

NEW ERA LIFE INSURANCE COMPANY
 MEDICARE SUPPLEMENT PREMIUM
 TEXAS
 July 1, 2014

STANDARD PLAN A

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	330.55	380.12	306.06	351.97
65	139.25	160.13	128.93	148.27
66	140.26	161.30	129.87	149.35
67	141.16	162.33	130.70	150.30
68	141.91	163.19	131.40	151.10
69	142.54	163.91	131.97	151.77
70	143.02	164.48	132.42	152.30
71	146.31	168.27	135.47	155.80
72	152.51	175.39	141.21	162.40
73	159.09	182.97	147.31	169.41
74	166.07	190.99	153.76	176.83
75	172.04	197.85	159.31	183.19
76	178.28	205.03	165.07	189.85
77	184.78	212.50	171.10	196.76
78	191.53	220.25	177.34	203.94
79	198.51	228.28	183.81	211.37
80	209.61	241.04	194.08	223.18
81	221.26	254.45	204.88	235.60
82	233.51	268.54	216.22	248.64
83	246.34	283.30	228.10	262.30
84	257.20	295.79	238.15	273.87
85	268.45	308.72	248.57	285.85
86	280.09	322.12	259.35	298.25
87	292.13	335.95	270.49	311.06
88	304.54	350.22	281.99	324.28
89	317.34	364.95	293.84	337.91
90+	330.55	380.12	306.06	351.97

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	289.96	333.45	268.48	308.77
65	122.15	140.47	113.09	130.06
66	123.04	141.50	113.93	131.01
67	123.82	142.40	114.65	131.84
68	124.49	143.15	115.26	132.55
69	125.03	143.79	115.77	133.14
70	125.47	144.29	116.17	133.59
71	128.35	147.61	118.85	136.67
72	133.79	153.85	123.88	142.45
73	139.56	160.50	129.22	148.61
74	145.69	167.54	134.89	155.13
75	150.93	173.56	139.75	160.70
76	156.40	179.86	144.82	166.54
77	162.10	186.41	150.09	172.61
78	168.01	193.21	155.57	178.91
79	174.13	200.26	161.24	185.42
80	183.86	211.44	170.25	195.79
81	194.11	223.21	179.72	206.69
82	204.83	235.56	189.66	218.11
83	216.10	248.51	200.09	230.10
84	225.63	259.46	208.91	240.25
85	235.50	270.82	218.05	250.76
86	245.70	282.57	227.51	261.63
87	256.26	294.69	237.28	272.87
88	267.16	307.23	247.37	284.46
89	278.40	320.15	257.77	296.43
90+	289.96	333.45	268.48	308.77

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
< 65	266.76	306.77	247.00	284.05
65	112.37	129.23	104.05	119.66
66	113.19	130.17	104.82	120.53
67	113.91	131.00	105.47	121.30
68	114.52	131.70	106.04	121.94
69	115.03	132.28	106.51	122.48
70	115.43	132.74	106.88	122.91
71	118.08	135.79	109.33	125.73
72	123.08	141.54	113.96	131.06
73	128.39	147.65	118.89	136.71
74	134.02	154.13	124.09	142.71
75	138.85	159.68	128.56	147.85
76	143.88	165.46	133.22	153.21
77	149.12	171.50	138.08	158.79
78	154.56	177.75	143.12	164.59
79	160.20	184.23	148.34	170.59
80	169.15	194.53	156.63	180.12
81	178.57	205.35	165.35	190.15
82	188.45	216.71	174.49	200.66
83	198.81	228.62	184.08	211.69
84	207.57	238.71	192.20	221.03
85	216.66	249.15	200.60	230.69
86	226.04	259.95	209.31	240.69
87	235.76	271.12	218.30	251.03
88	245.77	282.64	227.57	261.70
89	256.12	294.52	237.14	272.71
90+	266.76	306.77	247.00	284.05

Area 1 includes zip codes: 770-775,777

Area 2 includes zip codes: 752-753, 760-762, 782, 794

Area 3 includes all other zip codes in Texas

Modal Factors: Monthly Bank Draft = 1.0,
 Quarterly = 3.0, Semi-Annual = 6.0, Annual = 12.0

Add \$2.00 processing fee for monthly direct bill

Spousal Discount: 6% discount on each policy if both applications are approved.

