



SOCIETY OF ACTUARIES

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CD Paper Exhibits - Exhibit #3

Credit Disability Table Based On 1985 CIDA
 Using 7 Day Incidence & Termination Rates
 Basic Experience Table

Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Retroactive Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	1.057	1.121	1.227	1.339	1.444	1.539	1.638	1.778	2.017	2.337	1.389	0.5%
12	1.302	1.392	1.536	1.693	1.850	2.003	2.173	2.413	2.826	3.396	1.788	2.1%
18	1.436	1.545	1.713	1.899	2.092	2.292	2.525	2.859	3.430	4.221	2.035	2.4%
24	1.528	1.653	1.840	2.051	2.277	2.520	2.813	3.241	3.963	4.959	2.228	8.1%
30	1.600	1.740	1.945	2.180	2.436	2.722	3.075	3.597	4.466	5.655	2.397	3.8%
36	1.660	1.814	2.037	2.294	2.581	2.909	3.323	3.940	4.956	6.329	2.552	27.7%
48	1.759	1.943	2.201	2.503	2.851	3.264	3.801	4.613	5.921	7.646	2.843	18.9%
60	1.843	2.057	2.349	2.696	3.107	3.605	4.268	5.282	6.884	8.938	3.121	33.1%
72	1.918	2.163	2.490	2.884	3.357	3.943	4.734	5.955	7.849	10.211	3.394	1.9%
84	1.991	2.265	2.628	3.069	3.606	4.283	5.207	6.640	8.820	11.465	3.667	1.1%
96	2.063	2.367	2.765	3.254	3.858	4.629	5.694	7.341	9.793	12.700	3.944	0.0%
108	2.136	2.469	2.904	3.443	4.115	4.984	6.196	8.061	10.768	13.914	4.227	0.0%
120	2.210	2.573	3.046	3.635	4.378	5.347	6.714	8.796	11.742	15.108	4.515	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.77	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Retroactive Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	1.057	1.121	1.227	1.339	1.444	1.539	1.638	1.778	2.017	2.337	1.389	0.5%
12	1.302	1.392	1.536	1.693	1.850	2.003	2.173	2.413	2.826	3.396	1.788	2.1%
18	1.432	1.538	1.705	1.892	2.086	2.285	2.515	2.843	3.409	4.200	2.028	2.4%
24	1.519	1.638	1.824	2.036	2.262	2.503	2.789	3.200	3.906	4.902	2.209	8.1%
30	1.585	1.716	1.919	2.152	2.408	2.690	3.030	3.520	4.359	5.547	2.363	3.8%
36	1.638	1.780	1.999	2.254	2.539	2.860	3.253	3.818	4.785	6.159	2.501	27.7%
48	1.721	1.885	2.133	2.429	2.771	3.168	3.663	4.376	5.587	7.312	2.747	18.9%
60	1.786	1.970	2.248	2.583	2.979	3.449	4.043	4.899	6.340	8.395	2.969	33.1%
72	1.841	2.044	2.350	2.723	3.172	3.714	4.404	5.396	7.054	9.416	3.175	1.9%
84	1.888	2.111	2.444	2.854	3.355	3.966	4.750	5.872	7.733	10.378	3.370	1.1%
96	1.931	2.172	2.531	2.978	3.529	4.208	5.083	6.329	8.380	11.286	3.555	0.0%
108	1.971	2.229	2.615	3.097	3.697	4.443	5.404	6.769	8.995	12.141	3.733	0.0%
120	2.007	2.284	2.695	3.212	3.860	4.670	5.716	7.192	9.580	12.946	3.905	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.67	100.0%

Credit Disability Table Based On 1985 CIDA
 Using 7 Day Incidence & Termination Rates
 Basic Experience Table

Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Elimination Period Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.874	0.934	1.029	1.130	1.225	1.313	1.404	1.530	1.744	2.031	1.176	0.5%
12	1.115	1.201	1.334	1.480	1.626	1.772	1.934	2.160	2.548	3.085	1.571	2.1%
18	1.248	1.353	1.509	1.684	1.867	2.059	2.283	2.603	3.148	3.906	1.816	2.4%
24	1.339	1.459	1.635	1.835	2.051	2.286	2.570	2.983	3.678	4.641	2.008	8.1%
30	1.410	1.545	1.739	1.962	2.209	2.487	2.831	3.337	4.179	5.335	2.175	3.8%
36	1.470	1.619	1.830	2.076	2.354	2.674	3.078	3.679	4.667	6.007	2.330	27.7%
48	1.568	1.746	1.992	2.283	2.622	3.027	3.554	4.348	5.629	7.320	2.619	18.9%
60	1.651	1.858	2.139	2.476	2.877	3.367	4.019	5.014	6.587	8.609	2.896	33.1%
72	1.726	1.963	2.279	2.662	3.126	3.704	4.484	5.685	7.549	9.877	3.168	1.9%
84	1.799	2.064	2.415	2.846	3.374	4.043	4.955	6.367	8.516	11.128	3.439	1.1%
96	1.870	2.165	2.552	3.030	3.626	4.388	5.440	7.065	9.486	12.359	3.715	0.0%
108	1.942	2.266	2.690	3.218	3.882	4.741	5.940	7.781	10.458	13.571	3.996	0.0%
120	2.015	2.368	2.830	3.410	4.144	5.104	6.455	8.514	11.429	14.761	4.283	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.54	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Elimination Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.874	0.934	1.029	1.130	1.225	1.313	1.404	1.530	1.744	2.031	1.176	0.5%
12	1.115	1.201	1.334	1.480	1.626	1.772	1.934	2.160	2.548	3.085	1.571	2.1%
18	1.244	1.346	1.502	1.677	1.861	2.053	2.275	2.589	3.128	3.887	1.809	2.4%
24	1.330	1.446	1.620	1.820	2.036	2.270	2.548	2.944	3.624	4.587	1.990	8.1%
30	1.396	1.523	1.714	1.936	2.183	2.457	2.788	3.264	4.077	5.232	2.144	3.8%
36	1.449	1.587	1.794	2.037	2.313	2.626	3.010	3.562	4.503	5.843	2.281	27.7%
48	1.531	1.691	1.928	2.213	2.545	2.933	3.420	4.120	5.305	6.996	2.527	18.9%
60	1.596	1.776	2.043	2.366	2.752	3.215	3.800	4.642	6.057	8.079	2.748	33.1%
72	1.651	1.850	2.145	2.506	2.945	3.479	4.161	5.139	6.771	9.099	2.954	1.9%
84	1.698	1.917	2.238	2.637	3.128	3.731	4.507	5.615	7.450	10.062	3.149	1.1%
96	1.741	1.978	2.326	2.761	3.302	3.974	4.839	6.072	8.096	10.969	3.334	0.0%
108	1.780	2.036	2.409	2.880	3.470	4.208	5.161	6.512	8.712	11.824	3.512	0.0%
120	1.817	2.090	2.489	2.995	3.633	4.435	5.472	6.935	9.297	12.629	3.684	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.45	100.0%

