

Secure Advantage

**Life Insurance
Plans for Seniors**

PREMIUM RATES

AGENT USE ONLY

March, 2013



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Standard Life And Casualty Insurance Company
PO Box 510690
Salt Lake City, UT 84151-0690
(800) 327-0695

www.slacins.com

Male PAC Rates

Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	13.39	17.71	24.18	32.81	34.97	47.92	45.76	63.02	56.55	78.13
51	13.86	18.40	25.12	34.21	36.38	50.01	47.64	65.82	58.90	81.62
52	14.33	19.10	26.06	35.61	37.78	52.11	49.51	68.62	61.24	85.12
53	14.80	19.80	26.99	37.01	39.19	54.21	51.39	71.42	63.59	88.62
54	15.27	20.50	27.93	38.41	40.60	56.31	53.26	74.22	65.93	92.12
55	15.74	21.20	28.87	39.81	42.01	58.41	55.14	77.01	68.28	95.62
56	16.74	22.34	30.88	42.08	45.02	61.82	59.16	81.56	73.30	101.31
57	17.75	23.51	32.89	44.43	48.04	65.34	63.18	86.25	78.33	107.17
58	18.75	24.67	34.90	46.74	51.05	68.80	67.20	90.87	83.35	112.94
59	19.76	25.82	36.91	49.04	54.07	72.27	71.22	95.49	88.38	118.71
60	20.76	26.80	38.92	50.99	57.08	75.19	75.24	99.39	93.40	123.58
61	21.79	28.12	40.98	53.65	60.17	79.17	79.36	104.69	98.56	130.22
62	22.82	29.28	43.04	55.96	63.27	82.63	83.49	109.31	103.71	135.99
63	23.85	30.43	45.11	58.27	66.36	86.10	87.61	113.93	108.87	141.76
64	24.88	31.59	47.17	60.57	69.45	89.56	91.74	118.55	114.02	147.54
65	25.92	32.73	49.23	62.87	72.55	93.00	95.86	123.13	119.18	153.27
66	27.54	34.29	52.49	65.98	77.43	97.67	102.38	129.37	127.32	161.06
67	29.17	35.85	55.75	69.10	82.32	102.35	108.89	135.60	135.47	168.85
68	30.80	37.41	59.00	72.22	87.21	107.02	115.41	141.83	143.61	176.64
69	32.43	38.97	62.26	75.33	92.09	111.70	121.92	148.06	151.76	184.43
70	34.06	40.53	65.52	78.46	96.98	116.39	128.44	154.31	159.90	192.24
71	36.40	42.75	70.19	82.90	103.99	123.04	137.78	163.19	171.58	203.34
72	38.73	44.97	74.86	87.33	111.00	129.70	147.13	172.07	183.26	214.43
73	41.07	47.19	79.54	91.77	118.00	136.36	156.47	180.94	194.94	225.53
74	43.40	49.41	84.21	96.21	125.01	143.02	165.82	189.82	206.62	236.63
75	45.74	51.62	88.88	100.64	132.02	149.66	175.16	198.68	218.30	247.70
76	49.34	55.63	96.08	108.65	142.82	161.68	189.56	214.70	236.30	267.73
77	52.94	59.63	103.28	116.66	153.61	173.69	203.95	230.72	254.29	287.75
78	56.54	63.64	110.47	124.67	164.41	185.71	218.35	246.74	272.29	307.78
79	60.14	67.64	117.67	132.68	175.21	197.72	232.74	262.76	290.28	327.80
80	63.74	71.65	124.87	140.71	186.01	209.76	247.14	278.81	308.28	347.87
81	68.23	76.32	133.85	150.04	199.48	223.76				
82	72.72	80.99	142.84	159.37	212.96	237.76				
83	77.21	85.65	151.82	168.70	226.43	251.75				
84	81.70	90.32	160.81	178.03	239.91	265.75				
85	86.20	94.98	169.79	187.37	253.39	279.75				

