

# Life Cover

## Product Disclosure Statement



Issued by St Andrew's Life Insurance Pty Ltd  
ABN 98 105 176 243 AFSL 281731



Promoted by Once Life Pty Limited  
ABN 79 124 538 414 AFSL 320165

# Life Cover

## Product Disclosure Statement

Issued by: **St Andrew's Life Insurance Pty Ltd**  
4 March 2011.

Life Cover is issued by St Andrew's Life Insurance Pty Ltd (St Andrew's). Life Cover is promoted by Once Life Pty Limited (Once Life). In addition to promoting Life Cover, Once Life is also responsible for the administration of Life Cover policies under an agreement with St Andrew's. Once Life is not a life insurance company and is not registered or regulated under the Life Insurance Act 1995.

### Important information

In this Product Disclosure Statement (PDS) a reference to "St Andrew's", "our", "us", "we" is a reference to St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, AFSL 281731, the issuer of Life Cover and this PDS. A reference to "Once Life" is a reference to Once Life Pty Limited ABN 79 124 538 414, AFSL 320165.

This PDS is a very important document. If you apply for Life Cover, this PDS, together with your policy document forms your policy. Your policy document contains all of the terms and conditions of our contract, including when we will pay a benefit under the policy. This PDS can only be used by Australian citizens who permanently reside in Australia, New Zealand, Republic of Ireland, UK, USA, Canada, Hong Kong or Singapore. It is also applicable to New Zealand passport holders living in Australia. You should read these documents carefully before making any decision about whether to acquire Life Cover and keep them in a safe place.

The information in this PDS has been prepared to help you make an informed decision about the terms (benefits and exclusions) of Life Cover and its appropriateness for you, without taking into account your objectives, financial situation and needs.

Before deciding to apply for this product, you should consider the appropriateness of the information in this PDS for you, taking into account your objectives, financial situation and needs, or speak to an adviser authorised to provide you with personal advice.

## Life insurance is uncomplicated

### Simple, affordable life cover

- No medical examinations required
- Some of the lowest premiums in Australia
- Up to \$1,000,000 cover
- Terminal illness cover at no extra cost
- \$10,000 additional accidental death cover if you are referred by a corporate partner of Once Life.

### Why might you need Life Cover?

Having plans in place is part of responsible life planning; especially if one person is the primary source of income for your family. Financial worries are the last thing you'd want your family to be faced with if you were to die. Life Cover can pay an agreed lump sum in the event of the insured person's death or on the confirmed medical diagnosis by a medical specialist of a terminal illness where the insured person's life expectancy is 12 months or less.

### No medical examination is required

Just complete the simple application form online which includes a few health questions that will take you next to no time to complete.

### \$10,000 accidental death benefit

If you were referred by a corporate partner of Once Life and the insured person dies in an accident an extra \$10,000 will be paid to your estate or you (as applicable).

## Answers to questions you may have about Life Cover

### What is Life Cover?

Life Cover is an insurance policy which can provide a lump sum benefit payment upon confirmation of death or terminal illness. If your application for Life Cover is accepted, we will pay the benefit to your estate or you (as applicable) if:

- the insured person dies while covered by this policy; or
- the insured person has a medical diagnosis provided by a medical specialist (and accepted by us) of a terminal illness where their life expectancy is 12 months or less;

And in either case:

- you have complied with your duty of disclosure; and
- no exclusions apply.

In addition, Life Cover offers you the following benefits:

- World wide cover, 24 hours a day, 7 days a week.
- Additional Accidental Death Benefit - if you were referred by a corporate partner of Once Life and the insured person dies in an accident, an additional \$10,000 will be paid. (Death is 'accidental' if the insured person dies within 365 days of sustaining damage to their body and we are satisfied that the damage was the direct and sole result of external, violent and accidental causes).

The start date of cover is the date you are accepted for cover as shown on your policy document, provided we receive your first payment within 14 days of this date. Otherwise the cover starts when we receive your first payment. If your first payment is not received within one month after you are accepted for cover your offer will lapse and you will need to reapply.

### I already have some life insurance. Why would I need more?

It is considered wise to review your existing insurance arrangements, to ensure they remain up-to-date with your current financial situation. The high costs associated with buying a home, raising children, caring for ageing parents or providing future financial security for your partner are all good reasons to consider higher amounts of protection.

