728.46	810.68	896.25	985.44
35	649.30	728.31	810.54	896.16	985.44
36	649.14	728.15	810.39	896.06	985.44
37	648.97	727.97	810.23	895.95	985.44
38	648.79	727.77	810.05	895.83	985.44
39	648.59	727.55	809.85	895.70	985.44
40	648.37	727.31	809.62	895.55	985.44
41	648.12	727.04	809.36	895.38	985.44
42	647.83	726.73	809.06	895.18	985.44
43	647.49	726.37	808.71	894.95	985.44
44	647.09	725.95	808.32	894.69	985.44
45	646.63	725.47	807.88	894.40	985.44
46	646.11	724.92	807.39	894.08	985.44
47	645.51	724.29	806.83	893.71	985.44
48	644.82	723.57	806.20	893.29	985.44
49	644.04	722.76	805.49	892.82	985.44
50	643.16	721.86	804.69	892.30	985.44
51	642.18	720.86	803.80	891.71	985.44
52	641.10	719.74	802.81	891.05	985.44
53	639.91	718.51	801.72	890.32	985.44
54	638.61	717.16	800.51	889.52	985.44
55	637.18	715.68	799.17	888.64	985.44
56	635.62	714.06	797.70	887.67	985.44
57	633.91	712.27	796.08	886.59	985.44
58	632.02	710.29	794.28	885.38	985.44
59	629.94	708.10	792.28	884.04	985.44
60	627.64	705.67	790.06	882.57	985.44

AMER.
EXP.

MEAN RESERVES

3%

10 Year Endowment.

FULL PRELIMINARY TERM

Age	YEARS				
	1	2	3	4	5
20	3.79	97.33	194.40	295.14	399.69
21	3.82	97.33	194.39	295.12	399.66
22	3.84	97.34	194.38	295.10	399.63
23	3.86	97.35	194.37	295.08	399.60
24	3.89	97.36	194.36	295.05	399.56
25	3.92	97.37	194.35	295.02	399.52
26	3.95	97.38	194.34	294.99	399.48
27	3.98	97.39	194.33	294.96	399.43
28	4.01	97.40	194.32	294.93	399.38
29	4.05	97.41	194.31	294.90	399.33
30	4.09	97.42	194.30	294.86	399.28
31	4.13	97.43	194.29	294.82	399.22
32	4.18	97.45	194.28	294.78	399.16
33	4.23	97.47	194.27	294.74	399.09
34	4.28	97.49	194.26	294.70	399.02
35	4.34	97.52	194.25	294.65	398.94
36	4.41	97.55	194.23	294.60	398.85
37	4.48	97.58	194.21	294.55	398.75
38	5.57	97.61	194.19	294.49	398.65
39	4.66	97.65	194.18	294.43	398.55
40	4.76	97.69	194.17	294.37	398.45
41	4.86	97.74	194.17	294.31	398.34
42	4.98	97.80	194.17	294.25	398.23
43	5.11	97.87	194.18	294.19	398.10
44	5.26	97.95	194.19	294.12	397.95
45	5.42	98.04	194.21	294.04	397.78
46	5.62	98.14	194.22	293.94	397.58
47	5.83	98.26	194.22	293.82	397.34
48	6.07	98.39	194.21	293.67	397.05
49	6.36	98.54	194.19	293.49	396.71
50	6.69	98.70	194.16	293.28	396.33
51	7.06	98.88	194.12	293.04	395.90
52	7.47	99.08	194.08	292.77	395.41
53	7.93	99.30	194.03	292.46	394.86
54	8.45	99.54	193.97	292.11	394.25
55	9.02	99.80	193.91	291.73	393.58
56	9.66	100.09	193.85	291.32	392.85
57	10.36	100.42	193.79	290.87	392.05
58	11.14	100.79	193.73	290.37	391.17
59	12.00	101.20	193.66	289.82	390.20
60	12.96	101.65	193.59	289.22	389.13

AMER.
EXP.