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Credit Disability Table Based On 1985 CIDA				Blending: 70.0% Male 30.0% Female			
Using 7 Day Incidence & Termination Rates				Occupation Class: Class 1 Class 2 Class 3 Class 4			
Valuation Table				Male 26.8% 19.5% 29.1% 24.7%			
Interest 5.00%	Termination Rate Adjustment 95%			Female 30.7% 40.8% 19.6% 8.8%			

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Retroactive Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	1.072	1.134	1.239	1.350	1.453	1.546	1.643	1.780	2.016	2.329	1.398	0.5%
12	1.319	1.406	1.548	1.701	1.853	2.000	2.162	2.392	2.786	3.326	1.791	2.1%
18	1.446	1.550	1.713	1.892	2.075	2.261	2.475	2.782	3.304	4.019	2.015	2.4%
24	1.526	1.643	1.820	2.018	2.224	2.441	2.697	3.069	3.694	4.546	2.169	8.1%
30	1.582	1.710	1.899	2.111	2.335	2.576	2.867	3.296	4.007	4.962	2.285	3.8%
36	1.625	1.762	1.961	2.185	2.424	2.686	3.008	3.488	4.273	5.314	2.378	27.7%
48	1.689	1.843	2.059	2.303	2.568	2.866	3.244	3.816	4.731	5.909	2.532	18.9%
60	1.738	1.908	2.138	2.398	2.686	3.016	3.443	4.101	5.131	6.417	2.659	33.1%
72	1.779	1.963	2.206	2.482	2.789	3.147	3.619	4.358	5.492	6.865	2.771	1.9%
84	1.816	2.013	2.267	2.556	2.881	3.266	3.784	4.599	5.825	7.267	2.874	1.1%
96	1.851	2.059	2.323	2.625	2.967	3.379	3.943	4.831	6.134	7.634	2.970	0.0%
108	1.885	2.103	2.376	2.689	3.048	3.486	4.099	5.057	6.424	7.971	3.062	0.0%
120	1.918	2.145	2.427	2.751	3.125	3.590	4.251	5.277	6.698	8.284	3.151	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.47	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Retroactive Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	1.072	1.134	1.239	1.350	1.453	1.546	1.643	1.780	2.016	2.329	1.398	0.5%
12	1.319	1.406	1.548	1.701	1.853	2.000	2.162	2.392	2.786	3.326	1.791	2.1%
18	1.442	1.543	1.706	1.886	2.069	2.255	2.466	2.766	3.283	3.998	2.008	2.4%
24	1.517	1.628	1.805	2.003	2.210	2.424	2.674	3.029	3.640	4.492	2.151	8.1%
30	1.567	1.686	1.873	2.085	2.309	2.547	2.826	3.225	3.908	4.864	2.253	3.8%
36	1.604	1.729	1.924	2.147	2.386	2.642	2.946	3.380	4.123	5.164	2.332	27.7%
48	1.655	1.789	1.998	2.238	2.501	2.788	3.132	3.624	4.463	5.641	2.451	18.9%
60	1.689	1.831	2.051	2.305	2.586	2.898	3.274	3.813	4.728	6.014	2.540	33.1%
72	1.715	1.862	2.091	2.357	2.654	2.986	3.389	3.966	4.942	6.315	2.610	1.9%
84	1.734	1.887	2.123	2.398	2.708	3.057	3.483	4.091	5.118	6.561	2.667	1.1%
96	1.749	1.906	2.148	2.432	2.753	3.116	3.561	4.195	5.263	6.763	2.713	0.0%
108	1.762	1.922	2.169	2.460	2.790	3.165	3.625	4.282	5.383	6.930	2.752	0.0%
120	1.772	1.936	2.187	2.483	2.821	3.206	3.679	4.354	5.483	7.068	2.784	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.39	100.0%

Credit Disability Table Based On 1985 CIDA
Using 7 Day Incidence & Termination Rates