### Does this policy contain any extra features?

It certainly does. Terminal illness cover is paid to you upon the insured person being diagnosed with a terminal illness (and we accept the medical evidence that the insured person's life expectancy is 12 months or less).

### How do I apply?

It's easy! Just complete the Life Cover application online including either the Direct Debit or Credit Card authorisation. Alternatively, if you would like assistance please contact Once Life on 1300 66 23 54.

### Can someone else own my policy?

Yes, however when this policy is first issued you are automatically both the policy owner and the insured person. You can change the owner of this policy to another person at any time by completing a Memorandum of Transfer form. You will be required to provide certified identification as specified in the Memorandum of Transfer form.

## Eligibility rules

### Are you eligible for Life Cover?

If you are aged 20 to 59 years old and are an Australian citizen and permanently reside in Australia, New Zealand, Republic of Ireland, UK, USA, Canada, Hong Kong or Singapore or you are a New Zealand passport holder living in Australia you are eligible to apply for Life Cover.

### Do you need to complete a medical questionnaire?

In addition to the above eligibility criteria, you will also be required to complete a few medical questions. Your application for Life Cover may be declined as a result of the information you provide in the medical questions or you may be asked for further information, by telephone. Remember you must comply with your duty of disclosure.

## Can your application for Life Cover be declined?

St Andrew's and Once Life have absolute discretion about whether to accept or decline your application for Life Cover.

## Your benefit

### What is your maximum benefit?

Subject to your age, you may apply for a maximum benefit amount of:

20 – 45 years of age – up to a maximum of \$1,000,000

46 – 55 years of age – up to a maximum of \$750,000

56 – 59 years of age – up to a maximum of \$500,000

If your application for Life Cover is accepted, you will be sent a policy document confirming acceptance and the amount of your benefit. You can buy as many Life Cover policies from us as you wish. However, if any insured person has combined cover with us of more than the maximum amount allowed for their age without our written consent, we'll only pay out the maximum allowed for their age.

### Can you increase your benefit?

You may request to increase your Life Cover benefit by completing a new application form. If your application is accepted you will be sent confirmation of your increased Life Cover benefit and the total premium payable by you.

No increase will be accepted if the benefit would exceed the maximums described above. If your application is not accepted, your existing policy will continue subject to the original terms and conditions.

## Exclusions

So that the cost of this insurance is kept low, some exclusions apply. We will NOT pay any benefit under a Life Cover policy if:

- you have reached 79 years of age; or
- you have not complied with your duty of disclosure; or
- your death results directly or indirectly from any of the following:
  - suicide or attempted suicide within the first 13 months of the start date of cover; or
  - base jumping, trans-ocean solo-sailing, caving, canyoning; or
  - deployment in the armed forces/peace corps or as a journalist or news cameraman outside Australia, NZ, Republic of Ireland, UK, USA, Canada, Hong Kong or Singapore; or
- your death results from any other occupation or pastime you have chosen to be excluded, as confirmed in your policy document.

## Premiums

Premiums are the cost of Life Cover.

### How is your premium calculated?

Your premium for Life Cover is calculated according to;

- your benefit level;
- your age;
- your gender;
- your smoking status (smoker/non-smoker); and
- any loadings agreed as shown in your policy document based on your occupation, pastimes and/or medical history.

This is in addition to a base premium that applies to all policies. This base premium will increase according to the change in the CPI each year.

### What is your premium?

You can obtain a quote online to calculate the indicative premium for the benefit you select. The policy document sent out to you confirming acceptance of your application for Life Cover will include the total premium payable by you. A table of indicative rates is available on page 5 of this PDS.

### How do you pay your premium?

Your premium is payable monthly by direct debit from your nominated

bank account or credit card. They are due each month on the day you have nominated. Your first payment will however be processed on the day that you apply and cover is accepted. For example, if you apply and cover is accepted on the 20<sup>th</sup> January and you have nominated the 25<sup>th</sup> of each month for your deductions, then your first payment will be processed on the 20<sup>th</sup> January and this will cover you for the period 20<sup>th</sup> January to 19<sup>th</sup> February. On the 25<sup>th</sup> February, your second payment will be processed and this will cover you for the period 20<sup>th</sup> February to 19<sup>th</sup> March.

