



P.O. Box 159 | Cedar Rapids, IA 52406 | transamerica.com

**Actuarial Memorandum
Policy Forms:
UniProduct 2a Series ICC10 TLC-3
Long Term Care Coverage**

1) Scope and Purpose

This rate filing is a request for 5 annual steps of 15.00% each increase in premium, effective upon approval by the state, on the base policy and all associated riders for all premium paying policies regardless of application date or issue date. These five annual increases of 15.00% are equal to an actuarial equivalent one-time 81.50% increase. This increase is needed due to claim levels that produce higher than expected lifetime loss ratios.

The requested rate increase will be implemented upon approval but would not become effective for any given policyholder until all statutory requirements are satisfied, and if applicable, a period of one year has elapsed since the effective date of the previously approved rate increase.

If the requested rate increase is approved and implemented as proposed, the Company does not expect to request additional rate increases based on current expectations of future experience. If actual future experience were to deteriorate further, additional rate action may become necessary even if the requested rate increase is approved and implemented as proposed.

The purpose of this memorandum is to demonstrate that the requirements of the state in regard to an inforce rate increase request have been met. This memorandum is not to be used for other purposes.

The requested rate increase percentage will not vary by issue age, benefit period, benefit increase option, or any other component of the coverage.

Benefit Reduction and Cost Sharing Option (with Rate Guarantee)

The Company would also like to make available to all policyholders a Benefit Reduction and Cost Sharing option to help the customer avoid some or all of the cost of the premium rate increase and receive a premium rate guarantee for a set number of years as outlined in Appendix A. The Company is filing a Benefit Reduction and Cost Sharing Endorsement that will be issued to the policyholder if they choose this option.

The Benefit Reduction and Cost Sharing option affects both:

- 1) The policy benefit limits available under the policy (by reducing all of the policy benefit limits available by the Cost Sharing Percentage), and
- 2) Amounts that the policyholder and the Company are responsible for with respect to each claim (by reducing the amounts that the Company will pay for claims by the Cost Sharing Percentage). If inflation protection coverage is included in the policy, all future benefit amount increases will be based on the new revised benefit amounts. The Benefit Reduction and Cost Sharing option also applies to all policy benefit provisions, including any benefit provision added by rider or endorsement. The Benefit Reduction and Cost Sharing option also applies to benefits for covered care or services received by another covered person who is covered under the policy.

Benefit Reduction and Cost Sharing percentages were determined to be actuarially equivalent to the requested rate increase - which includes the cost of the Rate Guarantee. Policyholders selecting the Benefit Reduction and Cost Sharing option will generally be able to completely or partially offset the requested rate increase and receive the Rate Guarantee. Some policyholders electing the Benefit Reduction and Cost Sharing option may not be able to completely offset the requested rate increase but would be able to mitigate it. Additional details regarding the Benefit Reduction and Cost Sharing option are shown in Appendix A.

Policyholders who elect the Benefit Reduction and Cost Sharing Option may still be subject to future rate increases after the Rate Guarantee period has expired if additional rate increases become justified due to further deterioration of experience not currently anticipated.

2) Benefits *

Base Benefits

A. Long Term Care Facility Benefit

Once the Elimination Period has been met, the actual charges incurred for each day the Insured Person is confined to a Facility, as defined in the Policy, will be paid. Payments will be subject to the Maximum Daily Benefit.

* This is not intended to be a comprehensive listing of all benefits available.

B. Home Care and Adult Day Care Benefit

Once the applicable Elimination Period has been met, the actual charges incurred for each day the Insured Person receives Home Care and Adult Day Care, up to the Maximum Daily Benefit, will be paid.

C. Cash Benefit

Once an Insured Person has met the benefit eligibility, the insurer will pay the Monthly Benefit each calendar month. This benefit will be paid in lieu of all other benefits for care or services provided under this policy.

D. Waiver of Premium

Premiums will be waived on a monthly basis once the Elimination Period has been met and while the Insured Person is receiving Long Term Care Facility benefits.

Inflation Options and Optional Benefits

A. Additional Inflation optional benefits that were available:

Simple Benefit Increase Option, Compound Benefit Increase Option, Step-Rated Compound Benefit Increase Option, Tailored Benefit Increase Option, Full Simple Benefit Increase Option, Full Compound Benefit Increase Option, Full Step-Rated Compound Benefit Increase Option, Full Tailored Benefit Increase Option, Deferred Benefit Increase Option, Guaranteed Purchase Option.

