

WHAT'S MOST IMPORTANT TO US



PYMES 2018 RATES



MCS | Global Essential

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Bronze 6110	Bronze 6110	Silver 7110	Silver 7110	Silver 7210	Silver 7210
0-20	\$54.41	\$54.41	\$65.86	\$65.86	\$64.83	\$64.83
21	\$85.68	\$94.25	\$103.71	\$114.08	\$102.09	\$112.30
22	\$85.68	\$94.25	\$103.71	\$114.08	\$102.09	\$112.30
23	\$85.68	\$94.25	\$103.71	\$114.08	\$102.09	\$112.30
24	\$85.68	\$94.25	\$103.71	\$114.08	\$102.09	\$112.30
25	\$86.02	\$94.62	\$104.13	\$114.54	\$102.50	\$112.75
26	\$87.74	\$96.51	\$106.20	\$116.82	\$104.54	\$114.99
27	\$89.79	\$98.77	\$108.69	\$119.56	\$106.99	\$117.69
28	\$93.13	\$102.44	\$112.73	\$124.00	\$110.97	\$122.07
29	\$95.87	\$105.46	\$116.05	\$127.66	\$114.24	\$125.66
30	\$97.25	\$106.98	\$117.71	\$129.48	\$115.87	\$127.46
31	\$99.30	\$109.23	\$120.20	\$132.22	\$118.32	\$130.15
32	\$101.36	\$111.50	\$122.69	\$134.96	\$120.77	\$132.85
33	\$102.64	\$112.90	\$124.24	\$136.66	\$122.30	\$134.53
34	\$104.01	\$114.41	\$125.90	\$138.49	\$123.94	\$136.33
35	\$104.70	\$115.17	\$126.73	\$139.40	\$124.75	\$137.23
36	\$105.38	\$115.92	\$127.56	\$140.32	\$125.57	\$138.13
37	\$106.07	\$116.68	\$128.39	\$141.23	\$126.39	\$139.03
38	\$106.76	\$117.44	\$129.22	\$142.14	\$127.20	\$139.92
39	\$108.13	\$118.94	\$130.88	\$143.97	\$128.84	\$141.72
40	\$109.50	\$120.45	\$132.54	\$145.79	\$130.47	\$143.52
41	\$111.55	\$122.71	\$135.03	\$148.53	\$132.92	\$146.21
42	\$113.52	\$124.87	\$137.42	\$151.16	\$135.27	\$148.80
43	\$116.27	\$127.90	\$140.73	\$154.80	\$138.53	\$152.38
44	\$119.69	\$131.66	\$144.88	\$159.37	\$142.62	\$156.88
45	\$123.72	\$136.09	\$149.76	\$164.74	\$147.42	\$162.16
46	\$128.52	\$141.37	\$155.57	\$171.13	\$153.13	\$168.44
47	\$133.92	\$147.31	\$162.10	\$178.31	\$159.57	\$175.53
48	\$140.08	\$154.09	\$169.57	\$186.53	\$166.92	\$183.61
49	\$146.17	\$160.79	\$176.93	\$194.62	\$174.16	\$191.58
50	\$153.02	\$168.32	\$185.23	\$203.75	\$182.33	\$200.56
51	\$159.79	\$175.77	\$193.42	\$212.76	\$190.40	\$209.44
52	\$167.24	\$183.96	\$202.44	\$222.68	\$199.28	\$219.21
53	\$174.78	\$192.26	\$211.57	\$232.73	\$208.26	\$229.09
54	\$182.92	\$201.21	\$221.42	\$243.56	\$217.96	\$239.76
55	\$191.06	\$210.17	\$231.27	\$254.40	\$227.66	\$250.43
56	\$199.89	\$219.88	\$241.96	\$266.16	\$238.17	\$261.99
57	\$208.80	\$229.68	\$252.74	\$278.01	\$248.79	\$273.67
58	\$218.31	\$240.14	\$264.25	\$290.68	\$260.12	\$286.13
59	\$223.02	\$245.32	\$269.96	\$296.96	\$265.74	\$292.31
60	\$232.53	\$255.78	\$281.47	\$309.62	\$277.07	\$304.78
61	\$240.76	\$264.84	\$291.43	\$320.57	\$286.87	\$315.56
62	\$246.16	\$270.78	\$297.96	\$327.76	\$293.30	\$322.63
63	\$252.92	\$278.21	\$306.15	\$336.77	\$301.37	\$331.51
64+	\$257.04	\$282.74	\$311.13	\$342.24	\$306.27	\$336.90

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Bronze 6130	Bronze 6130	Silver 7130	Silver 7130	Silver 7230	Silver 7230
0-20	\$59.91	\$59.91	\$71.36	\$71.36	\$70.33	\$70.33
21	\$91.18	\$99.75	\$109.21	\$119.58	\$107.59	\$117.80
22	\$91.18	\$99.75	\$109.21	\$119.58	\$107.59	\$117.80
23	\$91.18	\$99.75	\$109.21	\$119.58	\$107.59	\$117.80
24	\$91.18	\$99.75	\$109.21	\$119.58	\$107.59	\$117.80
25	\$91.52	\$100.12	\$109.63	\$120.04	\$108.00	\$118.25
26	\$93.24	\$102.01	\$111.70	\$122.32	\$110.04	\$120.49
27	\$95.29	\$104.27	\$114.19	\$125.06	\$112.49	\$123.19
28	\$98.63	\$107.94	\$118.23	\$129.50	\$116.47	\$127.57
29	\$101.37	\$110.96	\$121.55	\$133.16	\$119.74	\$131.16
30	\$102.75	\$112.48	\$123.21	\$134.98	\$121.37	\$132.96
31	\$104.80	\$114.73	\$125.70	\$137.72	\$123.82	\$135.65
32	\$106.86	\$117.00	\$128.19	\$140.46	\$126.27	\$138.35
33	\$108.14	\$118.40	\$129.74	\$142.16	\$127.80	\$140.03
34	\$109.51	\$119.91	\$131.40	\$143.99	\$129.44	\$141.83
35	\$110.20	\$120.67	\$132.23	\$144.90	\$130.25	\$142.73
36	\$110.88	\$121.42	\$133.06	\$145.82	\$131.07	\$143.63
37	\$111.57	\$122.18	\$133.89	\$146.73	\$131.89	\$144.53
38	\$112.26	\$122.94	\$134.72	\$147.64	\$132.70	\$145.42
39	\$113.63	\$124.44	\$136.38	\$149.47	\$134.34	\$147.22
40	\$115.00	\$125.95	\$138.04	\$151.29	\$135.97	\$149.02
41	\$117.05	\$128.21	\$140.53	\$154.03	\$138.42	\$151.71
42	\$119.02	\$130.37	\$142.92	\$156.66	\$140.77	\$154.30
43	\$121.77	\$133.40	\$146.23	\$160.30	\$144.03	\$157.88
44	\$125.19	\$137.16	\$150.38	\$164.87	\$148.12	\$162.38
45	\$129.22	\$141.59	\$155.26	\$170.24	\$152.92	\$167.66
46	\$134.02	\$146.87	\$161.07	\$176.63	\$158.63	\$173.94
47	\$139.42	\$152.81	\$167.60	\$183.81	\$165.07	\$181.03
48	\$145.58	\$159.59	\$175.07	\$192.03	\$172.42	\$189.11
49	\$151.67	\$166.29	\$182.43	\$200.12	\$179.66	\$197.08
50	\$158.52	\$173.82	\$190.73	\$209.25	\$187.83	\$206.06
51	\$165.29	\$181.27	\$198.92	\$218.26	\$195.90	\$214.94
52	\$172.74	\$189.46	\$207.94	\$228.18	\$204.78	\$224.71
53	\$180.28	\$197.76	\$217.07	\$238.23	\$213.76	\$234.59
54	\$188.42	\$206.71	\$226.92	\$249.06	\$223.46	\$245.26
55	\$196.56	\$215.67	\$236.77	\$259.90	\$233.16	\$255.93
56	\$205.39	\$225.38	\$247.46	\$271.66	\$243.67	\$267.49
57	\$214.30	\$235.18	\$258.24	\$283.51	\$254.29	\$279.17
58	\$223.81	\$245.64	\$269.75	\$296.18	\$265.62	\$291.63
59	\$228.52	\$250.82	\$275.46	\$302.46	\$271.24	\$297.81
60	\$238.03	\$261.28	\$286.97	\$315.12	\$282.57	\$310.28
61	\$246.26	\$270.34	\$296.93	\$326.07	\$292.37	\$321.06
62	\$251.66	\$276.28	\$303.46	\$333.26	\$298.80	\$328.13
63	\$258.42	\$283.71	\$311.65	\$342.27	\$306.87	\$337.01
64+	\$262.54	\$288.24	\$316.63	\$347.74	\$311.77	\$342.40

MCS Global Premium

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Silver 7110	Silver 7110	Gold 8110	Gold 8110	Gold 8210	Gold 8210
0-20	\$75.73	\$75.73	\$85.74	\$85.74	\$83.55	\$83.55
21	\$119.27	\$131.20	\$135.03	\$148.53	\$131.58	\$144.74
22	\$119.27	\$131.20	\$135.03	\$148.53	\$131.58	\$144.74
23	\$119.27	\$131.20	\$135.03	\$148.53	\$131.58	\$144.74
24	\$119.27	\$131.20	\$135.03	\$148.53	\$131.58	\$144.74
25	\$119.74	\$131.71	\$135.57	\$149.13	\$132.11	\$145.32
26	\$122.13	\$134.34	\$138.27	\$152.10	\$134.74	\$148.21
27	\$124.99	\$137.49	\$141.51	\$155.66	\$137.90	\$151.69
28	\$129.64	\$142.60	\$146.78	\$161.46	\$143.03	\$157.33
29	\$133.46	\$146.81	\$151.10	\$166.21	\$147.24	\$161.96
30	\$135.37	\$148.91	\$153.26	\$168.59	\$149.34	\$164.27
31	\$138.23	\$152.05	\$156.50	\$172.15	\$152.50	\$167.75
32	\$141.09	\$155.20	\$159.74	\$175.71	\$155.66	\$171.23
33	\$142.88	\$157.17	\$161.76	\$177.94	\$157.63	\$173.39
34	\$144.79	\$159.27	\$163.93	\$180.32	\$159.74	\$175.71
35	\$145.74	\$160.31	\$165.01	\$181.51	\$160.79	\$176.87
36	\$146.70	\$161.37	\$166.09	\$182.70	\$161.84	\$178.02
37	\$147.65	\$162.42	\$167.17	\$183.89	\$162.90	\$179.19
38	\$148.61	\$163.47	\$168.25	\$185.08	\$163.95	\$180.35
39	\$150.51	\$165.56	\$170.41	\$187.45	\$166.05	\$182.66
40	\$152.42	\$167.66	\$172.57	\$189.83	\$168.16	\$184.98
41	\$155.29	\$170.82	\$175.81	\$193.39	\$171.32	\$188.45
42	\$158.03	\$173.83	\$178.91	\$196.80	\$174.34	\$191.77
43	\$161.84	\$178.02	\$183.23	\$201.55	\$178.55	\$196.41
44	\$166.62	\$183.28	\$188.64	\$207.50	\$183.82	\$202.20
45	\$172.22	\$189.44	\$194.98	\$214.48	\$190.00	\$209.00
46	\$178.90	\$196.79	\$202.54	\$222.79	\$197.37	\$217.11
47	\$186.41	\$205.05	\$211.05	\$232.16	\$205.66	\$226.23
48	\$195.00	\$214.50	\$220.77	\$242.85	\$215.13	\$236.64
49	\$203.47	\$223.82	\$230.36	\$253.40	\$224.48	\$246.93
50	\$213.01	\$234.31	\$241.16	\$265.28	\$235.00	\$258.50
51	\$222.43	\$244.67	\$251.83	\$277.01	\$245.40	\$269.94
52	\$232.81	\$256.09	\$263.58	\$289.94	\$256.84	\$282.52
53	\$243.30	\$267.63	\$275.46	\$303.01	\$268.42	\$295.26
54	\$254.63	\$280.09	\$288.29	\$317.12	\$280.92	\$309.01
55	\$265.96	\$292.56	\$301.11	\$331.22	\$293.42	\$322.76
56	\$278.25	\$306.08	\$315.02	\$346.52	\$306.98	\$337.68
57	\$290.65	\$319.72	\$329.07	\$361.98	\$320.66	\$352.73
58	\$303.89	\$334.28	\$344.05	\$378.46	\$335.27	\$368.80
59	\$310.45	\$341.50	\$351.48	\$386.63	\$342.50	\$376.75
60	\$323.69	\$356.06	\$366.47	\$403.12	\$357.11	\$392.82
61	\$335.14	\$368.65	\$379.43	\$417.37	\$369.74	\$406.71
62	\$342.65	\$376.92	\$387.94	\$426.73	\$378.03	\$415.83
63	\$352.08	\$387.29	\$398.61	\$438.47	\$388.42	\$427.26
64+	\$357.80	\$393.58	\$405.09	\$445.60	\$394.74	\$434.21

	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8310	Gold 8310	Gold 8410	Gold 8410
0-20	\$83.60	\$83.60	\$87.12	\$87.12
21	\$131.66	\$144.83	\$137.19	\$150.91
22	\$131.66	\$144.83	\$137.19	\$150.91
23	\$131.66	\$144.83	\$137.19	\$150.91
24	\$131.66	\$144.83	\$137.19	\$150.91
25	\$132.18	\$145.40	\$137.74	\$151.51
26	\$134.82	\$148.30	\$140.49	\$154.54
27	\$137.98	\$151.78	\$143.78	\$158.16
28	\$143.11	\$157.42	\$149.13	\$164.04
29	\$147.33	\$162.06	\$153.52	\$168.87
30	\$149.43	\$164.37	\$155.71	\$171.28
31	\$152.59	\$167.85	\$159.01	\$174.91
32	\$155.75	\$171.33	\$162.30	\$178.53
33	\$157.73	\$173.50	\$164.36	\$180.80
34	\$159.83	\$175.81	\$166.55	\$183.21
35	\$160.89	\$176.98	\$167.65	\$184.42
36	\$161.94	\$178.13	\$168.75	\$185.63
37	\$162.99	\$179.29	\$169.84	\$186.82
38	\$164.05	\$180.46	\$170.94	\$188.03
39	\$166.15	\$182.77	\$173.14	\$190.45
40	\$168.26	\$185.09	\$175.33	\$192.86
41	\$171.42	\$188.56	\$178.63	\$196.49
42	\$174.45	\$191.90	\$181.78	\$199.96
43	\$178.66	\$196.53	\$186.17	\$204.79
44	\$183.93	\$202.32	\$191.66	\$210.83
45	\$190.11	\$209.12	\$198.11	\$217.92
46	\$197.49	\$217.24	\$205.79	\$226.37
47	\$205.78	\$226.36	\$214.43	\$235.87
48	\$215.26	\$236.79	\$224.31	\$246.74
49	\$224.61	\$247.07	\$234.05	\$257.46
50	\$235.14	\$258.65	\$245.03	\$269.53
51	\$245.54	\$270.09	\$255.86	\$281.45
52	\$257.00	\$282.70	\$267.80	\$294.58
53	\$268.58	\$295.44	\$279.87	\$307.86
54	\$281.09	\$309.20	\$292.91	\$322.20
55	\$293.60	\$322.96	\$305.94	\$336.53
56	\$307.16	\$337.88	\$320.07	\$352.08
57	\$320.85	\$352.94	\$334.34	\$367.77
58	\$335.46	\$369.01	\$349.57	\$384.53
59	\$342.71	\$376.98	\$357.11	\$392.82
60	\$357.32	\$393.05	\$372.34	\$409.57
61	\$369.96	\$406.96	\$385.51	\$424.06
62	\$378.25	\$416.08	\$394.16	\$433.58
63	\$388.65	\$427.52	\$404.99	\$445.49
64+	\$394.97	\$434.47	\$411.57	\$452.73