If a premium debit payment is returned unpaid, you may be charged a fee by your financial institution for each returned item. You will also be charged an additional fee of 1% of your monthly premium if you pay by credit card.

### Can your premium change?

The applicable premium rate will change with your age and any increase in your benefit. In addition, the base premium will increase according to the change in CPI each year. You will be notified in writing of your monthly premium each year.

Premium rates for this policy are not guaranteed and, as we may review our premium rates for our policies from time to time, premium rates may increase. Premium rates will only increase if we review all our rates for Life Cover. We will not single you out for an increase in premiums. You will be notified of any change in premiums at least 30 days before the effective date of the change.

### Keeping pace with inflation

Each year on anniversary of your policy, until you reach age 60, your benefit will automatically increase by 5% or the change in the Consumer Price Index (CPI), whichever is the greater, to keep pace with inflation. You can choose not to accept the increase in any given year, and it will not affect your entitlement to accept increases in the future. The CPI is the annual rate of inflation taken as at 30th September each year and applied on the next policy anniversary on or after 1st March in the following year.

### What makes up your premium?

We do not retain the entire premium. In addition to any commission paid, there are a number of statutory charges and taxes that may be included in an insurance premium. Your Life Cover premium is inclusive of any applicable statutory charges and taxes. Also included in your Life Cover premium is an administration fee of up to 20% which is paid to Once Life.

### What commission is paid?

For any Life Cover policy, St Andrew's may pay a commission of up to 50% of the premium payable, excluding any applicable statutory charges and taxes, to Once Life, who are the promoters and distributor of Life Cover and with whom St Andrew's has an arrangement.

## The Term

### What is the term of Life Cover?

This policy will continue until the termination date if you continue to pay the premium when it falls due. If you do not pay the premium within one month of the due date, this policy will be cancelled.

### What is the termination date?

Your Life Cover policy will terminate on the earliest of the date:

- you cancel the policy;
- you reach 79 years of age;
- we or Once Life (on our behalf) cancel the policy;
- we pay the terminal illness benefit; or
- you die.

### Can this policy be cancelled?

This policy may be cancelled if you fail to pay any premium when it is due and that premium remains unpaid for more than one month.

This policy can also be cancelled if you do not comply with your duty of disclosure or if otherwise permitted by law.

You will be given written notice if this policy is cancelled for any reason.

### **Can you cancel the policy?**

You may cancel this policy at any time by sending Once Life a signed notice in writing and giving 30 days' notice of cancellation.

### **Risks**

There are some risks if you take out Life Cover. The most significant risks are that:

- a benefit will not be payable under this policy because an exclusion applies or you did not satisfy your duty of disclosure; or
- the benefit you select or is agreed to may be insufficient to meet your or your family's needs.

## **Your duty of disclosure**

### **What you must tell us**

Before we agree to insure you, you have a duty of disclosure under law to tell us anything that you know, or could reasonably be expected to know, which is relevant to our decision as to whether to insure you and on what terms.

### **What you do not need to tell us?**

You do not need to tell us anything that:

- reduces our risk;
- is of common knowledge;
- we know or, as an insurer, should know; or
- we indicate that we do not want to know.

### **If you do not tell us**

If you fail to comply with your duty of disclosure and we would not have insured you if you had complied with your duty, we can void this policy at any time within three years of the start date of cover. This means we could refuse to pay a benefit. If you provide information fraudulently, we may refuse to pay a benefit and treat the policy as never having existed at any time.

## **Your privacy**

We will only collect personal information from you that facilitates our internal business operations or those of Once Life, or is necessary in order for this policy to be processed, issued and administered, for any claims made under the policy to be assessed, or for Once Life to carry out the administration of Life Cover policies under its agreement with St Andrew's. We realise that this information is often very sensitive in nature and will treat it with the utmost care and security. Unless required by law, your personal information will not be released to anyone other than in the normal operation of our business (such as our re-insurers, related companies or service providers, some of which may be located overseas) or the business of Once Life or those parties necessary to administer your claim (doctors, advisers, assessors etc).

Our privacy policy, a copy of which is available upon request via our contact details on page 4 of this PDS, outlines how we collect, use and disclose personal information. You can ask for access to any of your personal information by contacting Once Life. A copy of Once Life's privacy policy is available at [www.oncelife.com.au](http://www.oncelife.com.au).