Valuation Table			
Interest	5.00%	Termination Rate Adjustment	95%

Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Elimination Period Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.889	0.947	1.041	1.141	1.234	1.320	1.409	1.532	1.742	2.024	1.185	0.5%
12	1.132	1.215	1.346	1.488	1.630	1.769	1.923	2.139	2.507	3.014	1.574	2.1%
18	1.258	1.358	1.509	1.677	1.850	2.028	2.233	2.526	3.021	3.704	1.796	2.4%
24	1.337	1.449	1.615	1.802	1.998	2.207	2.454	2.811	3.410	4.228	1.948	8.1%
30	1.392	1.515	1.693	1.893	2.108	2.341	2.623	3.036	3.719	4.642	2.063	3.8%
36	1.434	1.566	1.754	1.966	2.197	2.450	2.763	3.227	3.984	4.992	2.156	27.7%
48	1.498	1.646	1.851	2.083	2.339	2.629	2.997	3.552	4.439	5.583	2.308	18.9%
60	1.547	1.709	1.928	2.178	2.456	2.778	3.194	3.834	4.835	6.087	2.434	33.1%
72	1.587	1.763	1.995	2.260	2.558	2.908	3.369	4.088	5.193	6.532	2.545	1.9%
84	1.623	1.812	2.055	2.333	2.649	3.026	3.532	4.326	5.521	6.931	2.646	1.1%
96	1.658	1.857	2.110	2.401	2.734	3.138	3.689	4.555	5.827	7.293	2.741	0.0%
108	1.691	1.900	2.162	2.464	2.814	3.244	3.843	4.778	6.114	7.627	2.832	0.0%
120	1.722	1.940	2.212	2.525	2.891	3.346	3.993	4.995	6.385	7.937	2.919	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.25	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (7 Day Elimination Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.889	0.947	1.041	1.141	1.234	1.320	1.409	1.532	1.742	2.024	1.185	0.5%
12	1.132	1.215	1.346	1.488	1.630	1.769	1.923	2.139	2.507	3.014	1.574	2.1%
18	1.254	1.352	1.503	1.671	1.844	2.022	2.225	2.512	3.002	3.685	1.789	2.4%
24	1.328	1.436	1.601	1.787	1.984	2.191	2.432	2.774	3.359	4.177	1.932	8.1%
30	1.378	1.493	1.669	1.869	2.083	2.313	2.584	2.969	3.626	4.549	2.033	3.8%
36	1.415	1.535	1.720	1.931	2.160	2.408	2.703	3.124	3.841	4.849	2.112	27.7%
48	1.465	1.595	1.793	2.022	2.274	2.553	2.889	3.367	4.180	5.325	2.230	18.9%
60	1.499	1.637	1.846	2.088	2.360	2.663	3.031	3.556	4.445	5.697	2.319	33.1%
72	1.525	1.669	1.886	2.140	2.427	2.751	3.146	3.709	4.659	5.998	2.389	1.9%
84	1.544	1.693	1.917	2.181	2.481	2.822	3.240	3.834	4.835	6.244	2.446	1.1%
96	1.559	1.713	1.943	2.215	2.526	2.881	3.317	3.938	4.979	6.446	2.492	0.0%
108	1.572	1.729	1.964	2.243	2.563	2.930	3.382	4.024	5.100	6.613	2.531	0.0%
120	1.582	1.742	1.981	2.266	2.593	2.971	3.436	4.097	5.200	6.751	2.563	0.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.17	100.0%

CD Paper Exhibits - Exhibit #3
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Credit Disability Table Based On 1985 CIDA
 Using 14 Day Incidence & Termination Rates
 Basic Experience Table

Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Retroactive Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.837	0.886	0.982	1.081	1.176	1.270	1.378	1.530	1.775	2.083	1.139	0.2%
12	1.063	1.134	1.264	1.405	1.548	1.698	1.877	2.133	2.552	3.101	1.509	1.5%
18	1.185	1.274	1.427	1.594	1.772	1.966	2.207	2.558	3.133	3.895	1.739	2.2%
24	1.270	1.372	1.544	1.735	1.942	2.178	2.479	2.922	3.646	4.603	1.919	8.5%
30	1.336	1.452	1.641	1.853	2.090	2.366	2.726	3.263	4.131	5.272	2.078	3.3%
36	1.390	1.521	1.725	1.959	2.224	2.542	2.961	3.592	4.602	5.920	2.223	23.7%
48	1.480	1.639	1.875	2.151	2.474	2.874	3.415	4.238	5.531	7.185	2.497	19.6%
60	1.556	1.744	2.012	2.330	2.712	3.195	3.860	4.882	6.457	8.426	2.759	31.5%
72	1.625	1.841	2.142	2.503	2.944	3.512	4.304	5.531	7.386	9.647	3.017	3.4%
84	1.691	1.936	2.269	2.674	3.177	3.833	4.757	6.191	8.319	10.851	3.275	1.8%
96	1.757	2.029	2.396	2.846	3.412	4.161	5.224	6.867	9.254	12.036	3.538	0.3%
108	1.823	2.123	2.524	3.020	3.653	4.497	5.705	7.560	10.191	13.201	3.805	0.2%
120	1.890	2.219	2.654	3.199	3.900	4.843	6.203	8.269	11.126	14.346	4.079	3.8%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.52	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Retroactive Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.837	0.886	0.982	1.081	1.176	1.270	1.378	1.530	1.775	2.083	1.139	0.2%
12	1.063	1.134	1.264	1.405	1.548	1.698	1.877	2.133	2.552	3.101	1.509	1.5%
18	1.182	1.267	1.420	1.588	1.765	1.959	2.197	2.542	3.113	3.874	1.732	2.2%
24	1.263	1.359	1.530	1.720	1.927	2.160	2.453	2.881	3.591	4.548	1.901	8.5%
30	1.323	1.430	1.617	1.828	2.063	2.334	2.679	3.185	4.027	5.169	2.045	3.3%
36	1.373	1.489	1.690	1.921	2.183	2.491	2.887	3.470	4.438	5.756	2.174	23.7%
48	1.450	1.585	1.815	2.084	2.397	2.776	3.272	4.001	5.211	6.864	2.404	19.6%
60	1.510	1.664	1.920	2.226	2.590	3.037	3.629	4.498	5.936	7.904	2.612	31.5%
72	1.561	1.732	2.015	2.355	2.768	3.283	3.967	4.972	6.623	8.885	2.805	3.4%
84	1.605	1.793	2.101	2.476	2.936	3.516	4.291	5.425	7.277	9.810	2.987	1.8%
96	1.644	1.850	2.183	2.591	3.098	3.741	4.603	5.860	7.900	10.682	3.161	0.3%
108	1.681	1.903	2.260	2.701	3.253	3.959	4.905	6.279	8.492	11.503	3.328	0.2%
120	1.715	1.953	2.334	2.807	3.403	4.169	5.196	6.682	9.056	12.275	3.489	3.8%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.40	100.0%

