

Secure Solutions[®]

Single Premium Whole Life Insurance Agent Guide



The Baltimore Life[®]
COMPANIES

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Secure Solutions® Single Premium Whole Life (SPWL) Form 7982

Secure Solutions® SPWL is a non-participating single premium whole life insurance product. It is designed especially for individuals who wish to:

- 1) reallocate a portion of their assets to increase their estate;
- 2) provide an inheritance to their beneficiaries that is income tax-free;
- 3) avoid the costs, delays, and publicity of probate;*
- 4) access the death benefit for qualified illnesses while living;
- 5) access the cash value during a time of financial emergency.

Assets ideal for transfer using Secure Solutions® SPWL are funds individuals seek to pass onto their beneficiaries and are not earmarked for daily living expenses. The policy's death benefit and cash values are guaranteed for life. This policy offers two-tiered simplified underwriting for maximum eligibility. Secure Solutions® SPWL offers the policyowner liquidity features including a Living Benefits rider.

Issue Ages for Policy and Living Benefits Rider

Ages 50-85 (Age last birthday)

Minimum Face Amount

The death benefit \$5000 single premium will purchase.

Maximum Face Amount

\$150,000 net amount at risk. Prior home office approval is required for single premiums greater than \$500,000. Net amount at risk is defined as the initial face amount minus the single premium. (Note: The \$500,000 maximum single premium limits the maximum net amount at risk of older issue ages to somewhat less than \$150,000.)

Premiums

Single premium only. Premium rates vary by age, gender, tobacco status, and underwriting level. Premium rates are not banded.

Policy Fee

No policy fee.

Death Benefits

Secure Solutions® SPWL has a guaranteed death benefit for all policy years. The net death benefit may change due to an outstanding loan or partial surrender.

Maturity Age

This policy has no defined maturity age. For purposes of projecting values in the proposal software the proposal is deemed to mature at age 100. The cash value is designed to equal the death benefit at age 100.

Cash Values

Cash values are guaranteed and based upon the 2001 CSO mortality table.

**To avoid probate, the beneficiary designation must be properly structured.*

Living Benefits Rider Features

There are three major living benefits available under the policy rider (Accelerated Death Benefit Rider, Form 8014). *The rider is not available in all states. For state availability, refer to the secure area of our website or the State Approval and Forms List, Form 8046.*

Terminal Illness

- The owner may elect to accelerate up to 100% of the death benefit if the insured is diagnosed as Terminally Ill with a life expectancy of up to 12 months.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 95% and reduced by an administrative charge of \$250.00.**

Qualified Nursing Facility

- The owner may elect to accelerate up to 100% of the death benefit if the insured is diagnosed as chronically ill and confined to a Qualified Nursing Facility continuously for at least 90 days with the expectation the confinement will be permanent.
- Chronically ill means that the insured:
 - (a) is unable to perform, without substantial assistance from another person, at least two out of six activities of daily living which are (1) eating; (2) toileting; (3) transferring (i.e., moving into or out of a bed, chair, or wheelchair); (4) bathing; (5) dressing; and (6) continence; or
 - (b) suffers from a severe organic mental illness.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 90% and reduced by an administrative charge of \$250.00.**

Extended Care

- The owner may elect to accelerate up to 100% of the death benefit if the insured requires Extended Care, such as home healthcare, adult day care, and other qualified care.
- Extended Care means the insured is chronically ill, has been so continuously for at least 90 days, and requires care provided by a licensed home health care agency or by a licensed or state-certified adult day care center (or is otherwise receiving formal care).
- Chronically ill is defined above.
- The amount payable to the owner is the elected portion (or all, if elected) of the death benefit multiplied by a specified percentage of 80% and reduced by an administrative charge of \$250.00. **

The following details relate to all accelerated benefits:

- The accelerated proceeds will be paid in a single lump sum. However, the total death benefit accelerated can be less than 100% in order to preserve a portion of the death benefit.
- Only one benefit election is allowed under this rider.

***The rider is not available in all states and the specified percentages and administrative charge may vary by state.*

- The benefit received under this rider may be taxable or may adversely affect eligibility for Medicaid or other government benefits.
- Before claiming a benefit under this Rider, your client should seek the advice of their personal tax advisor or attorney.
- Minimum acceleration is \$5,000 of death benefit.
- Maximum acceleration is 100% of the death benefit but not to exceed \$250,000 (maximum percentage may vary by state).
- The rider will terminate if any of the following occur:
 - the base policy ends,
 - the owner elects to accelerate the death benefit and receives payment, or
 - the owner requests rider termination.