B. Additional Optional Benefits that were available:

Monthly Benefit, Full Restoration of Benefits, Shared Care Benefit, Return of Premium Upon Death, Waiver of Premium for Home Care and Adult Day Care Benefit, Waiver of Premium for Cash Benefit, Joint Waiver of Premium Benefit, Non-Forfeiture Benefit, Accident Benefit, Return of Premium to Age 67.

3) Renewability

These policy forms are guaranteed renewable for life, subject to the company's right to change premium rates.

4) Applicability

This filing applies to inforce insureds only, as these forms are no longer actively being sold. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5) Morbidity

Morbidity assumptions are developed using internal company experience looking across multiple variables. The assumptions for incidence, recovery, on-claim mortality, utilization, and transition generally vary on variables such as marital status, gender, implied elimination period, benefit period, benefit package, policy inflation option, issue age, attained age, issue year, and calendar year.

6) Off-Claim Mortality

Off-claim, or active life, mortality assumptions are developed using internal company experience and vary based on attained age, issue year, gender and marital status. The rates are further adjusted by 15 years of improvement factors that vary by gender.

7) Persistency

Voluntary lapse rates are based on Company experience and vary by duration, issue age, marital status, service group, and policy inflation option.

8) Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9) Marketing

These policy forms were marketed by agents to individuals 18 years and older. In addition, employers, associations, or affinity groups were accepted for group sponsored rates under this individual policy.

10) Policy Design

Policy design features have been taken into consideration. Benefit provisions, exclusions, elimination periods, benefit periods, number of units, benefit growth, etc. have been accounted for either in the development of claim costs or projection model formulas.

11) Underwriting

These policy forms were underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

12) Claims Adjudication Practice

No significant changes to the standard operating practices of the Claims Department have been necessary to date nor are any changes expected to be necessary in the future. The claims adjudication staff has maintained a consistently high degree of expertise, experience, and performance over the life of these policy forms and this is expected to continue in the future. Therefore, special adjustments due to claims adjudication practice have not been incorporated into the projection.

13) Premiums

Premiums vary based on original issue age, rate class, and benefit options selected.

14) Issue Age Range

Applicants age 18 years and older were eligible for all elimination periods and benefit periods.

15) Area Factors

Area factors are not used for these products.

16) Average Annual Premium

Nationwide Before increase: \$2,272. Nationwide After Increase: \$4,569.

17) Premium Modalization Rules

Modal factors which are applied to the annual premium are no greater than as follows:

Annual	1.000
Semi-annual	.520
Quarterly	.265
Monthly	.090

18) Claim Liability and Reserve

The claim reserves underlying the incurred claims in the projection are consistent with the reserves reported in Exhibits 6 and 8 of the Company’s financial statement. The present value of amounts not yet due (Exhibit 6) is calculated for all open claims using termination rates derived from company experience. The resulting reserve is adjusted by factors based on age at incurral, gender, and benefit period developed from company experience. The interest rate varies by year of incurral. The incurred but not reported and in course of settlement reserves (Exhibit 8) are calculated based on the development of incurred claims by month of incurral, based on internal Company data.

19) Active Life Reserve

Active life reserves have not been used in this rate filing to demonstrate compliance with the minimum loss ratio requirement. The inclusion of active life reserves would result in a larger justifiable rate increase based on loss ratios and actual-to-expected projections.

20) Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

21) Anticipated Loss Ratio

The anticipated lifetime loss ratio for this book of business is shown in Exhibit I.

22) Distribution of Business

See Attachment A.

23) Experience on the Form

See Exhibit I for nationwide calendar year historical experience through December 31, 2021, as well as projected experience thereafter both with and without the proposed rate increase where all policyholders are assumed to pay the increase under the 'with proposed rate increase' scenario. The enclosed Exhibit I shows that the 58/85 test is satisfied.

See Exhibit II for nationwide actual-to-expected experience by duration where 'actual' experience includes historical experience through December 31, 2021. Historical Incurred Claims reflect claim payment runoff through March 31, 2022, plus the claim reserve estimate as of March 31, 2022 (as described in Section 18 above).