Credit Disability Table Based On 1985 CIDA
 Using 14 Day Incidence & Termination Rates
 Basic Experience Table

Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Elimination Period Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.606	0.648	0.724	0.803	0.880	0.958	1.046	1.170	1.367	1.619	0.851	0.3%
12	0.821	0.885	0.995	1.115	1.240	1.372	1.530	1.757	2.128	2.618	1.209	2.4%
18	0.941	1.020	1.153	1.300	1.458	1.634	1.854	2.174	2.699	3.401	1.434	2.9%
24	1.023	1.117	1.267	1.437	1.626	1.844	2.122	2.534	3.207	4.104	1.611	11.5%
30	1.087	1.195	1.362	1.553	1.771	2.029	2.367	2.871	3.687	4.768	1.767	2.7%
36	1.141	1.261	1.445	1.657	1.904	2.203	2.600	3.196	4.155	5.412	1.911	39.8%
48	1.230	1.377	1.592	1.847	2.151	2.532	3.049	3.836	5.076	6.669	2.181	18.4%
60	1.304	1.479	1.726	2.023	2.386	2.850	3.490	4.474	5.995	7.903	2.440	16.4%
72	1.372	1.574	1.853	2.194	2.616	3.165	3.931	5.117	6.917	9.118	2.695	1.2%
84	1.436	1.666	1.978	2.362	2.847	3.483	4.380	5.772	7.843	10.315	2.951	0.6%
96	1.501	1.757	2.102	2.532	3.080	3.808	4.842	6.442	8.772	11.493	3.210	0.2%
108	1.565	1.849	2.228	2.705	3.319	4.141	5.320	7.129	9.703	12.652	3.475	0.1%
120	1.631	1.942	2.357	2.882	3.563	4.484	5.813	7.832	10.632	13.790	3.746	3.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.06	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Elimination Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.606	0.648	0.724	0.803	0.880	0.958	1.046	1.170	1.367	1.619	0.851	0.3%
12	0.821	0.885	0.995	1.115	1.240	1.372	1.530	1.757	2.128	2.618	1.209	2.4%
18	0.938	1.015	1.148	1.294	1.453	1.628	1.846	2.161	2.683	3.384	1.428	2.9%
24	1.017	1.106	1.255	1.425	1.613	1.828	2.100	2.497	3.158	4.055	1.595	11.5%
30	1.076	1.176	1.341	1.531	1.747	2.000	2.324	2.800	3.593	4.674	1.738	2.7%
36	1.125	1.234	1.414	1.624	1.866	2.156	2.532	3.084	4.002	5.260	1.866	39.8%
48	1.201	1.329	1.538	1.785	2.080	2.440	2.915	3.614	4.773	6.367	2.095	18.4%
60	1.261	1.407	1.643	1.927	2.271	2.701	3.271	4.110	5.498	7.406	2.302	16.4%
72	1.311	1.475	1.737	2.056	2.449	2.946	3.609	4.583	6.185	8.385	2.495	1.2%
84	1.355	1.536	1.823	2.177	2.617	3.179	3.933	5.036	6.838	9.310	2.677	0.6%
96	1.395	1.593	1.904	2.291	2.778	3.404	4.245	5.471	7.460	10.181	2.851	0.2%
108	1.431	1.645	1.981	2.401	2.934	3.621	4.546	5.890	8.053	11.002	3.017	0.1%
120	1.465	1.696	2.055	2.507	3.084	3.832	4.838	6.292	8.616	11.774	3.178	3.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.97	100.0%

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Credit Disability Table Based On 1985 CIDA				Blending:											
Using 14 Day Incidence & Termination Rates				70.0%		Male		30.0%		Female					
Valuation Table				Occupation Class:		Class 1		Class 2		Class 3		Class 4			
Interest	5.00%	Termination Rate Adjustment		95%		Male		26.8%		19.5%		29.1%		24.7%	
						Female		30.7%		40.8%		19.6%		8.8%	