MEAN RESERVES

3%

10 Year Endowment.

FULL PRELIMINARY TERM

Age	YEARS				
	6	7	8	9	10
20	508.22	620.88	737.85	859.30	985.44
21	508.18	620.84	737.81	859.28	985.44
22	508.14	620.80	737.77	859.26	985.44
23	508.10	620.76	737.73	859.23	985.44
24	508.05	620.71	737.69	859.20	985.44
25	508.00	620.66	737.64	859.17	985.44
26	507.95	620.61	737.59	859.14	985.44
27	507.90	620.56	737.54	859.11	985.44
28	507.84	620.50	737.49	859.08	985.44
29	507.78	620.43	737.44	859.05	985.44
30	507.72	620.36	737.38	859.01	985.44
31	507.65	620.28	737.32	858.96	985.44
32	507.57	620.19	737.25	858.91	985.44
33	507.49	620.10	737.17	858.85	985.44
34	507.40	620.00	737.08	858.78	985.44
35	507.30	619.89	736.98	858.71	985.44
36	507.19	619.77	736.87	858.64	985.44
37	507.07	619.64	736.75	858.56	985.44
38	506.95	619.50	736.62	858.47	985.44
39	506.82	619.35	736.48	858.37	985.44
40	506.68	619.19	736.33	858.26	985.44
41	506.53	619.02	736.16	858.14	985.44
42	506.36	618.83	735.97	858.01	985.44
43	506.17	618.61	735.75	857.86	985.44
44	505.95	618.35	735.49	857.69	985.44
45	505.70	618.05	735.20	857.49	985.44
46	505.40	617.70	734.87	857.26	985.44
47	505.05	617.30	734.49	857.00	985.44
48	504.65	616.84	734.05	856.70	985.44
49	504.20	616.32	733.55	856.36	985.44
50	503.69	615.74	732.99	855.98	985.44
51	503.11	615.09	732.37	855.56	985.44
52	502.46	614.36	731.68	855.09	985.44
53	501.74	613.55	730.91	854.57	985.44
54	500.94	612.65	730.05	853.99	985.44
55	500.05	611.65	729.10	853.34	985.44
56	499.07	610.54	728.05	852.62	985.44
57	497.98	609.31	726.89	851.82	985.44
58	496.78	607.95	725.60	850.94	985.44
59	495.47	606.45	724.18	849.97	985.44
60	494.03	604.81	722.61	848.88	985.44

AMER.
EXP.

MEAN RESERVES

20 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

3%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	1	2	3	4	5
20	75.55	73.04	70.42	67.71	64.89
21	76.56	74.04	71.42	68.70	65.87
22	77.65	75.13	72.50	69.78	66.94
23	78.85	76.32	73.69	70.96	68.12
24	80.16	77.63	75.00	72.26	69.40
25	81.61	79.08	76.44	73.70	70.83
26	83.20	80.67	78.03	75.28	72.40
27	84.97	82.45	79.80	77.05	74.16
28	86.95	84.42	81.78	79.02	76.12
29	89.15	86.63	83.99	81.23	78.32
30	91.64	89.13	86.49	83.72	80.80
31	94.44	91.94	89.31	86.54	83.62
32	97.61	95.12	92.49	89.73	86.80
33	101.16	98.69	96.08	93.32	90.39
34	105.15	102.71	100.11	97.36	94.43
35	109.64	107.22	104.64	101.90	98.97
36	114.65	112.26	109.70	106.97	104.04
37	120.24	117.89	115.36	112.65	109.73
38	126.47	124.16	121.67	118.98	116.07
39	133.39	131.12	128.67	126.01	123.12
40	141.04	138.84	136.44	133.82	130.94
41	149.52	147.38	145.03	142.45	139.59
42	158.86	156.80	154.51	151.97	149.13
43	169.14	167.16	164.94	162.44	159.61
44	180.41	178.52	176.36	173.90	171.09
45	192.72	190.93	188.85	186.43	183.62
46	206.16	204.47	202.47	200.09	197.27
47	220.78	219.20	217.27	214.93	212.10
48	236.63	235.16	233.30	231.00	228.19
49	253.77	252.41	250.64	248.40	245.59
50	272.22	271.00	269.32	267.14	264.35
51	292.02	290.94	289.38	287.26	284.50
52	313.16	312.24	310.80	308.77	306.04
53	335.58	334.82	333.52	331.58	328.91
54	359.15	358.58	357.43	355.60	353.01
55	383.78	383.40	382.41	380.72	378.21
56	409.34	409.18	408.38	406.83	404.42
57	435.75	435.82	435.22	433.84	431.55
58	462.95	463.27	462.89	461.69	459.54
59	490.88	491.47	491.33	490.35	488.39
60	519.46	520.34	520.48	519.76	518.02

