

Aviva Signature Monthly Income Plan

An Individual Non-Linked, Non-Participating Savings Life Insurance Plan
UIN: 122N157V01



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UIN: 122N157V01 | An Individual Non-Linked, Non-Participating Savings Life Insurance Plan

Secure your life with **Aviva Signature Monthly Income Plan** that provides you with Guaranteed Lifetime Monthly Income and Lifelong Financial Security for you and your loved ones.

This plan comes with tax benefits and is an all-in-one solution to all your needs. No matter what your goals and dreams are, you can now fulfil them.

It ensures your financial wellness today and tomorrow.

Salient Features:



Life Insurance Cover for financial security of your family



Flexibility to choose Premium Payment Term and Policy Term



Flexibility to plan your Payout Period.

Option A - 25 or 30 Years

Option B - 40 or 45 Years



Guaranteed income even in case of death of Life Assured during the Payout Period



Enhanced protection with optional Rider



Return of Total Premium at the end of Payout Period



Higher income benefits for higher premiums



Option to take commuted (discounted value) of future Payouts during the Payout Period



Tax benefits as per prevailing tax laws

Plan at a Glance - Eligibility criteria to buy the Product:

Plan Option	Minimum Entry Age	Maximum Entry Age	Minimum Maturity Age/Maximum Maturity Age	Premium Payment Term (PPT)	Policy Term (PT)	Payout Period (PP)
				(in years)	(in years)	(in years)
A	3 years last birthday (without Rider) 18 years last birthday (with Rider)	60 years last birthday	18 years last birthday/80 years last birthday	10	15	25
				11	16	25
				12	15 or 17	25
				13	16 or 18	30
				14	17 or 19	30
				15	18 or 20	30

Plan Option	Minimum Entry Age	Maximum Entry Age	Minimum Maturity Age/Maximum Maturity Age	Premium Payment Term (PPT)	Policy Term (PT)	Payout Period (PP)
				(in years)	(in years)	(in years)
B	25 years last birthday	48 years last birthday (Payout Period 40 years) 43 years last birthday (Payout Period 45 years)	60 year last birthday (Payout Period 40 years) 55 year last birthday (Payout Period 45 years)	Min.7 years Note : The Premium Payment Term (PPT) would be {55 years minus Entry Age} for Payout Period of 40 years) and PPT would be {50 years minus Entry Age} for Payout Period of 45 years)	Min.12 years Max. 35 years	40 years or 45 years

Note: Under Plan Option-B, the Policy Term (PT) would be {60 years minus Entry Age} for Payout Period of 40 years) and PT would be {55 years minus Entry Age} for Payout Period of 45 years)

Minimum Annualized Premium: Option A: Rs. 48,000 | Option B: Rs. 36,000 thereafter in multiple of Rs. 1000/- for both options

Maximum Annualized Premium: No Limit subject to Board Approved Underwriting Policy

Minimum Death Sum Assured: Option A: Rs. 5,28,000/- | Option B: Rs. 3,96,000/- (11 times of the Annualized Premium)

Maximum Death Sum Assured: No Limit subject to Board Approved Underwriting Policy

Premium Payment Frequency: Annually, Quarterly, Half-Yearly & Monthly

The following factors would be applied for different modes of Regular Premium over the yearly mode.

Mode	Factor
Monthly	0.0871
Quarterly	0.2591
Half-Yearly	0.5108
Yearly	1.0000

Please Note:

- “Annualized Premium” shall be the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, Rider Premiums, Underwriting Extra Premiums and loadings for Modal Premiums, if any.
- Alteration between different modes of Premium payment is allowed at any policy anniversary, no other alteration is allowed under this plan.
- Tax benefit applicable as per prevailing tax laws. GST will be applicable on premium. Tax laws are subject to change.
- The product shall be offered to Males, Females and Transgender people.

Benefits in Detail

You pay premium for certain period of time (known as Premium Payment Term). After the completion of Policy term and subject to your survival at the end of Policy term, you will receive Guaranteed Income for a certain Payout Period at every monthly policy anniversary starting from the Maturity Date.

