

TREND SCHEDULE 2016

	1	2	3	4	5	6	7	
2016	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2016
2015	0.99	0.99	0.99	0.99	0.99	0.99	1.00	2015
2014	1.00	1.00	1.00	1.00	1.00	1.00	1.01	2014
2013	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2013
2012	1.02	1.02	1.02	1.02	1.02	1.02	1.03	2012
2011	1.05	1.05	1.05	1.05	1.05	1.05	1.06	2011
2010		1.09	1.09	1.09	1.09	1.09	1.09	2010
2009		1.08	1.08	1.08	1.08	1.08	1.08	2009
2008		1.11	1.11	1.11	1.11	1.11	1.11	2008
2007			1.15	1.15	1.15	1.15	1.14	2007
2006			1.22	1.22	1.22	1.22	1.19	2006
2005				1.27	1.27	1.27		2005
2004				1.37	1.37	1.37		2004
2003					1.41	1.41		2003
2002					1.44	1.44		2002
2001					1.45	1.45		2001
2000						1.46		2000
1999						1.49		1999
1998						1.49		1998
1997						1.50		1997
1996								1996
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TREND SCHEDULE 2016

	8	9	10	11	12	13	14	
2016	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2016
2015	1.00	0.99	1.00	1.00	0.98	0.98	0.98	2015
2014	1.00	1.00	1.01	1.01	0.98	0.97	0.97	2014
2013	1.02	1.01	1.02	1.02	0.99	0.98	0.98	2013
2012	1.03	1.01	1.03	1.04	0.98	0.96	0.96	2012
2011	1.06	1.04	1.06	1.08	1.01	0.99	0.99	2011
2010	1.09	1.07	1.10			1.04	1.04	2010
2009	1.08	1.05	1.09			1.03	1.03	2009
2008	1.13	1.09	1.14			1.04	1.04	2008
2007	1.18	1.14	1.19				1.09	2007
2006	1.24	1.21	1.25				1.18	2006
2005	1.30		1.31					2005
2004	1.41		1.41					2004
2003	1.47		1.47					2003
2002	1.50		1.49					2002
2001	1.51		1.50					2001
2000	1.52							2000
1999	1.55							1999
1998	1.55							1998
1997	1.57							1997
1996								1996
1995								1995
1994								1994
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TREND SCHEDULE 2016

	15	16	17	18	19	20	21	
2016	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2016
2015	0.99	0.99	0.99	0.99	0.99	1.00	0.99	2015
2014	1.00	1.00	1.00	0.99	1.00	1.01	1.00	2014
2013	1.01	1.01	1.01	1.01	1.02	1.03	1.01	2013
2012	1.02	1.02	1.02	1.01	1.03	1.04	1.02	2012
2011	1.05	1.05	1.04	1.05	1.05	1.07	1.05	2011
2010	1.09	1.09	1.07	1.08	1.09	1.10	1.09	2010
2009	1.08	1.08	1.07	1.07	1.12	1.10	1.08	2009
2008	1.11	1.11	1.09	1.10	1.16	1.13	1.11	2008
2007	1.15	1.15	1.14	1.16	1.22	1.16	1.16	2007
2006	1.23	1.23	1.19	1.22	1.28	1.22	1.22	2006
2005		1.29		1.29				2005
2004		1.39		1.40				2004
2003		1.44		1.46				2003
2002		1.47		1.49				2002
2001		1.48		1.50				2001
2000								2000
1999								1999
1998								1998
1997								1997
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TREND SCHEDULE 2016

	22	23	24	25	26	27	28	
2016	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2016
2015	0.99	0.99	0.99	0.99	1.00	0.99	1.00	2015
2014	1.00	1.00	1.00	0.99	1.01	1.00	1.01	2014
2013	1.01	1.01	1.01	1.01	1.03	1.01	1.03	2013
2012	1.02	1.02	1.02	1.01	1.05	1.02	1.03	2012
2011	1.05	1.05	1.05	1.04	1.09	1.05	1.05	2011
2010		1.08	1.08	1.07	1.13	1.09		2010
2009		1.07	1.07	1.05	1.13	1.08		2009
2008		1.10	1.10	1.09	1.18	1.10		2008
2007		1.14	1.14	1.13	1.23	1.14		2007
2006		1.19	1.19	1.19	1.28	1.20		2006
2005			1.24	1.25		1.26		2005
2004			1.34	1.35		1.35		2004
2003			1.38					2003
2002			1.40					2002
2001			1.41					2001
2000			1.42					2000
1999			1.45					1999
1998			1.45					1998
1997			1.46					1997
1996								1996
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TREND SCHEDULE 2016