AMER.
EXP.

MEAN RESERVES

3%

20 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)

Per \$1,000 of Additions actually in force.

Age	YEARS				
	6	7	8	9	10
20	61.97	58.93	55.77	52.47	49.05
21	62.94	59.88	56.70	53.38	49.92
22	63.99	60.92	57.72	54.37	50.88
23	65.15	62.06	58.84	55.47	51.95
24	66.43	63.31	60.07	56.67	53.11
25	67.84	64.71	61.44	58.01	54.41
26	69.40	66.25	62.95	59.48	55.85
27	71.14	67.97	64.64	61.14	57.46
28	73.08	69.89	66.53	63.00	59.27
29	75.26	72.05	68.67	65.09	61.30
30	77.74	74.50	71.09	67.46	63.62
31	80.54	77.28	73.83	70.16	66.25
32	83.71	80.43	76.93	73.21	69.24
33	87.29	83.97	80.45	76.67	72.64
34	91.31	87.97	84.41	80.58	76.48
35	95.83	92.47	88.87	84.99	80.81
36	100.90	97.53	93.89	89.95	85.67
37	106.59	103.19	99.50	95.49	91.12
38	112.93	109.50	105.77	101.68	97.18
39	119.97	116.52	112.73	108.55	103.91
40	127.79	124.30	120.44	116.15	111.35
41	136.42	132.90	128.96	124.53	119.54
42	145.95	142.37	138.33	133.74	128.53
43	156.41	152.76	148.60	143.84	138.40
44	167.85	164.12	159.83	154.88	149.20
45	180.34	176.52	172.09	166.94	160.99
46	193.95	190.04	185.46	180.10	173.86
47	208.74	204.73	200.00	194.42	187.88
48	224.78	220.68	215.79	209.98	203.12
49	242.14	237.95	232.90	226.85	219.68
50	260.87	256.58	251.37	245.09	237.59
51	280.99	276.62	271.26	264.75	256.91
52	302.52	298.08	292.58	285.83	277.65
53	325.40	320.90	315.25	308.28	299.76
54	349.51	344.96	339.19	331.99	323.15
55	374.74	370.16	364.27	356.87	347.71
56	401.00	396.39	390.42	382.84	373.36
57	428.19	423.60	417.56	409.80	400.04
58	456.29	451.74	445.66	437.77	427.74
59	485.28	480.80	474.72	466.74	456.51
60	515.08	510.73	504.72	496.71	486.34

AMER.
EXP.**MEAN RESERVES****3%****20 Year Mortuary Additions
(LEVEL PREMIUM RESERVE)**

Per \$1,000 of Additions actually in force.