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
FNTU:	Female Non-Tobacco User
FTU:	Female Tobacco User

ADD ONE TIME NON-REFUNDABLE \$20 APPLICATION FEE

NEW ERA LIFE INSURANCE COMPANY
 MEDICARE SUPPLEMENT PREMIUM
 Texas
 October 1, 2015

STANDARD PLAN D

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
65	118.44	133.24	107.67	121.12
66	118.44	133.24	107.67	121.12
67	118.44	133.24	107.67	121.12
68	123.97	139.47	112.70	126.79
69	129.61	145.82	117.83	132.56
70	135.39	152.32	123.08	138.47
71	137.86	155.10	125.33	141.00
72	143.03	160.92	130.03	146.28
73	148.51	167.08	135.01	151.89
74	154.29	173.58	140.26	157.80
75	159.07	178.95	144.61	162.69
76	162.39	182.70	147.63	166.09
77	165.81	186.55	150.74	169.59
78	169.29	190.45	153.90	173.14
79	172.81	194.41	157.10	176.75
80	179.70	202.16	163.36	183.79
81	189.70	213.41	172.45	194.01
82	200.18	225.20	181.98	204.73
83	211.19	237.60	191.99	215.99
84	220.50	248.06	200.45	225.51
85	230.14	258.92	209.22	235.37
86	240.13	270.15	218.30	245.59
87	250.44	281.73	227.67	256.12
88	261.10	293.73	237.36	267.03
89	272.05	306.08	247.32	278.25
90+	283.37	318.79	257.61	289.81

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
65	107.67	121.13	97.88	110.11
66	107.67	121.13	97.88	110.11
67	107.67	121.13	97.88	110.11
68	112.70	126.79	102.45	115.26
69	117.83	132.56	107.12	120.51
70	123.08	138.47	111.89	125.88
71	125.33	141.00	113.94	128.18
72	130.03	146.29	118.21	132.98
73	135.01	151.89	122.74	138.08
74	140.26	157.80	127.51	143.45
75	144.61	162.68	131.46	147.90
76	147.63	166.09	134.21	150.99
77	150.74	169.59	137.04	154.17
78	153.90	173.14	139.91	157.40
79	157.10	176.74	142.82	160.68
80	163.36	183.78	148.51	167.08
81	172.45	194.01	156.77	176.37
82	181.98	204.73	165.44	186.12
83	191.99	216.00	174.54	196.35
84	200.45	225.51	182.23	205.01
85	209.22	235.38	190.20	213.97
86	218.30	245.59	198.45	223.26
87	227.67	256.12	206.97	232.84
88	237.36	267.03	215.78	242.75
89	247.32	278.25	224.84	252.95
90+	257.61	289.81	234.19	263.46

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
65	97.88	110.12	88.98	100.10
66	97.88	110.12	88.98	100.10
67	97.88	110.12	88.98	100.10
68	102.45	115.26	93.14	104.78
69	107.12	120.51	97.38	109.55
70	111.89	125.88	101.72	114.44
71	113.94	128.18	103.58	116.53
72	118.21	132.99	107.46	120.89
73	122.74	138.08	111.58	125.53
74	127.51	143.45	115.92	130.41
75	131.46	147.89	119.51	134.45
76	134.21	150.99	122.01	137.26
77	137.04	154.17	124.58	140.15
78	139.91	157.40	127.19	143.09
79	142.82	160.67	129.84	146.07
80	148.51	167.07	135.01	151.89
81	156.77	176.37	142.52	160.34
82	165.44	186.12	150.40	169.20
83	174.54	196.36	158.67	178.50
84	182.23	205.01	165.66	186.37
85	190.20	213.98	172.91	194.52
86	198.45	223.26	180.41	202.96
87	206.97	232.84	188.15	211.67
88	215.78	242.75	196.16	220.68
89	224.84	252.95	204.40	229.95
90+	234.19	263.46	212.90	239.51

Area 1 includes zip codes: 770-775, 777
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 Area 3 includes all other zip codes in Texas
 Modal Factors: Monthly Bank Draft = 1.0,
 Bi-Monthly = 2.0, Quarterly = 3.0
 Add \$2.00 processing fee for monthly direct bill
 Spousal Discount: 6% discount on each policy if both applications are approved.