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Silver 7130	Silver 7130	Gold 8130	Gold 8130	Gold 8230	Gold 8230
0-20	\$81.23	\$81.23	\$91.24	\$91.24	\$89.05	\$89.05
21	\$124.77	\$136.70	\$140.53	\$154.03	\$137.08	\$150.24
22	\$124.77	\$136.70	\$140.53	\$154.03	\$137.08	\$150.24
23	\$124.77	\$136.70	\$140.53	\$154.03	\$137.08	\$150.24
24	\$124.77	\$136.70	\$140.53	\$154.03	\$137.08	\$150.24
25	\$125.24	\$137.21	\$141.07	\$154.63	\$137.61	\$150.82
26	\$127.63	\$139.84	\$143.77	\$157.60	\$140.24	\$153.71
27	\$130.49	\$142.99	\$147.01	\$161.16	\$143.40	\$157.19
28	\$135.14	\$148.10	\$152.28	\$166.96	\$148.53	\$162.83
29	\$138.96	\$152.31	\$156.60	\$171.71	\$152.74	\$167.46
30	\$140.87	\$154.41	\$158.76	\$174.09	\$154.84	\$169.77
31	\$143.73	\$157.55	\$162.00	\$177.65	\$158.00	\$173.25
32	\$146.59	\$160.70	\$165.24	\$181.21	\$161.16	\$176.73
33	\$148.38	\$162.67	\$167.26	\$183.44	\$163.13	\$178.89
34	\$150.29	\$164.77	\$169.43	\$185.82	\$165.24	\$181.21
35	\$151.24	\$165.81	\$170.51	\$187.01	\$166.29	\$182.37
36	\$152.20	\$166.87	\$171.59	\$188.20	\$167.34	\$183.52
37	\$153.15	\$167.92	\$172.67	\$189.39	\$168.40	\$184.69
38	\$154.11	\$168.97	\$173.75	\$190.58	\$169.45	\$185.85
39	\$156.01	\$171.06	\$175.91	\$192.95	\$171.55	\$188.16
40	\$157.92	\$173.16	\$178.07	\$195.33	\$173.66	\$190.48
41	\$160.79	\$176.32	\$181.31	\$198.89	\$176.82	\$193.95
42	\$163.53	\$179.33	\$184.41	\$202.30	\$179.84	\$197.27
43	\$167.34	\$183.52	\$188.73	\$207.05	\$184.05	\$201.91
44	\$172.12	\$188.78	\$194.14	\$213.00	\$189.32	\$207.70
45	\$177.72	\$194.94	\$200.48	\$219.98	\$195.50	\$214.50
46	\$184.40	\$202.29	\$208.04	\$228.29	\$202.87	\$222.61
47	\$191.91	\$210.55	\$216.55	\$237.66	\$211.16	\$231.73
48	\$200.50	\$220.00	\$226.27	\$248.35	\$220.63	\$242.14
49	\$208.97	\$229.32	\$235.86	\$258.90	\$229.98	\$252.43
50	\$218.51	\$239.81	\$246.66	\$270.78	\$240.50	\$264.00
51	\$227.93	\$250.17	\$257.33	\$282.51	\$250.90	\$275.44
52	\$238.31	\$261.59	\$269.08	\$295.44	\$262.34	\$288.02
53	\$248.80	\$273.13	\$280.96	\$308.51	\$273.92	\$300.76
54	\$260.13	\$285.59	\$293.79	\$322.62	\$286.42	\$314.51
55	\$271.46	\$298.06	\$306.61	\$336.72	\$298.92	\$328.26
56	\$283.75	\$311.58	\$320.52	\$352.02	\$312.48	\$343.18
57	\$296.15	\$325.22	\$334.57	\$367.48	\$326.16	\$358.23
58	\$309.39	\$339.78	\$349.55	\$383.96	\$340.77	\$374.30
59	\$315.95	\$347.00	\$356.98	\$392.13	\$348.00	\$382.25
60	\$329.19	\$361.56	\$371.97	\$408.62	\$362.61	\$398.32
61	\$340.64	\$374.15	\$384.93	\$422.87	\$375.24	\$412.21
62	\$348.15	\$382.42	\$393.44	\$432.23	\$383.53	\$421.33
63	\$357.58	\$392.79	\$404.11	\$443.97	\$393.92	\$432.76
64+	\$363.30	\$399.08	\$410.59	\$451.10	\$400.24	\$439.71

	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8330	Gold 8330	Gold 8430	Gold 8430
0-20	\$89.10	\$89.10	\$92.62	\$92.62
21	\$137.16	\$150.33	\$142.69	\$156.41
22	\$137.16	\$150.33	\$142.69	\$156.41
23	\$137.16	\$150.33	\$142.69	\$156.41
24	\$137.16	\$150.33	\$142.69	\$156.41
25	\$137.68	\$150.90	\$143.24	\$157.01
26	\$140.32	\$153.80	\$145.99	\$160.04
27	\$143.48	\$157.28	\$149.28	\$163.66
28	\$148.61	\$162.92	\$154.63	\$169.54
29	\$152.83	\$167.56	\$159.02	\$174.37
30	\$154.93	\$169.87	\$161.21	\$176.78
31	\$158.09	\$173.35	\$164.51	\$180.41
32	\$161.25	\$176.83	\$167.80	\$184.03
33	\$163.23	\$179.00	\$169.86	\$186.30
34	\$165.33	\$181.31	\$172.05	\$188.71
35	\$166.39	\$182.48	\$173.15	\$189.92
36	\$167.44	\$183.63	\$174.25	\$191.13
37	\$168.49	\$184.79	\$175.34	\$192.32
38	\$169.55	\$185.96	\$176.44	\$193.53
39	\$171.65	\$188.27	\$178.64	\$195.95
40	\$173.76	\$190.59	\$180.83	\$198.36
41	\$176.92	\$194.06	\$184.13	\$201.99
42	\$179.95	\$197.40	\$187.28	\$205.46
43	\$184.16	\$202.03	\$191.67	\$210.29
44	\$189.43	\$207.82	\$197.16	\$216.33
45	\$195.61	\$214.62	\$203.61	\$223.42
46	\$202.99	\$222.74	\$211.29	\$231.87
47	\$211.28	\$231.86	\$219.93	\$241.37
48	\$220.76	\$242.29	\$229.81	\$252.24
49	\$230.11	\$252.57	\$239.55	\$262.96
50	\$240.64	\$264.15	\$250.53	\$275.03
51	\$251.04	\$275.59	\$261.36	\$286.95
52	\$262.50	\$288.20	\$273.30	\$300.08
53	\$274.08	\$300.94	\$285.37	\$313.36
54	\$286.59	\$314.70	\$298.41	\$327.70
55	\$299.10	\$328.46	\$311.44	\$342.03
56	\$312.66	\$343.38	\$325.57	\$357.58
57	\$326.35	\$358.44	\$339.84	\$373.27
58	\$340.96	\$374.51	\$355.07	\$390.03
59	\$348.21	\$382.48	\$362.61	\$398.32
60	\$362.82	\$398.55	\$377.84	\$415.07
61	\$375.46	\$412.46	\$391.01	\$429.56
62	\$383.75	\$421.58	\$399.66	\$439.08
63	\$394.15	\$433.02	\$410.49	\$450.99
64+	\$400.47	\$439.97	\$417.07	\$458.23

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Silver 7140	Silver 7140	Gold 8140	Gold 8140	Gold 8240	Gold 8240
0-20	\$83.08	\$83.08	\$93.09	\$93.09	\$90.90	\$90.90
21	\$126.62	\$138.55	\$142.38	\$155.88	\$138.93	\$152.09
22	\$126.62	\$138.55	\$142.38	\$155.88	\$138.93	\$152.09
23	\$126.62	\$138.55	\$142.38	\$155.88	\$138.93	\$152.09
24	\$126.62	\$138.55	\$142.38	\$155.88	\$138.93	\$152.09
25	\$127.09	\$139.06	\$142.92	\$156.48	\$139.46	\$152.67
26	\$129.48	\$141.69	\$145.62	\$159.45	\$142.09	\$155.56
27	\$132.34	\$144.84	\$148.86	\$163.01	\$145.25	\$159.04
28	\$136.99	\$149.95	\$154.13	\$168.81	\$150.38	\$164.68
29	\$140.81	\$154.16	\$158.45	\$173.56	\$154.59	\$169.31
30	\$142.72	\$156.26	\$160.61	\$175.94	\$156.69	\$171.62
31	\$145.58	\$159.40	\$163.85	\$179.50	\$159.85	\$175.10
32	\$148.44	\$162.55	\$167.09	\$183.06	\$163.01	\$178.58
33	\$150.23	\$164.52	\$169.11	\$185.29	\$164.98	\$180.74
34	\$152.14	\$166.62	\$171.28	\$187.67	\$167.09	\$183.06
35	\$153.09	\$167.66	\$172.36	\$188.86	\$168.14	\$184.22
36	\$154.05	\$168.72	\$173.44	\$190.05	\$169.19	\$185.37
37	\$155.00	\$169.77	\$174.52	\$191.24	\$170.25	\$186.54
38	\$155.96	\$170.82	\$175.60	\$192.43	\$171.30	\$187.70
39	\$157.86	\$172.91	\$177.76	\$194.80	\$173.40	\$190.01
40	\$159.77	\$175.01	\$179.92	\$197.18	\$175.51	\$192.33
41	\$162.64	\$178.17	\$183.16	\$200.74	\$178.67	\$195.80
42	\$165.38	\$181.18	\$186.26	\$204.15	\$181.69	\$199.12
43	\$169.19	\$185.37	\$190.58	\$208.90	\$185.90	\$203.76
44	\$173.97	\$190.63	\$195.99	\$214.85	\$191.17	\$209.55
45	\$179.57	\$196.79	\$202.33	\$221.83	\$197.35	\$216.35
46	\$186.25	\$204.14	\$209.89	\$230.14	\$204.72	\$224.46
47	\$193.76	\$212.40	\$218.40	\$239.51	\$213.01	\$233.58
48	\$202.35	\$221.85	\$228.12	\$250.20	\$222.48	\$243.99
49	\$210.82	\$231.17	\$237.71	\$260.75	\$231.83	\$254.28
50	\$220.36	\$241.66	\$248.51	\$272.63	\$242.35	\$265.85
51	\$229.78	\$252.02	\$259.18	\$284.36	\$252.75	\$277.29
52	\$240.16	\$263.44	\$270.93	\$297.29	\$264.19	\$289.87
53	\$250.65	\$274.98	\$282.81	\$310.36	\$275.77	\$302.61
54	\$261.98	\$287.44	\$295.64	\$324.47	\$288.27	\$316.36
55	\$273.31	\$299.91	\$308.46	\$338.57	\$300.77	\$330.11
56	\$285.60	\$313.43	\$322.37	\$353.87	\$314.33	\$345.03
57	\$298.00	\$327.07	\$336.42	\$369.33	\$328.01	\$360.08
58	\$311.24	\$341.63	\$351.40	\$385.81	\$342.62	\$376.15
59	\$317.80	\$348.85	\$358.83	\$393.98	\$349.85	\$384.10
60	\$331.04	\$363.41	\$373.82	\$410.47	\$364.46	\$400.17
61	\$342.49	\$376.00	\$386.78	\$424.72	\$377.09	\$414.06
62	\$350.00	\$384.27	\$395.29	\$434.08	\$385.38	\$423.18
63	\$359.43	\$394.64	\$405.96	\$445.82	\$395.77	\$434.61
64+	\$365.15	\$400.93	\$412.44	\$452.95	\$402.09	\$441.56

	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8340	Gold 8340	Gold 8440	Gold 8440
0-20	\$90.95	\$90.95	\$94.47	\$94.47
21	\$139.01	\$152.18	\$144.54	\$158.26
22	\$139.01	\$152.18	\$144.54	\$158.26
23	\$139.01	\$152.18	\$144.54	\$158.26
24	\$139.01	\$152.18	\$144.54	\$158.26
25	\$139.53	\$152.75	\$145.09	\$158.86
26	\$142.17	\$155.65	\$147.84	\$161.89
27	\$145.33	\$159.13	\$151.13	\$165.51
28	\$150.46	\$164.77	\$156.48	\$171.39
29	\$154.68	\$169.41	\$160.87	\$176.22
30	\$156.78	\$171.72	\$163.06	\$178.63
31	\$159.94	\$175.20	\$166.36	\$182.26
32	\$163.10	\$178.68	\$169.65	\$185.88
33	\$165.08	\$180.85	\$171.71	\$188.15
34	\$167.18	\$183.16	\$173.90	\$190.56
35	\$168.24	\$184.33	\$175.00	\$191.77
36	\$169.29	\$185.48	\$176.10	\$192.98
37	\$170.34	\$186.64	\$177.19	\$194.17
38	\$171.40	\$187.81	\$178.29	\$195.38
39	\$173.50	\$190.12	\$180.49	\$197.80
40	\$175.61	\$192.44	\$182.68	\$200.21
41	\$178.77	\$195.91	\$185.98	\$203.84
42	\$181.80	\$199.25	\$189.13	\$207.31
43	\$186.01	\$203.88	\$193.52	\$212.14
44	\$191.28	\$209.67	\$199.01	\$218.18
45	\$197.46	\$216.47	\$205.46	\$225.27
46	\$204.84	\$224.59	\$213.14	\$233.72
47	\$213.13	\$233.71	\$221.78	\$243.22
48	\$222.61	\$244.14	\$231.66	\$254.09
49	\$231.96	\$254.42	\$241.40	\$264.81
50	\$242.49	\$266.00	\$252.38	\$276.88
51	\$252.89	\$277.44	\$263.21	\$288.80
52	\$264.35	\$290.05	\$275.15	\$301.93
53	\$275.93	\$302.79	\$287.22	\$315.21
54	\$288.44	\$316.55	\$300.26	\$329.55
55	\$300.95	\$330.31	\$313.29	\$343.88
56	\$314.51	\$345.23	\$327.42	\$359.43
57	\$328.20	\$360.29	\$341.69	\$375.12
58	\$342.81	\$376.36	\$356.92	\$391.88
59	\$350.06	\$384.33	\$364.46	\$400.17
60	\$364.67	\$400.40	\$379.69	\$416.92
61	\$377.31	\$414.31	\$392.86	\$431.41
62	\$385.60	\$423.43	\$401.51	\$440.93
63	\$396.00	\$434.87	\$412.34	\$452.84
64+	\$402.32	\$441.82	\$418.92	\$460.08