Age	YEARS				
	11	12	13	14	15
20	45.47	41.73	37.84	33.75	29.48
21	46.31	42.54	38.60	34.45	30.12
22	47.24	43.42	39.42	35.22	30.81
23	48.26	44.39	40.34	36.07	31.58
24	49.38	45.46	41.35	37.01	32.43
25	50.63	46.66	42.48	38.05	33.37
26	52.02	47.98	43.73	39.20	34.42
27	53.58	49.47	45.13	40.51	35.61
28	55.32	51.14	46.70	41.98	36.95
29	57.29	53.02	48.49	43.65	38.48
30	59.53	55.18	50.54	45.57	40.25
31	62.09	57.64	52.89	47.78	42.28
32	65.00	60.46	55.57	50.31	44.61
33	68.31	63.65	58.63	53.18	47.25
34	72.05	67.27	62.08	56.42	50.23
35	76.28	71.35	65.97	60.07	53.57
36	81.02	75.92	70.32	64.14	57.29
37	86.32	81.03	75.18	68.67	61.42
38	92.22	86.71	80.56	73.69	65.99
39	98.75	92.98	86.50	79.22	71.04
40	105.96	99.89	93.05	85.33	76.61
41	113.89	107.50	100.27	92.07	82.75
42	122.61	115.88	108.21	99.48	89.52
43	132.18	125.07	116.93	107.62	96.96
44	142.65	135.13	126.48	116.54	105.12
45	154.09	146.13	136.93	126.32	114.08
46	166.60	158.16	148.38	137.05	123.92
47	180.22	171.29	160.89	148.78	134.69
48	195.06	185.61	174.53	161.59	146.48
49	211.19	201.18	189.40	175.58	159.38
50	228.65	218.06	205.55	190.80	173.44
51	247.52	236.33	223.05	207.33	188.74
52	267.80	256.00	241.93	225.19	205.29
53	289.44	277.02	262.13	244.32	223.06
54	312.37	299.31	283.57	264.65	241.95
55	336.46	322.76	306.15	286.08	261.87
56	361.65	347.31	329.81	308.56	282.79
57	387.89	372.90	354.52	332.07	304.71
58	415.17	399.57	380.33	356.70	327.81
59	443.58	427.42	407.37	382.67	352.37
60	473.13	456.51	435.81	410.20	378.67

AMER.
EXP.**MEAN RESERVES****3%****20 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**

Per \$1,000 of Additions actually in force.

Age	YEARS				
	16	17	18	19	20
20	25.00	20.30	15.36	10.15	4.65
21	25.56	20.77	15.72	10.39	4.75
22	26.17	21.28	16.12	10.65	4.86
23	26.85	21.85	16.55	10.94	4.98
24	27.59	22.46	17.03	11.25	5.11
25	28.42	23.16	17.57	11.62	5.26
26	29.34	23.94	18.18	12.02	5.42
27	30.39	24.83	18.88	12.49	5.62
28	31.58	25.84	19.67	13.02	5.83
29	32.95	27.00	20.58	13.63	6.07
30	34.52	28.34	21.64	14.34	6.36
31	36.34	29.89	22.86	15.16	6.69
32	38.41	31.66	24.25	16.08	7.06
33	40.77	33.65	25.80	17.11	7.47
34	43.42	35.89	27.54	18.26	7.93
35	46.37	38.38	29.48	19.55	8.45
36	49.66	41.14	31.63	20.98	9.02
37	53.30	44.22	34.03	22.57	9.65
38	57.35	47.63	36.68	24.32	10.36
39	61.81	51.39	39.60	26.26	11.13
40	66.73	55.54	42.84	28.41	12.00
41	72.17	60.12	46.42	30.79	12.96
42	78.15	65.19	50.38	33.43	14.02
43	84.75	70.78	54.75	36.35	15.19
44	92.00	76.92	59.55	39.55	16.48
45	99.96	83.67	64.84	43.08	17.90
46	108.72	91.10	70.69	47.01	19.48
47	118.32	99.28	77.13	51.33	21.22
48	128.85	108.27	84.23	56.10	23.13
49	140.40	118.15	92.04	61.37	25.24
50	153.01	128.95	100.61	67.14	27.55
51	166.75	140.76	109.98	73.48	30.09
52	181.66	153.58	120.18	80.38	32.85
53	197.68	167.37	131.15	87.78	35.79
54	214.71	182.04	142.80	95.64	38.92
55	232.69	197.51	155.11	103.99	42.24
56	251.58	213.82	168.17	112.90	45.81
57	271.47	231.11	182.13	122.53	49.66
58	292.58	249.66	197.29	133.11	53.91
59	315.27	269.83	214.00	144.92	58.65
60	339.86	291.97	232.55	158.15	63.95

AMER.
EXP.**MEAN RESERVES****3%****15 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**

Per \$1,000 of Additions actually in force.