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
FNTU:	Female Non-Tobacco User
FTU:	Female Tobacco User

Add one time non-refundable \$20 application fee.

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STANDARD PLAN F

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
65	161.49	181.67	146.81	165.16
66	161.49	181.67	146.81	165.16
67	161.49	181.67	146.81	165.16
68	166.06	186.81	150.96	169.84
69	170.60	191.93	155.09	174.48
70	175.15	197.04	159.23	179.13
71	178.35	200.65	162.14	182.41
72	185.04	208.17	168.22	189.24
73	192.14	216.15	174.66	196.50
74	199.60	224.54	181.45	204.14
75	205.79	231.51	187.08	210.46
76	211.72	238.19	192.48	216.54
77	217.88	245.12	198.07	222.83
78	224.19	252.21	203.81	229.29
79	230.66	259.49	209.69	235.91
80	241.77	271.99	219.79	247.26
81	255.21	287.12	232.01	261.01
82	269.33	302.99	244.85	275.46
83	284.15	319.67	258.31	290.61
84	296.67	333.75	269.69	303.41
85	309.63	348.34	281.49	316.68
86	323.09	363.48	293.71	330.43
87	336.95	379.07	306.31	344.60
88	351.27	395.18	319.34	359.25
89	366.03	411.78	332.76	374.36
90+	381.27	428.93	346.61	389.93

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
65	146.81	165.16	133.47	150.15
66	146.81	165.16	133.47	150.15
67	146.81	165.16	133.47	150.15
68	150.96	169.83	137.24	154.40
69	155.09	174.48	140.99	158.62
70	159.23	179.13	144.76	162.85
71	162.14	182.41	147.40	165.82
72	168.22	189.24	152.92	172.04
73	174.67	196.50	158.79	178.63
74	181.45	204.13	164.96	185.58
75	187.08	210.47	170.07	191.33
76	192.47	216.54	174.98	196.86
77	198.07	222.83	180.06	202.58
78	203.81	229.28	185.28	208.45
79	209.69	235.90	190.63	214.46
80	219.79	247.26	199.81	224.79
81	232.01	261.02	210.92	237.28
82	244.84	275.45	222.59	250.42
83	258.32	290.61	234.83	264.19
84	269.70	303.41	245.18	275.82
85	281.48	316.67	255.90	287.89
86	293.72	330.44	267.01	300.39
87	306.32	344.61	278.47	313.28
88	319.34	359.25	290.31	326.60
89	332.76	374.35	302.51	340.33
90+	346.61	389.93	315.10	354.48

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
65	132.26	148.79	120.24	135.27
66	132.26	148.79	120.24	135.27
67	132.26	148.79	120.24	135.27
68	136.00	153.00	123.64	139.10
69	139.72	157.19	127.02	142.90
70	143.45	161.38	130.41	146.71
71	146.07	164.33	132.79	149.39
72	151.55	170.49	137.77	154.99
73	157.36	177.03	143.05	160.93
74	163.47	183.90	148.61	167.19
75	168.54	189.61	153.22	172.37
76	173.40	195.08	157.64	177.35
77	178.44	200.75	162.22	182.50
78	183.61	206.56	166.92	187.79
79	188.91	212.52	171.74	193.21
80	198.01	222.76	180.01	202.51
81	209.02	235.15	190.02	213.77
82	220.58	248.15	200.53	225.60
83	232.72	261.81	211.56	238.01
84	242.97	273.34	220.88	248.49
85	253.59	285.29	230.54	259.36
86	264.61	297.69	240.55	270.62
87	275.96	310.46	250.87	282.23
88	287.69	323.65	261.54	294.23
89	299.78	337.25	272.53	306.60
90+	312.26	351.29	283.87	319.35

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Spousal Discount: 6% discount on each policy if both applications are approved.