Accidental Death Benefit: Issue ages 0—65; expires age 70
 MAXIMUM AMOUNT: \$10,000

Monthly PAC Premium for \$5,000 ADB: \$ 0.85
 Monthly PAC Premium for \$10,000 ADB: \$ 1.70

Non-commissionable policy fee is included in rates

Female PAC Rates

Age	\$5,000		\$10,000		\$15,000		\$20,000		\$25,000	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	11.27	14.89	19.93	27.17	28.60	39.46	37.26	51.74	45.93	64.03
51	11.57	15.46	20.54	28.33	29.50	41.19	38.47	54.06	47.44	66.92
52	11.87	16.04	21.14	29.49	30.41	42.93	39.68	56.38	48.96	69.82
53	12.17	16.62	21.75	30.65	31.32	44.67	40.90	58.69	50.47	72.72
54	12.48	17.20	22.35	31.81	32.23	46.41	42.11	61.01	51.99	75.62
55	12.78	17.78	22.96	32.96	33.14	48.13	43.32	63.31	53.50	78.49
56	13.40	18.54	24.19	34.48	34.99	50.41	45.79	66.35	56.59	82.29
57	14.01	19.30	25.43	36.00	36.84	52.69	48.26	69.39	59.67	86.09
58	14.63	20.06	26.66	37.52	38.69	54.97	50.72	72.43	62.76	89.89
59	15.25	20.82	27.90	39.03	40.54	57.25	53.19	75.47	65.84	93.69
60	15.87	21.58	29.13	40.55	42.40	59.53	55.66	78.51	68.93	97.49
61	16.68	22.67	30.75	42.74	44.83	62.82	58.91	82.89	72.99	102.96
62	17.49	23.77	32.38	44.93	47.27	66.10	62.16	87.27	77.05	108.43
63	18.30	24.86	34.00	47.12	49.70	69.38	65.40	91.64	81.11	113.90
64	19.11	25.96	35.63	49.31	52.14	72.67	68.65	96.02	85.17	119.38
65	19.93	27.04	37.25	51.48	54.58	75.92	71.90	100.37	89.23	124.81
66	21.00	28.58	39.39	54.57	57.79	80.55	76.18	106.53	94.58	132.51
67	22.07	30.12	41.53	57.65	61.00	85.17	80.46	112.69	99.93	140.22
68	23.14	31.66	43.67	60.73	64.21	89.79	84.74	118.86	105.28	147.92
69	24.21	33.21	45.81	63.81	67.42	94.42	89.02	125.02	110.63	155.63
70	25.28	34.74	47.95	66.88	70.63	99.01	93.30	131.15	115.98	163.29
71	27.07	36.84	51.53	71.08	76.00	105.32	100.46	139.57	124.93	173.81
72	28.86	38.94	55.11	75.29	81.37	111.63	107.62	147.98	133.88	184.32
73	30.65	41.05	58.69	79.50	86.74	117.94	114.78	156.39	142.83	194.84
74	32.44	43.15	62.27	83.70	92.11	124.25	121.94	164.80	151.78	205.36
75	34.23	45.25	65.85	87.89	97.48	130.54	129.10	173.18	160.73	215.83
76	36.84	48.20	71.07	93.80	105.31	139.40	139.54	185.00	173.78	230.60
77	39.45	51.15	76.29	99.70	113.14	148.26	149.98	196.81	186.83	245.36
78	42.06	54.11	81.51	105.61	120.97	157.12	160.42	208.62	199.88	260.13
79	44.67	57.06	86.73	111.52	128.80	165.98	170.86	220.44	212.93	274.89
80	47.28	60.01	91.95	117.42	136.63	174.84	181.30	232.25	225.98	289.66
81	50.37	62.94	98.14	123.28	145.91	183.62				
82	53.47	65.87	104.33	129.13	155.20	192.40				
83	56.56	68.79	110.52	134.99	164.48	201.18				
84	59.66	71.72	116.71	140.84	173.77	209.97				
85	62.75	74.65	122.90	146.69	183.05	218.74				