Age	YEARS				
	1	2	3	4	5
20	56.50	53.62	50.63	47.54	44.33
21	57.08	54.19	51.18	48.07	44.84
22	57.71	54.81	51.79	48.66	45.42
23	58.40	55.48	52.45	49.31	46.03
24	59.15	56.22	53.18	50.01	46.72
25	59.98	57.03	53.97	50.78	47.46
26	60.88	57.92	54.84	51.64	48.29
27	61.87	58.89	55.79	52.56	49.19
28	62.95	59.96	56.84	53.59	50.19
29	64.13	61.13	57.99	54.71	51.28
30	65.45	62.43	59.27	55.96	52.49
31	66.91	63.87	60.68	57.34	53.84
32	68.53	65.47	62.26	58.90	55.35
33	70.34	67.27	64.03	60.63	57.05
34	72.38	69.29	66.03	62.59	58.96
35	74.69	71.58	68.29	64.82	61.13
36	77.31	74.18	70.86	67.34	63.60
37	80.27	77.12	73.77	70.21	66.41
38	83.61	80.44	77.06	73.46	69.60
39	87.37	84.18	80.77	77.12	73.21
40	91.59	88.39	84.95	81.26	77.27
41	96.33	93.12	89.65	85.90	81.83
42	101.63	98.40	94.89	91.09	86.93
43	107.54	104.28	100.74	96.86	92.60
44	114.08	110.81	107.22	103.26	98.88
45	121.34	118.05	114.40	110.35	105.82
46	129.35	126.03	122.32	118.16	113.46
47	138.20	134.84	131.04	126.74	121.86
48	147.91	144.50	140.61	136.17	131.08
49	158.55	155.08	151.08	146.48	141.18
50	170.18	166.65	162.54	157.77	152.24
51	182.90	179.30	175.07	170.12	164.34
52	196.75	193.09	188.73	183.59	177.54
53	211.82	208.08	203.59	198.25	191.92
54	228.17	224.36	219.74	214.19	207.57
55	245.85	241.97	237.21	231.45	224.53
56	264.91	260.96	256.08	250.11	242.88
57	285.36	281.36	276.34	270.16	262.62
58	307.14	303.09	297.95	291.56	283.70
59	330.16	326.06	320.81	314.21	306.05
60	354.32	350.20	344.84	338.05	329.58

AMER.
EXP.**MEAN RESERVES****3%****15 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**

Per \$1,000 of Additions actually in force.

Age	YEARS				
	6	7	8	9	10
20	41.00	37.54	33.95	30.22	26.34
21	41.49	38.01	34.39	30.62	26.70
22	42.04	38.53	34.88	31.07	27.10
23	42.63	39.09	35.40	31.56	27.54
24	43.29	39.71	35.99	32.10	28.04
25	44.01	40.40	36.64	32.70	28.57
26	44.80	41.16	37.35	33.36	29.18
27	45.67	41.99	38.12	34.08	29.83
28	46.63	42.90	38.99	34.88	30.56
29	47.68	43.90	39.94	35.76	31.36
30	48.85	45.03	41.00	36.75	32.25
31	50.15	46.27	42.17	37.84	33.24
32	51.62	47.67	43.49	39.06	34.36
33	53.25	49.24	44.98	40.45	35.63
34	55.10	51.01	46.66	42.03	37.08
35	57.21	53.04	48.60	43.85	38.76
36	59.61	55.36	50.82	45.94	40.68
37	62.36	58.01	53.35	48.32	42.89
38	65.47	61.03	56.23	51.04	45.39
39	68.99	64.43	59.49	54.10	48.21
40	72.96	68.27	63.15	57.54	51.36
41	77.41	72.57	67.25	61.38	54.87
42	82.37	77.36	71.82	65.65	58.77
43	87.90	82.68	76.86	70.36	63.07
44	94.01	88.55	82.43	75.56	67.82
45	100.74	95.02	88.58	81.30	73.07
46	108.15	102.15	95.34	87.62	78.85
47	116.31	109.99	102.80	94.59	85.23
48	125.27	118.61	110.99	102.25	92.24
49	135.08	128.06	119.97	110.66	99.95
50	145.83	138.40	129.81	119.89	108.42
51	157.59	149.74	140.61	130.02	117.74
52	170.44	162.13	152.44	141.12	127.94
53	184.45	175.66	165.35	153.27	139.13
54	199.71	190.41	179.45	166.54	151.38
55	216.27	206.43	194.77	181.00	164.76
56	234.19	223.79	211.42	196.74	179.33
57	253.49	242.53	229.41	213.76	195.12
58	274.14	262.59	248.69	232.03	212.09
59	296.05	283.89	269.18	251.46	230.15
60	319.13	306.35	290.80	271.97	249.22

