

## Shriram Ujjwal Life: (UIN-128L034V02)

### POLICY CONDITIONS AND PRIVILEGES

- 1. Life Assured:** is the person upon whose life the risk is being covered.
- 2. Life Proposed:** is the person who proposes the insurance policy whether on his life or another person's Life.
- 3. Policyholder:** is the person who legally owns the policy.
- 4. Life Assureds' Unit Account:** Account showing number of units in credit of life assured.
- 5. Grace period:** It means the time granted by the Company from the due date for the payment of premium without levy of any penalty/late fee during which the policy is considered to be in force with the risk cover without any interruption as per terms of the policy. The grace period is 15 days for premium paid through monthly mode and 30 days for all other modes this policy.
- 6. Switches:** This is the facility allowing the policyholder to switch units from one fund to another amongst the funds offered under the plan.
- 7. Discontinuance:** It means the state of policy that could arise on account of surrender of the policy or non-payment of the contractual premium due before the expiry of the notice period. The notice period is the period of 30 days from the date of receipt of the notice by the policy holder.
- 8. Discontinued policy:** A Discontinued policy is one under which the policyholder exercised the option of discontinuance of premiums or the notice period has expired whichever is earlier.
- 9. Discontinued policy fund:** The segregated fund of the Company that is set aside and is constituted by the fund value of all the discontinued policies.
- 10. Date of discontinuance of the policy:** This is the date of receipt of intimation by the Company from the Policy holder about discontinuance of the policy or the date of expiry of notice period whichever is earlier.
- 11. Proceeds of the discontinued policy:** The unit fund value as on the date the policy has discontinued, subject to a minimum guarantee as prescribed by IRDA from time to time
- 12. Lock in period:** It means the period of five consecutive years from the date of commencement of policy, during which the proceeds of the discontinued policy cannot be paid by the company to the policyholder or to the insured as the case may be, except in the case of death or upon occurrence of any other contingency covered under the policy. Partial withdrawals are not allowed during the lock in period.
- 13. Revival of a policy:** It means restoration of the policy by the Company under which due premiums were not paid before the expiry of the grace period, with all benefits mentioned in the policy document, upon receipt of all the premiums due and upon being satisfied as to the continued insurability of the life assured on the basis of the information, documents and reports furnished to the company.
- 14. Rider benefit:** The amount of benefit which is payable on a specified event, and is allowed under the rider as add on to main benefit.
- 15. Sum Assured:** is the guaranteed amount (including Top up sum assured) that is payable on death of the Life Assured within the policy term.

**16. Unit Fund value:** is the total value of the units at that point of time in a segregated fund i.e total number of units under a policy multiplied by the Net Asset Value (NAV) per unit of that fund.

**17. Net Asset Value (NAV):** means the price per unit of the **segregated fund**.

**18. Allocation:** This refers to creating the units at the prevailing unit price offered by the Company. This is applicable in case of premium payments, switches and top-up.

**19. Definition of charges:**

**(a) Premium Allocation Charges:** is the percentage of the premium appropriated towards allocation charges from the premium received. The balance amount known as allocation rate constitutes that part of premium which is utilized to purchase the units of the fund in the policy.

**(b) Mortality charges:** is the cost of life insurance cover. It is exclusive of any expense loadings levied by cancellation of units at the beginning of each policy month from the fund.

**(c) Fund Management charges:** are levied as a percentage of the Value of Assets and shall be appropriated by adjusting the Net Asset Value.

**(d) Policy Administration charges:** is a fixed charge or percentage of premium levied at the beginning of each policy month from the policy fund by cancelling units for equivalent amount

**(e) Switching charge:** is a charge levied on switching of monies from one fund to another and collected from the unit fund by cancelling appropriate number of units at the prevailing unit price.

**(f) Miscellaneous charge:** is a charge collected for an alteration within the contract and collected from the fund by cancelling appropriate number of units at the prevailing unit price.

**(g) Discontinuance charge:** This is a charge that does not exceed the limits specified and is expressed as a percentage of one annualized premium or fund value which is collected upon discontinuance of a policy.

## BENEFITS OF THE PLAN

**20. Death Benefit:**

In case of death of the Life Assured, Sum Assured Plus fund value plus top up sum assured along with top up fund value if any is payable to the nominee provided the policy is in force. The death benefit will be at least 105% of all the premiums including the top premiums paid.

In case of death of the life assured of a discontinued policy: The discontinued fund value subject to a minimum guaranteed interest as prescribed by IRDA from time to time up to date of death will be paid to the nominee or beneficiary.