Accidental Death Benefit: Issue ages 0—65; expires age 70
 MAXIMUM AMOUNT: \$10,000

Monthly PAC Premium for \$5,000 ADB: \$ 0.85
 Monthly PAC Premium for \$10,000 ADB: \$ 1.70

Non-commissionable policy fee is included in rates

Annual Premiums per \$1,000

Age	Male		Female	
	Pref.	Std.	Pref.	Std.
6mo.		6.35		5.16
1		6.55		5.30
2		6.76		5.43
3		6.96		5.57
4		7.17		5.71
5		7.37		5.85
6		7.57		5.99
7		7.78		6.13
8		7.98		6.27
9		8.19		6.41
10		8.39		6.55
11		8.59		6.69
12		8.80		6.83
13		9.00		6.97
14		9.21		7.11
15		9.41		7.25
16		9.76		7.51
17		10.10		7.77
18		10.45		8.03
19		10.79		8.30
20		11.14		8.56
21	8.55	11.49	7.47	8.82
22	8.70	11.83	7.68	9.08
23	8.85	12.18	7.88	9.34
24	9.00	12.52	8.08	9.61
25	9.15	12.87	8.29	9.87
26	9.64	13.41	8.61	10.30
27	10.13	13.94	8.94	10.73
28	10.62	14.48	9.27	11.16
29	11.10	15.02	9.59	11.59
30	11.59	15.55	9.92	12.02
31	12.08	16.09	10.25	12.45
32	12.57	16.63	10.57	12.88
33	13.06	17.17	10.90	13.31
34	13.55	17.70	11.22	13.74
35	14.04	18.24	11.55	14.17
36	14.68	19.12	12.09	14.89
37	15.32	20.00	12.62	15.62
38	15.96	20.88	13.16	16.34
39	16.60	21.76	13.70	17.07
40	17.24	22.64	14.23	17.79
41	17.88	23.52	14.77	18.51
42	18.52	24.40	15.31	19.24

Age	Male		Female	
	Pref.	Std.	Pref.	Std.
43	19.16	25.28	15.84	19.96
44	19.80	26.16	16.38	20.69
45	20.44	27.04	16.91	21.41
46	21.40	28.67	17.59	22.42
47	22.37	30.30	18.26	23.43
48	23.34	31.93	18.94	24.44
49	24.30	33.56	19.61	25.45
50	25.39	35.54	20.39	28.91
51	26.49	37.19	21.10	30.27
52	27.60	38.83	21.81	31.63
53	28.70	40.48	22.53	33.00
54	29.80	42.13	23.24	34.36
55	30.91	43.77	23.95	35.71
56	33.27	46.45	25.40	37.50
57	35.64	49.21	26.86	39.29
58	38.00	51.92	28.31	41.08
59	40.36	54.64	29.76	42.86
60	42.73	56.93	31.21	44.65
61	45.16	60.05	33.12	47.23
62	47.58	62.77	35.03	49.80
63	50.01	65.49	36.94	52.38
64	52.43	68.21	38.85	54.95
65	54.86	70.90	40.76	57.51
66	58.69	74.57	43.28	61.14
67	62.52	78.23	45.80	64.76
68	66.36	81.90	48.32	68.39
69	70.19	85.57	50.84	72.01
70	74.02	89.24	53.35	75.62
71	79.52	94.47	57.56	80.57
72	85.02	99.69	61.78	85.52
73	90.51	104.91	65.99	90.47
74	96.01	110.13	70.20	95.41
75	101.51	115.34	74.41	100.34
76	109.97	124.77	80.55	107.29
77	118.44	134.19	86.69	114.24
78	126.91	143.61	92.84	121.19
79	135.38	153.04	98.98	128.14
80	143.85	162.48	105.12	135.09
81	154.42	173.46	112.40	141.98
82	164.99	184.44	119.68	148.86
83	175.56	195.41	126.96	155.75
84	186.12	206.39	134.25	162.64
85	196.69	217.37	141.53	169.52