Please go through the below details:

Maturity Benefit

On survival of the Life Insured till the end of Policy Term, provided all due premiums have been paid, a Guaranteed Monthly Income shall be paid during the Payout Period. The first Monthly Guaranteed Income shall start from the Maturity Date and thereafter payable at every monthly policy anniversary during the Payout Period.

In addition, Total Premium Paid {total of all the premiums received, excluding any extra premium, any rider premium and taxes} during the Policy Term shall also be returned to the Policyholder along with the last payout of the Guaranteed Monthly Income.

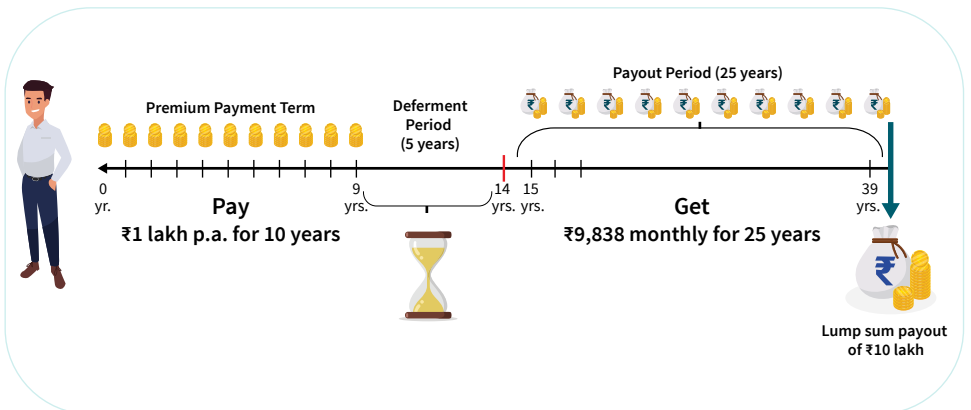
The maturity benefit would be payable to the claimant, irrespective whether the Life Insured is surviving or not during the Payout Period.

Maturity Benefit Illustration:

Mr. Sandeep, a 40-year-old, aims to secure a monthly income for future planning. He will contribute Rs. 1 lakh annually for 10 years (from 0 to 9 years), with a waiting period of 5 years (from 10 to 14 years). Subsequently, he will receive a monthly payout of Rs. 9,838 for 25 years (from 15 to 39 years).

At the end of the 39th year, Sandeep will receive a lump sum amount of Rs. 10 lakh.

Life coverage will extend from 0 to 14 years, and the total benefit will amount to Rs. 39,51,400.



Total Premium Paid: ₹10 lakh | Total Benefit: ₹39.51 lakh

Death Benefit

In case the Life Insured dies during the Policy Term, provided all due premiums have been paid till the date of death, the highest of the following amounts shall be paid as death benefit.

The policy will terminate after payment of the death benefit.

- Death Sum Assured or
- 105% of the Total Premium Paid# or
- Accumulated value of the Total Premium Paid # @ 4% per annum till date of death

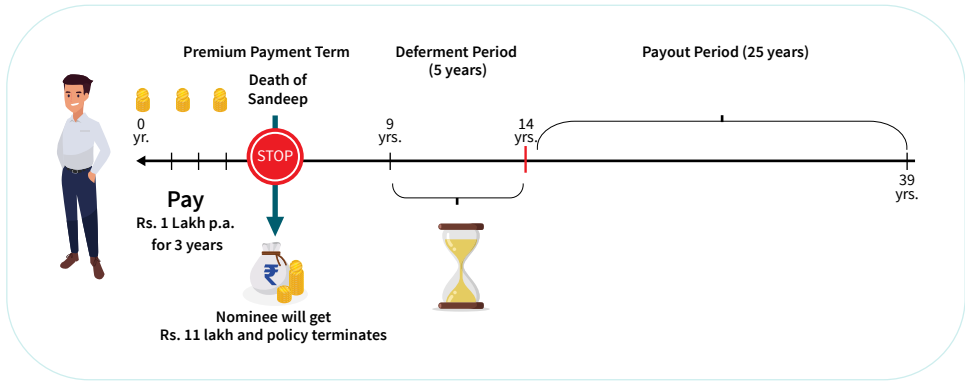
#Total Premium Paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Illustration 1:

Mr. Sandeep, a 40-year-old, aims to secure a monthly income for future planning.