Underwriting Advantage

Secure Solutions® SPWL offers two underwriting classes. Applicants may be eligible for one of the two underwriting levels depending on their state of health.

- Level 1 - standard risks through Table 4 (Table D / 200% of standard)
- Level 2 - risks from Table 5 through Table 8 (Table E 225% of standard - Table H / 300% of standard)

Application

A short application has been specially designed for Secure Solutions® SPWL with six medical questions. The first two questions in Part I will help you determine if your client is eligible for Secure Solutions® SPWL. If your client answers "yes" to any questions in Part I, your client will *not* be eligible for Secure Solutions® SPWL; however, your client may still apply for the annuity option in section 5 of the application.

Loans

The maximum loan is an amount that, with interest to the end of the current policy year, will not exceed the net cash value at the end of that current policy year. Loan interest will not exceed an annual rate of 8.00%. The minimum loan repayment is \$25, unless the loan balance is being fully paid.

Full Surrender

The policy can be surrendered at any time for its net cash value. The net cash value is the cash value of the policy less any policy debt. The policy will terminate at the time of a full surrender:

Partial Surrender

A partial surrender can be exercised at any time after the first policy year. The minimum partial surrender benefit is \$500. The maximum partial surrender benefit is the lesser of 1) the available partial surrender amount, less \$5,000, or 2) the available partial surrender amount multiplied by the applicable percentage as follows:

Year 1	0%	Year 4	30%
Year 2	10%	Year 5	40%
Year 3	20%	Years 6+	100%

The available partial surrender amount is equal to the net cash value of the policy less any loan interest to the end of the current policy year for each partial surrender. You can only make one partial surrender in any given policy year. There is a \$25 fee.

No Illustrations Required

This policy is a "non-illustrated" policy according to the NAIC illustration regulation. No signatures, illustration, or certification form is required. Proposal software is available to generate sales projections.

Sample Calculations for Face Amount on Single Premium

Level 1, 65 Year Old, Female, Non-Tobacco

Factor per \$1	.506
Single Premium	\$24,601.25

Step 1: Divide 24,601.25 by .506	$24,601.25 / .506 = 48,619.0712$
Step 2: Round to nearest penny	\$48,619.07
Step 3: Write face amount (to the penny) on the application	\$48,619.07

If the single premium is a transfer from another company/financial institution, based on the example above, write in "Approximately \$24,601.25" in the **Premium Amount** section on the application. In the **Face Amount** section, write in "Face amount the premium will purchase".

If you are reasonably confident that your client would more likely be eligible for Level 2, in the **Comments** section of the application, write "Applying for Level 2". This will help us process the application quickly. However, if underwriting determines that your client can actually qualify for Level 1, the policy will be issued Level 1 with a higher face amount.

To determine the Single Premium: 65, Female, Non-Tobacco

Factor per \$1	.506
Desired Face Amount:	\$48,619.07

Step 1: Multiply 48,619.07 by .506	$48,619.07 \times .506 = 24,601.2494$
Step 2: Round to nearest penny	\$24,601.25
Step 3: Write single premium (to the penny) on the application	\$24,601.25

Payment with the Application

The single premium must accompany each application unless the policy is being funded by a transfer from another company or financial institution. In the case of a funds transfer, the transfer form (Form 6346) must accompany the application.

Free Look Period

The length of the free look period varies per state. See state specific policy for details.

Issue Ages/Effective Dates/Special Considerations

- The applicant's age at his or her last birthday is the basis for the premium.
- Age is determined based on the policy issue date.
- The date of underwriting approval shall be the date the policy goes into effect, unless otherwise requested.
- To save age, you may request an effective date up to 30 days prior to the date of application. You may not back date to be eligible for the policy.
- Policies may be dated up to 60 days in the future. Make this request in the Comments portion of the application.

Administrative Forms

The following forms are necessary if your client applies for a Secure Solutions® SPWL. Please note there are state specific variations of many of these forms. Please verify state availability of the product and rider and verify if the state in which you are selling requires a state specific form.