The death benefit will be at least 105% of all the premiums including the top premiums paid.

**21. Maturity Benefit:**

On survival of the Life Assured up to the end of the policy term, the fund value including top up fund value (if any) will be paid on maturity.

## 22. FUND OPTIONS AND ITS INVESTMENT PORTFOLIO

Policyholder has an option to choose any one of the below funds (except \*) or a combination of the following funds in a fixed percentage. The below funds (except \*) or a combination of the following funds in a fixed percentage:

	Equity	Debt	Money Market	Objective and risk
Preserver ULIF01507/01/10PRSERVRFND128	0%	80%-100%	0% - 20%	Very low risk with steady returns
Defender ULIF01607/01/10DEFENDRFND128	0%-35%	45%-100%	0% - 20%	Low risk with good returns
Balancer ULIF01707/01/10BALANCRFND128	40%-60%	20%- 60%	0% - 20%	Moderate risk with potentially better returns
Maximus ULIF00301/07/06MAXIMUSFND128	0%-70%	30%-100%	0% - 20%	High risk with high returns
Accelerator ULIF00401/03/07ACCELATOR128	90%-100%	0%	0% - 10%	Very high risk with significantly high returns
Tyaseer ULIF01401/09/09TYASEERFND128	90%-100%	0%	0% - 10%	Very high risk with significantly higher returns from Investments in stocks and shares other than banks NBFCs, breweries, distilleries, alcohol based chemicals, Cigarettes, tobacco, entertainment, leather, sugar and hatcheries.
*Discontinued policy fund ULIP01801/11/11DISCONTFND128	0%	60% to 100% "1"	0% to 40%	As Mandated by IRDA with a minimum Guaranteed return as prescribed by IRDA from time to time

"1" Government securities only

**Note: Equity** refers to investment in listed equities. **Debt** instruments refer to investment in fixed income securities such as Government Bonds, Rated Corporate Bonds (AA and above) etc., **Money Market and Cash** include investment in instruments like Commercial paper, Certificate of Deposits, Short term Bank Deposits and Money market instruments.

## 23. CHARGES UNDER THE PLAN

### (i) Premium Allocation Charge

Year	Premium Allocation Charge
First year	9% of the basic annual premium
Second to fifth year	6% of the basic annual premium
Sixth year onwards	5% of the basic annual premium

The Premium Allocation charge will be charged at the beginning of the year from the premium.

## (ii) Policy Administration Charges

First year	Per month – Rs. 15/-
2nd to 5th year	Per month--Rs 10/-
6th Year onwards	Per month – Rs 60/- during sixth year and with inflation of 6% from 7th year onwards

## (iii) Fund Management Charges

An Investment management charge as detailed below will be charged by adjustment of the Net Asset Values of the units of the fund on a daily basis.

Name of the fund	FMC
Preserver, Defender	1.25% pa
Balancer, Maximus, Accelerator & Tyaseer	1.35% pa
Discontinued policy fund	0.50% pa

## (iv) Discontinuance Charges:

Year of discontinuance	Charge at the time of discontinuance
In First Year	6% * Lower of (A.P. or F.V) subject to maximum of Rs. 6,000/-
In Second Year	4% * Lower of (A.P. or F.V) subject to maximum of Rs. 5,000/-
In Third Year	3% * Lower of (A.P. or F.V) subject to maximum of Rs. 4,000/-
In Fourth Year	2% * Lower of A.P. or F.V subject to maximum of Rs. 2,000/-
From Fifth Year onwards	Nil

A.P. – Annualized Premium, F.V. – Fund Value

No discontinuance charges will be imposed on Top up premiums.

## (v) Mortality Charges

The level mortality charges will be charged on sum assured at the beginning of each month. In case of Top Up, level mortality charges for the age and outstanding term as on date of top up payment will be charged on top up sum assured. These charges will be deducted by cancelling appropriate number of units from the unit account. The Mortality charges per Rs. 1000/- sum assured are given in the **Annexure 2**

## (vi) Service Tax Charges

The Service Tax as per Regulations in force from time to time will be levied on all applicable charges.

The administration charges, mortality will be collected by cancelling requisite number of units from the policyholder's unit fund till the policy becomes a claim by maturity or death or surrender or discontinued.

## (vii) Unit statement account:

A statement of premiums collected and charges levied and units allocated will be issued at the end of each year for the information of the policyholder

## 24. NOMINATION AND ASSIGNMENTS

Nomination will be insisted upon at the time of proposal. However, for those small numbers of cases where nomination is not effected, vigorous follow up will be done to ensure that the life assured nominates under the policy.