He will contribute Rs.1 lakh annually for 10 years. In an unfortunate event, Sandeep dies in a road accident after paying 3 annual premiums.

Sandeep's wife will get a Sum Assured of Rs. 11 lakh and the policy will terminate.



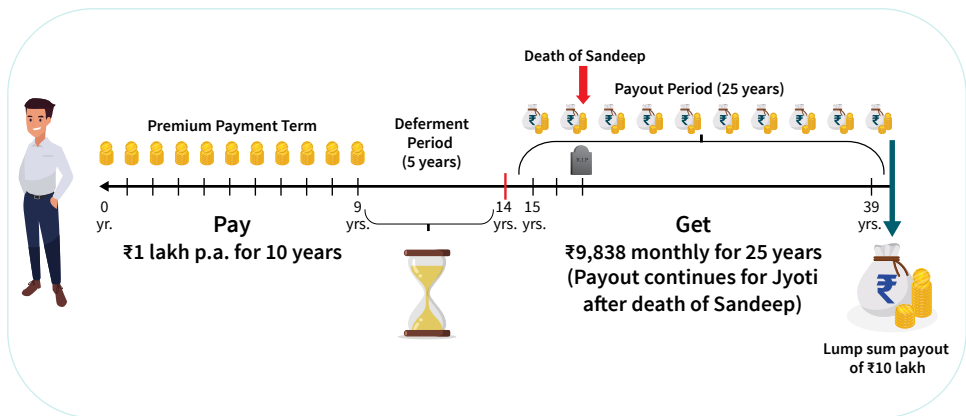
Total Premium Paid: Rs. 3 lakh | Total Benefit: Rs. 11 lakh

Illustration 2:

Mr. Sandeep, a 40-year-old, nominated his wife Jyoti in the policy, and he wants to create a second income for himself, so he can plan for his future goals.

Sandeep will pay Rs. 1 lakh annually for 10 years (from 0 to 9 years), with a waiting period of 5 years (from 10 to 14 years). Subsequently, he will receive a monthly payout of Rs. 9,838 for 25 years (from 15 to 39 years). Unfortunately, Sandeep dies in the 17th year. His wife, Jyoti, will continue to receive income until the 39th year. At the end of the term, she will also receive a lump sum amount of Rs. 10 lakh.

The total benefit will be Rs. 39,51,400 against the payment of Rs. 10,00,000



Total Premium Paid: Rs. 10 lakh | Total Benefit: Rs. 39.51 lakh

Optional Rider

Aviva Accidental Casualty Non-Linked Rider (UIN:122B035V01)

In case this rider is opted for and the Life Insured dies due to an accident* during the rider policy term, the Accidental Death Rider Sum Assured shall be payable.

Definitions

- **Accident:** An accident means sudden, unforeseen and involuntary event caused by external visible and violent means.
- **“Accidental Death” shall mean death:**
 - i) which is caused by bodily injury resulting from an accident and
 - ii) which occurs due to the said bodily injury solely, directly and independently of any other causes and
 - iii) which occurs within 180 days of the occurrence of such accident
 - iv) which is not a result from any of the causes listed in the exclusions for Accidental Death Benefit.

- **"Bodily Injury"** means injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

Minimum Rider Sum Assured: Rs 1,00,000

Maximum Rider Sum Assured: Rs. 50,00,000 (per life)

Note: Minimum entry age for rider benefit is 18 years last birthday. For details on rider benefit, please refer Rider Sales Literature.