**AMER.
EXP.**

MEAN RESERVES

3%

15 Year Mortuary Additions (LEVEL PREMIUM RESERVE)

Per \$1,000 of Additions actually in force.

Age	YEARS				
	11	12	13	14	15
20	22.29	18.08	13.68	9.09	4.29
21	22.61	18.34	13.88	9.22	4.34
22	22.96	18.64	14.11	9.38	4.41
23	23.35	18.96	14.36	9.54	4.48
24	23.78	19.32	14.65	9.74	4.57
25	24.25	19.72	14.96	9.95	4.65
26	24.79	20.17	15.31	10.18	4.75
27	25.37	20.66	15.69	10.43	4.86
28	26.01	21.19	16.10	10.70	4.98
29	26.70	21.78	16.55	11.01	5.11
30	27.49	22.44	17.07	11.36	5.26
31	28.36	23.18	17.65	11.75	5.42
32	29.36	24.03	18.32	12.20	5.62
33	30.49	24.99	19.08	12.71	5.83
34	31.78	26.09	19.95	13.30	6.07
35	33.28	27.37	20.96	13.99	6.36
36	35.00	28.84	22.13	14.78	6.69
37	36.98	30.53	23.46	15.67	7.06
38	39.21	32.43	24.95	16.67	7.47
39	41.72	34.55	26.61	17.77	7.93
40	44.52	36.92	28.45	19.01	8.45
41	47.63	39.54	30.51	20.39	9.02
42	51.07	42.46	32.79	21.91	9.65
43	54.89	45.69	35.31	23.60	10.36
44	59.10	49.25	38.10	25.46	11.13
45	63.75	53.18	41.17	27.53	12.00
46	68.88	57.52	44.58	29.82	12.96
47	74.53	62.32	48.35	32.36	14.02
48	80.77	67.62	52.52	35.16	15.19
49	87.63	73.45	57.10	38.25	16.48
50	95.18	79.86	62.15	41.65	17.90
51	103.48	86.93	67.73	45.43	19.48
52	112.59	94.71	73.89	49.60	21.22
53	122.60	103.28	80.67	54.19	23.13
54	133.59	112.70	88.15	59.28	25.24
55	145.60	123.01	96.35	64.85	27.55
56	158.71	134.29	105.34	70.97	30.09
57	172.95	146.55	115.12	77.64	32.85
58	188.24	159.74	125.64	84.78	35.79
59	204.54	173.78	136.81	92.37	38.92
60	221.75	188.60	148.62	100.43	42.24

AMER.
EXP.**MEAN RESERVES****3%****10 Year Mortuary Additions****(LEVEL PREMIUM RESERVE)**

Per \$1,000 of Additions actually in force.