## OPTIONS UNDER THE PLAN:

**25.Surrender:** The policyholder can surrender his/her policy after expiry of the lock in period. On surrender, the fund value will be paid and the policy terminates.

**26.Alterations:** Alterations are allowed under the policy. The policyholder can request for an alteration. Alterations allowed are reduction of sum assured and addition of riders during the policy term. Addition of riders is allowed when a minor life assured attains majority during the policy term. However an alteration fee of Rs 200 will be levied from fund by canceling appropriate number of units in the credit. The Sum Assured can be reduced up to 10 times the annual premium if the age at entry is below 45 years and up to 7 times the annual premium if the age at entry is 45 years and above. Once the Sum Assured is reduced, no alteration is allowed to increase the Sum Assured again. Also the basic premium cannot be altered.

**27.Settlement Option:** On surviving up to the end of the policy term, instead of the maturity value, Policyholder can opt to withdraw either wholly at any time or partly any number of units at any time in his credit in not more than 5 installments, within a period of five years from the date of maturity, at the prevailing Net Asset Value at the time of each installment. During this period Fund management charge will be deducted. Since no cover is extended after the policy term, death benefit during this period is only fund value as on date of death. Investment risk should be borne by the policyholder during the settlement period. Partial withdrawals and fund switching are not allowed during this period

**28.Auto Transfer Option:** This option reduces the risk of investing the full premium into a fund with a volatile NAV, by allowing premiums to be invested in a low risk fund "Preserver" and gradually transferring the money into chosen investment portfolio.

Policyholder can choose 6 or 12 month Auto Transfer Option to invest regular premiums. If the policyholder opts 12 month Auto Transfer Option, 1/12<sup>th</sup> of allocated premium will be invested in the chosen fund and the balance will be invested in the Preserver Fund. One month later 1/11<sup>th</sup> of the fund in the Preserver fund will be transferred to the chosen fund and this process will be continued until all the funds in the Preserver Fund are transferred. This process will be repeated as and when premium is received.

Policyholder can cancel this option during the policy term. There is no restriction, but the selected option will become effective from the subsequent premiums.

When ATO is opted, partial withdrawal and switching between the funds are allowed except that the policyholder cannot switch from the existing funds to the preserver.

ATO is available at free of charge.

**29.Switching:** The Policyholder can switch units from one Fund to another Fund out of the funds mentioned above, during the policy term. The policyholder can switch units 2 times in a year without any charge. For each additional switch Rs. 100/- will be levied.

**30.Partial withdrawals:** Any part of the fund that is en-cashed / withdrawn by the policyholder during the period of contract is referred to as partial withdrawal. The partial withdrawals are allowed only after fifth policy anniversary and all due premiums for the first 5 years have been paid

In case of minor lives assured, this facility is allowed only if the life insured attains age of 18 years. The minimum amount withdrawn each time should be at least Rs.10,000/- For every partial withdrawal, a partial withdrawal charge of Rs.100/- will be levied. After any partial withdrawal, at least an amount equal to five annualized premiums should be available in the policyholders' account. Partial withdrawals shall be allowed first from the unit fund built up from the top up premiums as long as such fund supports the partial withdrawal and subsequently, partial withdrawals shall be allowed from the unit fund built up from the basic premiums.

### 31. Top-up premium:

Top-up premium is an additional premium that is paid by the policyholder besides the regular basic premiums specified in the contract. All due premiums must be paid before payment of a top up.

A premium allocation charge of 2% of top up premium will be deducted from such lump sum and the balance will be allocated for units. However, such lump sum payment should be at least Rs.5, 000/- per payment.

Each top up premium shall be considered as single premium and shall have insurance cover at 125% of top up premium. The minimum sum assured shall be based on the age at payment of Top up premium and not on the entry age. Top up premiums once paid cannot be withdrawn from the unit fund for a period of 5 years from the date of payment of top up premium except in case of complete surrender of the policy.

Top up premiums are not permitted during the last 5 years of the policy.

At any point of time the total top up premiums paid shall not exceed the sum total of regular premiums paid.

No discontinuance charges will be levied on Top up premiums.

### 32. Days of grace

A grace period of 30 days is allowed for payment of premiums.