Flexibility to receive all future benefits as a lump sum benefit at a discounted value

For ease of access to the fund, you have an option to receive future benefits by converting them in the form of a lump sum at policy maturity or anytime during the Payout Period, which will be as under:

Commuted Value= {(Commuted Value Factor for Guaranteed Monthly Income X Guaranteed Monthly Income) + (Commuted Value Factor for 'Return of Premium' X Total Premiums Paid during the Policy Term)}

Please refer to the 'Commuted Value Factor for Guaranteed Monthly Income and Commuted Value Factor for 'Return of Premium' provided in Policy Document.

Policy Vesting:

If the Life Insured is a minor at the date of commencement, then:

- Premiums will be payable by the Policyholder who can either be a parent or grandparent or legal guardian of the Life Insured. In case of death of the Policyholder before the Premium Payment Term is over, future premiums can be paid by the surviving parent/legal guardian of the Life Insured. If the Life Insured is a minor and in case future premiums are not paid, discontinuance provisions will apply as per Policy Terms and Conditions.

- In case of death of the Policyholder when the Life Insured is a minor, the policy shall vest in the surviving parent/legal guardian of the Life Insured upon submission of necessary application and supporting documents as required by the Company.
- Policy shall automatically vest in the Life Insured on his/her completion of 18 years of age.
- Risk shall commence immediately from the date of commencement of the policy.

Provision for Lapse/Revival/Surrender:

- **If less than two years' premiums have been paid:**

If due premium of first two policy years has not been paid before the expiry of the grace period, then the policy will lapse without acquiring any benefit.

The Policyholder will have five years from the date of First Unpaid Premium (FUP) to revive the policy (revival period) by paying all due Premiums along with interest on delayed Premiums, at 9% per annum compounded monthly plus taxes, if any.

If a lapsed policy is not revived within this revival period, the policy will terminate without payment of any benefit.

- **If at least two years' premiums have been paid:**

If all due Premiums of first two policy years have been paid and any subsequent due Premium is not paid before the grace period expires, the policy will become a Paid-Up Policy with reduced benefits as under:

Death Benefit Under a Paid-Up Policy:

$T \div N \times \text{Death Sum Assured}$

T: Total number of Premiums paid

N: Total number of Premiums payable during the policy term

Death Benefit under a Paid-Up Policy will not be less than the Surrender Value as on date of death.

Maturity Benefit Under a Paid-Up Policy:

On survival of the Life Insured till the Maturity date, proportionate amount of the Guaranteed Monthly Income shall be paid during the Payout Period. The first monthly proportionate Guaranteed Income shall start from the Maturity date and thereafter payable at each monthly policy anniversary during the Payout Period. In addition, Total Premium Received {total of all the premiums received, excluding any extra premium, any rider premium and taxes} during the Policy Term shall also be returned to the Policyholder along with the last proportionate Guaranteed Monthly Income payout.

Proportionate Amount of Guaranteed Monthly Income = $T \div N \times$ Guaranteed Monthly Income

T: Total number of Premiums paid

N: Total number of Premiums payable during the policy term

The Policyholder will have five years from the date of First Unpaid Premium (FUP) to revive the Paid-Up Policy by paying all due Premiums along with interest on delayed Premiums at 9% per annum compounded monthly plus taxes, if any.

In case the proportionate amount of the Guaranteed Monthly Income is lower than Rs. 1,000 per month, then the policy shall be terminated after paying the commuted value of all the future outstanding payments to the Policyholder/- Claimant .

If a Paid-Up Policy is not revived within the revival period, the policy will continue as Paid-Up Policy with paid-up benefits as mentioned above. On revival of policy, all benefits shall be reinstated to original levels.

Surrender Value:

Policy can be surrendered anytime during the Policy Term provided at least two years' Premiums have been paid.

Surrender Value payable will be greater of the Guaranteed Surrender Value and Special Surrender Value.

Guaranteed Surrender Value (GSV):

GSV= {GSV Factor X Total Premiums Paid}

“Total Premium Paid” means total of all the Premiums received, excluding any extra Premium, any Rider Premium and Taxes.