Required Forms

- Secure Solutions® SPWL Application, Form 8003
- Modified Endowment Contract Information, Form 3994
- Secure Solutions® SPWL Acknowledgement Form, Form 8038
- Authorization of Release of Health-Related Information (HIPAA), Form 7699
- Accelerated Death Benefit Rider Disclosure Statement (where available and applicable), Form 8033

Additional Forms

- Authorization to Send Funds, Form 6346. The transfer form accommodates CD and Money Market transfers, 1035 exchanges, and mutual funds or investment transfers. The form also provides for a signature guarantee should a financial institution require one.
- Other state forms may be required, such as state specific or NAIC replacement forms, if applicable.
- Wealth Transfer Analysis, Form 8039. This worksheet will assist you and your client to evaluate your client's situation and wealth transfer needs. It is not a required form.

Annuity Alternative^{***}

If the insured is not approved for the SPWL – as may be the case for older seniors with health complications – the SPWL application provides a section to elect a deferred annuity where the annuity is available. Other forms may be required to complete the annuity sale.

Underwriting

The underwriting for Secure Solutions® SPWL is based on the net amount at risk. *Net amount at risk* is defined as the initial face amount minus the single premium.

***The annuity is not available in all states.

The underwriter will try to classify risks quickly with as little evidence as possible. However, based on medical history, the underwriter may request additional requirements such as an APS, paramed, or other information deemed necessary, at the company's expense. Thorough and complete answers to medical questions including dates, names, and addresses of doctors, hospitals and medications taken will not only expedite the process, but may diminish the need to collect additional medical evidence.

Baltimore Life underwriters will conduct a telephone interview with each applicant.

Underwriting Details

The following guidelines have been developed to give you a general knowledge of how common conditions will be handled when you submit an application for this product. These are only general guidelines, the list of conditions is not all-inclusive. Some conditions noted as acceptable may be declined for complications not listed here. Also, where a variety of conditions, each of which would be acceptable on its own, are found in one potential insured, the combination may cause an application to be declined. The underwriter's judgement will govern in all cases. Please contact your agency or our underwriter to discuss handling these situations.

SPWL Level I Weight Chart

For weights in excess of table, underwriter consideration will be given for Level II.

Height	Level I	Height	Level I	Height	Level I
4'8"	202	5'5"	261	6'2"	329
4'9"	212	5'6"	267	6'3"	338
4'10"	216	5'7"	275	6'4"	345
4'11"	224	5'8"	282	6'5"	368
5'	227	5'9"	286	6'6"	378
5'1"	236	5'10"	298	6'7"	388
5'2"	242	5'11"	307	6'8"	398
5'3"	248	6'	313	6'9"	407
5'4"	255	6'1"	322	6'10"	417

Please note that weight is only one factor in the underwriting assessment. A build that is within the parameters stated above does not guarantee acceptance into a specific rating classification.

Coronary/Cardiovascular

Impairment	Insurable	APS
Aneurysm - Present.....	No	
Abdominal, operated (after 2 years)	No	
Aortic, operated (after 2 years)	No	
Cerebral, operated(after 2 years).....	No	
Angina (Stable)		
After 6 months since diagnosis	No	
After 5 years since diagnosis	Yes	
Angina (Stable, after 6 months since diagnosis) with High Blood Pressure (under good control for a period of at least 1 year)	No	
Angina (Stable, after 5 years since diagnosis) with High Blood Pressure (under good control for a period of at least 1 year).....	Yes	Yes
Angina (Stable, after 6 months Obstructive Lung/Pulmonary Disease (COLD/COPD)		
Mild form	No	
Moderate	No	
Severe	No	
Coronary Artery Bypass Surgery/Angioplasty		
After 6 months if no complications	No	
After 5 years if no complications	Yes	Yes
Myocardial Infarction (MI), Heart Attack		
After 6 months from recovery	No	
After 5 years from recovery	Yes	Yes
Multiple Myocardial Infarctions	No	
Myocardial Infarction (MI) with a Stroke.....	No	
Heart Valve Replacement.....	No	
Atrial Fibrillation		
After 1 year no symptoms	No	
After 2 years no symptoms	Yes	Yes
Congestive Heart Failure (CHF) (after 3 years).....	No	
Pacemaker	No	
Peripheral Vascular Disease (PVD) after 1 year (except for phlebitis).....	Yes	Yes
Cardiovascular Disease or Coronary Artery Disease with Peripheral Vascular Disease	No	

High Blood Pressure (Hypertension) Under good control for a period of at least 1 year. Please provide list of recent reading and prescribed medication.Yes

High Blood Pressure (under good control for a period of at least 1 year) with Insulin dependent Diabetes, after 6 months since diagnosisYes.....Yes