MCS Global Elite

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8120	Gold 8120	Gold 8220	Gold 8220	Gold 8320	Gold 8320
0-20	\$104.61	\$104.61	\$105.24	\$105.24	\$109.33	\$109.33
21	\$164.74	\$181.21	\$165.74	\$182.31	\$172.18	\$189.40
22	\$164.74	\$181.21	\$165.74	\$182.31	\$172.18	\$189.40
23	\$164.74	\$181.21	\$165.74	\$182.31	\$172.18	\$189.40
24	\$164.74	\$181.21	\$165.74	\$182.31	\$172.18	\$189.40
25	\$165.39	\$181.93	\$166.40	\$183.04	\$172.87	\$190.16
26	\$168.69	\$185.56	\$169.71	\$186.68	\$176.31	\$193.94
27	\$172.64	\$189.90	\$173.69	\$191.06	\$180.44	\$198.48
28	\$179.07	\$196.98	\$180.15	\$198.17	\$187.16	\$205.88
29	\$184.34	\$202.77	\$185.46	\$204.01	\$192.67	\$211.94
30	\$186.97	\$205.67	\$188.11	\$206.92	\$195.42	\$214.96
31	\$190.93	\$210.02	\$192.09	\$211.30	\$199.56	\$219.52
32	\$194.88	\$214.37	\$196.07	\$215.68	\$203.69	\$224.06
33	\$197.35	\$217.09	\$198.55	\$218.41	\$206.27	\$226.90
34	\$199.99	\$219.99	\$201.20	\$221.32	\$209.03	\$229.93
35	\$201.31	\$221.44	\$202.53	\$222.78	\$210.40	\$231.44
36	\$202.62	\$222.88	\$203.85	\$224.24	\$211.78	\$232.96
37	\$203.94	\$224.33	\$205.18	\$225.70	\$213.16	\$234.48
38	\$205.26	\$225.79	\$206.51	\$227.16	\$214.54	\$235.99
39	\$207.90	\$228.69	\$209.16	\$230.08	\$217.29	\$239.02
40	\$210.53	\$231.58	\$211.81	\$232.99	\$220.05	\$242.06
41	\$214.49	\$235.94	\$215.79	\$237.37	\$224.18	\$246.60
42	\$218.27	\$240.10	\$219.60	\$241.56	\$228.14	\$250.95
43	\$223.55	\$245.91	\$224.90	\$247.39	\$233.65	\$257.02
44	\$230.14	\$253.15	\$231.53	\$254.68	\$240.54	\$264.59
45	\$237.88	\$261.67	\$239.32	\$263.25	\$248.63	\$273.49
46	\$247.10	\$271.81	\$248.60	\$273.46	\$258.27	\$284.10
47	\$257.48	\$283.23	\$259.04	\$284.94	\$269.12	\$296.03
48	\$269.34	\$296.27	\$270.98	\$298.08	\$281.51	\$309.66
49	\$281.04	\$309.14	\$282.75	\$311.03	\$293.74	\$323.11
50	\$294.22	\$323.64	\$296.00	\$325.60	\$307.51	\$338.26
51	\$307.23	\$337.95	\$309.10	\$340.01	\$321.12	\$353.23
52	\$321.56	\$353.72	\$323.52	\$355.87	\$336.10	\$369.71
53	\$336.06	\$369.67	\$338.10	\$371.91	\$351.25	\$386.38
54	\$351.71	\$386.88	\$353.85	\$389.24	\$367.60	\$404.36
55	\$367.36	\$404.10	\$369.59	\$406.55	\$383.96	\$422.36
56	\$384.33	\$422.76	\$386.66	\$425.33	\$401.70	\$441.87
57	\$401.46	\$441.61	\$403.90	\$444.29	\$419.60	\$461.56
58	\$419.75	\$461.73	\$422.29	\$464.52	\$438.71	\$482.58
59	\$428.81	\$471.69	\$431.41	\$474.55	\$448.18	\$493.00
60	\$447.09	\$491.80	\$449.81	\$494.79	\$467.30	\$514.03
61	\$462.91	\$509.20	\$465.72	\$512.29	\$483.83	\$532.21
62	\$473.28	\$520.61	\$476.16	\$523.78	\$494.67	\$544.14
63	\$486.30	\$534.93	\$489.25	\$538.18	\$508.28	\$559.11
64+	\$494.21	\$543.63	\$497.21	\$546.93	\$516.54	\$568.19

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9120	Platinum 9120	Platinum 9220	Platinum 9220	Platinum 9320	Platinum 9320
0-20	\$123.16	\$123.16	\$121.03	\$121.03	\$126.21	\$126.21
21	\$193.96	\$213.36	\$190.60	\$209.66	\$198.76	\$218.64
22	\$193.96	\$213.36	\$190.60	\$209.66	\$198.76	\$218.64
23	\$193.96	\$213.36	\$190.60	\$209.66	\$198.76	\$218.64
24	\$193.96	\$213.36	\$190.60	\$209.66	\$198.76	\$218.64
25	\$194.73	\$214.20	\$191.37	\$210.51	\$199.55	\$219.51
26	\$198.61	\$218.47	\$195.18	\$214.70	\$203.53	\$223.88
27	\$203.27	\$223.60	\$199.75	\$219.73	\$208.30	\$229.13
28	\$210.83	\$231.91	\$207.19	\$227.91	\$216.05	\$237.66
29	\$217.04	\$238.74	\$213.29	\$234.62	\$222.41	\$244.65
30	\$220.14	\$242.15	\$216.34	\$237.97	\$225.59	\$248.15
31	\$224.80	\$247.28	\$220.91	\$243.00	\$230.36	\$253.40
32	\$229.45	\$252.40	\$225.49	\$248.04	\$235.13	\$258.64
33	\$232.36	\$255.60	\$228.34	\$251.17	\$238.11	\$261.92
34	\$235.46	\$259.01	\$231.39	\$254.53	\$241.29	\$265.42
35	\$237.02	\$260.72	\$232.92	\$256.21	\$242.88	\$267.17
36	\$238.57	\$262.43	\$234.44	\$257.88	\$244.47	\$268.92
37	\$240.12	\$264.13	\$235.97	\$259.57	\$246.06	\$270.67
38	\$241.67	\$265.84	\$237.49	\$261.24	\$247.65	\$272.42
39	\$244.77	\$269.25	\$240.54	\$264.59	\$250.83	\$275.91
40	\$247.88	\$272.67	\$243.59	\$267.95	\$254.01	\$279.41
41	\$252.53	\$277.78	\$248.17	\$272.99	\$258.78	\$284.66
42	\$256.99	\$282.69	\$252.55	\$277.81	\$263.35	\$289.69
43	\$263.20	\$289.52	\$258.65	\$284.52	\$269.71	\$296.68
44	\$270.96	\$298.06	\$266.27	\$292.90	\$277.66	\$305.43
45	\$280.07	\$308.08	\$275.23	\$302.75	\$287.00	\$315.70
46	\$290.94	\$320.03	\$285.91	\$314.50	\$298.13	\$327.94
47	\$303.16	\$333.48	\$297.92	\$327.71	\$310.66	\$341.73
48	\$317.12	\$348.83	\$311.64	\$342.80	\$324.97	\$357.47
49	\$330.89	\$363.98	\$325.17	\$357.69	\$339.08	\$372.99
50	\$346.41	\$381.05	\$340.42	\$374.46	\$354.98	\$390.48
51	\$361.73	\$397.90	\$355.48	\$391.03	\$370.68	\$407.75
52	\$378.61	\$416.47	\$372.06	\$409.27	\$387.97	\$426.77
53	\$395.67	\$435.24	\$388.83	\$427.71	\$405.46	\$446.01
54	\$414.10	\$455.51	\$406.94	\$447.63	\$424.34	\$466.77
55	\$432.53	\$475.78	\$425.05	\$467.56	\$443.23	\$487.55
56	\$452.50	\$497.75	\$444.68	\$489.15	\$463.70	\$510.07
57	\$472.67	\$519.94	\$464.50	\$510.95	\$484.37	\$532.81
58	\$494.20	\$543.62	\$485.66	\$534.23	\$506.43	\$557.07
59	\$504.87	\$555.36	\$496.14	\$545.75	\$517.36	\$569.10
60	\$526.40	\$579.04	\$517.30	\$569.03	\$539.42	\$593.36
61	\$545.02	\$599.52	\$535.60	\$589.16	\$558.50	\$614.35
62	\$557.24	\$612.96	\$547.61	\$602.37	\$571.03	\$628.13
63	\$572.56	\$629.82	\$562.67	\$618.94	\$586.73	\$645.40
64+	\$581.87	\$640.06	\$571.80	\$628.98	\$596.27	\$655.90

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9420	Platinum 9420	Gold 8120A	Gold 8120A	Gold 8220A	Gold 8220A
0-20	\$119.40	\$119.40	\$99.78	\$99.78	\$100.39	\$100.39
21	\$188.04	\$206.84	\$157.14	\$172.85	\$158.09	\$173.90
22	\$188.04	\$206.84	\$157.14	\$172.85	\$158.09	\$173.90
23	\$188.04	\$206.84	\$157.14	\$172.85	\$158.09	\$173.90
24	\$188.04	\$206.84	\$157.14	\$172.85	\$158.09	\$173.90
25	\$188.79	\$207.67	\$157.77	\$173.55	\$158.72	\$174.59
26	\$192.55	\$211.81	\$160.91	\$177.00	\$161.88	\$178.07
27	\$197.06	\$216.77	\$164.68	\$181.15	\$165.68	\$182.25
28	\$204.39	\$224.83	\$170.81	\$187.89	\$171.84	\$189.02
29	\$210.41	\$231.45	\$175.84	\$193.42	\$176.90	\$194.59
30	\$213.42	\$234.76	\$178.35	\$196.19	\$179.43	\$197.37
31	\$217.93	\$239.72	\$182.12	\$200.33	\$183.22	\$201.54
32	\$222.45	\$244.70	\$185.89	\$204.48	\$187.02	\$205.72
33	\$225.27	\$247.80	\$188.25	\$207.08	\$189.39	\$208.33
34	\$228.28	\$251.11	\$190.76	\$209.84	\$191.92	\$211.11
35	\$229.78	\$252.76	\$192.02	\$211.22	\$193.18	\$212.50
36	\$231.28	\$254.41	\$193.28	\$212.61	\$194.45	\$213.90
37	\$232.79	\$256.07	\$194.54	\$213.99	\$195.71	\$215.28
38	\$234.29	\$257.72	\$195.79	\$215.37	\$196.98	\$216.68
39	\$237.30	\$261.03	\$198.31	\$218.14	\$199.51	\$219.46
40	\$240.31	\$264.34	\$200.82	\$220.90	\$202.04	\$222.24
41	\$244.82	\$269.30	\$204.59	\$225.05	\$205.83	\$226.41
42	\$249.15	\$274.07	\$208.21	\$229.03	\$209.47	\$230.42
43	\$255.16	\$280.68	\$213.23	\$234.55	\$214.53	\$235.98
44	\$262.69	\$288.96	\$219.52	\$241.47	\$220.85	\$242.94
45	\$271.52	\$298.67	\$226.91	\$249.60	\$228.28	\$251.11
46	\$282.05	\$310.26	\$235.71	\$259.28	\$237.13	\$260.84
47	\$293.90	\$323.29	\$245.61	\$270.17	\$247.09	\$271.80
48	\$307.44	\$338.18	\$256.92	\$282.61	\$258.47	\$284.32
49	\$320.79	\$352.87	\$268.08	\$294.89	\$269.70	\$296.67
50	\$335.83	\$369.41	\$280.65	\$308.72	\$282.35	\$310.59
51	\$350.69	\$385.76	\$293.06	\$322.37	\$294.83	\$324.31
52	\$367.05	\$403.76	\$306.73	\$337.40	\$308.59	\$339.45
53	\$383.59	\$421.95	\$320.56	\$352.62	\$322.50	\$354.75
54	\$401.46	\$441.61	\$335.49	\$369.04	\$337.52	\$371.27
55	\$419.32	\$461.25	\$350.42	\$385.46	\$352.54	\$387.79
56	\$438.69	\$482.56	\$366.60	\$403.26	\$368.82	\$405.70
57	\$458.24	\$504.06	\$382.94	\$421.23	\$385.26	\$423.79
58	\$479.11	\$527.02	\$400.39	\$440.43	\$402.81	\$443.09
59	\$489.46	\$538.41	\$409.03	\$449.93	\$411.50	\$452.65
60	\$510.33	\$561.36	\$426.47	\$469.12	\$429.05	\$471.96
61	\$528.38	\$581.22	\$441.56	\$485.72	\$444.23	\$488.65
62	\$540.23	\$594.25	\$451.45	\$496.60	\$454.19	\$499.61
63	\$555.08	\$610.59	\$463.87	\$510.26	\$466.68	\$513.35
64+	\$564.11	\$620.52	\$471.41	\$518.55	\$474.27	\$521.70

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8320A	Gold 8320A	Platinum 9120A	Platinum 9120A	Platinum 9220A	Platinum 9220A
0-20	\$104.28	\$104.28	\$117.48	\$117.48	\$115.46	\$115.46
21	\$164.22	\$180.64	\$185.01	\$203.51	\$181.82	\$200.00
22	\$164.22	\$180.64	\$185.01	\$203.51	\$181.82	\$200.00
23	\$164.22	\$180.64	\$185.01	\$203.51	\$181.82	\$200.00
24	\$164.22	\$180.64	\$185.01	\$203.51	\$181.82	\$200.00
25	\$164.87	\$181.36	\$185.75	\$204.33	\$182.55	\$200.81
26	\$168.16	\$184.98	\$189.45	\$208.40	\$186.19	\$204.81
27	\$172.10	\$189.31	\$193.89	\$213.28	\$190.55	\$209.61
28	\$178.50	\$196.35	\$201.11	\$221.22	\$197.64	\$217.40
29	\$183.76	\$202.14	\$207.03	\$227.73	\$203.46	\$223.81
30	\$186.39	\$205.03	\$209.99	\$230.99	\$206.37	\$227.01
31	\$190.33	\$209.36	\$214.43	\$235.87	\$210.73	\$231.80
32	\$194.27	\$213.70	\$218.87	\$240.76	\$215.10	\$236.61
33	\$196.73	\$216.40	\$221.64	\$243.80	\$217.82	\$239.60
34	\$199.36	\$219.30	\$224.60	\$247.06	\$220.73	\$242.80
35	\$200.67	\$220.74	\$226.09	\$248.70	\$222.19	\$244.41
36	\$201.99	\$222.19	\$227.57	\$250.33	\$223.64	\$246.00
37	\$203.30	\$223.63	\$229.05	\$251.96	\$225.10	\$247.61
38	\$204.61	\$225.07	\$230.53	\$253.58	\$226.55	\$249.21
39	\$207.24	\$227.96	\$233.49	\$256.84	\$229.46	\$252.41
40	\$209.87	\$230.86	\$236.45	\$260.10	\$232.37	\$255.61
41	\$213.81	\$235.19	\$240.89	\$264.98	\$236.73	\$260.40
42	\$217.59	\$239.35	\$245.14	\$269.65	\$240.91	\$265.00
43	\$222.84	\$245.12	\$251.06	\$276.17	\$246.73	\$271.40
44	\$229.41	\$252.35	\$258.46	\$284.31	\$254.01	\$279.41
45	\$237.13	\$260.84	\$267.16	\$293.88	\$262.55	\$288.81
46	\$246.33	\$270.96	\$277.52	\$305.27	\$272.73	\$300.00
47	\$256.67	\$282.34	\$289.17	\$318.09	\$284.19	\$312.61
48	\$268.50	\$295.35	\$302.50	\$332.75	\$297.28	\$327.01
49	\$280.16	\$308.18	\$315.63	\$347.19	\$310.19	\$341.21
50	\$293.29	\$322.62	\$330.43	\$363.47	\$324.73	\$357.20
51	\$306.27	\$336.90	\$345.05	\$379.56	\$339.10	\$373.01
52	\$320.55	\$352.61	\$361.14	\$397.25	\$354.92	\$390.41
53	\$335.00	\$368.50	\$377.43	\$415.17	\$370.92	\$408.01
54	\$350.60	\$385.66	\$395.00	\$434.50	\$388.19	\$427.01
55	\$366.20	\$402.82	\$412.58	\$453.84	\$405.46	\$446.01
56	\$383.12	\$421.43	\$431.63	\$474.79	\$424.19	\$466.61
57	\$400.20	\$440.22	\$450.87	\$495.96	\$443.10	\$487.41
58	\$418.43	\$460.27	\$471.41	\$518.55	\$463.28	\$509.61
59	\$427.46	\$470.21	\$481.59	\$529.75	\$473.28	\$520.61
60	\$445.69	\$490.26	\$502.12	\$552.33	\$493.46	\$542.81
61	\$461.45	\$507.60	\$519.88	\$571.87	\$510.92	\$562.01
62	\$471.80	\$518.98	\$531.54	\$584.69	\$522.37	\$574.61
63	\$484.77	\$533.25	\$546.16	\$600.78	\$536.74	\$590.41
64+	\$492.65	\$541.92	\$555.03	\$610.53	\$545.46	\$600.01