The projections on the policy forms assume best estimate assumptions, which were developed in 2022Q2. However, we are assuming a 10% margin for future adverse claims experience and no morbidity improvement in the projections.

24) History of Rate Adjustments

Two rate increases of 14% annually were approved in 2020 for all policyholders with an issue age of 69 or less.

25) Number of Policyholders

As of June 30, 2022, the number of policies that will be affected by this increase is:

	Insureds	Annualized Premium
Maryland	207	\$394,455
Nationwide	8,014	\$18,204,909

26) Proposed Effective Date

The proposed rate increase will be implemented following approval and after fulfillment of all statutory and contractual requirements. The increase for any policyholder will not become effective until a period of one year has elapsed since the previously approved rate increase effective date if applicable.

27) Actuarial Certification

I certify that to the best of my knowledge and judgment, the entire rate filing is in compliance with the applicable laws of this state and with the rules of the Department of Insurance, and complies with Actuarial Standard of Practice No 8.

- No further premium rate schedule increases are anticipated if the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized,
- Policy design, underwriting and claims adjudication practices have been taken into consideration, and
- The actuarial certification is not reliant on Company actions not otherwise stated in this memorandum

I certify that benefits are reasonable in relation to premium at the requested rate schedule. However, going forward, the Company will continue to monitor the experience of this block and reserves the right to take additional rate action if currently unanticipated future deterioration thereof justifies.



Brad Rokosh, ASA, MAAA
Senior Director | Financial Assets | LTC

April 14, 2023

Attachment A

Distribution of Business

By Issue Age

0-59	62.2%
60-64	21.8%
65-69	11.6%
70-74	3.9%
75-79	0.5%

By Maximum Benefit Option

<= 2 Yr	3 Yr	4 Yr	5 Yr	>= 6 Yr
12.8%	50.3%	15.2%	18.5%	3.2%

By Benefit Increase Option

Compound 5%	18.5%
Compound 3%	50.1%
Simple 5%	0.1%
Tailored	1.0%
No BIO	23.6%
Step Rated 3%	5.8%
Step Rated 5%	0.9%

Appendix A

Benefit Reduction and Cost Sharing Option

The Benefit Reduction and Cost Sharing Endorsement (the "Endorsement") consists of three components:

1. Reduction to all policy benefit amounts, including but not limited to the Maximum Daily Benefit, Maximum Monthly Benefit and the policy Maximum Amount

All policy benefit amounts (including, but not limited to, all Maximum Daily/Monthly Benefit amounts and the policy Maximum Amount) in effect immediately prior to the Endorsement effective date will be reduced by an amount equal to the Cost Sharing Percentage as shown below.

For example:

If the policy Maximum Amount is \$100,000 and the Cost Sharing Percentage is 20%, the policy Maximum Amount will be reduced to \$80,000. The Company will not be responsible for any costs that exceed the reduced policy Maximum Amount.

If the Maximum Daily Benefit amount is \$100, and the Cost Sharing Percentage is 20%, the Maximum Daily Benefit amount will be reduced to \$80. The Company will not be responsible for any daily costs that exceed the reduced Maximum Daily Benefit.

The dollar amount and percentages used in these examples may be different from the actual dollar amounts and percentages that apply to the policy.

2. Application of Cost Sharing to Claim Payments

As long as all policy provisions and conditions are satisfied, for any benefit for which a claim is made under the policy, the Company will pay its Cost Sharing Percentage of such benefit, but the Company will pay no more than the applicable Maximum Daily/Monthly Benefit amounts as shown on the Endorsement. The policyholder holder will be responsible for paying the remaining portion of the applicable long term care expenses associated with such claim. Note that only amounts paid by the Company will be deducted from the revised policy Maximum Amount.

For example: If the revised Maximum Daily Benefit for a covered Long Term Care Facility is \$80 and the Company's Cost Sharing Percentage is 80%, the Company will pay 80% of the Long Term Care Facility charges, but no more than \$80. Using the same formula:

- If the Long Term Care Facility charges are \$80, the Company will pay \$64 and the policyholder holder will be responsible for \$16.
- If the Long Term Care Facility charges are \$100, the Company will pay \$80 and the policyholder holder will be responsible for \$20.
- If the Long Term Care Facility charges are \$200, the Company will pay \$80 and the policyholder holder will be responsible for \$120.