High Blood Pressure (under good control for a period of at least 1 year) with Diabetes (Adult onset, controlled by diet or oral medication, after 6 months since diagnosis) ...Yes.....Yes

Endocrine

Impairment	Insurable	APS
Diabetes (Adult onset, controlled by diet or oral medication, no insulin, after 3 months since diagnosis).....Yes		
Diabetes (Adult onset, insulin dependent, after 6 months since diagnosis) .....Yes.....Yes	Yes	Yes
Diabetes (First diagnosed under age 18) .....No		

Cancer

Impairment	Insurable	APS
All internal cancers other than Hodgkins Disease (within 3 years) .....No		
(after 3 years).....Yes.....Yes	Yes	Yes
Hodgkins Disease (within 4 years) .....No		
Hodgkins Disease (4th year after remission) .....Yes.....Yes	Yes	Yes
Skin Cancer		
Basal Cell .....Yes	Yes	
Squamous Cell .....Yes	Yes	
Melanoma 4th year after recovery .....Yes.....Yes	Yes	Yes
Chronic Leukemia .....No		
Chronic Lymphocytic Leukemia (in remission for 5 or more years) .....No		
Acute Leukemia .....No		

Respiratory

Impairment	Insurable	APS
Asthma (No steroid medication, no hospitalization in 1 year; infrequent attacks) .....Yes	Yes	

Chronic Obstructive Lung Disease (COLD) or Chronic Obstructive Pulmonary Disease (COPD)		
mild form.....	Yes	
moderate.....	Yes	Yes
severe	No	
Emphysema		
mild	Yes	
moderate.....	Yes	Yes
severe	No	

Nervous

Impairment	Insurable	APS
Cerebral Palsy		
mild physical handicap	Yes	
moderate physical handicap.....	Yes	
severe physical handicap	No	
Grand Mal Epilepsy (last attack more than 1 year ago).....	Yes	Yes
Petit Mal Epilepsy (last attack more than 1 year ago).....	Yes	
Parkinson's Disease	Yes	Yes
Stroke/Cerebrovascular Accident (CVA), Transient Ischemic Attack (TIA)		
after 6 months	No	
after 2 years.....	Yes	Yes
Quadriplegia with bowel/bladder impairment.....	No	

Psychiatry

Impairment	Insurable	APS
Alzheimer's Disease.....	No	
Anxiety.....	Yes	
Emotional Disorder	Yes	Yes
Significant Mental Disorder or Psychiatric problems		
treatment within 1 year	No	
2 years since recovery	No	
after 2 years.....	Yes	Yes
Psychiatric disorder associated with drugs or alcohol (within 5 years)	No	

Alcohol/Drugs			
Impairment		Insurable	APS
Alcoholism (within 2 years)	.....	No	
Alcoholism (recovered, over 2 years)	.....	Yes	Yes
Drug Abuse (within 2 years)	.....	No	
Drug Abuse (recovered over 2 years)	.....	Yes	Yes

Gastrointestinal			
Impairment		Insurable	APS
Cirrhosis of the Liver	.....	No	
Colitis (other than Ulcerative, no steroid medication)	.....	Yes	
Colitis (Ulcerative) or Crohn's Disease (1 year after attack)	..Yes	.....	Yes
Diverticulosis, diverticulitis	.....	Yes	
Irritable Bowel Syndrome	.....	Yes	
Ulcers (No bleeding, controlled with medication, currently being treated)	.....	Yes	

Genitourinary			
Impairment		Insurable	APS
Benign Prostatic Hypertrophy (BPH)	.....	Yes	
Kidney Failure (Dialysis)	.....	No	
Chronic Renal Failure (no dialysis)	.....	No	
Single Kidney with other kidney disorder or High Blood Pressure	.....	No	
Kidney Stone (recovered)	.....	Yes	
Glomerulonephritis Acute			
Recovered within 1 year	.....	No	
Recovered after 1 year	.....	Yes	Yes
Chronic Glomerulonephritis			
After 24 months no symptoms	.....	Yes	Yes
Pyelonephritis			
Acute (Please indicate results of most recent urine analysis on application)	.....	Yes	
Chronic	.....	No	
Prostatitis (current)	.....	Yes	
Transurethral Resection of Prostate (TURP) (benign)	.....	Yes	