**33. Discontinuance / Revival Option:** If the policy holder fails to pay his/her premium within the given grace period

#### (i) Discontinuance during the lock in period:

If the policyholder fail to pay his/her premium within the given grace period

A notice will be served to the policyholder within a period of fifteen days from the date of expiry of the grace period with a request to choose any one of the following options within a period of thirty days of receipt of the notice.

- (a) Revival of the policy, or
- (b) Complete withdrawal from the policy without any risk cover

During this period, the policy deemed to be in force with Life and rider cover, if any by deducting applicable charges.

- (a) Where the policyholder exercises the option to revive policy, the policy shall be revived as per the Board approved underwriting policy.
- (b) In any case, if the policyholder does not exercise the option within 45 days of the date of expiry of the grace period, the policyholder shall be deemed to have completely withdrawn the policy without any risk cover.

If the policy is not revived within the period prescribed above, the life insurance cover and rider cover, if any, shall cease. At the end of the period, the fund value including top up fund value, if any, shall be transferred to the discontinued policy fund after deduction of applicable discontinuance charge. Thereafter no other charges shall be levied other than the fund management charge of 0.5% pa of the discontinued policy fund. In case of death before the end of the lock in period, the discontinued policy fund shall be paid to the nominee.

At the end of the lock in period, the discontinued policy proceeds subject to a minimum guaranteed interest rate as prescribed by the regulations from time to time shall be paid to the policyholder.

#### (ii) Discontinuance after Lock in period

A notice will be served to the policyholder within a period of fifteen days from the date of expiry of the grace period to exercise any one of the following options within a period of thirty days of receipt of the notice.

Revival of the policy, or

Complete withdrawal from the policy without any risk cover or

Convert the policy into a paid up policy with the paid up sum assured as below

Paid up sum assured = (No of premiums paid / Total number of premiums payable) \* sum assured

The above said procedure will apply depending on the policyholder's response.

**(iii) Revival of discontinued policy** A discontinued policy can be revived within a revival period of two years from the date of discontinuance. The policyholder has to pay all the unpaid premiums along with the other requirements as per the board approved underwriting policy. In case of revival of policy, discontinuance charges, if any, deducted at the time of discontinuance will be added to the fund value of the discontinued policy fund and the total amount along with the outstanding premiums paid after deducting applicable premium allocation charges and administration charges applicable during the period of discontinuance period will be invested in the segregated funds chosen by the policyholder at the NAV as on the date of such revival.

### 34. NON NEGATIVE CLAW BACK ADDITIONS

In the process to comply with the reduction in yield, the Company may arrive at specific non-negative claw-back additions, if any, to be added to the unit Fund Value, as applicable, at various durations of time after the first five years of the contract.

### 35. CONDITIONS, CLAUSES and DEFINITIONS

1. No cover is extended after the expiry of the policy term and only settlement options are allowed.

2. **Minor Lives:** Risk commencement in case of minor lives assured: In case of minor lives assured, risk cover will commence after first policy anniversary. If death occurs before commencement of risk, the fund value will be paid.

#### 3. Suicide clause

In case of death of the life assured due to suicide, while sane or insane, within 12 months from the date of inception of the policy or from the date of revival of the policy, the fund value as available on the date of death will be paid to the nominee or beneficiary.

#### 4. Unit pricing:

The NAV of the segregated fund shall be computed as:

Market value of investment held by the fund + value of current assets - Value of current liabilities and provisions, if any divided by No. of units existing on valuation date (before creation / redemption of units)

#### 5. Cut-off timings:

In respect of Premiums/ Top-up premiums/ request for fund switches received up to 3 p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the day on which premium is received shall be applicable.

In respect of Premiums/ Top-up premiums/ request for fund switches received after 3 p.m. by the insurer along with a local cheque or a demand draft payable at par at the place where the premium is received, the closing NAV of the next business day shall be applicable.

In respect of Premiums/ top up premiums received by the insurer along with outstation cheque or demand draft at the place where the premium is received, the closing NAV of the day on which Cheque / Demand Draft is realized shall be applicable. Cut off timings are subject to change by IRDA.

6. **No loans** are granted under the policy.

## 36. DISCLOSURE:

1. Unit Linked Life Insurance products are different from the Traditional Life Insurance products and are subject to the risk factors.
2. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
3. **Shriram Life** is only the name of the insurance company and **Shriram Ujjwal life** is only the name of the unit linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
4. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document of the insurer.
5. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns.
6. The past performance of the funds of the company is not necessarily an indication of the future performance of any of the funds.

## 7. Fraud and misrepresentation

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the surrender value, subject to fraud or misrepresentation being established by the Company in accordance with Section 45 of the Insurance Act.