3. Rate Guarantee

Premium rates for the policy will be guaranteed from the effective date of the Endorsement for 5 years. The policy will be excluded from any future increases until after the Rate Guarantee has expired. Any benefits added to the policy after the effective date of the Endorsement will not be covered by the Rate Guarantee.

Exhibit I
Transamerica Life Insurance Company
Policy Forms: UniProduct 2a Series ICC10 TLC-3
Nationwide Experience Adjusted to Maryland-Specific Rate History
All Policyholders Pay the Requested Increase

Year	Earned Premium		Incurred Claims	Loss Ratios Excluding Change in ALR			
	Actual Past & Projected Future w/o Proposed Rate Increase	Actual Past & Projected Future w/ Proposed Rate Increase	Actual Past & Projected Future	Actual w/o Rate Increase	Actual w/ Rate Increase	PV Actual Cumulative w/o Rate Increase	PV Actual Cumulative w/ Rate Increase
2011	306,852	306,852	0	0.0%	0.0%	0.0%	0.0%
2012	9,710,640	9,710,640	1,849	0.0%	0.0%	0.0%	0.0%
2013	21,107,603	21,107,603	537,556	2.5%	2.5%	1.7%	1.7%
2014	20,594,387	20,594,387	452,220	2.2%	2.2%	1.9%	1.9%
2015	20,566,491	20,566,491	415,264	2.0%	2.0%	1.9%	1.9%
2016	20,486,830	20,486,830	1,118,047	5.5%	5.5%	2.7%	2.7%
2017	20,024,834	20,024,834	695,288	3.5%	3.5%	2.8%	2.8%
2018	19,405,727	19,405,727	1,481,477	7.6%	7.6%	3.4%	3.4%
2019	19,200,820	19,200,820	1,210,173	6.3%	6.3%	3.7%	3.7%
2020	18,863,355	18,863,355	2,469,285	13.1%	13.1%	4.6%	4.6%
2021	18,697,785	18,697,785	3,759,681	20.1%	20.1%	5.9%	5.9%
2022	17,281,720	17,281,720	4,715,460	27.3%	27.3%	7.4%	7.4%
2023	17,428,279	17,428,279	5,610,845	32.2%	32.2%	8.9%	8.9%
2024	17,393,837	18,679,490	6,682,000	38.4%	35.8%	10.6%	10.5%
2025	17,011,910	20,958,929	7,944,532	46.7%	37.9%	12.4%	12.2%
2026	16,615,057	23,466,450	9,342,411	56.2%	39.8%	14.4%	13.9%
2027	16,201,147	26,216,405	10,949,966	67.6%	41.8%	16.6%	15.7%
2028	15,740,440	29,163,981	12,837,811	81.6%	44.0%	18.9%	17.4%
2029	15,242,819	30,098,929	14,899,885	97.8%	49.5%	21.5%	19.3%
2030	14,723,264	28,990,061	16,997,543	115.4%	58.6%	24.3%	21.3%
2031	14,158,842	27,794,445	18,993,131	134.1%	68.3%	27.3%	23.4%
2032	13,572,680	26,561,193	21,092,331	155.4%	79.4%	30.3%	25.7%
2033	12,965,097	25,289,985	23,197,741	178.9%	91.7%	33.6%	28.0%
2034	12,335,566	23,981,400	25,028,121	202.9%	104.4%	36.8%	30.4%
2035	11,684,305	22,637,461	26,757,754	229.0%	118.2%	40.2%	32.8%