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9320A	Platinum 9320A	Platinum 9420A	Platinum 9420A	Gold 8120B	Gold 8120B
0-20	\$120.38	\$120.38	\$113.90	\$113.90	\$102.19	\$102.19
21	\$189.58	\$208.54	\$179.38	\$197.32	\$160.94	\$177.03
22	\$189.58	\$208.54	\$179.38	\$197.32	\$160.94	\$177.03
23	\$189.58	\$208.54	\$179.38	\$197.32	\$160.94	\$177.03
24	\$189.58	\$208.54	\$179.38	\$197.32	\$160.94	\$177.03
25	\$190.34	\$209.37	\$180.09	\$198.10	\$161.58	\$177.74
26	\$194.13	\$213.54	\$183.68	\$202.05	\$164.80	\$181.28
27	\$198.68	\$218.55	\$187.99	\$206.79	\$168.66	\$185.53
28	\$206.07	\$226.68	\$194.98	\$214.48	\$174.94	\$192.43
29	\$212.14	\$233.35	\$200.72	\$220.79	\$180.09	\$198.10
30	\$215.17	\$236.69	\$203.59	\$223.95	\$182.66	\$200.93
31	\$219.72	\$241.69	\$207.90	\$228.69	\$186.53	\$205.18
32	\$224.27	\$246.70	\$212.20	\$233.42	\$190.39	\$209.43
33	\$227.11	\$249.82	\$214.89	\$236.38	\$192.80	\$212.08
34	\$230.15	\$253.17	\$217.76	\$239.54	\$195.38	\$214.92
35	\$231.66	\$254.83	\$219.20	\$241.12	\$196.66	\$216.33
36	\$233.18	\$256.50	\$220.63	\$242.69	\$197.95	\$217.75
37	\$234.70	\$258.17	\$222.07	\$244.28	\$199.24	\$219.16
38	\$236.21	\$259.83	\$223.50	\$245.85	\$200.53	\$220.58
39	\$239.25	\$263.18	\$226.37	\$249.01	\$203.10	\$223.41
40	\$242.28	\$266.51	\$229.24	\$252.16	\$205.68	\$226.25
41	\$246.83	\$271.51	\$233.55	\$256.91	\$209.54	\$230.49
42	\$251.19	\$276.31	\$237.67	\$261.44	\$213.24	\$234.56
43	\$257.26	\$282.99	\$243.41	\$267.75	\$218.39	\$240.23
44	\$264.84	\$291.32	\$250.59	\$275.65	\$224.83	\$247.31
45	\$273.75	\$301.13	\$259.02	\$284.92	\$232.39	\$255.63
46	\$284.37	\$312.81	\$269.07	\$295.98	\$241.40	\$265.54
47	\$296.31	\$325.94	\$280.37	\$308.41	\$251.54	\$276.69
48	\$309.96	\$340.96	\$293.28	\$322.61	\$263.13	\$289.44
49	\$323.42	\$355.76	\$306.02	\$336.62	\$274.56	\$302.02
50	\$338.59	\$372.45	\$320.37	\$352.41	\$287.43	\$316.17
51	\$353.56	\$388.92	\$334.54	\$367.99	\$300.15	\$330.17
52	\$370.06	\$407.07	\$350.14	\$385.15	\$314.15	\$345.57
53	\$386.74	\$425.41	\$365.93	\$402.52	\$328.31	\$361.14
54	\$404.75	\$445.23	\$382.97	\$421.27	\$343.60	\$377.96
55	\$422.76	\$465.04	\$400.01	\$440.01	\$358.89	\$394.78
56	\$442.29	\$486.52	\$418.49	\$460.34	\$375.46	\$413.01
57	\$462.00	\$508.20	\$437.14	\$480.85	\$392.20	\$431.42
58	\$483.04	\$531.34	\$457.05	\$502.76	\$410.07	\$451.08
59	\$493.47	\$542.82	\$466.92	\$513.61	\$418.92	\$460.81
60	\$514.51	\$565.96	\$486.83	\$535.51	\$436.78	\$480.46
61	\$532.71	\$585.98	\$504.05	\$554.46	\$452.23	\$497.45
62	\$544.66	\$599.13	\$515.35	\$566.89	\$462.37	\$508.61
63	\$559.63	\$615.59	\$529.52	\$582.47	\$475.08	\$522.59
64+	\$568.73	\$625.60	\$538.13	\$591.94	\$482.81	\$531.09

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8220B	Gold 8220B	Gold 8320B	Gold 8320B	Platinum 9120B	Platinum 9120B
0-20	\$102.81	\$102.81	\$106.81	\$106.81	\$120.32	\$120.32
21	\$161.91	\$178.10	\$168.20	\$185.02	\$189.48	\$208.43
22	\$161.91	\$178.10	\$168.20	\$185.02	\$189.48	\$208.43
23	\$161.91	\$178.10	\$168.20	\$185.02	\$189.48	\$208.43
24	\$161.91	\$178.10	\$168.20	\$185.02	\$189.48	\$208.43
25	\$162.56	\$178.82	\$168.87	\$185.76	\$190.24	\$209.26
26	\$165.80	\$182.38	\$172.24	\$189.46	\$194.03	\$213.43
27	\$169.68	\$186.65	\$176.27	\$193.90	\$198.58	\$218.44
28	\$176.00	\$193.60	\$182.83	\$201.11	\$205.97	\$226.57
29	\$181.18	\$199.30	\$188.21	\$207.03	\$212.03	\$233.23
30	\$183.77	\$202.15	\$190.91	\$210.00	\$215.07	\$236.58
31	\$187.66	\$206.43	\$194.94	\$214.43	\$219.61	\$241.57
32	\$191.54	\$210.69	\$198.98	\$218.88	\$224.16	\$246.58
33	\$193.97	\$213.37	\$201.50	\$221.65	\$227.00	\$249.70
34	\$196.56	\$216.22	\$204.19	\$224.61	\$230.03	\$253.03
35	\$197.86	\$217.65	\$205.54	\$226.09	\$231.55	\$254.71
36	\$199.15	\$219.07	\$206.88	\$227.57	\$233.07	\$256.38
37	\$200.45	\$220.50	\$208.23	\$229.05	\$234.58	\$258.04
38	\$201.74	\$221.91	\$209.58	\$230.54	\$236.10	\$259.71
39	\$204.33	\$224.76	\$212.27	\$233.50	\$239.13	\$263.04
40	\$206.92	\$227.61	\$214.96	\$236.46	\$242.16	\$266.38
41	\$210.81	\$231.89	\$218.99	\$240.89	\$246.71	\$271.38
42	\$214.53	\$235.98	\$222.86	\$245.15	\$251.07	\$276.18
43	\$219.71	\$241.68	\$228.25	\$251.08	\$257.13	\$282.84
44	\$226.19	\$248.81	\$234.97	\$258.47	\$264.71	\$291.18
45	\$233.80	\$257.18	\$242.88	\$267.17	\$273.62	\$300.98
46	\$242.87	\$267.16	\$252.30	\$277.53	\$284.23	\$312.65
47	\$253.07	\$278.38	\$262.89	\$289.18	\$296.16	\$325.78
48	\$264.73	\$291.20	\$275.00	\$302.50	\$309.81	\$340.79
49	\$276.22	\$303.84	\$286.95	\$315.65	\$323.26	\$355.59
50	\$289.18	\$318.10	\$300.40	\$330.44	\$338.42	\$372.26
51	\$301.97	\$332.17	\$313.69	\$345.06	\$353.39	\$388.73
52	\$316.05	\$347.66	\$328.32	\$361.15	\$369.87	\$406.86
53	\$330.30	\$363.33	\$343.13	\$377.44	\$386.55	\$425.21
54	\$345.68	\$380.25	\$359.10	\$395.01	\$404.55	\$445.01
55	\$361.06	\$397.17	\$375.08	\$412.59	\$422.55	\$464.81
56	\$377.74	\$415.51	\$392.41	\$431.65	\$442.07	\$486.28
57	\$394.58	\$434.04	\$409.90	\$450.89	\$461.77	\$507.95
58	\$412.55	\$453.81	\$428.57	\$471.43	\$482.81	\$531.09
59	\$421.46	\$463.61	\$437.82	\$481.60	\$493.23	\$542.55
60	\$439.43	\$483.37	\$456.49	\$502.14	\$514.26	\$565.69
61	\$454.97	\$500.47	\$472.64	\$519.90	\$532.45	\$585.70
62	\$465.17	\$511.69	\$483.23	\$531.55	\$544.39	\$598.83
63	\$477.96	\$525.76	\$496.52	\$546.17	\$559.36	\$615.30
64+	\$485.73	\$534.30	\$504.60	\$555.06	\$568.44	\$625.28

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9220B	Platinum 9220B	Platinum 9320B	Platinum 9320B	Platinum 9420B	Platinum 9420B
0-20	\$118.25	\$118.25	\$123.30	\$123.30	\$116.65	\$116.65
21	\$186.21	\$204.83	\$194.17	\$213.59	\$183.71	\$202.08
22	\$186.21	\$204.83	\$194.17	\$213.59	\$183.71	\$202.08
23	\$186.21	\$204.83	\$194.17	\$213.59	\$183.71	\$202.08
24	\$186.21	\$204.83	\$194.17	\$213.59	\$183.71	\$202.08
25	\$186.96	\$205.66	\$194.94	\$214.43	\$184.44	\$202.88
26	\$190.68	\$209.75	\$198.83	\$218.71	\$188.12	\$206.93
27	\$195.15	\$214.67	\$203.49	\$223.84	\$192.52	\$211.77
28	\$202.41	\$222.65	\$211.06	\$232.17	\$199.69	\$219.66
29	\$208.37	\$229.21	\$217.27	\$239.00	\$205.57	\$226.13
30	\$211.35	\$232.49	\$220.38	\$242.42	\$208.51	\$229.36
31	\$215.82	\$237.40	\$225.04	\$247.54	\$212.92	\$234.21
32	\$220.29	\$242.32	\$229.70	\$252.67	\$217.32	\$239.05
33	\$223.08	\$245.39	\$232.61	\$255.87	\$220.08	\$242.09
34	\$226.06	\$248.67	\$235.72	\$259.29	\$223.02	\$245.32
35	\$227.55	\$250.31	\$237.27	\$261.00	\$224.49	\$246.94
36	\$229.04	\$251.94	\$238.83	\$262.71	\$225.96	\$248.56
37	\$230.53	\$253.58	\$240.38	\$264.42	\$227.43	\$250.17
38	\$232.02	\$255.22	\$241.93	\$266.12	\$228.90	\$251.79
39	\$235.00	\$258.50	\$245.04	\$269.54	\$231.84	\$255.02
40	\$237.98	\$261.78	\$248.15	\$272.97	\$234.78	\$258.26
41	\$242.45	\$266.70	\$252.81	\$278.09	\$239.19	\$263.11
42	\$246.73	\$271.40	\$257.27	\$283.00	\$243.41	\$267.75
43	\$252.69	\$277.96	\$263.48	\$289.83	\$249.29	\$274.22
44	\$260.14	\$286.15	\$271.25	\$298.38	\$256.64	\$282.30
45	\$268.89	\$295.78	\$280.38	\$308.42	\$265.27	\$291.80
46	\$279.32	\$307.25	\$291.25	\$320.38	\$275.56	\$303.12
47	\$291.05	\$320.16	\$303.48	\$333.83	\$287.13	\$315.84
48	\$304.46	\$334.91	\$317.46	\$349.21	\$300.36	\$330.40
49	\$317.68	\$349.45	\$331.25	\$364.38	\$313.40	\$344.74
50	\$332.58	\$365.84	\$346.78	\$381.46	\$328.10	\$360.91
51	\$347.29	\$382.02	\$362.12	\$398.33	\$342.61	\$376.87
52	\$363.49	\$399.84	\$379.01	\$416.91	\$358.59	\$394.45
53	\$379.88	\$417.87	\$396.10	\$435.71	\$374.76	\$412.24
54	\$397.57	\$437.33	\$414.55	\$456.01	\$392.21	\$431.43
55	\$415.26	\$456.79	\$432.99	\$476.29	\$409.67	\$450.64
56	\$434.44	\$477.88	\$452.99	\$498.29	\$428.59	\$471.45
57	\$453.80	\$499.18	\$473.18	\$520.50	\$447.69	\$492.46
58	\$474.47	\$521.92	\$494.74	\$544.21	\$468.08	\$514.89
59	\$484.71	\$533.18	\$505.42	\$555.96	\$478.19	\$526.01
60	\$505.38	\$555.92	\$526.97	\$579.67	\$498.58	\$548.44
61	\$523.26	\$575.59	\$545.61	\$600.17	\$516.21	\$567.83
62	\$534.99	\$588.49	\$557.84	\$613.62	\$527.79	\$580.57
63	\$549.70	\$604.67	\$573.18	\$630.50	\$542.30	\$596.53
64+	\$558.63	\$614.49	\$582.50	\$640.75	\$551.12	\$606.23