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Retroactive Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.841	0.889	0.983	1.081	1.174	1.267	1.372	1.521	1.761	2.062	1.137	0.2%
12	1.064	1.133	1.261	1.398	1.536	1.680	1.851	2.095	2.494	3.011	1.496	1.5%
18	1.179	1.263	1.410	1.571	1.738	1.919	2.141	2.463	2.987	3.672	1.703	2.2%
24	1.250	1.346	1.508	1.685	1.874	2.084	2.348	2.734	3.359	4.173	1.844	8.5%
30	1.301	1.406	1.579	1.769	1.976	2.209	2.508	2.950	3.657	4.570	1.951	3.3%
36	1.339	1.453	1.635	1.836	2.057	2.311	2.641	3.133	3.910	4.905	2.038	23.7%
48	1.396	1.527	1.723	1.944	2.189	2.480	2.864	3.446	4.347	5.472	2.181	19.6%
60	1.439	1.586	1.795	2.031	2.298	2.620	3.054	3.720	4.728	5.956	2.300	31.5%
72	1.475	1.636	1.857	2.107	2.393	2.743	3.223	3.967	5.073	6.382	2.405	3.4%
84	1.508	1.681	1.912	2.175	2.479	2.857	3.381	4.200	5.390	6.766	2.501	1.8%
96	1.539	1.723	1.963	2.238	2.560	2.965	3.536	4.423	5.684	7.115	2.593	0.3%
108	1.569	1.763	2.011	2.297	2.636	3.069	3.687	4.640	5.961	7.435	2.680	0.2%
120	1.598	1.801	2.058	2.354	2.709	3.169	3.835	4.851	6.222	7.734	2.765	3.8%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.16	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Retroactive Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.841	0.889	0.983	1.081	1.174	1.267	1.372	1.521	1.761	2.062	1.137	0.2%
12	1.064	1.133	1.261	1.398	1.536	1.680	1.851	2.095	2.494	3.011	1.496	1.5%
18	1.175	1.256	1.404	1.565	1.732	1.912	2.131	2.447	2.967	3.652	1.695	2.2%
24	1.243	1.333	1.494	1.671	1.860	2.067	2.323	2.694	3.307	4.122	1.827	8.5%
30	1.289	1.385	1.556	1.746	1.950	2.179	2.464	2.878	3.562	4.476	1.921	3.3%
36	1.322	1.423	1.602	1.802	2.020	2.266	2.575	3.024	3.767	4.762	1.993	23.7%
48	1.369	1.478	1.669	1.885	2.125	2.399	2.747	3.254	4.091	5.216	2.103	19.6%
60	1.400	1.516	1.717	1.946	2.202	2.500	2.879	3.432	4.343	5.570	2.185	31.5%
72	1.423	1.544	1.753	1.993	2.264	2.580	2.985	3.575	4.547	5.857	2.250	3.4%
84	1.441	1.566	1.782	2.031	2.313	2.645	3.072	3.694	4.715	6.091	2.302	1.8%
96	1.454	1.584	1.805	2.061	2.354	2.699	3.144	3.791	4.853	6.283	2.345	0.3%
108	1.466	1.598	1.824	2.087	2.388	2.744	3.204	3.873	4.967	6.442	2.380	0.2%
120	1.475	1.610	1.840	2.108	2.416	2.782	3.254	3.941	5.063	6.574	2.410	3.8%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	2.08	100.0%

**Credit Disability Table Based On 1985 CIDA
Using 14 Day Incidence & Termination Rates
Valuation Table**

Interest	5.00%	Termination Rate Adjustment	95%
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Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Elimination Period Plan)

Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
	In Months											
6	0.610	0.650	0.725	0.803	0.879	0.954	1.041	1.161	1.354	1.599	0.850	0.3%
12	0.823	0.884	0.992	1.109	1.228	1.355	1.505	1.720	2.070	2.529	1.197	2.4%
18	0.934	1.010	1.137	1.277	1.425	1.588	1.789	2.079	2.553	3.179	1.398	2.9%
24	1.004	1.090	1.231	1.388	1.558	1.750	1.992	2.347	2.921	3.675	1.536	11.5%
30	1.053	1.149	1.300	1.470	1.657	1.873	2.149	2.558	3.213	4.067	1.641	2.7%
36	1.090	1.194	1.355	1.536	1.737	1.973	2.280	2.737	3.463	4.398	1.726	39.8%
48	1.146	1.265	1.440	1.640	1.867	2.138	2.498	3.045	3.893	4.957	1.866	18.4%
60	1.188	1.321	1.509	1.725	1.973	2.276	2.685	3.312	4.267	5.434	1.982	16.4%
72	1.222	1.369	1.568	1.798	2.066	2.397	2.850	3.555	4.605	5.854	2.084	1.2%
84	1.254	1.412	1.621	1.864	2.150	2.507	3.005	3.781	4.915	6.230	2.178	0.6%
96	1.283	1.451	1.670	1.925	2.228	2.613	3.155	3.999	5.203	6.573	2.266	0.2%
108	1.312	1.489	1.716	1.982	2.302	2.714	3.302	4.209	5.473	6.887	2.351	0.1%
120	1.339	1.525	1.760	2.037	2.373	2.811	3.446	4.415	5.728	7.179	2.432	3.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.78	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (14 Day Elimination Period Plan)

Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.610	0.650	0.725	0.803	0.879	0.954	1.041	1.161	1.354	1.599	0.850	0.3%
12	0.823	0.884	0.992	1.109	1.228	1.355	1.505	1.720	2.070	2.529	1.197	2.4%
18	0.931	1.005	1.132	1.272	1.420	1.582	1.781	2.067	2.537	3.163	1.392	2.9%
24	0.998	1.080	1.220	1.376	1.546	1.735	1.971	2.312	2.875	3.629	1.521	11.5%
30	1.042	1.131	1.280	1.449	1.635	1.845	2.110	2.494	3.128	3.982	1.614	2.7%
36	1.075	1.168	1.326	1.505	1.704	1.932	2.220	2.639	3.332	4.267	1.685	39.8%
48	1.120	1.222	1.392	1.587	1.807	2.064	2.391	2.867	3.654	4.719	1.794	18.4%
60	1.151	1.259	1.439	1.647	1.885	2.164	2.522	3.044	3.906	5.072	1.876	16.4%
72	1.174	1.287	1.475	1.694	1.945	2.244	2.628	3.188	4.109	5.358	1.940	1.2%
84	1.191	1.309	1.504	1.731	1.995	2.309	2.715	3.305	4.276	5.592	1.992	0.6%
96	1.205	1.327	1.527	1.762	2.035	2.362	2.786	3.403	4.414	5.784	2.035	0.2%
108	1.216	1.341	1.546	1.787	2.069	2.407	2.846	3.484	4.528	5.942	2.070	0.1%
120	1.225	1.353	1.562	1.808	2.097	2.444	2.896	3.552	4.624	6.074	2.099	3.4%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.71	100.0%

CD Paper Exhibits - Exhibit #3
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Credit Disability Table Based On 1985 CIDA
 Using 30 Day Incidence & Termination Rates
 Basic Experience Table

Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Retroactive Period Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.480	0.495	0.551	0.627	0.711	0.803	0.919	1.089	1.349	1.610	0.703	0.5%
12	0.651	0.678	0.758	0.869	0.994	1.136	1.318	1.588	2.006	2.448	0.989	2.6%
18	0.743	0.780	0.878	1.011	1.165	1.346	1.583	1.939	2.488	3.086	1.168	2.9%
24	0.805	0.853	0.965	1.117	1.296	1.512	1.802	2.240	2.909	3.650	1.309	6.4%
30	0.853	0.911	1.037	1.206	1.410	1.661	2.003	2.521	3.304	4.180	1.433	3.7%
36	0.893	0.961	1.100	1.286	1.514	1.799	2.193	2.793	3.687	4.692	1.547	14.5%
48	0.958	1.047	1.212	1.433	1.708	2.062	2.561	3.326	4.437	5.687	1.762	17.2%
60	1.012	1.123	1.314	1.570	1.893	2.317	2.925	3.858	5.180	6.659	1.969	43.5%
72	1.060	1.194	1.412	1.702	2.074	2.571	3.289	4.395	5.921	7.613	2.172	3.0%
84	1.106	1.262	1.508	1.834	2.257	2.828	3.661	4.939	6.662	8.550	2.377	2.8%
96	1.152	1.331	1.604	1.967	2.442	3.093	4.045	5.493	7.402	9.470	2.586	0.2%
108	1.199	1.401	1.702	2.103	2.633	3.366	4.443	6.056	8.139	10.371	2.799	0.1%
120	1.247	1.472	1.802	2.242	2.829	3.647	4.855	6.630	8.873	11.254	3.017	2.5%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.80	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Retroactive Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.480	0.495	0.551	0.627	0.711	0.803	0.919	1.089	1.349	1.610	0.703	0.5%
12	0.651	0.678	0.758	0.869	0.994	1.136	1.318	1.588	2.006	2.448	0.989	2.6%
18	0.742	0.777	0.873	1.005	1.159	1.338	1.572	1.922	2.471	3.068	1.162	2.9%
24	0.802	0.845	0.954	1.104	1.282	1.494	1.775	2.198	2.864	3.606	1.293	6.4%
30	0.848	0.898	1.018	1.185	1.385	1.628	1.954	2.445	3.222	4.098	1.404	3.7%
36	0.886	0.941	1.072	1.254	1.476	1.749	2.118	2.676	3.559	4.564	1.504	14.5%
48	0.944	1.013	1.164	1.376	1.638	1.970	2.422	3.106	4.190	5.440	1.682	17.2%
60	0.989	1.071	1.242	1.482	1.784	2.171	2.704	3.509	4.782	6.262	1.843	43.5%
72	1.028	1.122	1.312	1.579	1.919	2.360	2.970	3.891	5.343	7.035	1.993	3.0%
84	1.061	1.167	1.376	1.669	2.047	2.541	3.226	4.258	5.876	7.765	2.135	2.8%
96	1.091	1.209	1.436	1.755	2.169	2.714	3.472	4.610	6.384	8.452	2.270	0.2%
108	1.118	1.249	1.493	1.837	2.287	2.882	3.710	4.948	6.867	9.099	2.399	0.1%
120	1.144	1.286	1.548	1.917	2.401	3.044	3.940	5.274	7.326	9.707	2.524	2.5%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.70	100.0%

Credit Disability Table Based On 1985 CIDA
Using 30 Day Incidence & Termination Rates
Basic Experience Table