To Calculate a Mode Premium:

A = ANNUAL PREMIUM PER 1000

B = NUMBER OF THOUSANDS IN FACE AMOUNT

C = MODE FACTOR

D = POLICY FEE

MODE PREMIUM = (A x B x C) + D

Mode Factors:	PAC	Quarterly	Semi-Annual	Annual
	0.085	0.265	0.520	1.000

Policy Fee:	PAC	Quarterly	Semi-Annual	Annual
	\$2.60	\$8.00	\$15.60	\$30.00

To Add Accidental Death Benefit Rider: (ISSUED UP TO AGE 65, Expires at age 70)

Monthly PAC Premium for \$5,000 ADB: \$0.85

Monthly PAC Premium for \$10,000 ADB: \$1.70

MAXIMUM AMOUNT: \$10,000

Policy fee is non-commissionable.

Male PAC Rates

Face Amounts Purchased for a Given Premium

Age	\$25		\$35		\$45		\$55		\$65	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	10,380	7,415	15,014	10,725	19,648	14,035	24,282	17,345		20,655
51	9,948	7,086	14,388	10,250	18,829	13,413	23,270	16,577		19,741
52	9,550	6,786	13,813	9,815	18,076	12,845	22,340	15,874		18,904
53	9,183	6,510	13,282	9,416	17,381	12,322	21,481	15,229		18,135
54	8,843	6,256	12,790	9,048	16,738	11,841	20,685	14,634	24,633	17,426
55	8,527	6,020	12,333	8,708	16,140	11,396	19,947	14,083	23,753	16,771
56	7,921	5,673	11,457	8,206	14,993	10,739	18,529	13,272	22,065	15,805
57	7,395	5,356	10,697	7,746	13,998	10,137	17,299	12,528	20,601	14,919
58	6,935	5,075	10,031	7,341	13,127	9,607	16,223	11,873	19,319	14,138
59	6,529		9,443	6,976	12,358	9,129	15,273	11,282	18,187	13,435
60	6,167		8,921	6,695	11,674	8,761	14,427	10,828	17,181	12,894
61	5,836		8,441	6,347	11,047	8,306	13,652	10,265	16,258	12,224
62	5,539		8,011	6,072	10,484	7,947	12,956	9,821	15,429	11,695
63	5,270		7,622	5,821	9,975	7,617	12,328	9,413	14,680	11,210
64	5,026		7,270	5,589	9,514	7,314	11,757	9,038	14,001	10,763
65			6,948	5,376	9,093	7,035	11,237	8,695	13,382	10,354
66			6,495	5,112	8,499	6,689	10,504	8,267	12,508	9,845
67			6,096		7,978	6,376	9,860	7,880	11,741	9,384
68			5,744		7,517	6,091	9,290	7,527	11,063	8,963
69			5,431		7,107	5,830	8,783	7,205	10,459	8,579
70			5,149		6,739	5,589	8,328	6,908	9,917	8,226
71					6,273	5,280	7,752	6,526	9,232	7,771
72					5,867	5,004	7,251	6,184	8,635	7,364
73					5,511		6,811	5,876	8,111	6,998
74					5,196		6,421	5,598	7,646	6,666
75							6,073	5,345	7,232	6,365
76							5,606		6,675	5,884
77							5,205		6,198	5,471
78									5,785	5,112
79									5,423	
80									5,103	
81										
82										
83										
84										
85										

Non-commissionable policy fee is included in rates. Rates do not include Accidental Death Benefit Rider.