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8130	Gold 8130	Gold 8230	Gold 8230	Gold 8330	Gold 8330
0-20	\$105.67	\$105.67	\$106.30	\$106.30	\$110.39	\$110.39
21	\$165.80	\$182.27	\$166.80	\$183.37	\$173.24	\$190.46
22	\$165.80	\$182.27	\$166.80	\$183.37	\$173.24	\$190.46
23	\$165.80	\$182.27	\$166.80	\$183.37	\$173.24	\$190.46
24	\$165.80	\$182.27	\$166.80	\$183.37	\$173.24	\$190.46
25	\$166.45	\$182.99	\$167.46	\$184.10	\$173.93	\$191.22
26	\$169.75	\$186.62	\$170.77	\$187.74	\$177.37	\$195.00
27	\$173.70	\$190.96	\$174.75	\$192.12	\$181.50	\$199.54
28	\$180.13	\$198.04	\$181.21	\$199.23	\$188.22	\$206.94
29	\$185.40	\$203.83	\$186.52	\$205.07	\$193.73	\$213.00
30	\$188.03	\$206.73	\$189.17	\$207.98	\$196.48	\$216.02
31	\$191.99	\$211.08	\$193.15	\$212.36	\$200.62	\$220.58
32	\$195.94	\$215.43	\$197.13	\$216.74	\$204.75	\$225.12
33	\$198.41	\$218.15	\$199.61	\$219.47	\$207.33	\$227.96
34	\$201.05	\$221.05	\$202.26	\$222.38	\$210.09	\$230.99
35	\$202.37	\$222.50	\$203.59	\$223.84	\$211.46	\$232.50
36	\$203.68	\$223.94	\$204.91	\$225.30	\$212.84	\$234.02
37	\$205.00	\$225.39	\$206.24	\$226.76	\$214.22	\$235.54
38	\$206.32	\$226.85	\$207.57	\$228.22	\$215.60	\$237.05
39	\$208.96	\$229.75	\$210.22	\$231.14	\$218.35	\$240.08
40	\$211.59	\$232.64	\$212.87	\$234.05	\$221.11	\$243.12
41	\$215.55	\$237.00	\$216.85	\$238.43	\$225.24	\$247.66
42	\$219.33	\$241.16	\$220.66	\$242.62	\$229.20	\$252.01
43	\$224.61	\$246.97	\$225.96	\$248.45	\$234.71	\$258.08
44	\$231.20	\$254.21	\$232.59	\$255.74	\$241.60	\$265.65
45	\$238.94	\$262.73	\$240.38	\$264.31	\$249.69	\$274.55
46	\$248.16	\$272.87	\$249.66	\$274.52	\$259.33	\$285.16
47	\$258.54	\$284.29	\$260.10	\$286.00	\$270.18	\$297.09
48	\$270.40	\$297.33	\$272.04	\$299.14	\$282.57	\$310.72
49	\$282.10	\$310.20	\$283.81	\$312.09	\$294.80	\$324.17
50	\$295.28	\$324.70	\$297.06	\$326.66	\$308.57	\$339.32
51	\$308.29	\$339.01	\$310.16	\$341.07	\$322.18	\$354.29
52	\$322.62	\$354.78	\$324.58	\$356.93	\$337.16	\$370.77
53	\$337.12	\$370.73	\$339.16	\$372.97	\$352.31	\$387.44
54	\$352.77	\$387.94	\$354.91	\$390.30	\$368.66	\$405.42
55	\$368.42	\$405.16	\$370.65	\$407.61	\$385.02	\$423.42
56	\$385.39	\$423.82	\$387.72	\$426.39	\$402.76	\$442.93
57	\$402.52	\$442.67	\$404.96	\$445.35	\$420.66	\$462.62
58	\$420.81	\$462.79	\$423.35	\$465.58	\$439.77	\$483.64
59	\$429.87	\$472.75	\$432.47	\$475.61	\$449.24	\$494.06
60	\$448.15	\$492.86	\$450.87	\$495.85	\$468.36	\$515.09
61	\$463.97	\$510.26	\$466.78	\$513.35	\$484.89	\$533.27
62	\$474.34	\$521.67	\$477.22	\$524.84	\$495.73	\$545.20
63	\$487.36	\$535.99	\$490.31	\$539.24	\$509.34	\$560.17
64+	\$495.27	\$544.69	\$498.27	\$547.99	\$517.60	\$569.25

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9130	Platinum 9130	Platinum 9230	Platinum 9230	Platinum 9330	Platinum 9330
0-20	\$124.22	\$124.22	\$122.09	\$122.09	\$127.27	\$127.27
21	\$195.02	\$214.42	\$191.66	\$210.72	\$199.82	\$219.70
22	\$195.02	\$214.42	\$191.66	\$210.72	\$199.82	\$219.70
23	\$195.02	\$214.42	\$191.66	\$210.72	\$199.82	\$219.70
24	\$195.02	\$214.42	\$191.66	\$210.72	\$199.82	\$219.70
25	\$195.79	\$215.26	\$192.43	\$211.57	\$200.61	\$220.57
26	\$199.67	\$219.53	\$196.24	\$215.76	\$204.59	\$224.94
27	\$204.33	\$224.66	\$200.81	\$220.79	\$209.36	\$230.19
28	\$211.89	\$232.97	\$208.25	\$228.97	\$217.11	\$238.72
29	\$218.10	\$239.80	\$214.35	\$235.68	\$223.47	\$245.71
30	\$221.20	\$243.21	\$217.40	\$239.03	\$226.65	\$249.21
31	\$225.86	\$248.34	\$221.97	\$244.06	\$231.42	\$254.46
32	\$230.51	\$253.46	\$226.55	\$249.10	\$236.19	\$259.70
33	\$233.42	\$256.66	\$229.40	\$252.23	\$239.17	\$262.98
34	\$236.52	\$260.07	\$232.45	\$255.59	\$242.35	\$266.48
35	\$238.08	\$261.78	\$233.98	\$257.27	\$243.94	\$268.23
36	\$239.63	\$263.49	\$235.50	\$258.94	\$245.53	\$269.98
37	\$241.18	\$265.19	\$237.03	\$260.63	\$247.12	\$271.73
38	\$242.73	\$266.90	\$238.55	\$262.30	\$248.71	\$273.48
39	\$245.83	\$270.31	\$241.60	\$265.65	\$251.89	\$276.97
40	\$248.94	\$273.73	\$244.65	\$269.01	\$255.07	\$280.47
41	\$253.59	\$278.84	\$249.23	\$274.05	\$259.84	\$285.72
42	\$258.05	\$283.75	\$253.61	\$278.87	\$264.41	\$290.75
43	\$264.26	\$290.58	\$259.71	\$285.58	\$270.77	\$297.74
44	\$272.02	\$299.12	\$267.33	\$293.96	\$278.72	\$306.49
45	\$281.13	\$309.14	\$276.29	\$303.81	\$288.06	\$316.76
46	\$292.00	\$321.09	\$286.97	\$315.56	\$299.19	\$329.00
47	\$304.22	\$334.54	\$298.98	\$328.77	\$311.72	\$342.79
48	\$318.18	\$349.89	\$312.70	\$343.86	\$326.03	\$358.53
49	\$331.95	\$365.04	\$326.23	\$358.75	\$340.14	\$374.05
50	\$347.47	\$382.11	\$341.48	\$375.52	\$356.04	\$391.54
51	\$362.79	\$398.96	\$356.54	\$392.09	\$371.74	\$408.81
52	\$379.67	\$417.53	\$373.12	\$410.33	\$389.03	\$427.83
53	\$396.73	\$436.30	\$389.89	\$428.77	\$406.52	\$447.07
54	\$415.16	\$456.57	\$408.00	\$448.69	\$425.40	\$467.83
55	\$433.59	\$476.84	\$426.11	\$468.62	\$444.29	\$488.61
56	\$453.56	\$498.81	\$445.74	\$490.21	\$464.76	\$511.13
57	\$473.73	\$521.00	\$465.56	\$512.01	\$485.43	\$533.87
58	\$495.26	\$544.68	\$486.72	\$535.29	\$507.49	\$558.13
59	\$505.93	\$556.42	\$497.20	\$546.81	\$518.42	\$570.16
60	\$527.46	\$580.10	\$518.36	\$570.09	\$540.48	\$594.42
61	\$546.08	\$600.58	\$536.66	\$590.22	\$559.56	\$615.41
62	\$558.30	\$614.02	\$548.67	\$603.43	\$572.09	\$629.19
63	\$573.62	\$630.88	\$563.73	\$620.00	\$587.79	\$646.46
64+	\$582.93	\$641.12	\$572.86	\$630.04	\$597.33	\$656.96

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9430	Platinum 9430	Gold 8130A	Gold 8130A	Gold 8230A	Gold 8230A
0-20	\$120.46	\$120.46	\$100.84	\$100.84	\$101.45	\$101.45
21	\$189.10	\$207.90	\$158.20	\$173.91	\$159.15	\$174.96
22	\$189.10	\$207.90	\$158.20	\$173.91	\$159.15	\$174.96
23	\$189.10	\$207.90	\$158.20	\$173.91	\$159.15	\$174.96
24	\$189.10	\$207.90	\$158.20	\$173.91	\$159.15	\$174.96
25	\$189.85	\$208.73	\$158.83	\$174.61	\$159.78	\$175.65
26	\$193.61	\$212.87	\$161.97	\$178.06	\$162.94	\$179.13
27	\$198.12	\$217.83	\$165.74	\$182.21	\$166.74	\$183.31
28	\$205.45	\$225.89	\$171.87	\$188.95	\$172.90	\$190.08
29	\$211.47	\$232.51	\$176.90	\$194.48	\$177.96	\$195.65
30	\$214.48	\$235.82	\$179.41	\$197.25	\$180.49	\$198.43
31	\$218.99	\$240.78	\$183.18	\$201.39	\$184.28	\$202.60
32	\$223.51	\$245.76	\$186.95	\$205.54	\$188.08	\$206.78
33	\$226.33	\$248.86	\$189.31	\$208.14	\$190.45	\$209.39
34	\$229.34	\$252.17	\$191.82	\$210.90	\$192.98	\$212.17
35	\$230.84	\$253.82	\$193.08	\$212.28	\$194.24	\$213.56
36	\$232.34	\$255.47	\$194.34	\$213.67	\$195.51	\$214.96
37	\$233.85	\$257.13	\$195.60	\$215.05	\$196.77	\$216.34
38	\$235.35	\$258.78	\$196.85	\$216.43	\$198.04	\$217.74
39	\$238.36	\$262.09	\$199.37	\$219.20	\$200.57	\$220.52
40	\$241.37	\$265.40	\$201.88	\$221.96	\$203.10	\$223.30
41	\$245.88	\$270.36	\$205.65	\$226.11	\$206.89	\$227.47
42	\$250.21	\$275.13	\$209.27	\$230.09	\$210.53	\$231.48
43	\$256.22	\$281.74	\$214.29	\$235.61	\$215.59	\$237.04
44	\$263.75	\$290.02	\$220.58	\$242.53	\$221.91	\$244.00
45	\$272.58	\$299.73	\$227.97	\$250.66	\$229.34	\$252.17
46	\$283.11	\$311.32	\$236.77	\$260.34	\$238.19	\$261.90
47	\$294.96	\$324.35	\$246.67	\$271.23	\$248.15	\$272.86
48	\$308.50	\$339.24	\$257.98	\$283.67	\$259.53	\$285.38
49	\$321.85	\$353.93	\$269.14	\$295.95	\$270.76	\$297.73
50	\$336.89	\$370.47	\$281.71	\$309.78	\$283.41	\$311.65
51	\$351.75	\$386.82	\$294.12	\$323.43	\$295.89	\$325.37
52	\$368.11	\$404.82	\$307.79	\$338.46	\$309.65	\$340.51
53	\$384.65	\$423.01	\$321.62	\$353.68	\$323.56	\$355.81
54	\$402.52	\$442.67	\$336.55	\$370.10	\$338.58	\$372.33
55	\$420.38	\$462.31	\$351.48	\$386.52	\$353.60	\$388.85
56	\$439.75	\$483.62	\$367.66	\$404.32	\$369.88	\$406.76
57	\$459.30	\$505.12	\$384.00	\$422.29	\$386.32	\$424.85
58	\$480.17	\$528.08	\$401.45	\$441.49	\$403.87	\$444.15
59	\$490.52	\$539.47	\$410.09	\$450.99	\$412.56	\$453.71
60	\$511.39	\$562.42	\$427.53	\$470.18	\$430.11	\$473.02
61	\$529.44	\$582.28	\$442.62	\$486.78	\$445.29	\$489.71
62	\$541.29	\$595.31	\$452.51	\$497.66	\$455.25	\$500.67
63	\$556.14	\$611.65	\$464.93	\$511.32	\$467.74	\$514.41
64+	\$565.17	\$621.58	\$472.47	\$519.61	\$475.33	\$522.76

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8330A	Gold 8330A	Platinum 9130A	Platinum 9130A	Platinum 9230A	Platinum 9230A
0-20	\$105.34	\$105.34	\$118.54	\$118.54	\$116.52	\$116.52
21	\$165.28	\$181.70	\$186.07	\$204.57	\$182.88	\$201.06
22	\$165.28	\$181.70	\$186.07	\$204.57	\$182.88	\$201.06
23	\$165.28	\$181.70	\$186.07	\$204.57	\$182.88	\$201.06
24	\$165.28	\$181.70	\$186.07	\$204.57	\$182.88	\$201.06
25	\$165.93	\$182.42	\$186.81	\$205.39	\$183.61	\$201.87
26	\$169.22	\$186.04	\$190.51	\$209.46	\$187.25	\$205.87
27	\$173.16	\$190.37	\$194.95	\$214.34	\$191.61	\$210.67
28	\$179.56	\$197.41	\$202.17	\$222.28	\$198.70	\$218.46
29	\$184.82	\$203.20	\$208.09	\$228.79	\$204.52	\$224.87
30	\$187.45	\$206.09	\$211.05	\$232.05	\$207.43	\$228.07
31	\$191.39	\$210.42	\$215.49	\$236.93	\$211.79	\$232.86
32	\$195.33	\$214.76	\$219.93	\$241.82	\$216.16	\$237.67
33	\$197.79	\$217.46	\$222.70	\$244.86	\$218.88	\$240.66
34	\$200.42	\$220.36	\$225.66	\$248.12	\$221.79	\$243.86
35	\$201.73	\$221.80	\$227.15	\$249.76	\$223.25	\$245.47
36	\$203.05	\$223.25	\$228.63	\$251.39	\$224.70	\$247.06
37	\$204.36	\$224.69	\$230.11	\$253.02	\$226.16	\$248.67
38	\$205.67	\$226.13	\$231.59	\$254.64	\$227.61	\$250.27
39	\$208.30	\$229.02	\$234.55	\$257.90	\$230.52	\$253.47
40	\$210.93	\$231.92	\$237.51	\$261.16	\$233.43	\$256.67
41	\$214.87	\$236.25	\$241.95	\$266.04	\$237.79	\$261.46
42	\$218.65	\$240.41	\$246.20	\$270.71	\$241.97	\$266.06
43	\$223.90	\$246.18	\$252.12	\$277.23	\$247.79	\$272.46
44	\$230.47	\$253.41	\$259.52	\$285.37	\$255.07	\$280.47
45	\$238.19	\$261.90	\$268.22	\$294.94	\$263.61	\$289.87
46	\$247.39	\$272.02	\$278.58	\$306.33	\$273.79	\$301.06
47	\$257.73	\$283.40	\$290.23	\$319.15	\$285.25	\$313.67
48	\$269.56	\$296.41	\$303.56	\$333.81	\$298.34	\$328.07
49	\$281.22	\$309.24	\$316.69	\$348.25	\$311.25	\$342.27
50	\$294.35	\$323.68	\$331.49	\$364.53	\$325.79	\$358.26
51	\$307.33	\$337.96	\$346.11	\$380.62	\$340.16	\$374.07
52	\$321.61	\$353.67	\$362.20	\$398.31	\$355.98	\$391.47
53	\$336.06	\$369.56	\$378.49	\$416.23	\$371.98	\$409.07
54	\$351.66	\$386.72	\$396.06	\$435.56	\$389.25	\$428.07
55	\$367.26	\$403.88	\$413.64	\$454.90	\$406.52	\$447.07
56	\$384.18	\$422.49	\$432.69	\$475.85	\$425.25	\$467.67
57	\$401.26	\$441.28	\$451.93	\$497.02	\$444.16	\$488.47
58	\$419.49	\$461.33	\$472.47	\$519.61	\$464.34	\$510.67
59	\$428.52	\$471.27	\$482.65	\$530.81	\$474.34	\$521.67
60	\$446.75	\$491.32	\$503.18	\$553.39	\$494.52	\$543.87
61	\$462.51	\$508.66	\$520.94	\$572.93	\$511.98	\$563.07
62	\$472.86	\$520.04	\$532.60	\$585.75	\$523.43	\$575.67
63	\$485.83	\$534.31	\$547.22	\$601.84	\$537.80	\$591.47
64+	\$493.71	\$542.98	\$556.09	\$611.59	\$546.52	\$601.07