Blending:	70.0%	Male	30.0%	Female
Occupation Class:	Class 1	Class 2	Class 3	Class 4
Male	26.8%	19.5%	29.1%	24.7%
Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Elimination Period Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.275	0.287	0.320	0.366	0.416	0.473	0.544	0.649	0.811	0.979	0.413	0.4%
12	0.426	0.448	0.504	0.581	0.670	0.772	0.906	1.104	1.414	1.754	0.670	2.3%
18	0.510	0.542	0.614	0.712	0.828	0.968	1.155	1.435	1.872	2.365	0.836	1.7%
24	0.569	0.610	0.696	0.812	0.953	1.127	1.364	1.723	2.279	2.914	0.970	5.3%
30	0.615	0.665	0.764	0.897	1.061	1.270	1.557	1.994	2.664	3.433	1.089	2.2%
36	0.653	0.713	0.824	0.974	1.162	1.403	1.741	2.258	3.038	3.935	1.199	15.0%
48	0.716	0.794	0.930	1.114	1.349	1.659	2.099	2.776	3.773	4.914	1.407	19.3%
60	0.768	0.867	1.028	1.246	1.528	1.907	2.453	3.294	4.502	5.872	1.607	43.0%
72	0.815	0.934	1.121	1.373	1.704	2.154	2.808	3.817	5.230	6.813	1.805	6.8%
84	0.860	0.999	1.213	1.500	1.882	2.405	3.170	4.349	5.959	7.738	2.005	0.9%
96	0.904	1.064	1.305	1.629	2.062	2.662	3.544	4.890	6.686	8.645	2.207	0.2%
108	0.949	1.130	1.398	1.760	2.248	2.928	3.932	5.442	7.412	9.534	2.414	0.1%
120	0.995	1.198	1.494	1.895	2.438	3.202	4.332	6.003	8.134	10.405	2.626	<u>2.8%</u>
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.47	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Elimination Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.275	0.287	0.320	0.366	0.416	0.473	0.544	0.649	0.811	0.979	0.413	0.4%
12	0.426	0.448	0.504	0.581	0.670	0.772	0.906	1.104	1.414	1.754	0.670	2.3%
18	0.509	0.540	0.611	0.709	0.825	0.964	1.148	1.424	1.861	2.354	0.832	1.7%
24	0.567	0.605	0.688	0.803	0.943	1.114	1.345	1.692	2.245	2.880	0.958	5.3%
30	0.610	0.655	0.750	0.881	1.043	1.245	1.519	1.935	2.598	3.367	1.067	2.2%
36	0.646	0.698	0.803	0.949	1.132	1.364	1.682	2.163	2.931	3.828	1.165	15.0%
48	0.703	0.768	0.893	1.068	1.292	1.581	1.982	2.590	3.558	4.699	1.341	19.3%
60	0.747	0.825	0.970	1.173	1.436	1.781	2.262	2.990	4.147	5.518	1.500	43.0%
72	0.785	0.875	1.039	1.269	1.570	1.969	2.527	3.371	4.706	6.289	1.649	6.8%
84	0.818	0.920	1.103	1.359	1.697	2.149	2.782	3.737	5.238	7.017	1.790	0.9%
96	0.847	0.961	1.162	1.444	1.819	2.322	3.027	4.088	5.745	7.703	1.925	0.2%
108	0.875	1.001	1.219	1.526	1.936	2.489	3.264	4.426	6.227	8.349	2.054	0.1%
120	0.900	1.038	1.273	1.605	2.050	2.651	3.494	4.751	6.685	8.957	2.178	<u>2.8%</u>
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.38	100.0%

CD Paper Exhibits - Exhibit #3
from page 31

Credit Disability Table Based On 1985 CIDA			Blending:					
Using 30 Day Incidence & Termination Rates			70.0%		Male	30.0%	Female	
Valuation Table			Occupation Class:					
Interest	5.00%	Termination Rate Adjustment	95%	Class 1	Class 2	Class 3	Class 4	
				Male	26.8%	19.5%	29.1%	24.7%
				Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Retroactive Period Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.476	0.491	0.546	0.621	0.704	0.794	0.908	1.075	1.331	1.586	0.696	0.5%
12	0.642	0.667	0.746	0.854	0.975	1.112	1.287	1.547	1.949	2.368	0.970	2.6%
18	0.726	0.761	0.854	0.982	1.128	1.297	1.519	1.850	2.357	2.900	1.128	2.9%
24	0.778	0.820	0.925	1.066	1.231	1.426	1.685	2.073	2.662	3.301	1.237	6.4%
30	0.813	0.863	0.977	1.129	1.309	1.524	1.815	2.252	2.905	3.617	1.320	3.7%
36	0.840	0.897	1.018	1.180	1.371	1.605	1.923	2.404	3.110	3.882	1.388	14.5%
48	0.879	0.949	1.084	1.261	1.474	1.740	2.107	2.668	3.462	4.329	1.500	17.2%
60	0.908	0.990	1.137	1.329	1.560	1.854	2.266	2.898	3.766	4.709	1.595	43.5%
72	0.931	1.025	1.183	1.387	1.636	1.955	2.409	3.109	4.040	5.043	1.678	3.0%
84	0.952	1.056	1.225	1.441	1.705	2.050	2.545	3.305	4.290	5.341	1.756	2.8%
96	0.973	1.086	1.264	1.491	1.771	2.141	2.678	3.491	4.521	5.612	1.830	0.2%
108	0.992	1.115	1.302	1.539	1.835	2.230	2.810	3.669	4.737	5.861	1.901	0.1%
120	1.011	1.143	1.338	1.585	1.896	2.317	2.939	3.841	4.941	6.091	1.970	2.5%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.50	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Retroactive Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.476	0.491	0.546	0.621	0.704	0.794	0.908	1.075	1.331	1.586	0.696	0.5%
12	0.642	0.667	0.746	0.854	0.975	1.112	1.287	1.547	1.949	2.368	0.970	2.6%
18	0.725	0.757	0.849	0.976	1.122	1.290	1.508	1.833	2.340	2.883	1.121	2.9%
24	0.775	0.812	0.914	1.054	1.217	1.408	1.659	2.033	2.620	3.259	1.221	6.4%
30	0.809	0.850	0.959	1.109	1.285	1.494	1.769	2.181	2.829	3.541	1.293	3.7%
36	0.833	0.878	0.992	1.150	1.337	1.560	1.856	2.299	2.997	3.769	1.348	14.5%
48	0.868	0.918	1.040	1.211	1.415	1.662	1.991	2.484	3.261	4.129	1.432	17.2%
60	0.891	0.945	1.075	1.256	1.473	1.739	2.094	2.627	3.467	4.410	1.495	43.5%
72	0.908	0.966	1.101	1.290	1.519	1.800	2.177	2.743	3.634	4.636	1.544	3.0%
84	0.921	0.982	1.122	1.318	1.556	1.849	2.245	2.838	3.770	4.821	1.584	2.8%
96	0.931	0.995	1.139	1.340	1.586	1.891	2.301	2.916	3.882	4.973	1.617	0.2%
108	0.939	1.005	1.153	1.359	1.611	1.925	2.348	2.982	3.975	5.099	1.644	0.1%
120	0.946	1.014	1.165	1.374	1.632	1.953	2.387	3.036	4.053	5.203	1.667	2.5%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.42	100.0%