Female PAC Rates

Face Amounts Purchased for a Given Premium

Age	\$25		\$35		\$45		\$55		\$65	
	PREF	STD	PREF	STD	PREF	STD	PREF	STD	PREF	STD
50	12,926	9,117	18,696	13,187	24,466	17,257		21,327		
51	12,489	8,706	18,064	12,593	23,640	16,479		20,366		24,253
52	12,081	8,331	17,474	12,050	22,867	15,769		19,488		23,207
53	11,698	7,987	16,921	11,552	22,143	15,117		18,683		22,248
54	11,339	7,670	16,402	11,094	21,464	14,517		17,941		21,365
55	11,002	7,379	15,914	10,673	20,825	13,967		17,262		20,556
56	10,373	7,027	15,004	10,164	19,635	13,301	24,266	16,439		19,576
57	9,813	6,707	14,193	9,702	18,574	12,696	22,954	15,691		18,685
58	9,309	6,416	13,465	9,280	17,621	12,144	21,777	15,008		17,872
59	8,855	6,148	12,808	8,893	16,762	11,637	20,715	14,382	24,668	17,127
60	8,443	5,902	12,213	8,537	15,982	11,171	19,751	13,806	23,521	16,441
61	7,956	5,580	11,508	8,071	15,060	10,562	18,612	13,053	22,164	15,544
62	7,522	5,291	10,881	7,654	14,239	10,016	17,597	12,378	20,955	14,740
63	7,133	5,031	10,318	7,277	13,502	9,523	16,687	11,770	19,871	14,016
64	6,783		9,810	6,936	12,838	9,077	15,866	11,218	18,894	13,359
65	6,465		9,351	6,628	12,237	8,674	15,123	10,719	18,009	12,765
66	6,089		8,807	6,235	11,525	8,159	14,243	10,084	16,961	12,008
67	5,754		8,323	5,886	10,891	7,703	13,460	9,519	16,029	11,336
68	5,454		7,889	5,574	10,324	7,294	12,759	9,014	15,194	10,735
69	5,184		7,498	5,293	9,813	6,927	12,127	8,561	14,441	10,194
70			7,144	5,041	9,350	6,597	11,555	8,152	13,760	9,708
71			6,622		8,665	6,191	10,709	7,652	12,753	9,112
72			6,170		8,075	5,833	9,979	7,209	11,883	8,584
73			5,776		7,559	5,514	9,342	6,814	11,125	8,115
74			5,430		7,106	5,228	8,782	6,461	10,458	7,694
75			5,123		6,704		8,285	6,144	9,866	7,316
76					6,192		7,653	5,746	9,113	6,842
77					5,754		7,111	5,396	8,468	6,426
78					5,373		6,640	5,087	7,908	6,058
79					5,040		6,228		7,417	5,729
80							5,865		6,984	5,434
81							5,485		6,531	5,171
82							5,151		6,134	
83									5,782	
84									5,468	
85									5,187	

Non-commissionable policy fee is included in rates. Rates do not include Accidental Death Benefit Rider.

Guaranteed Cash Values per \$1,000

(Durations 10, 20 and 30 shown here)