Infections			
Impairment		Insurable	APS
Immune Disorders		Yes	Yes
Acquired Immune Deficiency Syndrome (AIDS)		No	
AIDS Related Complex (ARC).....		No	

Blood			
Impairment		Insurable	APS
Anemia			
Iron deficient		Yes	
Aplastic, Thalassemia Major		No	
Sickle Cell		No	
Others.....		Yes	Yes

Connective Tissue/Joints			
Impairment		Insurable	APS
Lupus (external, discoid)		Yes	
Lupus (internal, systemic) (after 4 years since diagnosis)		Yes	Yes
Rheumatoid Arthritis (non-disabling, no walking aids, mild, controlled with medication other than steroids or gold shots)		Yes	

Level I

Single Premium Per \$1 of Face Amount

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	.359	.321	.428	.393
51	.372	.332	.442	.405
52	.385	.343	.456	.417
53	.398	.353	.470	.428
54	.411	.364	.484	.440
55	.424	.375	.498	.452
56	.438	.388	.513	.465
57	.452	.400	.528	.477
58	.466	.413	.543	.490
59	.480	.425	.558	.502
60	.494	.438	.573	.515
61	.508	.452	.588	.528
62	.522	.465	.603	.541
63	.537	.479	.619	.553
64	.551	.492	.634	.566
65	.565	.506	.649	.579
66	.581	.521	.664	.591
67	.597	.536	.678	.603
68	.612	.550	.693	.615
69	.628	.565	.707	.627
70	.644	.580	.722	.639
71	.660	.597	.737	.653
72	.676	.615	.752	.667
73	.692	.632	.766	.681
74	.708	.650	.781	.695
75	.724	.667	.796	.709
76	.744	.687	.814	.728
77	.764	.706	.832	.747
78	.784	.726	.851	.765
79	.804	.745	.869	.784
80	.824	.765	.887	.803
81	.827	.769	.890	.807
82	.829	.773	.893	.811
83	.832	.776	.895	.815
84	.834	.780	.898	.819
85	.837	.784	.901	.823

Level 2

Single Premium Per \$1 of Face Amount

Issue Age	Non-Tobacco		Tobacco	
	Male	Female	Male	Female
50	.376	.336	.458	.421
51	.390	.348	.474	.434
52	.404	.360	.490	.448
53	.419	.371	.506	.461
54	.433	.383	.522	.475
55	.447	.395	.538	.488
56	.463	.409	.555	.502
57	.479	.423	.572	.516
58	.494	.437	.590	.531
59	.510	.451	.607	.545
60	.526	.465	.624	.559
61	.542	.480	.641	.573
62	.558	.495	.658	.587
63	.575	.511	.676	.602
64	.591	.526	.693	.616
65	.607	.541	.710	.630
66	.625	.558	.727	.644
67	.643	.575	.744	.657
68	.662	.591	.760	.671
69	.680	.608	.777	.684
70	.698	.625	.794	.698
71	.717	.645	.811	.714
72	.735	.665	.828	.730
73	.754	.686	.846	.747
74	.772	.706	.863	.763
75	.791	.726	.880	.779
76	.813	.748	.898	.800
77	.834	.771	.917	.822
78	.856	.793	.935	.843
79	.877	.816	.954	.865
80	.899	.838	.972	.886
81	.901	.842	.974	.891
82	.903	.847	.976	.895
83	.905	.851	.979	.900
84	.907	.856	.981	.904
85	.909	.860	.983	.909

Cash Values for Level 1 and Level 2

Per \$1 Face Amount
Male Non-Tobacco

Issue Age	5 Year	10 Year	20 Year	Age 65
50	.316	.386	.541	.461
51	.327	.399	.557	.460
52	.339	.413	.573	.459
53	.352	.427	.589	.458
54	.364	.441	.605	.457
55	.377	.456	.621	.456
56	.390	.471	.637	.454
57	.404	.486	.653	.452
58	.417	.501	.669	.450
59	.430	.516	.684	.447
60	.443	.531	.699	.443
61	.455	.545	.713	.438
62	.468	.559	.728	.433
63	.481	.574	.741	.428
64	.495	.589	.755	.422
65	.509	.604	.767	—
66	.522	.619	.780	—
67	.537	.634	.791	—
68	.551	.649	.803	—
69	.566	.664	.813	—
70	.581	.680	.823	—
71	.593	.692	.833	—
72	.602	.702	.843	—
73	.613	.713	.853	—
74	.629	.728	.863	—
75	.647	.746	.874	—
76	.665	.762	.886	—
77	.683	.777	.902	—
78	.700	.790	.922	—
79	.715	.801	.953	—
80	.732	.814	1.00	—
81	.747	.828	—	—
82	.763	.842	—	—
83	.779	.853	—	—
84	.795	.863	—	—
85	.811	.873	—	—