Credit Disability Table Based On 1985 CIDA			Blending:					
Using 30 Day Incidence & Termination Rates			70.0%		Male	30.0%	Female	
Valuation Table			Occupation Class:					
Interest	5.00%	Termination Rate Adjustment	95%	Class 1	Class 2	Class 3	Class 4	
				Male	26.8%	19.5%	29.1%	24.7%
				Female	30.7%	40.8%	19.6%	8.8%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Elimination Period Plan)
Claim Cost Advanced 1 Age For Each Year of Coverage By Linear Interpolation

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.272	0.283	0.316	0.360	0.410	0.465	0.535	0.637	0.795	0.958	0.406	0.4%
12	0.417	0.439	0.493	0.567	0.652	0.750	0.877	1.066	1.359	1.677	0.651	2.3%
18	0.494	0.524	0.592	0.684	0.792	0.922	1.092	1.347	1.743	2.182	0.797	1.7%
24	0.542	0.579	0.657	0.763	0.889	1.043	1.249	1.559	2.035	2.568	0.900	5.3%
30	0.576	0.618	0.705	0.821	0.962	1.135	1.371	1.728	2.267	2.872	0.977	2.2%
36	0.601	0.649	0.743	0.868	1.021	1.211	1.473	1.872	2.464	3.128	1.041	15.0%
48	0.638	0.697	0.803	0.944	1.117	1.338	1.647	2.120	2.800	3.560	1.146	19.3%
60	0.665	0.734	0.851	1.006	1.197	1.445	1.796	2.336	3.091	3.925	1.235	43.0%
72	0.687	0.766	0.893	1.059	1.267	1.540	1.931	2.534	3.352	4.246	1.313	6.8%
84	0.707	0.794	0.931	1.108	1.332	1.628	2.057	2.717	3.590	4.532	1.384	0.9%
96	0.726	0.821	0.966	1.154	1.393	1.712	2.180	2.891	3.809	4.791	1.453	0.2%
108	0.743	0.846	0.999	1.197	1.451	1.794	2.300	3.057	4.013	5.027	1.518	0.1%
120	0.760	0.871	1.032	1.239	1.507	1.874	2.419	3.217	4.205	5.246	1.581	2.8%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.16	100.0%

Single Premium Claim Cost Per \$100 Initial Insured Indebtedness (30 Day Elimination Period Plan)
Attained Age Remains Constant Throughout Term Of Coverage

Duration In Months	Age 22	Age 27	Age 32	Age 37	Age 42	Age 47	Age 52	Age 57	Age 62	Age 67	Weighted Total	Term Weights
6	0.272	0.283	0.316	0.360	0.410	0.465	0.535	0.637	0.795	0.958	0.406	0.4%
12	0.417	0.439	0.493	0.567	0.652	0.750	0.877	1.066	1.359	1.677	0.651	2.3%
18	0.493	0.521	0.589	0.681	0.789	0.917	1.085	1.337	1.732	2.172	0.793	1.7%
24	0.540	0.573	0.650	0.754	0.879	1.030	1.230	1.530	2.003	2.537	0.888	5.3%
30	0.572	0.609	0.692	0.806	0.944	1.112	1.336	1.674	2.207	2.813	0.957	2.2%
36	0.595	0.635	0.724	0.846	0.994	1.176	1.421	1.789	2.372	3.036	1.011	15.0%
48	0.628	0.673	0.770	0.905	1.070	1.275	1.552	1.970	2.632	3.391	1.092	19.3%
60	0.650	0.700	0.804	0.948	1.127	1.350	1.654	2.111	2.835	3.668	1.153	43.0%
72	0.666	0.720	0.830	0.982	1.171	1.410	1.735	2.225	2.999	3.893	1.202	6.8%
84	0.679	0.735	0.850	1.009	1.208	1.459	1.803	2.319	3.134	4.076	1.241	0.9%
96	0.689	0.748	0.866	1.031	1.237	1.500	1.858	2.397	3.246	4.227	1.273	0.2%
108	0.697	0.758	0.880	1.049	1.262	1.533	1.904	2.462	3.338	4.352	1.300	0.1%
120	0.703	0.766	0.891	1.064	1.283	1.561	1.943	2.516	3.415	4.455	1.322	2.8%
Weighting	11.1%	12.5%	13.5%	14.8%	14.7%	13.3%	10.5%	6.8%	2.7%	0.2%	1.09	100.0%