Age at Issue	Male, Preferred			Age at Issue	Female, Preferred			Age at Issue	Male, Standard			Age at Issue	Female, Standard		
	Duration				Duration				Duration				Duration		
	Year 10	Year 20	Year 30		Year 10	Year 20	Year 30		Year 10	Year 20	Year 30		Year 5	Year 15	Year 25
40	89.91	244.71	430.07	40	75.89	205.08	367.56	40	108.47	278.83	460.35	40	99.80	250.35	420.61
41	94.51	254.80	444.38	41	79.57	213.05	380.27	41	113.21	288.13	472.61	41	103.88	258.10	432.02
42	99.30	265.06	458.83	42	83.31	221.22	393.19	42	118.12	297.38	484.97	42	107.89	265.91	443.40
43	104.30	275.45	473.33	43	87.08	229.62	406.33	43	123.18	306.49	497.32	43	111.83	273.80	454.73
44	109.49	285.95	487.92	44	90.92	238.28	419.68	44	128.33	315.45	509.81	44	115.67	281.82	465.99
45	114.82	296.62	502.65	45	94.82	247.21	433.24	45	133.51	324.35	522.48	45	119.42	289.99	477.22
46	120.29	307.48	517.53	46	98.77	256.42	447.01	46	138.69	333.29	535.28	46	123.09	298.32	488.48
47	125.88	318.61	532.50	47	102.79	265.92	461.00	47	143.85	342.40	548.14	47	126.68	306.83	499.79
48	131.64	330.03	547.41	48	106.89	275.71	475.20	48	149.04	351.72	560.88	48	130.29	315.53	511.17
49	137.54	341.74	562.06	49	111.09	285.81	489.62	49	154.27	361.25	573.25	49	133.96	324.44	522.66
50	143.57	353.75	576.37	50	115.43	296.23	504.30	50	159.48	371.05	585.19	50	137.73	333.57	534.30
51	149.70	366.02	590.26	51	119.95	306.96	518.98	51	164.59	381.09	596.65	51	141.63	342.85	545.73
52	155.86	378.42	603.72	52	124.66	317.96	533.38	52	169.49	391.23	607.69	52	145.67	352.23	556.51
53	162.00	390.86	616.84	53	129.60	329.25	547.53	53	174.10	401.36	618.49	53	149.89	361.69	566.67
54	168.14	403.42	629.58	54	134.79	340.84	561.52	54	178.45	411.71	629.13	54	154.35	371.20	576.31
55	174.36	416.20	641.88	55	140.24	352.70	575.24	55	182.72	422.39	639.46	55	159.08	380.83	585.43
56	180.74	429.22	653.57	56	145.96	364.87	588.92	56	187.06	433.35	649.18	56	164.09	390.63	594.46
57	187.35	442.44	664.51	57	151.99	377.35	602.29	57	191.63	444.54	658.11	57	169.39	400.61	603.11
58	194.19	455.65	674.55	58	158.32	390.13	614.82	58	196.42	455.69	666.06	58	174.92	410.74	610.64
59	201.30	468.62	683.57	59	164.92	403.23	626.47	59	201.45	466.48	672.88	59	180.64	421.05	617.08
60	208.69	481.28	691.53	60	171.79	416.64	637.46	60	206.81	476.87	678.51	60	186.54	431.55	622.82
61	216.37	493.55	698.60	61	178.88	430.08	649.13	61	214.70	488.21	684.09	61	192.51	441.80	629.80
62	224.27	505.44	705.10	62	186.15	443.20	662.11	62	223.01	499.28	689.21	62	198.47	451.23	639.05
63	232.30	517.10	711.01	63	193.60	456.02	675.25	63	231.68	510.35	693.96	63	204.37	459.88	649.27
64	240.58	528.47	716.27	64	201.20	456.02	687.52	64	240.97	521.49	698.34	64	211.82	468.92	660.24
65	250.49	540.22	721.20	65	208.96	480.92	697.82	65	250.85	532.38	702.08	65	219.52	477.42	669.64
66	261.51	551.78	725.75	66	216.88	493.14	705.55	66	261.14	542.56	705.13	66	227.27	485.74	675.98
67	272.73	562.40	729.92	67	224.96	504.96	710.50	67	271.64	551.68	707.81	67	235.07	493.50	679.00
68	283.93	571.88	733.55	68	233.21	515.71	714.97	68	282.00	559.49	709.95	68	242.97	499.79	681.46
69	294.78	580.05	736.41	69	242.50	525.86	721.95	69	291.81	565.77	711.27	69	251.01	504.61	686.81
70	305.15	586.78	738.10	70	253.38	536.00	729.99	70	300.90	570.37	711.33	70	259.27	508.50	693.11
71	314.93	592.30	738.78	71	264.29	547.06	737.78	71	309.19	573.58	710.32	71	267.25	514.04	699.40
72	324.22	597.03	739.27	72	274.79	559.92	745.35	72	316.90	576.01	709.25	72	274.28	522.66	705.74
73	333.24	600.98	739.60	73	284.96	573.13	752.57	73	324.46	577.78	708.33	73	280.41	532.74	712.19
74	341.84	603.97	739.68	74	294.88	585.34	759.29	74	331.75	578.72	707.80	74	285.77	543.06	718.98
75	349.76	605.71	739.48	75	304.43	595.07	765.28	75	338.35	578.46	707.62	75	290.27	551.33	725.68
76	356.64	606.36	739.00	76	313.93	601.44	770.36	76	343.74	576.96	707.18	76	294.56	555.52	731.42
77	362.19	606.35	738.23	77	322.94	604.06	774.58	77	347.55	574.76	706.48	77	298.12	555.17	736.25
78	366.26	605.57	737.21	78	330.52	605.98	777.98	78	349.67	571.79	705.58	78	299.60	553.98	740.21
79	368.79	603.81	735.99	79	336.52	610.92	780.60	79	350.06	567.84	704.59	79	298.91	556.76	743.37
80	369.63	600.47	734.60	80	341.23	616.65	782.23	80	348.58	562.31	703.52	80	296.66	560.83	745.46
81	369.18	595.82	733.10	81	347.41	622.20	782.82	81	345.70	555.51	702.45	81	297.01	565.14	746.51
82	367.92	591.04	731.48	82	356.75	627.79	782.69	82	342.08	548.82	701.34	82	302.79	570.20	747.02
83	365.65	586.02	729.69	83	367.19	633.20	782.53	83	337.48	542.33	700.06	83	311.70	576.05	747.79
84	362.16	580.74	727.71	84	376.64	638.15	783.16	84	331.76	536.50	698.57	84	321.86	582.94	749.82
85	357.23	575.31	725.62	85	382.92	642.30	782.83	85	324.66	531.58	696.99	85	329.90	590.29	751.02