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
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Add one time non-refundable \$20 application fee.

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STANDARD PLAN FX

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
65	48.78	54.87	44.35	49.89
66	50.05	56.30	45.49	51.18
67	51.32	57.73	46.65	52.49
68	52.59	59.16	47.80	53.77
69	53.85	60.57	48.95	55.07
70	55.12	62.00	50.11	56.37
71	56.39	63.43	51.26	57.67
72	58.78	66.13	53.43	60.11
73	61.32	68.99	55.74	62.71
74	64.00	72.00	58.18	65.46
75	66.30	74.59	60.27	67.80
76	68.72	77.31	62.47	70.28
77	71.21	80.11	64.74	72.83
78	73.82	83.05	67.11	75.49
79	76.51	86.07	69.55	78.24
80	80.77	90.87	73.43	82.61
81	85.26	95.92	77.51	87.20
82	89.99	101.23	81.81	92.04
83	94.93	106.80	86.30	97.09
84	99.12	111.51	90.11	101.38
85	103.46	116.39	94.05	105.81
86	107.95	121.44	98.13	110.40
87	112.58	126.65	102.34	115.14
88	117.37	132.05	106.70	120.04
89	122.31	137.59	111.18	125.08
90+	127.37	143.30	115.80	130.28

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
65	44.34	49.88	40.32	45.35
66	45.50	51.18	41.36	46.53
67	46.65	52.48	42.41	47.72
68	47.81	53.78	43.46	48.88
69	48.95	55.07	44.50	50.06
70	50.11	56.37	45.55	51.25
71	51.26	57.66	46.60	52.43
72	53.44	60.12	48.57	54.65
73	55.74	62.72	50.67	57.01
74	58.19	65.46	52.89	59.51
75	60.27	67.81	54.79	61.64
76	62.47	70.29	56.79	63.89
77	64.74	72.83	58.85	66.21
78	67.11	75.50	61.01	68.63
79	69.55	78.24	63.23	71.13
80	73.43	82.61	66.76	75.10
81	77.51	87.20	70.46	79.28
82	81.81	92.03	74.37	83.67
83	86.30	97.09	78.45	88.27
84	90.11	101.38	81.92	92.16
85	94.05	105.81	85.50	96.19
86	98.14	110.40	89.21	100.37
87	102.34	115.14	93.04	104.67
88	106.70	120.05	97.00	109.12
89	111.19	125.09	101.08	113.71
90+	115.80	130.27	105.27	118.44

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
65	39.95	44.94	36.32	40.86
66	40.99	46.11	37.26	41.92
67	42.03	47.28	38.21	42.99
68	43.07	48.45	39.15	44.04
69	44.10	49.61	40.09	45.10
70	45.14	50.78	41.04	46.17
71	46.18	51.95	41.98	47.23
72	48.14	54.16	43.76	49.23
73	50.22	56.50	45.65	51.36
74	52.42	58.97	47.65	53.61
75	54.30	61.09	49.36	55.53
76	56.28	63.32	51.16	57.56
77	58.32	65.61	53.02	59.65
78	60.46	68.02	54.96	61.83
79	62.66	70.49	56.96	64.08
80	66.15	74.42	60.14	67.66
81	69.83	78.56	63.48	71.42
82	73.70	82.91	67.00	75.38
83	77.75	87.47	70.68	79.52
84	81.18	91.33	73.80	83.03
85	84.73	95.32	77.03	86.66
86	88.41	99.46	80.37	90.42
87	92.20	103.73	83.82	94.30
88	96.13	108.15	87.39	98.31
89	100.17	112.69	91.06	102.44
90+	104.32	117.36	94.84	106.70

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Add \$2.00 processing fee for monthly direct bill

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Add one time non-refundable \$20 application fee.