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9330A	Platinum 9330A	Platinum 9430A	Platinum 9430A	Gold 8130B	Gold 8130B
0-20	\$121.44	\$121.44	\$114.96	\$114.96	\$103.25	\$103.25
21	\$190.64	\$209.60	\$180.44	\$198.38	\$162.00	\$178.09
22	\$190.64	\$209.60	\$180.44	\$198.38	\$162.00	\$178.09
23	\$190.64	\$209.60	\$180.44	\$198.38	\$162.00	\$178.09
24	\$190.64	\$209.60	\$180.44	\$198.38	\$162.00	\$178.09
25	\$191.40	\$210.43	\$181.15	\$199.16	\$162.64	\$178.80
26	\$195.19	\$214.60	\$184.74	\$203.11	\$165.86	\$182.34
27	\$199.74	\$219.61	\$189.05	\$207.85	\$169.72	\$186.59
28	\$207.13	\$227.74	\$196.04	\$215.54	\$176.00	\$193.49
29	\$213.20	\$234.41	\$201.78	\$221.85	\$181.15	\$199.16
30	\$216.23	\$237.75	\$204.65	\$225.01	\$183.72	\$201.99
31	\$220.78	\$242.75	\$208.96	\$229.75	\$187.59	\$206.24
32	\$225.33	\$247.76	\$213.26	\$234.48	\$191.45	\$210.49
33	\$228.17	\$250.88	\$215.95	\$237.44	\$193.86	\$213.14
34	\$231.21	\$254.23	\$218.82	\$240.60	\$196.44	\$215.98
35	\$232.72	\$255.89	\$220.26	\$242.18	\$197.72	\$217.39
36	\$234.24	\$257.56	\$221.69	\$243.75	\$199.01	\$218.81
37	\$235.76	\$259.23	\$223.13	\$245.34	\$200.30	\$220.22
38	\$237.27	\$260.89	\$224.56	\$246.91	\$201.59	\$221.64
39	\$240.31	\$264.24	\$227.43	\$250.07	\$204.16	\$224.47
40	\$243.34	\$267.57	\$230.30	\$253.22	\$206.74	\$227.31
41	\$247.89	\$272.57	\$234.61	\$257.97	\$210.60	\$231.55
42	\$252.25	\$277.37	\$238.73	\$262.50	\$214.30	\$235.62
43	\$258.32	\$284.05	\$244.47	\$268.81	\$219.45	\$241.29
44	\$265.90	\$292.38	\$251.65	\$276.71	\$225.89	\$248.37
45	\$274.81	\$302.19	\$260.08	\$285.98	\$233.45	\$256.69
46	\$285.43	\$313.87	\$270.13	\$297.04	\$242.46	\$266.60
47	\$297.37	\$327.00	\$281.43	\$309.47	\$252.60	\$277.75
48	\$311.02	\$342.02	\$294.34	\$323.67	\$264.19	\$290.50
49	\$324.48	\$356.82	\$307.08	\$337.68	\$275.62	\$303.08
50	\$339.65	\$373.51	\$321.43	\$353.47	\$288.49	\$317.23
51	\$354.62	\$389.98	\$335.60	\$369.05	\$301.21	\$331.23
52	\$371.12	\$408.13	\$351.20	\$386.21	\$315.21	\$346.63
53	\$387.80	\$426.47	\$366.99	\$403.58	\$329.37	\$362.20
54	\$405.81	\$446.29	\$384.03	\$422.33	\$344.66	\$379.02
55	\$423.82	\$466.10	\$401.07	\$441.07	\$359.95	\$395.84
56	\$443.35	\$487.58	\$419.55	\$461.40	\$376.52	\$414.07
57	\$463.06	\$509.26	\$438.20	\$481.91	\$393.26	\$432.48
58	\$484.10	\$532.40	\$458.11	\$503.82	\$411.13	\$452.14
59	\$494.53	\$543.88	\$467.98	\$514.67	\$419.98	\$461.87
60	\$515.57	\$567.02	\$487.89	\$536.57	\$437.84	\$481.52
61	\$533.77	\$587.04	\$505.11	\$555.52	\$453.29	\$498.51
62	\$545.72	\$600.19	\$516.41	\$567.95	\$463.43	\$509.67
63	\$560.69	\$616.65	\$530.58	\$583.53	\$476.14	\$523.65
64+	\$569.79	\$626.66	\$539.19	\$593.00	\$483.87	\$532.15

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8230B	Gold 8230B	Gold 8330B	Gold 8330B	Platinum 9130B	Platinum 9130B
0-20	\$103.87	\$103.87	\$107.87	\$107.87	\$121.38	\$121.38
21	\$162.97	\$179.16	\$169.26	\$186.08	\$190.54	\$209.49
22	\$162.97	\$179.16	\$169.26	\$186.08	\$190.54	\$209.49
23	\$162.97	\$179.16	\$169.26	\$186.08	\$190.54	\$209.49
24	\$162.97	\$179.16	\$169.26	\$186.08	\$190.54	\$209.49
25	\$163.62	\$179.88	\$169.93	\$186.82	\$191.30	\$210.32
26	\$166.86	\$183.44	\$173.30	\$190.52	\$195.09	\$214.49
27	\$170.74	\$187.71	\$177.33	\$194.96	\$199.64	\$219.50
28	\$177.06	\$194.66	\$183.89	\$202.17	\$207.03	\$227.63
29	\$182.24	\$200.36	\$189.27	\$208.09	\$213.09	\$234.29
30	\$184.83	\$203.21	\$191.97	\$211.06	\$216.13	\$237.64
31	\$188.72	\$207.49	\$196.00	\$215.49	\$220.67	\$242.63
32	\$192.60	\$211.75	\$200.04	\$219.94	\$225.22	\$247.64
33	\$195.03	\$214.43	\$202.56	\$222.71	\$228.06	\$250.76
34	\$197.62	\$217.28	\$205.25	\$225.67	\$231.09	\$254.09
35	\$198.92	\$218.71	\$206.60	\$227.15	\$232.61	\$255.77
36	\$200.21	\$220.13	\$207.94	\$228.63	\$234.13	\$257.44
37	\$201.51	\$221.56	\$209.29	\$230.11	\$235.64	\$259.10
38	\$202.80	\$222.97	\$210.64	\$231.60	\$237.16	\$260.77
39	\$205.39	\$225.82	\$213.33	\$234.56	\$240.19	\$264.10
40	\$207.98	\$228.67	\$216.02	\$237.52	\$243.22	\$267.44
41	\$211.87	\$232.95	\$220.05	\$241.95	\$247.77	\$272.44
42	\$215.59	\$237.04	\$223.92	\$246.21	\$252.13	\$277.24
43	\$220.77	\$242.74	\$229.31	\$252.14	\$258.19	\$283.90
44	\$227.25	\$249.87	\$236.03	\$259.53	\$265.77	\$292.24
45	\$234.86	\$258.24	\$243.94	\$268.23	\$274.68	\$302.04
46	\$243.93	\$268.22	\$253.36	\$278.59	\$285.29	\$313.71
47	\$254.13	\$279.44	\$263.95	\$290.24	\$297.22	\$326.84
48	\$265.79	\$292.26	\$276.06	\$303.56	\$310.87	\$341.85
49	\$277.28	\$304.90	\$288.01	\$316.71	\$324.32	\$356.65
50	\$290.24	\$319.16	\$301.46	\$331.50	\$339.48	\$373.32
51	\$303.03	\$333.23	\$314.75	\$346.12	\$354.45	\$389.79
52	\$317.11	\$348.72	\$329.38	\$362.21	\$370.93	\$407.92
53	\$331.36	\$364.39	\$344.19	\$378.50	\$387.61	\$426.27
54	\$346.74	\$381.31	\$360.16	\$396.07	\$405.61	\$446.07
55	\$362.12	\$398.23	\$376.14	\$413.65	\$423.61	\$465.87
56	\$378.80	\$416.57	\$393.47	\$432.71	\$443.13	\$487.34
57	\$395.64	\$435.10	\$410.96	\$451.95	\$462.83	\$509.01
58	\$413.61	\$454.87	\$429.63	\$472.49	\$483.87	\$532.15
59	\$422.52	\$464.67	\$438.88	\$482.66	\$494.29	\$543.61
60	\$440.49	\$484.43	\$457.55	\$503.20	\$515.32	\$566.75
61	\$456.03	\$501.53	\$473.70	\$520.96	\$533.51	\$586.76
62	\$466.23	\$512.75	\$484.29	\$532.61	\$545.45	\$599.89
63	\$479.02	\$526.82	\$497.58	\$547.23	\$560.42	\$616.36
64+	\$486.79	\$535.36	\$505.66	\$556.12	\$569.50	\$626.34

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9230B	Platinum 9230B	Platinum 9330B	Platinum 9330B	Platinum 9430B	Platinum 9430B
0-20	\$119.31	\$119.31	\$124.36	\$124.36	\$117.71	\$117.71
21	\$187.27	\$205.89	\$195.23	\$214.65	\$184.77	\$203.14
22	\$187.27	\$205.89	\$195.23	\$214.65	\$184.77	\$203.14
23	\$187.27	\$205.89	\$195.23	\$214.65	\$184.77	\$203.14
24	\$187.27	\$205.89	\$195.23	\$214.65	\$184.77	\$203.14
25	\$188.02	\$206.72	\$196.00	\$215.49	\$185.50	\$203.94
26	\$191.74	\$210.81	\$199.89	\$219.77	\$189.18	\$207.99
27	\$196.21	\$215.73	\$204.55	\$224.90	\$193.58	\$212.83
28	\$203.47	\$223.71	\$212.12	\$233.23	\$200.75	\$220.72
29	\$209.43	\$230.27	\$218.33	\$240.06	\$206.63	\$227.19
30	\$212.41	\$233.55	\$221.44	\$243.48	\$209.57	\$230.42
31	\$216.88	\$238.46	\$226.10	\$248.60	\$213.98	\$235.27
32	\$221.35	\$243.38	\$230.76	\$253.73	\$218.38	\$240.11
33	\$224.14	\$246.45	\$233.67	\$256.93	\$221.14	\$243.15
34	\$227.12	\$249.73	\$236.78	\$260.35	\$224.08	\$246.38
35	\$228.61	\$251.37	\$238.33	\$262.06	\$225.55	\$248.00
36	\$230.10	\$253.00	\$239.89	\$263.77	\$227.02	\$249.62
37	\$231.59	\$254.64	\$241.44	\$265.48	\$228.49	\$251.23
38	\$233.08	\$256.28	\$242.99	\$267.18	\$229.96	\$252.85
39	\$236.06	\$259.56	\$246.10	\$270.60	\$232.90	\$256.08
40	\$239.04	\$262.84	\$249.21	\$274.03	\$235.84	\$259.32
41	\$243.51	\$267.76	\$253.87	\$279.15	\$240.25	\$264.17
42	\$247.79	\$272.46	\$258.33	\$284.06	\$244.47	\$268.81
43	\$253.75	\$279.02	\$264.54	\$290.89	\$250.35	\$275.28
44	\$261.20	\$287.21	\$272.31	\$299.44	\$257.70	\$283.36
45	\$269.95	\$296.84	\$281.44	\$309.48	\$266.33	\$292.86
46	\$280.38	\$308.31	\$292.31	\$321.44	\$276.62	\$304.18
47	\$292.11	\$321.22	\$304.54	\$334.89	\$288.19	\$316.90
48	\$305.52	\$335.97	\$318.52	\$350.27	\$301.42	\$331.46
49	\$318.74	\$350.51	\$332.31	\$365.44	\$314.46	\$345.80
50	\$333.64	\$366.90	\$347.84	\$382.52	\$329.16	\$361.97
51	\$348.35	\$383.08	\$363.18	\$399.39	\$343.67	\$377.93
52	\$364.55	\$400.90	\$380.07	\$417.97	\$359.65	\$395.51
53	\$380.94	\$418.93	\$397.16	\$436.77	\$375.82	\$413.30
54	\$398.63	\$438.39	\$415.61	\$457.07	\$393.27	\$432.49
55	\$416.32	\$457.85	\$434.05	\$477.35	\$410.73	\$451.70
56	\$435.50	\$478.94	\$454.05	\$499.35	\$429.65	\$472.51
57	\$454.86	\$500.24	\$474.24	\$521.56	\$448.75	\$493.52
58	\$475.53	\$522.98	\$495.80	\$545.27	\$469.14	\$515.95
59	\$485.77	\$534.24	\$506.48	\$557.02	\$479.25	\$527.07
60	\$506.44	\$556.98	\$528.03	\$580.73	\$499.64	\$549.50
61	\$524.32	\$576.65	\$546.67	\$601.23	\$517.27	\$568.89
62	\$536.05	\$589.55	\$558.90	\$614.68	\$528.85	\$581.63
63	\$550.76	\$605.73	\$574.24	\$631.56	\$543.36	\$597.59
64+	\$559.69	\$615.55	\$583.56	\$641.81	\$552.18	\$607.29