2036	11,016,838	21,269,345	28,430,151	258.1%	133.7%	43.5%	35.2%
2037	10,344,002	19,897,848	30,145,393	291.4%	151.5%	47.0%	37.7%
2038	9,668,209	18,525,973	31,733,191	328.2%	171.3%	50.4%	40.2%
2039	8,992,412	17,160,942	32,868,783	365.5%	191.5%	53.8%	42.7%
2040	8,319,184	15,809,903	33,598,156	403.9%	212.5%	57.2%	45.1%
2041	7,657,164	14,490,927	34,029,247	444.4%	234.8%	60.4%	47.5%
2042	7,012,952	13,216,339	34,326,358	489.5%	259.7%	63.5%	49.8%
2043	6,388,976	11,988,620	34,438,055	539.0%	287.3%	66.6%	52.0%
2044	5,788,947	10,814,745	34,088,654	588.9%	315.2%	69.5%	54.1%
2045	5,216,686	9,702,639	33,284,047	638.0%	343.0%	72.2%	56.1%
2046	4,675,413	8,658,208	32,144,970	687.5%	371.3%	74.7%	57.9%
2047	4,167,745	7,685,612	30,852,118	740.3%	401.4%	77.0%	59.6%
2048	3,693,961	6,783,377	29,484,994	798.2%	434.7%	79.1%	61.2%
2049	3,256,581	5,955,495	27,889,616	856.4%	468.3%	81.1%	62.7%
2050	2,855,869	5,201,772	26,087,470	913.5%	501.5%	82.8%	64.0%
2051	2,491,438	4,520,575	24,163,634	969.9%	534.5%	84.4%	65.1%
2052	2,162,733	3,910,173	22,205,539	1026.7%	567.9%	85.8%	66.2%
2053	1,868,482	3,367,113	20,330,049	1088.1%	603.8%	87.0%	67.1%
2054	1,606,920	2,887,073	18,501,995	1151.4%	640.9%	88.1%	67.9%
2055	1,376,131	2,465,743	16,753,587	1217.4%	679.5%	89.0%	68.6%
2056	1,173,997	2,098,484	15,087,196	1285.1%	719.0%	89.9%	69.2%
2057	998,184	1,780,421	13,528,367	1355.3%	759.8%	90.6%	69.7%
2058	846,157	1,506,370	12,122,518	1432.7%	804.8%	91.2%	70.2%
2059	715,252	1,271,021	10,851,778	1517.2%	853.8%	91.7%	70.6%
2060	602,987	1,069,552	9,691,943	1607.3%	906.2%	92.1%	70.9%
2061	507,068	897,655	8,625,651	1701.1%	960.9%	92.5%	71.2%
2062	425,424	751,547	7,662,839	1801.2%	1019.6%	92.9%	71.4%
2063	356,103	627,638	6,807,211	1911.6%	1084.6%	93.1%	71.7%
2064	297,358	522,737	6,035,170	2029.6%	1154.5%	93.4%	71.8%
2065	247,683	434,124	5,326,408	2150.5%	1226.9%	93.6%	72.0%
2066	205,741	359,405	4,689,543	2279.3%	1304.8%	93.8%	72.1%
2067	170,408	296,564	4,105,684	2409.3%	1384.4%	93.9%	72.2%
2068	140,697	243,827	3,577,320	2542.6%	1467.2%	94.0%	72.3%
2069	115,759	199,690	3,104,006	2681.4%	1554.4%	94.2%	72.4%
2070+	470,984	637,685	15,307,606	3250.1%	2400.5%	94.6%	72.7%
AV Past	225,550,349	225,550,349	13,335,633	5.9%	5.9%		
PV Future	212,755,670	344,359,692	401,219,232	188.6%	116.5%		
PV Lifetime	438,306,019	569,910,041	414,554,864	94.6%	72.7%		