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STANDARD PLAN G

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
65	136.04	153.05	123.68	139.13
66	136.04	153.05	123.68	139.13
67	136.04	153.05	123.68	139.13
68	139.40	156.83	126.73	142.56
69	142.76	160.61	129.78	146.01
70	146.09	164.36	132.81	149.41
71	148.80	167.40	135.27	152.19
72	154.46	173.76	140.42	157.97
73	160.45	180.51	145.86	164.09
74	166.75	187.59	151.59	170.54
75	172.00	193.50	156.36	175.91
76	176.69	198.78	160.62	180.70
77	181.55	204.25	165.04	185.68
78	186.47	209.78	169.52	190.72
79	191.55	215.49	174.14	195.91
80	200.44	225.49	182.22	205.01
81	211.59	238.03	192.36	216.40
82	223.30	251.21	202.99	228.36
83	235.57	265.02	214.15	240.92
84	245.97	276.72	223.61	251.56
85	256.72	288.80	233.38	262.55
86	267.85	301.33	243.50	273.94
87	279.36	314.29	253.97	285.71
88	291.22	327.62	264.75	297.84
89	303.49	341.43	275.90	310.39
90+	316.10	355.62	287.36	323.28

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
65	123.68	139.14	112.43	126.48
66	123.68	139.14	112.43	126.48
67	123.68	139.14	112.43	126.48
68	126.73	142.57	115.21	129.60
69	129.78	146.01	117.98	132.73
70	132.81	149.42	120.73	135.83
71	135.28	152.18	122.98	138.35
72	140.42	157.96	127.65	143.61
73	145.87	164.10	132.60	149.17
74	151.59	170.54	137.81	155.03
75	156.37	175.91	142.15	159.92
76	160.63	180.71	146.02	164.27
77	165.05	185.68	150.04	168.80
78	169.52	190.71	154.11	173.38
79	174.14	195.90	158.31	178.10
80	182.22	204.99	165.66	186.37
81	192.35	216.39	174.87	196.73
82	203.00	228.37	184.54	207.60
83	214.15	240.93	194.68	219.01
84	223.61	251.56	203.29	228.69
85	233.38	262.55	212.17	238.68
86	243.50	273.94	221.37	249.04
87	253.97	285.71	230.88	259.74
88	264.75	297.84	240.68	270.76
89	275.90	310.39	250.82	282.17
90+	287.37	323.29	261.24	293.89

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
65	111.42	125.35	101.29	113.95
66	111.42	125.35	101.29	113.95
67	111.42	125.35	101.29	113.95
68	114.17	128.44	103.79	116.76
69	116.92	131.54	106.29	119.58
70	119.65	134.61	108.77	122.37
71	121.87	137.10	110.79	124.64
72	126.50	142.31	115.00	129.38
73	131.41	147.84	119.46	134.39
74	136.57	153.64	124.15	139.67
75	140.87	158.48	128.06	144.07
76	144.71	162.80	131.55	147.99
77	148.69	167.28	135.17	152.07
78	152.72	171.81	138.84	156.20
79	156.88	176.49	142.62	160.45
80	164.16	184.68	149.24	167.90
81	173.29	194.95	157.54	177.23
82	182.88	205.74	166.25	187.03
83	192.93	217.05	175.39	197.31
84	201.45	226.63	183.14	206.03
85	210.25	236.53	191.14	215.03
86	219.37	246.79	199.43	224.36
87	228.80	257.40	208.00	234.00
88	238.51	268.32	216.83	243.93
89	248.56	279.63	225.96	254.21
90+	258.89	291.25	235.35	264.77

Area 1 includes zip codes: 770-775, 777

Area 2 includes zip codes: 752-753, 760-762, 782, 794

Area 3 includes all other zip codes in Texas

Modal Factors: Monthly Bank Draft = 1.0,

Bi-Monthly = 2.0, Quarterly = 3.0

Add \$2.00 processing fee for monthly direct bill

Spousal Discount: 6% discount on each policy if both applications are approved.

MNTU:	Male Non-Tobacco User
MTU:	Male Tobacco User
FNTU:	Female Non-Tobacco User
FTU:	Female Tobacco User

Add one time non-refundable \$20 application fee.

