				GROUP 1							
Age	**60**	**61**	**62**	**63**	**64**	**65**	**66**	**67**	**68**	**69**	**70**
Factor	**2**	**2.1**	**2.2**	**2.3**	**2.4**	**2.5**	**2.5**	**2.5**	**2.5**	**2.5**	**2.5**
Years											
10	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%
11	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%	27.50%	27.50%	27.50%	27.50%	27.50%
12	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
13	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%	32.50%	32.50%	32.50%	32.50%	32.50%
14	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
15	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%	37.50%	37.50%	37.50%	37.50%	37.50%
16	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
17	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%	42.50%	42.50%	42.50%	42.50%	42.50%
18	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%	45.00%	45.00%	45.00%	45.00%	45.00%
19	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%	47.50%	47.50%	47.50%	47.50%	47.50%
20	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
21	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%	52.50%	52.50%	52.50%	52.50%	52.50%
22	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%
23	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%	57.50%	57.50%	57.50%	57.50%	57.50%
24	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
25	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%	62.50%	62.50%	62.50%	62.50%	62.50%
26	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%
27	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%	67.50%	67.50%	67.50%	67.50%	67.50%
28	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%
29	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%	72.50%	72.50%	72.50%	72.50%	72.50%
30	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
31	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%	77.50%	77.50%	77.50%	77.50%	77.50%
32	64.00%	67.20%	70.40%	73.60%	76.80%	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**
33	66.00%	69.30%	72.60%	75.90%	79.20%	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**
34	68.00%	71.40%	74.80%	78.20%	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**
35	70.00%	73.50%	77.00%	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**
36	72.00%	75.60%	79.20%	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**
37	74.00%	77.70%	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**
38	76.00%	79.80%	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**	**80.00%**