Cash Values for Level 1 and Level 2

Per \$1 Face Amount
Female Non-Tobacco

Issue Age	5 Year	10 Year	20 Year	Age 65
50	.278	.339	.478	.406
51	.288	.351	.493	.406
52	.298	.363	.509	.405
53	.308	.375	.524	.404
54	.319	.388	.539	.402
55	.330	.401	.555	.401
56	.341	.414	.570	.399
57	.352	.428	.586	.397
58	.364	.441	.601	.394
59	.376	.455	.616	.391
60	.388	.469	.631	.388
61	.401	.484	.646	.385
62	.414	.498	.661	.382
63	.427	.513	.676	.378
64	.439	.527	.690	.373
65	.453	.542	.704	—
66	.466	.557	.718	—
67	.480	.573	.732	—
68	.495	.589	.747	—
69	.509	.604	.761	—
70	.524	.620	.775	—
71	.539	.635	.789	—
72	.554	.650	.803	—
73	.570	.665	.818	—
74	.586	.681	.833	—
75	.602	.697	.850	—
76	.618	.712	.870	—
77	.634	.727	.892	—
78	.650	.742	.918	—
79	.666	.757	.953	—
80	.682	.771	1.00	—
81	.698	.786	—	—
82	.713	.801	—	—
83	.729	.816	—	—
84	.744	.832	—	—
85	.760	.849	—	—

Cash Values for Level 1 and Level 2

Per \$1 Face Amount
Male Tobacco

Issue Age	5 Year	10 Year	20 Year	Age 65
50	.378	.451	.594	.521
51	.390	.465	.608	.521
52	.403	.479	.622	.521
53	.416	.493	.637	.521
54	.429	.506	.651	.521
55	.442	.520	.665	.520
56	.456	.535	.679	.519
57	.470	.549	.693	.518
58	.483	.564	.706	.516
59	.497	.578	.720	.513
60	.509	.592	.733	.509
61	.522	.606	.745	.505
62	.535	.619	.757	.500
63	.548	.633	.769	.495
64	.562	.647	.780	.489
65	.575	.661	.791	—
66	.588	.674	.802	—
67	.601	.687	.811	—
68	.613	.699	.820	—
69	.626	.712	.829	—
70	.638	.725	.837	—
71	.647	.733	.845	—
72	.653	.739	.853	—
73	.661	.748	.861	—
74	.674	.760	.869	—
75	.690	.774	.879	—
76	.706	.787	.889	—
77	.722	.799	.904	—
78	.738	.810	.923	—
79	.753	.822	.953	—
80	.767	.833	1.00	—
81	.780	.844	—	—
82	.793	.853	—	—
83	.806	.861	—	—
84	.818	.869	—	—
85	.831	.879	—	—

Cash Values for Level 1 and Level 2

Per \$1 Face Amount
Female Tobacco

Issue Age	5 Year	10 Year	20 Year	Age 65
50	.343	.410	.549	.479
51	.354	.422	.562	.477
52	.364	.433	.576	.476
53	.375	.446	.589	.474
54	.385	.458	.603	.473
55	.396	.471	.617	.471
56	.408	.483	.630	.468
57	.419	.496	.644	.465
58	.431	.509	.656	.462
59	.443	.523	.669	.458
60	.455	.536	.681	.455
61	.467	.549	.693	.450
62	.479	.563	.705	.445
63	.491	.576	.716	.439
64	.503	.589	.727	.433
65	.514	.602	.737	—
66	.526	.615	.747	—
67	.537	.627	.758	—
68	.549	.639	.769	—
69	.560	.651	.780	—
70	.571	.662	.791	—
71	.583	.673	.802	—
72	.594	.683	.813	—
73	.605	.694	.825	—
74	.617	.704	.838	—
75	.630	.716	.853	—
76	.644	.728	.871	—
77	.659	.741	.893	—
78	.674	.754	.919	—
79	.688	.767	.953	—
80	.703	.780	1.00	—
81	.717	.793	—	—
82	.732	.807	—	—
83	.746	.821	—	—
84	.760	.836	—	—
85	.774	.852	—	—



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