Post Rate-Stability Calculations

A = 143,815,831 Present value of initial earned premium times 63.79%
B = 68,635 Present value of prior premium rate increases times 85%
C = 108,491,433 Present value of future projected initial earned premium times 63.79%
D = 148,129,915 Present value of future projected earned premium from rate increases times 85%
A+B+C+D = 400,505,814
414,554,864 Present value of incurred claims + present value of future projected incurred claims
91.71% Post Rate-Stability method Rate Increase

Present value of incurred claims + present value of future projected incurred claims is not less than A+B+C+D

Exhibit II
Transamerica Life Insurance Company
Policy Forms: UniProduct 2a Series ICC10 TLC-3
Nationwide Experience Adjusted to Maryland-Specific Rate History
Actual To Expected Lifetime Experience
Actual Nationwide Experience Through 12/31/2021 and Projected Thereafter

Duration	Actual				Expected			Actual to Expected		
	A	B	C	D	E	F	G	H=A/E	I=C/F	J=D/G
	Earned Premium @ Original Rate Level	Earned Premium Adjusted To Approved Maryland Rate History	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Earned Premium @ Original Rate Level	Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase	Actual to Expected Earned Premium	Actual to Expected Incurred Claims Excluding ALR Increase	Cumulative Loss Ratio Excluding ALR Increase
1	21,830,449	21,830,449	241,431	1.1%	21,728,332	487,644	2.2%	100.5%	49.5%	49.3%
2	21,959,663	21,959,663	302,364	1.2%	20,695,511	676,900	2.7%	106.1%	44.7%	45.3%
3	21,132,588	21,132,588	464,467	1.5%	19,952,430	812,947	3.1%	105.9%	57.1%	48.9%
4	20,694,074	20,694,074	719,136	2.0%	19,371,677	972,985	3.6%	106.8%	73.9%	55.5%
5	20,163,503	20,163,503	1,203,940	2.7%	18,892,865	1,216,158	4.1%	106.7%	99.0%	66.0%
6	19,584,620	19,586,793	1,027,180	3.0%	17,752,903	1,475,056	4.6%	110.3%	69.6%	65.6%
7	19,171,161	19,199,630	1,476,195	3.6%	17,352,849	1,812,463	5.3%	110.5%	81.4%	67.8%
8	18,885,313	19,000,013	1,182,302	3.9%	16,919,321	2,225,148	6.0%	111.6%	53.1%	63.8%
9	18,601,742	18,836,951	3,901,624	5.3%	16,231,576	2,666,805	6.9%	114.6%	146.3%	77.4%
10	16,263,631	17,200,027	3,807,891	6.5%	15,856,861	3,153,175	7.8%	102.6%	120.8%	83.6%
11	13,890,879	16,366,455	5,125,540	8.0%	15,479,791	3,706,793	8.8%	89.7%	138.3%	91.3%
12	13,837,013	17,445,898	6,103,260	9.6%	14,741,982	4,363,334	9.9%	93.9%	139.9%	97.0%
13	13,534,472	17,203,813	7,303,862	11.4%	14,347,763	5,084,097	11.2%	94.3%	143.7%	101.9%
14	13,229,602	16,823,206	8,688,786	13.3%	13,871,326	5,785,315	12.5%	95.4%	150.2%	106.6%
15	12,915,256	16,424,751	10,136,396	15.3%	13,419,327	6,538,010	13.8%	96.2%	155.0%	110.8%
16	12,579,182	15,999,406	11,936,597	17.6%	13,026,711	7,373,815	15.3%	96.6%	161.9%	115.0%
17	12,193,657	15,508,887	13,977,868	20.1%	12,621,710	8,408,886	16.9%	96.6%	166.2%	119.0%
18	11,801,018	15,007,754	16,208,278	22.9%	12,120,101	9,579,760	18.6%	97.4%	169.2%	122.6%
19	11,382,895	14,472,019	18,308,709	25.8%	11,711,627	10,682,768	20.5%	97.2%	171.4%	125.8%
20	10,925,823	13,884,806	20,229,341	28.8%	11,210,724	11,759,716	22.4%	97.5%	172.0%	128.6%
21	10,460,656	13,285,816	22,562,638	32.0%	10,654,943	12,833,241	24.4%	98.2%	175.8%	131.2%
22	9,979,130	12,663,770	24,503,221	35.3%	10,157,664	14,059,909	26.5%	98.2%	174.3%	133.3%