**37. Cooling off period:** If the policyholder is not satisfied with the 'Terms and conditions' of the policy, the policy can be returned to the Company within 15 days/30 days in case the sale is done through distance marketing from the date of receipt of the policy. If you cancel the policy during this Free look period, the company will refund the fund value on the date of cancellation plus the un-allocated premium (if any) plus any charge deducted by cancellation of units, after deducting proportionate risk and rider charges for the period the Company has provided the life/rider cover and expenses incurred on medical examination, if any, and stamp duty charges for issue of the policy. Distance marketing entails any sale through e-mails, telephonic calls or any other source except through personal interaction

**38. Proof of Age:** The Mortality charge has been calculated based on the age of the Life Assured declared in the proposal. In case, the age is proved to be higher than what is stated in the proposal, the mortality charge under the policy will be revised from the date of entry provided the plan, Sum Assured and medical requirements allow revision as per terms and conditions of the product. The difference in the revised mortality charge and original mortality charge with interest prevailing at the time of revision will be collected by canceling the units at the prevailing NAV on the date of admission of age. If the age is proved lower than declared in the proposal the mortality charge will be revised from the date of receipt of the age proof and no refund will be made by the company, provided the plan can be offered. If the correct age at entry is such that the plan cannot be offered or would have made him uninsurable, the Company may take appropriate penalties (as decided by company from time to time) before paying the fund value and terminate the contract.

**39. Payment of premium:** The schedule of the policy clearly specifies the due dates for payment of premium. In view of this, it is not necessary for the Insurer to issue a reminder in this respect. The Life Assured/ Proposer should pay premiums as and when they fall due. The premium shall be adjusted on the due date even if it has been received in advance.



**Extract from section 41 of Insurance Act, 1938 :** No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor any person taking out or renewing or continuing a policy accept any rebate except such rebates as may be allowed in accordance with the published prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer. Any person making default in complying with the provisions of this section shall be punishable with a fine which may extend to Rs.500/-

**Section 45 of the Insurance Act, 1938:** No policy of life insurance effected before the commencement of this Act shall, after the expiry of two years from the date of commencement of this Act, and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed fact which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal”.

**40. Normal requirements for a claim:** In case of death of the life assured, the claimant shall submit the following documents to the satisfaction of the Company.

- a) Claim forms which will be issued by the company upon receipt of information of death of the life assured
- b) Original Policy document
- c) Proof of death
- d) Proof of title
- e) Proof of accident/ disability, if death is due to accident. f) Medical treatment prior to date of death
- g) Employer's certificate if applicable.

In case the policy results into a Maturity claim, the life assured shall submit the discharge form along with the original policy document and proof of age if the same is not admitted by the company earlier.

**Note:** If you have any complaint/grievance, you may approach the Grievance Redressal Officer/Ombudsman whose address is enclosed herewith.

## Complaints and grievances

In case you have any Query, Complaint or Grievances

### First Step:

You can also contact our Customer care on our Toll free no: 1800 3000 6116 & through email id: [customercare@shriramlife.in](mailto:customercare@shriramlife.in)

You may also approach our office at the following address:

## Divisional Manager

### Second Step

In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

#### Grievance Redressal Officer,

**Shriram Life Insurance Company Limited,**

Regd Office: Plot no 31-32, Ramky Selenium

Financial district, Gachibowli, Hyderabad,

Andhra Pradesh - 500032

Contact No: 040-23009400

Email Id: [grievance.redressal@shriramlife.in](mailto:grievance.redressal@shriramlife.in)

### Third Step

In case you are not satisfied with the decision or resolution of the company, you may approach the Insurance Ombudsman at the address given overleaf, if your grievance pertains to:

- Insurance claim that has been rejected / dispute of a claim on legal construction of the Policy.
- Delay in settlement of claim.
- Dispute with regard to premium.
- Non Receipt of your Insurance Document.

The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and contact information of the complainant. As per provision 13 (3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:

- Only if the grievance has been rejected by the Grievance Redressal Mechanism of the Insurer.
- Within a period of one year from the date of rejection by the Insurer.
- If it is not simultaneously under any litigation.

All communication in relation to this policy shall be addressed to:

#### **SHRIRAMLIFE INSURANCE CO LTD.**

Plot no. 31-32, Ramky Selenium,

Financial District

Gachibowli, Hyderabad,

Andhra Pradesh-500032

In case of any grievance under the policy, addresses and contact details of the Insurance Ombudsman along with its area of jurisdiction is mentioned in enclosed **Annexure 1**. The Policyholder may approach the concerned Insurance Ombudsman.