NEW ERA LIFE INSURANCE COMPANY
 MEDICARE SUPPLEMENT PREMIUM
 Texas
 October 1, 2014

STANDARD PLAN N

Area 1				
Attained Age	MNTU	MTU	FNTU	FTU
65	109.82	123.54	99.83	112.31
66	109.82	123.54	99.83	112.31
67	109.82	123.54	99.83	112.31
68	112.93	127.05	102.66	115.49
69	116.01	130.51	105.46	118.64
70	119.11	133.99	108.28	121.82
71	121.28	136.45	110.26	124.04
72	125.82	141.55	114.38	128.68
73	130.65	146.98	118.77	133.61
74	135.73	152.70	123.38	138.80
75	144.05	162.06	130.95	147.33
76	148.22	166.74	134.74	151.57
77	152.52	171.57	138.64	155.97
78	156.92	176.54	142.66	160.50
79	161.47	181.65	146.79	165.14
80	164.41	184.96	149.46	168.14
81	173.54	195.24	157.77	177.48
82	183.15	206.04	166.50	187.31
83	193.22	217.37	175.65	197.61
84	201.73	226.95	183.39	206.32
85	210.56	236.89	191.42	215.35
86	219.69	247.15	199.72	224.69
87	229.12	257.77	208.29	234.32
88	238.88	268.74	217.15	244.30
89	248.90	280.01	226.28	254.57
90+	259.25	291.66	235.69	265.15

Area 2				
Attained Age	MNTU	MTU	FNTU	FTU
65	99.83	112.31	90.75	102.10
66	99.83	112.31	90.75	102.10
67	99.83	112.31	90.75	102.10
68	102.66	115.50	93.33	104.99
69	105.46	118.65	95.87	107.86
70	108.28	121.81	98.43	110.74
71	110.26	124.04	100.23	112.76
72	114.39	128.68	103.98	116.98
73	118.77	133.62	107.97	121.47
74	123.39	138.82	112.17	126.18
75	130.96	147.33	119.05	133.93
76	134.74	151.58	122.49	137.80
77	138.65	155.98	126.04	141.79
78	142.66	160.49	129.69	145.91
79	146.79	165.13	133.44	150.13
80	149.46	168.14	135.88	152.86
81	157.76	177.49	143.42	161.35
82	166.50	187.31	151.36	170.29
83	175.66	197.61	159.68	179.64
84	183.39	206.32	166.72	187.57
85	191.42	215.35	174.01	195.77
86	199.72	224.69	181.56	204.26
87	208.29	234.33	189.35	213.02
88	217.16	244.31	197.41	222.09
89	226.27	254.56	205.71	231.42
90+	235.69	265.15	214.26	241.05

Area 3				
Attained Age	MNTU	MTU	FNTU	FTU
65	89.94	101.18	81.76	91.98
66	89.94	101.18	81.76	91.98
67	89.94	101.18	81.76	91.98
68	92.49	104.05	84.08	94.59
69	95.01	106.89	86.37	97.17
70	97.55	109.74	88.68	99.77
71	99.33	111.75	90.30	101.59
72	103.05	115.93	93.68	105.39
73	107.00	120.38	97.27	109.43
74	111.16	125.06	101.05	113.68
75	117.98	132.73	107.25	120.66
76	121.39	136.56	110.35	124.14
77	124.91	140.52	113.55	127.74
78	128.52	144.59	116.84	131.45
79	132.24	148.77	120.22	135.25
80	134.65	151.48	122.41	137.71
81	142.13	159.90	129.21	145.36
82	150.00	168.75	136.36	153.41
83	158.25	178.03	143.86	161.84
84	165.22	185.87	150.20	168.98
85	172.45	194.01	156.77	176.37
86	179.93	202.42	163.57	184.02
87	187.65	211.11	170.59	191.91
88	195.64	220.10	177.85	200.08
89	203.85	229.33	185.32	208.49
90+	212.33	238.87	193.03	217.16

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