	29	30	31	32	33	34	35	
2016	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2016
2015	1.00	1.00	0.99	0.99	0.99	0.99	1.00	2015
2014	1.01	1.01	1.00	1.00	1.00	1.00	1.01	2014
2013	1.03	1.03	1.02	1.02	1.01	1.01	1.03	2013
2012	1.03	1.03	1.03	1.03	1.02	1.02	1.04	2012
2011	1.05	1.05	1.06	1.06	1.05	1.05	1.07	2011
2010	1.08	1.08	1.09	1.09		1.08	1.10	2010
2009	1.08	1.08	1.08	1.08		1.06	1.10	2009
2008	1.11	1.11	1.11	1.11		1.10	1.13	2008
2007		1.14	1.16	1.16		1.16	1.16	2007
2006		1.19	1.22	1.22		1.23	1.23	2006
2005				1.27		1.30		2005
2004				1.38		1.42		2004
2003						1.47		2003
2002						1.49		2002
2001						1.51		2001
2000								2000
1999								1999
1998								1998
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TREND SCHEDULE 2016

	36	37	38	39	40	41	42	
2016	1.00	1.00	1.00	1.00	1.00	1.00		2016
2015	0.99	1.00	1.00	0.99	1.00	1.00		2015
2014	1.00	1.01	1.01	1.00	1.01	1.02		2014
2013	1.01	1.02	1.02	1.01	1.02	1.03		2013
2012	1.01	1.04	1.03	1.01	1.04	1.05		2012
2011	1.04	1.06	1.06	1.04	1.07	1.08		2011
2010	1.07	1.09	1.09	1.07	1.10	1.11		2010
2009	1.05	1.09	1.09	1.05	1.09	1.10		2009
2008	1.09	1.12	1.12	1.08	1.13	1.13		2008
2007	1.14	1.16		1.12		1.17		2007
2006	1.20	1.22		1.17		1.21		2006
2005	1.25							2005
2004	1.34							2004
2003	1.38							2003
2002	1.41							2002
2001	1.42							2001
2000								2000
1999								1999
1998								1998
1997								1997
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1984								1984
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TREND SCHEDULE 2016

	43	44	45	46	47	49	50	
2016		1.00	1.00	1.00	1.00			2016
2015		1.00	0.99	0.99	1.00			2015
2014		1.00	0.99	1.00	1.00			2014
2013		1.00	1.00	1.02	1.00			2013
2012		1.00	1.00	1.02	1.00			2012
2011		1.00	1.03	1.05	1.00			2011
2010		1.00	1.06	1.09				2010
2009		1.00	1.05	1.08				2009
2008		1.00	1.08	1.11				2008
2007		1.00	1.11	1.15				2007
2006		1.00	1.17	1.22				2006
2005		1.00	1.22	1.27				2005
2004		1.00	1.30	1.37				2004
2003		1.00		1.41				2003
2002		1.00		1.44				2002
2001		1.00		1.45				2001
2000		1.00		1.46				2000
1999		1.00		1.49				1999
1998		1.00		1.49				1998
1997		1.00		1.50				1997
1996				1.53				1996
1995				1.55				1995
1994				1.61				1994
1993				1.65				1993
1992				1.68				1992
1991				1.68				1991
1990				1.74				1990
1989				1.74				1989
1988				1.88				1988
1987				1.88				1987
1986				1.99				1986
1985				1.99				1985
1984				2.04				1984
1983								1983
1982								1982
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PERCENT GOOD TABLE

Exepctancy	2	3	4	5	6	7	8	9
Effective Age	5 YEARS	8 YEARS	10 YEARS	12 YEARS	15 YEARS	20 YEARS	25 YEARS	30 YEARS
2016	85.00	90.00	92.00	94.00	95.00	97.00	98.00	98.00
2015	69.00	79.00	84.00	87.00	90.00	93.00	95.00	97.00
2014	52.00	67.00	76.00	80.00	85.00	90.00	93.00	95.00
2013	34.00	54.00	67.00	73.00	79.00	86.00	90.00	93.00
2012	23.00	43.00	58.00	66.00	73.00	82.00	87.00	91.00
2011	18.00	33.00	49.00	58.00	68.00	78.00	84.00	89.00
2010		26.00	39.00	50.00	62.00	74.00	81.00	86.00
2009		22.00	30.00	43.00	55.00	70.00	78.00	84.00
2008		20.00	24.00	36.00	49.00	65.00	75.00	82.00
2007			21.00	29.00	43.00	60.00	71.00	79.00
2006			20.00	24.00	37.00	55.00	68.00	76.00
2005				22.00	31.00	50.00	64.00	74.00
2004				20.00	26.00	45.00	60.00	71.00
2003					23.00	40.00	56.00	68.00
2002					21.00	35.00	52.00	65.00
2001					20.00	31.00	48.00	61.00
2000						27.00	44.00	58.00
1999						24.00	39.00	54.00
1998						22.00	34.00	51.00
1997						21.00	30.00	47.00
1996						20.00	30.00	47.00
1995							26.00	40.00
1994							26.00	40.00
1993							23.00	34.00
1992							23.00	34.00
1991							21.00	28.00
1990								28.00
1989								23.00
1988								23.00
1987								21.00
1986								21.00
1985								20.00