Special Surrender Value (SSV):

Special Surrender Value is as follows:

{{(T÷N x Guaranteed Monthly Income X SSV Factor for Monthly Income) + (Total Premiums Paid X SSV Factor for ‘Return of Premium’)} x Duration-wise SSV Factor

T: Total number of Regular Premiums paid

N: Total number of Regular Premiums payable during the policy term

SSV Factors can be reviewed by the Company from time to time subject to prior approval of IRDAI. Guaranteed Surrender Value factors are given in Appendix I.

Important Terms and Conditions

Free Look Period:

This is an option to review the policy following receipt of policy document. The Policyholder has a free look period of 15 days (30 days in case of electronic policies and policies obtained through distance mode) from the date of receipt of the policy document, to review the Terms and Conditions of the policy and where the Policyholder disagrees to any of those Terms and Conditions, the Policyholder has the option to return the policy to the Company for cancellation, stating the reasons for his objection. Then the Policyholder shall be entitled to a refund of the Premium subject only to a deduction of stamp duty charges, if any.

Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice Mode
- Short Messaging Service
- Electronic mode which includes e-mail, internet and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper & magazine inserts; and
- Solicitation through any means of communication other than in person.

Tax Benefits

Tax benefits are as per the prevailing tax laws and are subject to change from time to time.

Grace Period

Grace period means the time granted by the Insurer from the due date for the payment of Premium, without any penalty or late fee, during which time the policy is in force with the risk cover without any interruption, as per the Terms and Conditions of the policy. The grace period for the payment of Premium shall be 30 days, which is allowed for payment of annually, half-yearly, quarterly Premiums and 15 days for monthly payments.

Nomination & Assignment

Nomination, in accordance with Section 39 of Insurance Act, 1938, as amended from time to time, is permitted under this policy.

Assignment, in accordance with Section 38 of Insurance Act, 1938, as amended from time to time, is permitted under this policy.

Loan

Policy Loans are not allowed under the Plan.

Suicide Clause

In case of death of the Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the Policyholder shall be entitled to 80% of the total Premiums paid till the date of death or the surrender value available, if any, as on the date of death whichever is higher, provided the policy is in force.

Acceptance

Aviva will not be liable to any Claim until acceptance of risk and receipt of Premium in full.

Why invest with Aviva?

Aviva Life Insurance is a joint venture between Dabur Invest Corp. and Aviva International Holdings Limited – a UK based Insurance Group, whose association with India goes back to 1834. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696.

Founded in 1884, Dabur is one of India's oldest and largest groups of companies. It is the country's leading producer of traditional healthcare products.

Section 41

In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time.

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer:
- Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Rs.10 lakh”.
- No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from:
 - the date of issuance of policy or
 - the date of commencement of risk or
 - the date of revival of policy or
 - the date of rider to the policy whichever is later.

Section 45

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misrepresentation being established by the Company in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time. Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time by Insurance Laws (Amendment) Act 2015 are as follows:

- On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from:
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.

For this, the Insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

- Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the Insurer or to induce the Insurer to issue a Life Insurance Policy:
 - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
- Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak, or silence is equivalent to speak.
- No Insurer shall repudiate a Life Insurance Policy on the ground of Fraud, if the insured/beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of
or
suppression of material facts is within the knowledge of the Insurer. The onus of disproving is upon the policyholder, if alive, or beneficiaries.
- Life Insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the Insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of Life Insurance is based.

- In case repudiation is on ground of misstatement and not on fraud, the Premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days (about 3 months) from the date of repudiation.
- Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Insurer. The onus is on the Insurer to show that if the Insurer had been aware of the said fact, no Life Insurance Policy would have been issued to the insured.
- The Insurer can call 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 of age of life insured. So, this section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policyholders are advised to refer to Original Insurance Laws (Amendment) Act, 2015 Gazette Notification dated March 23, 2015, for complete and accurate details.]