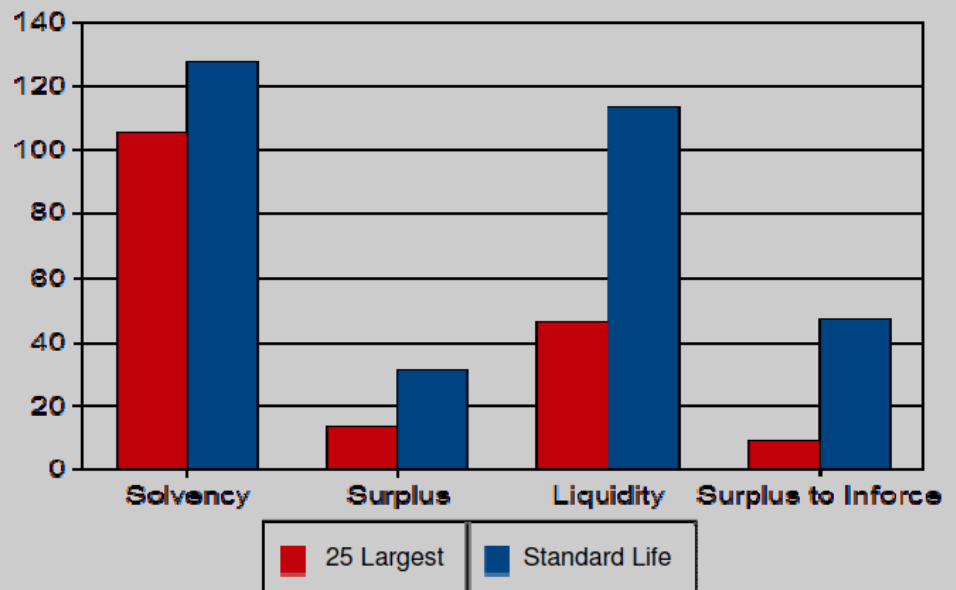
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Surplus Funds: A high surplus ratio may indicate a company's ability to take emergencies in stride. It shows the proportion of surplus funds to the policy reserve liabilities.

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