Age	YEARS				
	1	2	3	4	5
20	37.81	34.57	31.22	27.74	24.15
21	38.12	34.87	31.49	28.00	24.38
22	38.46	35.18	31.79	28.27	24.62
23	38.82	35.53	32.11	28.57	24.89
24	39.21	35.90	32.46	28.89	25.18
25	39.64	36.31	32.84	29.25	25.50
26	40.10	36.74	33.25	29.62	25.84
27	40.60	37.22	33.70	30.03	26.21
28	41.15	37.74	34.18	30.49	26.63
29	41.75	38.31	34.73	30.99	27.08
30	42.41	38.95	35.32	31.54	27.58
31	43.14	39.64	35.98	32.15	28.14
32	43.94	40.40	36.70	32.82	28.75
33	44.81	41.24	37.49	33.56	29.42
34	45.78	42.16	38.36	34.37	30.16
35	46.85	43.19	39.34	35.28	30.98
36	48.04	44.33	40.42	36.28	31.90
37	49.38	45.61	41.63	37.41	32.94
38	50.87	47.05	42.99	38.69	34.11
39	52.57	48.68	44.55	40.15	35.46
40	54.50	50.54	46.33	41.83	37.01
41	56.71	52.68	48.38	43.76	38.80
42	59.22	55.12	50.71	45.97	40.83
43	62.06	57.87	53.35	48.46	43.14
44	65.26	60.98	56.33	51.27	45.74
45	68.87	64.47	59.68	54.42	48.64
46	72.90	68.38	63.41	57.93	51.85
47	77.40	72.73	67.56	61.82	55.42
48	82.39	77.55	72.16	66.13	59.37
49	87.91	82.87	77.22	70.88	63.73
50	94.01	88.76	82.83	76.13	68.55
51	100.74	95.25	89.02	81.94	73.87
52	108.17	102.42	95.84	88.34	79.75
53	116.34	110.30	103.35	95.38	86.22
54	125.31	118.95	111.60	103.13	93.35
55	135.14	128.44	120.65	111.63	101.18
56	145.93	138.86	130.60	120.99	109.79
57	157.72	150.26	141.50	131.25	119.25
58	170.61	162.73	153.42	142.48	129.62
59	184.67	176.34	166.45	154.77	140.99
60	199.95	191.15	180.65	168.18	153.42

AMER.
EXP.

MEAN RESERVES

10 Year Mortuary Additions

(LEVEL PREMIUM RESERVE)