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8140	Gold 8140	Gold 8240	Gold 8240	Gold 8340	Gold 8340
0-20	\$107.52	\$107.52	\$108.15	\$108.15	\$112.24	\$112.24
21	\$167.65	\$184.12	\$168.65	\$185.22	\$175.09	\$192.31
22	\$167.65	\$184.12	\$168.65	\$185.22	\$175.09	\$192.31
23	\$167.65	\$184.12	\$168.65	\$185.22	\$175.09	\$192.31
24	\$167.65	\$184.12	\$168.65	\$185.22	\$175.09	\$192.31
25	\$168.30	\$184.84	\$169.31	\$185.95	\$175.78	\$193.07
26	\$171.60	\$188.47	\$172.62	\$189.59	\$179.22	\$196.85
27	\$175.55	\$192.81	\$176.60	\$193.97	\$183.35	\$201.39
28	\$181.98	\$199.89	\$183.06	\$201.08	\$190.07	\$208.79
29	\$187.25	\$205.68	\$188.37	\$206.92	\$195.58	\$214.85
30	\$189.88	\$208.58	\$191.02	\$209.83	\$198.33	\$217.87
31	\$193.84	\$212.93	\$195.00	\$214.21	\$202.47	\$222.43
32	\$197.79	\$217.28	\$198.98	\$218.59	\$206.60	\$226.97
33	\$200.26	\$220.00	\$201.46	\$221.32	\$209.18	\$229.81
34	\$202.90	\$222.90	\$204.11	\$224.23	\$211.94	\$232.84
35	\$204.22	\$224.35	\$205.44	\$225.69	\$213.31	\$234.35
36	\$205.53	\$225.79	\$206.76	\$227.15	\$214.69	\$235.87
37	\$206.85	\$227.24	\$208.09	\$228.61	\$216.07	\$237.39
38	\$208.17	\$228.70	\$209.42	\$230.07	\$217.45	\$238.90
39	\$210.81	\$231.60	\$212.07	\$232.99	\$220.20	\$241.93
40	\$213.44	\$234.49	\$214.72	\$235.90	\$222.96	\$244.97
41	\$217.40	\$238.85	\$218.70	\$240.28	\$227.09	\$249.51
42	\$221.18	\$243.01	\$222.51	\$244.47	\$231.05	\$253.86
43	\$226.46	\$248.82	\$227.81	\$250.30	\$236.56	\$259.93
44	\$233.05	\$256.06	\$234.44	\$257.59	\$243.45	\$267.50
45	\$240.79	\$264.58	\$242.23	\$266.16	\$251.54	\$276.40
46	\$250.01	\$274.72	\$251.51	\$276.37	\$261.18	\$287.01
47	\$260.39	\$286.14	\$261.95	\$287.85	\$272.03	\$298.94
48	\$272.25	\$299.18	\$273.89	\$300.99	\$284.42	\$312.57
49	\$283.95	\$312.05	\$285.66	\$313.94	\$296.65	\$326.02
50	\$297.13	\$326.55	\$298.91	\$328.51	\$310.42	\$341.17
51	\$310.14	\$340.86	\$312.01	\$342.92	\$324.03	\$356.14
52	\$324.47	\$356.63	\$326.43	\$358.78	\$339.01	\$372.62
53	\$338.97	\$372.58	\$341.01	\$374.82	\$354.16	\$389.29
54	\$354.62	\$389.79	\$356.76	\$392.15	\$370.51	\$407.27
55	\$370.27	\$407.01	\$372.50	\$409.46	\$386.87	\$425.27
56	\$387.24	\$425.67	\$389.57	\$428.24	\$404.61	\$444.78
57	\$404.37	\$444.52	\$406.81	\$447.20	\$422.51	\$464.47
58	\$422.66	\$464.64	\$425.20	\$467.43	\$441.62	\$485.49
59	\$431.72	\$474.60	\$434.32	\$477.46	\$451.09	\$495.91
60	\$450.00	\$494.71	\$452.72	\$497.70	\$470.21	\$516.94
61	\$465.82	\$512.11	\$468.63	\$515.20	\$486.74	\$535.12
62	\$476.19	\$523.52	\$479.07	\$526.69	\$497.58	\$547.05
63	\$489.21	\$537.84	\$492.16	\$541.09	\$511.19	\$562.02
64+	\$497.12	\$546.54	\$500.12	\$549.84	\$519.45	\$571.10

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9140	Platinum 9140	Platinum 9240	Platinum 9240	Platinum 9340	Platinum 9340
0-20	\$126.07	\$126.07	\$123.94	\$123.94	\$129.12	\$129.12
21	\$196.87	\$216.27	\$193.51	\$212.57	\$201.67	\$221.55
22	\$196.87	\$216.27	\$193.51	\$212.57	\$201.67	\$221.55
23	\$196.87	\$216.27	\$193.51	\$212.57	\$201.67	\$221.55
24	\$196.87	\$216.27	\$193.51	\$212.57	\$201.67	\$221.55
25	\$197.64	\$217.11	\$194.28	\$213.42	\$202.46	\$222.42
26	\$201.52	\$221.38	\$198.09	\$217.61	\$206.44	\$226.79
27	\$206.18	\$226.51	\$202.66	\$222.64	\$211.21	\$232.04
28	\$213.74	\$234.82	\$210.10	\$230.82	\$218.96	\$240.57
29	\$219.95	\$241.65	\$216.20	\$237.53	\$225.32	\$247.56
30	\$223.05	\$245.06	\$219.25	\$240.88	\$228.50	\$251.06
31	\$227.71	\$250.19	\$223.82	\$245.91	\$233.27	\$256.31
32	\$232.36	\$255.31	\$228.40	\$250.95	\$238.04	\$261.55
33	\$235.27	\$258.51	\$231.25	\$254.08	\$241.02	\$264.83
34	\$238.37	\$261.92	\$234.30	\$257.44	\$244.20	\$268.33
35	\$239.93	\$263.63	\$235.83	\$259.12	\$245.79	\$270.08
36	\$241.48	\$265.34	\$237.35	\$260.79	\$247.38	\$271.83
37	\$243.03	\$267.04	\$238.88	\$262.48	\$248.97	\$273.58
38	\$244.58	\$268.75	\$240.40	\$264.15	\$250.56	\$275.33
39	\$247.68	\$272.16	\$243.45	\$267.50	\$253.74	\$278.82
40	\$250.79	\$275.58	\$246.50	\$270.86	\$256.92	\$282.32
41	\$255.44	\$280.69	\$251.08	\$275.90	\$261.69	\$287.57
42	\$259.90	\$285.60	\$255.46	\$280.72	\$266.26	\$292.60
43	\$266.11	\$292.43	\$261.56	\$287.43	\$272.62	\$299.59
44	\$273.87	\$300.97	\$269.18	\$295.81	\$280.57	\$308.34
45	\$282.98	\$310.99	\$278.14	\$305.66	\$289.91	\$318.61
46	\$293.85	\$322.94	\$288.82	\$317.41	\$301.04	\$330.85
47	\$306.07	\$336.39	\$300.83	\$330.62	\$313.57	\$344.64
48	\$320.03	\$351.74	\$314.55	\$345.71	\$327.88	\$360.38
49	\$333.80	\$366.89	\$328.08	\$360.60	\$341.99	\$375.90
50	\$349.32	\$383.96	\$343.33	\$377.37	\$357.89	\$393.39
51	\$364.64	\$400.81	\$358.39	\$393.94	\$373.59	\$410.66
52	\$381.52	\$419.38	\$374.97	\$412.18	\$390.88	\$429.68
53	\$398.58	\$438.15	\$391.74	\$430.62	\$408.37	\$448.92
54	\$417.01	\$458.42	\$409.85	\$450.54	\$427.25	\$469.68
55	\$435.44	\$478.69	\$427.96	\$470.47	\$446.14	\$490.46
56	\$455.41	\$500.66	\$447.59	\$492.06	\$466.61	\$512.98
57	\$475.58	\$522.85	\$467.41	\$513.86	\$487.28	\$535.72
58	\$497.11	\$546.53	\$488.57	\$537.14	\$509.34	\$559.98
59	\$507.78	\$558.27	\$499.05	\$548.66	\$520.27	\$572.01
60	\$529.31	\$581.95	\$520.21	\$571.94	\$542.33	\$596.27
61	\$547.93	\$602.43	\$538.51	\$592.07	\$561.41	\$617.26
62	\$560.15	\$615.87	\$550.52	\$605.28	\$573.94	\$631.04
63	\$575.47	\$632.73	\$565.58	\$621.85	\$589.64	\$648.31
64+	\$584.78	\$642.97	\$574.71	\$631.89	\$599.18	\$658.81

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9440	Platinum 9440	Gold 8140A	Gold 8140A	Gold 8240A	Gold 8240A
0-20	\$122.31	\$122.31	\$102.69	\$102.69	\$103.30	\$103.30
21	\$190.95	\$209.75	\$160.05	\$175.76	\$161.00	\$176.81
22	\$190.95	\$209.75	\$160.05	\$175.76	\$161.00	\$176.81
23	\$190.95	\$209.75	\$160.05	\$175.76	\$161.00	\$176.81
24	\$190.95	\$209.75	\$160.05	\$175.76	\$161.00	\$176.81
25	\$191.70	\$210.58	\$160.68	\$176.46	\$161.63	\$177.50
26	\$195.46	\$214.72	\$163.82	\$179.91	\$164.79	\$180.98
27	\$199.97	\$219.68	\$167.59	\$184.06	\$168.59	\$185.16
28	\$207.30	\$227.74	\$173.72	\$190.80	\$174.75	\$191.93
29	\$213.32	\$234.36	\$178.75	\$196.33	\$179.81	\$197.50
30	\$216.33	\$237.67	\$181.26	\$199.10	\$182.34	\$200.28
31	\$220.84	\$242.63	\$185.03	\$203.24	\$186.13	\$204.45
32	\$225.36	\$247.61	\$188.80	\$207.39	\$189.93	\$208.63
33	\$228.18	\$250.71	\$191.16	\$209.99	\$192.30	\$211.24
34	\$231.19	\$254.02	\$193.67	\$212.75	\$194.83	\$214.02
35	\$232.69	\$255.67	\$194.93	\$214.13	\$196.09	\$215.41
36	\$234.19	\$257.32	\$196.19	\$215.52	\$197.36	\$216.81
37	\$235.70	\$258.98	\$197.45	\$216.90	\$198.62	\$218.19
38	\$237.20	\$260.63	\$198.70	\$218.28	\$199.89	\$219.59
39	\$240.21	\$263.94	\$201.22	\$221.05	\$202.42	\$222.37
40	\$243.22	\$267.25	\$203.73	\$223.81	\$204.95	\$225.15
41	\$247.73	\$272.21	\$207.50	\$227.96	\$208.74	\$229.32
42	\$252.06	\$276.98	\$211.12	\$231.94	\$212.38	\$233.33
43	\$258.07	\$283.59	\$216.14	\$237.46	\$217.44	\$238.89
44	\$265.60	\$291.87	\$222.43	\$244.38	\$223.76	\$245.85
45	\$274.43	\$301.58	\$229.82	\$252.51	\$231.19	\$254.02
46	\$284.96	\$313.17	\$238.62	\$262.19	\$240.04	\$263.75
47	\$296.81	\$326.20	\$248.52	\$273.08	\$250.00	\$274.71
48	\$310.35	\$341.09	\$259.83	\$285.52	\$261.38	\$287.23
49	\$323.70	\$355.78	\$270.99	\$297.80	\$272.61	\$299.58
50	\$338.74	\$372.32	\$283.56	\$311.63	\$285.26	\$313.50
51	\$353.60	\$388.67	\$295.97	\$325.28	\$297.74	\$327.22
52	\$369.96	\$406.67	\$309.64	\$340.31	\$311.50	\$342.36
53	\$386.50	\$424.86	\$323.47	\$355.53	\$325.41	\$357.66
54	\$404.37	\$444.52	\$338.40	\$371.95	\$340.43	\$374.18
55	\$422.23	\$464.16	\$353.33	\$388.37	\$355.45	\$390.70
56	\$441.60	\$485.47	\$369.51	\$406.17	\$371.73	\$408.61
57	\$461.15	\$506.97	\$385.85	\$424.14	\$388.17	\$426.70
58	\$482.02	\$529.93	\$403.30	\$443.34	\$405.72	\$446.00
59	\$492.37	\$541.32	\$411.94	\$452.84	\$414.41	\$455.56
60	\$513.24	\$564.27	\$429.38	\$472.03	\$431.96	\$474.87
61	\$531.29	\$584.13	\$444.47	\$488.63	\$447.14	\$491.56
62	\$543.14	\$597.16	\$454.36	\$499.51	\$457.10	\$502.52
63	\$557.99	\$613.50	\$466.78	\$513.17	\$469.59	\$516.26
64+	\$567.02	\$623.43	\$474.32	\$521.46	\$477.18	\$524.61

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8340A	Gold 8340A	Platinum 9140A	Platinum 9140A	Platinum 9240A	Platinum 9240A
0-20	\$107.19	\$107.19	\$120.39	\$120.39	\$118.37	\$118.37
21	\$167.13	\$183.55	\$187.92	\$206.42	\$184.73	\$202.91
22	\$167.13	\$183.55	\$187.92	\$206.42	\$184.73	\$202.91
23	\$167.13	\$183.55	\$187.92	\$206.42	\$184.73	\$202.91
24	\$167.13	\$183.55	\$187.92	\$206.42	\$184.73	\$202.91
25	\$167.78	\$184.27	\$188.66	\$207.24	\$185.46	\$203.72
26	\$171.07	\$187.89	\$192.36	\$211.31	\$189.10	\$207.72
27	\$175.01	\$192.22	\$196.80	\$216.19	\$193.46	\$212.52
28	\$181.41	\$199.26	\$204.02	\$224.13	\$200.55	\$220.31
29	\$186.67	\$205.05	\$209.94	\$230.64	\$206.37	\$226.72
30	\$189.30	\$207.94	\$212.90	\$233.90	\$209.28	\$229.92
31	\$193.24	\$212.27	\$217.34	\$238.78	\$213.64	\$234.71
32	\$197.18	\$216.61	\$221.78	\$243.67	\$218.01	\$239.52
33	\$199.64	\$219.31	\$224.55	\$246.71	\$220.73	\$242.51
34	\$202.27	\$222.21	\$227.51	\$249.97	\$223.64	\$245.71
35	\$203.58	\$223.65	\$229.00	\$251.61	\$225.10	\$247.32
36	\$204.90	\$225.10	\$230.48	\$253.24	\$226.55	\$248.91
37	\$206.21	\$226.54	\$231.96	\$254.87	\$228.01	\$250.52
38	\$207.52	\$227.98	\$233.44	\$256.49	\$229.46	\$252.12
39	\$210.15	\$230.87	\$236.40	\$259.75	\$232.37	\$255.32
40	\$212.78	\$233.77	\$239.36	\$263.01	\$235.28	\$258.52
41	\$216.72	\$238.10	\$243.80	\$267.89	\$239.64	\$263.31
42	\$220.50	\$242.26	\$248.05	\$272.56	\$243.82	\$267.91
43	\$225.75	\$248.03	\$253.97	\$279.08	\$249.64	\$274.31
44	\$232.32	\$255.26	\$261.37	\$287.22	\$256.92	\$282.32
45	\$240.04	\$263.75	\$270.07	\$296.79	\$265.46	\$291.72
46	\$249.24	\$273.87	\$280.43	\$308.18	\$275.64	\$302.91
47	\$259.58	\$285.25	\$292.08	\$321.00	\$287.10	\$315.52
48	\$271.41	\$298.26	\$305.41	\$335.66	\$300.19	\$329.92
49	\$283.07	\$311.09	\$318.54	\$350.10	\$313.10	\$344.12
50	\$296.20	\$325.53	\$333.34	\$366.38	\$327.64	\$360.11
51	\$309.18	\$339.81	\$347.96	\$382.47	\$342.01	\$375.92
52	\$323.46	\$355.52	\$364.05	\$400.16	\$357.83	\$393.32
53	\$337.91	\$371.41	\$380.34	\$418.08	\$373.83	\$410.92
54	\$353.51	\$388.57	\$397.91	\$437.41	\$391.10	\$429.92
55	\$369.11	\$405.73	\$415.49	\$456.75	\$408.37	\$448.92
56	\$386.03	\$424.34	\$434.54	\$477.70	\$427.10	\$469.52
57	\$403.11	\$443.13	\$453.78	\$498.87	\$446.01	\$490.32
58	\$421.34	\$463.18	\$474.32	\$521.46	\$466.19	\$512.52
59	\$430.37	\$473.12	\$484.50	\$532.66	\$476.19	\$523.52
60	\$448.60	\$493.17	\$505.03	\$555.24	\$496.37	\$545.72
61	\$464.36	\$510.51	\$522.79	\$574.78	\$513.83	\$564.92
62	\$474.71	\$521.89	\$534.45	\$587.60	\$525.28	\$577.52
63	\$487.68	\$536.16	\$549.07	\$603.69	\$539.65	\$593.32
64+	\$495.56	\$544.83	\$557.94	\$613.44	\$548.37	\$602.92