Queries and Complaints

For additional information, queries or complaints, please contact us at the numbers given below:
1800 1037766 (Toll free for BSNL/MTNL users) or 0124-2709046 or SMS "Aviva" to 5676737

Aviva Life Insurance Company India Ltd.

(IRDA of India Reg. No. 122)

A Joint Venture between Dabur Invest Corp and Aviva International Holdings Limited

Head Office:

401-A, 4th Floor, Block A, DLF Cyber Park, Sector 20, NH-8, Gurugram, Haryana - 122 016

Website: www.avivaindia.com

Email: customerservices@avivaindia.com

Registered Office:

2nd Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110 001

Corporate Identity Number (CIN): U66010DL2000PLC107880

Beware of Spurious/Fraud Phone Calls!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.

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Appendix I – GSV Factors

Aviva Signature Monthly Income Plan

Guaranteed Surrender Value (GSV) Factors

Policy Term

Policy Year of Surrender	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	59%	58%	56%	56%	55%	55%	54%	54%	53%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
6	68%	65%	63%	61%	60%	59%	58%	58%	57%	56%	56%	56%	55%	55%	55%	55%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
7	77%	73%	69%	67%	65%	64%	62%	61%	60%	60%	59%	58%	58%	57%	57%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%
8	86%	80%	76%	73%	70%	68%	66%	65%	64%	63%	62%	61%	61%	60%	59%	59%	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%
9	95%	88%	82%	78%	76%	73%	70%	69%	67%	66%	65%	64%	63%	63%	62%	61%	61%	60%	60%	59%	59%	59%	59%	58%	58%	58%
10	95%	89%	84%	80%	77%	75%	71%	69%	68%	67%	66%	65%	64%	64%	63%	62%	62%	61%	61%	60%	60%	60%	59%	59%	59%	59%
11	95%	95%	89%	85%	82%	79%	76%	74%	73%	71%	70%	69%	68%	67%	66%	65%	64%	64%	63%	63%	62%	62%	61%	61%	61%	61%
12	95%	95%	90%	86%	83%	80%	78%	76%	74%	73%	71%	70%	69%	68%	67%	66%	66%	65%	64%	64%	63%	63%	62%	62%	62%	62%
13	95%	95%	91%	87%	84%	81%	79%	77%	75%	74%	73%	71%	70%	69%	68%	68%	67%	66%	66%	65%	64%	64%	64%	64%	64%	64%
14	95%	95%	91%	88%	85%	82%	80%	78%	76%	75%	74%	73%	71%	70%	69%	68%	67%	67%	67%	66%	65%	64%	64%	64%	64%	64%
15	95%	95%	91%	88%	85%	83%	81%	79%	78%	76%	75%	74%	73%	71%	70%	69%	68%	68%	67%	66%	65%	64%	64%	64%	64%	64%
16	95%	95%	92%	89%	86%	84%	82%	80%	78%	77%	76%	75%	73%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	66%	66%	66%
17	95%	95%	92%	89%	87%	84%	83%	81%	79%	78%	77%	76%	75%	74%	73%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	66%
18	95%	95%	92%	89%	87%	84%	83%	81%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	66%	66%
19	95%	95%	92%	89%	87%	84%	83%	81%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	66%	66%
20	95%	95%	92%	89%	87%	84%	83%	81%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	66%	66%
21	95%	95%	93%	90%	88%	86%	84%	82%	81%	79%	78%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%	66%
22	95%	95%	93%	90%	89%	87%	85%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%
23	95%	95%	93%	91%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%
24	95%	95%	93%	91%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%
25	95%	95%	93%	91%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%
26	95%	95%	93%	91%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%
27	95%	95%	93%	91%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%
28	95%	95%	93%	91%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%	66%
29	95%	95%	93%	92%	90%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
30	95%	95%	93%	92%	90%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
31	95%	95%	93%	92%	90%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
32	95%	95%	93%	92%	90%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
33	95%	95%	93%	92%	90%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
34	95%	95%	93%	92%	90%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
35	95%	95%	93%	92%	90%	89%	88%	86%	84%	82%	81%	80%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%