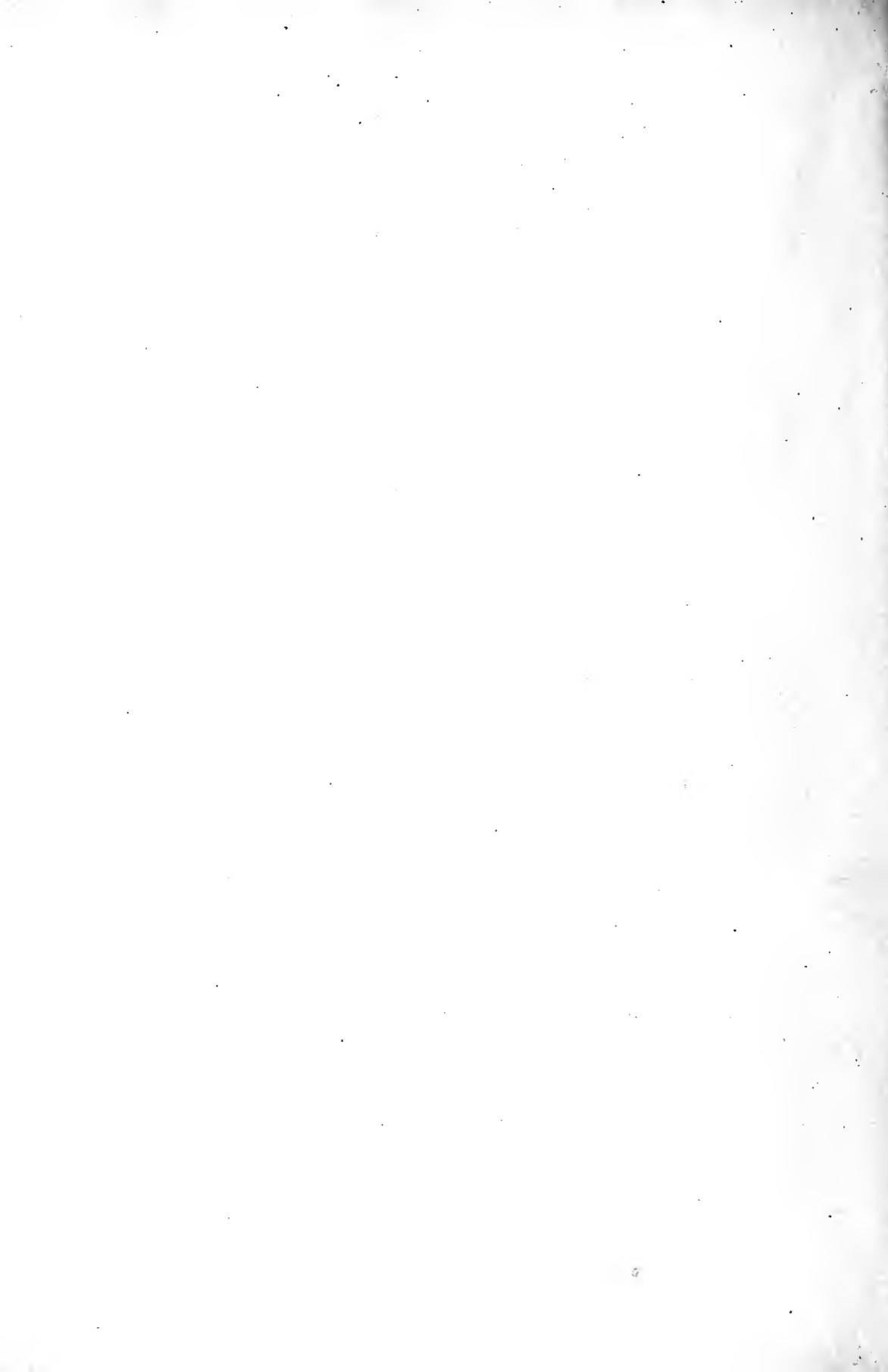
3%

Per \$1,000 of Additions actually in force.

Age	YEARS				
	6	7	8	9	10
20	20.42	16.56	12.55	8.38	4.05
21	20.62	16.73	12.68	8.47	4.09
22	20.84	16.90	12.82	8.56	4.13
23	21.07	17.10	12.96	8.66	4.18
24	21.33	17.31	13.13	8.78	4.23
25	21.61	17.55	13.32	8.90	4.29
26	21.90	17.80	13.51	9.03	4.34
27	22.24	18.07	13.73	9.18	4.41
28	22.59	18.37	13.96	9.34	4.48
29	22.99	18.72	14.23	9.52	4.57
30	23.44	19.09	14.53	9.72	4.65
31	23.93	19.51	14.86	9.94	4.75
32	24.47	19.97	15.21	10.18	4.86
33	25.07	20.46	15.60	10.44	4.98
34	25.71	21.01	16.02	10.73	5.11
35	26.44	21.63	16.51	11.07	5.26
36	27.25	22.31	17.06	11.44	5.42
37	28.18	23.11	17.69	11.87	5.62
38	29.23	24.01	18.40	12.36	5.83
39	30.43	25.04	19.22	12.92	6.07
40	31.83	26.23	20.17	13.58	6.36
41	33.43	27.61	21.28	14.33	6.69
42	35.26	29.19	22.52	15.18	7.06
43	37.33	30.96	23.92	16.12	7.47
44	39.65	32.92	25.46	17.17	7.93
45	42.23	35.11	27.19	18.35	8.45
46	45.09	37.54	29.11	19.65	9.02
47	48.26	40.24	31.24	21.09	9.65
48	51.78	43.23	33.59	22.69	10.36
49	55.66	46.53	36.19	24.46	11.13
50	59.95	50.18	39.07	26.42	12.00
51	64.69	54.21	42.26	28.60	12.96
52	69.92	58.68	45.79	31.01	14.02
53	75.70	63.61	49.69	33.67	15.19
54	82.06	69.04	53.99	36.60	16.48
55	89.06	75.01	58.72	39.83	17.90
56	96.76	81.60	63.96	43.42	19.48
57	105.23	88.86	69.74	47.39	21.22
58	114.53	96.85	76.11	51.76	23.13
59	124.76	105.65	83.13	56.59	25.24
60	135.95	115.29	90.84	61.89	27.55









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