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9340A	Platinum 9340A	Platinum 9440A	Platinum 9440A	Gold 8140B	Gold 8140B
0-20	\$123.29	\$123.29	\$116.81	\$116.81	\$105.10	\$105.10
21	\$192.49	\$211.45	\$182.29	\$200.23	\$163.85	\$179.94
22	\$192.49	\$211.45	\$182.29	\$200.23	\$163.85	\$179.94
23	\$192.49	\$211.45	\$182.29	\$200.23	\$163.85	\$179.94
24	\$192.49	\$211.45	\$182.29	\$200.23	\$163.85	\$179.94
25	\$193.25	\$212.28	\$183.00	\$201.01	\$164.49	\$180.65
26	\$197.04	\$216.45	\$186.59	\$204.96	\$167.71	\$184.19
27	\$201.59	\$221.46	\$190.90	\$209.70	\$171.57	\$188.44
28	\$208.98	\$229.59	\$197.89	\$217.39	\$177.85	\$195.34
29	\$215.05	\$236.26	\$203.63	\$223.70	\$183.00	\$201.01
30	\$218.08	\$239.60	\$206.50	\$226.86	\$185.57	\$203.84
31	\$222.63	\$244.60	\$210.81	\$231.60	\$189.44	\$208.09
32	\$227.18	\$249.61	\$215.11	\$236.33	\$193.30	\$212.34
33	\$230.02	\$252.73	\$217.80	\$239.29	\$195.71	\$214.99
34	\$233.06	\$256.08	\$220.67	\$242.45	\$198.29	\$217.83
35	\$234.57	\$257.74	\$222.11	\$244.03	\$199.57	\$219.24
36	\$236.09	\$259.41	\$223.54	\$245.60	\$200.86	\$220.66
37	\$237.61	\$261.08	\$224.98	\$247.19	\$202.15	\$222.07
38	\$239.12	\$262.74	\$226.41	\$248.76	\$203.44	\$223.49
39	\$242.16	\$266.09	\$229.28	\$251.92	\$206.01	\$226.32
40	\$245.19	\$269.42	\$232.15	\$255.07	\$208.59	\$229.16
41	\$249.74	\$274.42	\$236.46	\$259.82	\$212.45	\$233.40
42	\$254.10	\$279.22	\$240.58	\$264.35	\$216.15	\$237.47
43	\$260.17	\$285.90	\$246.32	\$270.66	\$221.30	\$243.14
44	\$267.75	\$294.23	\$253.50	\$278.56	\$227.74	\$250.22
45	\$276.66	\$304.04	\$261.93	\$287.83	\$235.30	\$258.54
46	\$287.28	\$315.72	\$271.98	\$298.89	\$244.31	\$268.45
47	\$299.22	\$328.85	\$283.28	\$311.32	\$254.45	\$279.60
48	\$312.87	\$343.87	\$296.19	\$325.52	\$266.04	\$292.35
49	\$326.33	\$358.67	\$308.93	\$339.53	\$277.47	\$304.93
50	\$341.50	\$375.36	\$323.28	\$355.32	\$290.34	\$319.08
51	\$356.47	\$391.83	\$337.45	\$370.90	\$303.06	\$333.08
52	\$372.97	\$409.98	\$353.05	\$388.06	\$317.06	\$348.48
53	\$389.65	\$428.32	\$368.84	\$405.43	\$331.22	\$364.05
54	\$407.66	\$448.14	\$385.88	\$424.18	\$346.51	\$380.87
55	\$425.67	\$467.95	\$402.92	\$442.92	\$361.80	\$397.69
56	\$445.20	\$489.43	\$421.40	\$463.25	\$378.37	\$415.92
57	\$464.91	\$511.11	\$440.05	\$483.76	\$395.11	\$434.33
58	\$485.95	\$534.25	\$459.96	\$505.67	\$412.98	\$453.99
59	\$496.38	\$545.73	\$469.83	\$516.52	\$421.83	\$463.72
60	\$517.42	\$568.87	\$489.74	\$538.42	\$439.69	\$483.37
61	\$535.62	\$588.89	\$506.96	\$557.37	\$455.14	\$500.36
62	\$547.57	\$602.04	\$518.26	\$569.80	\$465.28	\$511.52
63	\$562.54	\$618.50	\$532.43	\$585.38	\$477.99	\$525.50
64+	\$571.64	\$628.51	\$541.04	\$594.85	\$485.72	\$534.00

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Gold 8240B	Gold 8240B	Gold 8340B	Gold 8340B	Platinum 9140B	Platinum 9140B
0-20	\$105.72	\$105.72	\$109.72	\$109.72	\$123.23	\$123.23
21	\$164.82	\$181.01	\$171.11	\$187.93	\$192.39	\$211.34
22	\$164.82	\$181.01	\$171.11	\$187.93	\$192.39	\$211.34
23	\$164.82	\$181.01	\$171.11	\$187.93	\$192.39	\$211.34
24	\$164.82	\$181.01	\$171.11	\$187.93	\$192.39	\$211.34
25	\$165.47	\$181.73	\$171.78	\$188.67	\$193.15	\$212.17
26	\$168.71	\$185.29	\$175.15	\$192.37	\$196.94	\$216.34
27	\$172.59	\$189.56	\$179.18	\$196.81	\$201.49	\$221.35
28	\$178.91	\$196.51	\$185.74	\$204.02	\$208.88	\$229.48
29	\$184.09	\$202.21	\$191.12	\$209.94	\$214.94	\$236.14
30	\$186.68	\$205.06	\$193.82	\$212.91	\$217.98	\$239.49
31	\$190.57	\$209.34	\$197.85	\$217.34	\$222.52	\$244.48
32	\$194.45	\$213.60	\$201.89	\$221.79	\$227.07	\$249.49
33	\$196.88	\$216.28	\$204.41	\$224.56	\$229.91	\$252.61
34	\$199.47	\$219.13	\$207.10	\$227.52	\$232.94	\$255.94
35	\$200.77	\$220.56	\$208.45	\$229.00	\$234.46	\$257.62
36	\$202.06	\$221.98	\$209.79	\$230.48	\$235.98	\$259.29
37	\$203.36	\$223.41	\$211.14	\$231.96	\$237.49	\$260.95
38	\$204.65	\$224.82	\$212.49	\$233.45	\$239.01	\$262.62
39	\$207.24	\$227.67	\$215.18	\$236.41	\$242.04	\$265.95
40	\$209.83	\$230.52	\$217.87	\$239.37	\$245.07	\$269.29
41	\$213.72	\$234.80	\$221.90	\$243.80	\$249.62	\$274.29
42	\$217.44	\$238.89	\$225.77	\$248.06	\$253.98	\$279.09
43	\$222.62	\$244.59	\$231.16	\$253.99	\$260.04	\$285.75
44	\$229.10	\$251.72	\$237.88	\$261.38	\$267.62	\$294.09
45	\$236.71	\$260.09	\$245.79	\$270.08	\$276.53	\$303.89
46	\$245.78	\$270.07	\$255.21	\$280.44	\$287.14	\$315.56
47	\$255.98	\$281.29	\$265.80	\$292.09	\$299.07	\$328.69
48	\$267.64	\$294.11	\$277.91	\$305.41	\$312.72	\$343.70
49	\$279.13	\$306.75	\$289.86	\$318.56	\$326.17	\$358.50
50	\$292.09	\$321.01	\$303.31	\$333.35	\$341.33	\$375.17
51	\$304.88	\$335.08	\$316.60	\$347.97	\$356.30	\$391.64
52	\$318.96	\$350.57	\$331.23	\$364.06	\$372.78	\$409.77
53	\$333.21	\$366.24	\$346.04	\$380.35	\$389.46	\$428.12
54	\$348.59	\$383.16	\$362.01	\$397.92	\$407.46	\$447.92
55	\$363.97	\$400.08	\$377.99	\$415.50	\$425.46	\$467.72
56	\$380.65	\$418.42	\$395.32	\$434.56	\$444.98	\$489.19
57	\$397.49	\$436.95	\$412.81	\$453.80	\$464.68	\$510.86
58	\$415.46	\$456.72	\$431.48	\$474.34	\$485.72	\$534.00
59	\$424.37	\$466.52	\$440.73	\$484.51	\$496.14	\$545.46
60	\$442.34	\$486.28	\$459.40	\$505.05	\$517.17	\$568.60
61	\$457.88	\$503.38	\$475.55	\$522.81	\$535.36	\$588.61
62	\$468.08	\$514.60	\$486.14	\$534.46	\$547.30	\$601.74
63	\$480.87	\$528.67	\$499.43	\$549.08	\$562.27	\$618.21
64+	\$488.64	\$537.21	\$507.51	\$557.97	\$571.35	\$628.19

	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Age	Platinum 9240B	Platinum 9240B	Platinum 9340B	Platinum 9340B	Platinum 9440B	Platinum 9440B
0-20	\$121.16	\$121.16	\$126.21	\$126.21	\$119.56	\$119.56
21	\$189.12	\$207.74	\$197.08	\$216.50	\$186.62	\$204.99
22	\$189.12	\$207.74	\$197.08	\$216.50	\$186.62	\$204.99
23	\$189.12	\$207.74	\$197.08	\$216.50	\$186.62	\$204.99
24	\$189.12	\$207.74	\$197.08	\$216.50	\$186.62	\$204.99
25	\$189.87	\$208.57	\$197.85	\$217.34	\$187.35	\$205.79
26	\$193.59	\$212.66	\$201.74	\$221.62	\$191.03	\$209.84
27	\$198.06	\$217.58	\$206.40	\$226.75	\$195.43	\$214.68
28	\$205.32	\$225.56	\$213.97	\$235.08	\$202.60	\$222.57
29	\$211.28	\$232.12	\$220.18	\$241.91	\$208.48	\$229.04
30	\$214.26	\$235.40	\$223.29	\$245.33	\$211.42	\$232.27
31	\$218.73	\$240.31	\$227.95	\$250.45	\$215.83	\$237.12
32	\$223.20	\$245.23	\$232.61	\$255.58	\$220.23	\$241.96
33	\$225.99	\$248.30	\$235.52	\$258.78	\$222.99	\$245.00
34	\$228.97	\$251.58	\$238.63	\$262.20	\$225.93	\$248.23
35	\$230.46	\$253.22	\$240.18	\$263.91	\$227.40	\$249.85
36	\$231.95	\$254.85	\$241.74	\$265.62	\$228.87	\$251.47
37	\$233.44	\$256.49	\$243.29	\$267.33	\$230.34	\$253.08
38	\$234.93	\$258.13	\$244.84	\$269.03	\$231.81	\$254.70
39	\$237.91	\$261.41	\$247.95	\$272.45	\$234.75	\$257.93
40	\$240.89	\$264.69	\$251.06	\$275.88	\$237.69	\$261.17
41	\$245.36	\$269.61	\$255.72	\$281.00	\$242.10	\$266.02
42	\$249.64	\$274.31	\$260.18	\$285.91	\$246.32	\$270.66
43	\$255.60	\$280.87	\$266.39	\$292.74	\$252.20	\$277.13
44	\$263.05	\$289.06	\$274.16	\$301.29	\$259.55	\$285.21
45	\$271.80	\$298.69	\$283.29	\$311.33	\$268.18	\$294.71
46	\$282.23	\$310.16	\$294.16	\$323.29	\$278.47	\$306.03
47	\$293.96	\$323.07	\$306.39	\$336.74	\$290.04	\$318.75
48	\$307.37	\$337.82	\$320.37	\$352.12	\$303.27	\$333.31
49	\$320.59	\$352.36	\$334.16	\$367.29	\$316.31	\$347.65
50	\$335.49	\$368.75	\$349.69	\$384.37	\$331.01	\$363.82
51	\$350.20	\$384.93	\$365.03	\$401.24	\$345.52	\$379.78
52	\$366.40	\$402.75	\$381.92	\$419.82	\$361.50	\$397.36
53	\$382.79	\$420.78	\$399.01	\$438.62	\$377.67	\$415.15
54	\$400.48	\$440.24	\$417.46	\$458.92	\$395.12	\$434.34
55	\$418.17	\$459.70	\$435.90	\$479.20	\$412.58	\$453.55
56	\$437.35	\$480.79	\$455.90	\$501.20	\$431.50	\$474.36
57	\$456.71	\$502.09	\$476.09	\$523.41	\$450.60	\$495.37
58	\$477.38	\$524.83	\$497.65	\$547.12	\$470.99	\$517.80
59	\$487.62	\$536.09	\$508.33	\$558.87	\$481.10	\$528.92
60	\$508.29	\$558.83	\$529.88	\$582.58	\$501.49	\$551.35
61	\$526.17	\$578.50	\$548.52	\$603.08	\$519.12	\$570.74
62	\$537.90	\$591.40	\$560.75	\$616.53	\$530.70	\$583.48
63	\$552.61	\$607.58	\$576.09	\$633.41	\$545.21	\$599.44
64+	\$561.54	\$617.40	\$585.41	\$643.66	\$554.03	\$609.14



1.888.758.1616

mcs.com.pr

The document includes the rates by age bands for the commercial products of PYMES 2018 segment. The costs of the premiums vary by age, smoking status and structure selection. MCS Life Insurance Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or gender. MCS Life Insurance Company cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o género. MCS 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。AT. CAUTION: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.888.758.1616 (TTY: 1.866.627.8182). ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1.888.758.1616 (TTY: 1.866.627.8182). 注意:如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1.888.758.1616 (TTY: 1.866.627.8182).
Subscribed by MCS Life Insurance Company.