**Nelius Bezuidenhout**  
**(Appointed Actuary)**

**Vibha Shinde**  
**(Legal Officer)**

**Manoj Kumar Jain**  
**(Chief Executive Officer)**

## Mortality Charge per 1000 Sum Assured: Charge per year

## Annexure 2

Age/term	F5	F6	F7	F8	F9	F10
7	0.50	0.55	0.55	0.60	0.65	0.65
8	0.55	0.60	0.60	0.65	0.70	0.70
9	0.60	0.65	0.70	0.70	0.75	0.80
10	0.70	0.70	0.75	0.80	0.80	0.85
11	0.75	0.80	0.85	0.85	0.90	0.95
12	0.85	0.90	0.95	0.95	1.00	1.00
13	0.95	1.00	1.00	1.05	1.05	1.05
14	1.00	1.05	1.05	1.10	1.10	1.15
15	1.10	1.10	1.10	1.15	1.15	1.20
16	1.15	1.15	1.15	1.20	1.20	1.20
17	1.20	1.20	1.20	1.25	1.25	1.25
18	1.25	1.25	1.25	1.30	1.30	1.30
19	1.25	1.30	1.30	1.30	1.35	1.35
20	1.30	1.30	1.35	1.35	1.35	1.35
21	1.35	1.35	1.35	1.35	1.40	1.40
22	1.35	1.40	1.40	1.40	1.40	1.40
23	1.40	1.40	1.40	1.40	1.40	1.40
24	1.40	1.40	1.40	1.45	1.45	1.45
25	1.45	1.45	1.45	1.45	1.45	1.45
26	1.45	1.45	1.45	1.45	1.45	1.50
27	1.45	1.45	1.45	1.50	1.50	1.50
28	1.45	1.45	1.50	1.50	1.55	1.55
29	1.45	1.50	1.50	1.55	1.60	1.65
30	1.50	1.55	1.55	1.60	1.65	1.70
31	1.55	1.60	1.65	1.70	1.75	1.80
32	1.65	1.70	1.75	1.80	1.85	1.90
33	1.70	1.80	1.85	1.90	2.00	2.05
34	1.85	1.90	2.00	2.05	2.15	2.20
35	1.95	2.05	2.15	2.20	2.30	2.40
36	2.15	2.20	2.30	2.40	2.50	2.60
37	2.30	2.40	2.50	2.60	2.70	2.80
38	2.50	2.60	2.70	2.80	2.95	3.10
39	2.70	2.85	2.95	3.10	3.20	3.35
40	2.95	3.10	3.20	3.35	3.50	3.70
41	3.20	3.35	3.50	3.70	3.85	4.05
42	3.50	3.65	3.85	4.05	4.25	4.45
43	3.85	4.00	4.25	4.45	4.70	4.90
44	4.20	4.45	4.70	4.90	5.20	5.45
45	4.65	4.90	5.20	5.45	5.75	6.00
46	5.20	5.45	5.75	6.05	6.35	6.65
47	5.75	6.05	6.35	6.70	7.00	7.35
48	6.40	6.70	7.05	7.40	7.75	8.10
49	7.10	7.45	7.80	8.15	8.55	8.90
50	7.85	8.20	8.60	9.00	9.35	9.75
51	8.65	9.05	9.45	9.85	10.25	10.65
52	9.50	9.95	10.35	10.75	11.20	11.65
53	10.45	10.85	11.30	11.75	12.25	12.75
54	11.40	11.85	12.30	12.80	13.35	13.95
55	12.40	12.90	13.40	14.00	14.60	15.25
56	13.45	14.05	14.65	15.30	16.00	16.70
57	14.65	15.30	16.00	16.75	17.55	18.25
58	15.95	16.75	17.55	18.35	19.10	19.95
59	17.55	18.40	19.30	20.10	20.95	21.95
60	19.35	20.30	21.10	22.05	23.10	24.20
61	21.35	22.25	23.25	24.35	25.50	26.75
62	23.40	24.45	25.65	26.90	28.20	29.60
63	25.70	27.00	28.35	29.80	31.25	32.80
64	28.35	29.85	31.40	33.00	34.65	36.35
65	31.40	33.05	34.80	36.60	38.45	40.25
66	34.80	36.70	38.65	40.65	42.60	
67	39.05	41.10	43.25	45.35		
68	43.70	46.00	48.30			
69	48.85	51.35				
70	54.55					