23	9,481,206	12,019,669	26,248,720	38.6%	9,640,935	15,318,019	28.7%	98.3%	171.4%	134.8%
24	8,966,800	11,353,926	27,971,574	42.0%	9,094,191	16,397,682	30.9%	98.6%	170.6%	136.1%
25	8,442,261	10,675,122	29,571,328	45.4%	8,564,323	17,274,806	33.1%	98.6%	171.2%	137.2%
26	7,918,050	9,996,547	31,443,533	48.9%	8,056,199	18,018,834	35.4%	98.3%	174.5%	138.3%
27	7,390,382	9,313,392	32,792,475	52.4%	7,562,254	18,732,395	37.6%	97.7%	175.1%	139.3%
28	6,864,424	8,633,602	33,659,319	55.8%	7,064,424	19,357,003	39.8%	97.2%	173.9%	140.2%
29	6,339,911	7,957,600	34,161,046	59.1%	6,565,870	19,726,750	42.0%	96.6%	173.2%	140.9%
30	5,826,545	7,298,242	34,398,737	62.3%	6,069,893	19,776,518	44.0%	96.0%	173.9%	141.5%
31	5,328,299	6,660,085	34,722,553	65.4%	5,580,007	19,586,605	46.0%	95.5%	177.3%	142.2%
32	4,845,322	6,042,878	34,597,119	68.4%	5,099,979	19,264,850	47.9%	95.0%	179.6%	142.9%
33	4,382,152	5,452,821	33,917,331	71.2%	4,633,445	18,847,479	49.6%	94.6%	180.0%	143.5%
34	3,940,931	4,892,770	32,858,171	73.8%	4,183,733	18,282,187	51.2%	94.2%	179.7%	144.1%
35	3,524,321	4,366,030	31,495,497	76.2%	3,754,051	17,477,267	52.7%	93.9%	180.2%	144.5%
36	3,134,230	3,874,551	30,198,500	78.4%	3,347,178	16,538,079	54.1%	93.6%	182.6%	145.0%
37	2,770,440	3,417,529	28,679,640	80.5%	2,965,471	15,534,755	55.3%	93.4%	184.6%	145.4%
38	2,435,895	2,998,658	26,910,320	82.3%	2,610,032	14,528,033	56.4%	93.3%	185.2%	145.8%
39	2,129,935	2,616,819	25,007,703	84.0%	2,282,886	13,549,991	57.4%	93.3%	184.6%	146.2%
40	1,852,485	2,271,719	22,971,447	85.4%	1,984,172	12,495,728	58.3%	93.4%	183.8%	146.4%
41	1,602,937	1,962,342	21,052,264	86.7%	1,714,910	11,406,336	59.1%	93.5%	184.6%	146.7%
42	1,380,087	1,686,874	19,190,360	87.8%	1,474,013	10,364,721	59.8%	93.6%	185.2%	146.9%
43	1,182,608	1,443,446	17,380,754	88.8%	1,260,098	9,406,821	60.4%	93.9%	184.8%	147.0%
44	1,008,992	1,229,968	15,685,954	89.7%	1,070,916	8,581,418	60.9%	94.2%	182.8%	147.2%
45	857,516	1,044,119	14,045,158	90.4%	906,542	7,765,604	61.4%	94.6%	180.9%	147.3%
46	726,278	883,417	12,576,626	91.1%	764,234	6,993,433	61.8%	95.0%	179.8%	147.4%
47	613,144	745,080	11,248,618	91.6%	641,785	6,261,522	62.1%	95.5%	179.6%	147.4%
48	516,054	626,493	10,039,446	92.1%	536,558	5,582,795	62.4%	96.2%	179.8%	147.5%
49	433,114	525,273	8,923,429	92.5%	445,649	4,996,594	62.7%	97.2%	178.6%	147.5%
50	362,559	439,244	7,899,835	92.9%	369,741	4,406,281	62.9%	98.1%	179.3%	147.6%
51	302,759	366,391	7,002,327	93.1%	305,539	3,815,937	63.1%	99.1%	183.5%	147.6%
52	252,200	304,827	6,198,201	93.4%	251,421	3,244,324	63.3%	100.3%	191.0%	147.7%
53	209,553	252,927	5,466,814	93.6%	205,711	2,714,768	63.4%	100.3%	201.4%	147.7%
54	173,661	209,276	4,789,656	93.8%	166,940	2,265,534	63.5%	104.0%	211.4%	147.8%
55	143,522	172,659	4,175,014	94.0%	135,465	1,867,887	63.5%	105.9%	223.5%	147.8%
56	118,270	142,024	3,631,032	94.1%	109,145	1,512,832	63.6%	108.4%	240.0%	147.9%
57	97,160	116,448	3,145,732	94.2%	87,120	1,200,883	63.7%	111.5%	262.0%	148.0%
58	79,546	95,140	2,716,136	94.3%	68,770	936,586	63.7%	115.7%	290.0%	148.0%
59	64,889	77,442	2,323,168	94.4%	53,203	748,665	63.7%	122.0%	310.3%	148.1%
60+	252,589	299,110	10,563,052	94.6%	153,702	2,240,114	63.8%	164.3%	471.5%	148.4%
PV Lifetime	273,532,733	303,129,495	286,861,891	94.6%	267,731,503	170,772,593	63.8%	102.2%	168.0%	148.4%