## **Making a claim**

To make a claim, you or the executor or administrator of your estate (as applicable), should contact Once Life who will then advise us of your claim. We will contact you or the executor or administrator (as applicable) and provide assistance through the claims process.

Life claims should be made within 120 days of the insured person's date of death. The person making the claim under this policy must provide us with an original death and birth certificate or certified copies of both the death and birth certificate and such records or evidence of your medical history as we may reasonably require.

Terminal illness claims will require a written opinion from a medical specialist stating the nature of the insured person's illness, when it was first diagnosed and that as a result of this illness the life expectancy of the insured person is 12 months or less. The medical specialist must

be licensed to practice his or her medical specialty within Australia, NZ, UK, Republic of Ireland, USA, Canada, Hong Kong or Singapore and someone whose specialty qualifies him or her to make a prognosis relating to the terminal illness.

We have no obligation to pay any benefit under this policy if a claim is made more than 120 days after the insured person's death without good cause or if we do not have evidence to our satisfaction of the insured person's death or the cause of their death. We have no obligation to pay a terminal illness claim unless we are satisfied that the insured person's life expectancy is 12 months or less. If any premium remains unpaid then no claim may be made under this policy until payment has been received.

## **Questions and complaints**

In addition to promoting Life Cover, Once Life is also responsible for the administration of Life Cover policies under an agreement with St Andrew's.

If at any time you have any questions or concerns, or have a dispute or complaint regarding the administration of your Life Cover policy, please contact Once Life. Once Life's contact details are on page 4 of the PDS. Should you wish to escalate your complaint please ask to speak to the Once Life's Complaints Officer who will handle your matter personally. Once Life will be acting on behalf of St Andrew's in addressing any complaint relating to the administration of this policy.

If your dispute or complaint relates to a specific claim or the claims process, please contact St Andrew's. St Andrew's contact details are also on page 4 of this PDS. If you have a complaint, St Andrew's will acknowledge receipt of your complaint within 48 hours. A full answer to your complaint will be provided as soon as possible after the acknowledgement letter. In some cases, St Andrew's will need to investigate a complaint and this may take some time.

In the unlikely event that your administration or claims related complaint is not resolved to your satisfaction you may refer the matter for a further review to the St Andrew's Internal Dispute Resolution Committee at the address on page 4 of this PDS.

If you remain unhappy with any complaint, you may then contact the Financial Ombudsman Service (FOS). FOS is an independent body that deals with disputes concerning insurance matters. You may contact them at:

Mail: The Executive Officer  
Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001

Telephone: 1300 780 808 (local fee applies)

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

A decision by FOS is binding on us (up to specified limits) but not on you. It is a service provided without cost to you.

## **Tax**

In most cases your premium will not be tax deductible and tax will not be payable on any benefit paid under this policy. However, there may be exceptions and it is possible that you will be able to claim a tax deduction on your premium or that tax may be payable on a benefit paid under this policy or both.

We recommend that you consult your accountant or financial adviser for advice on any taxation implications of taking out Life Cover.

## **Changing your mind**

If you are unhappy about the content of the policy document sent to you confirming acceptance of your application for Life Cover or if you change your mind about Life Cover, you can notify Once Life within 30 days of the issue date on the policy document that you wish to cancel this policy. Any premiums you have paid within 30 days of the issue date of the policy will be refunded.

## General conditions

There are further conditions which apply to Life Cover. These are:

- this policy will be subject to the law of the State of Western Australia (as amended or affected by statutes of the Commonwealth of Australia);
- the policy has no investment, cash or surrender value; and
- the policy is not a savings plan.

When you apply for a Life Cover policy, you agree to comply with your obligations set out in this PDS and to take all reasonable steps to minimise our risk under this policy.

Life Cover is written out of the St Andrew's Statutory Fund No. 1



St Andrew's can be contacted at:

Mail: PO Box 7395

Cloisters Square WA 6850

Telephone: 1300 65 81 51

Facsimile: 1300 72 07 22

Email: [standrews@standrewsaus.com.au](mailto:standrews@standrewsaus.com.au)

Website: [www.standrewsaus.com.au](http://www.standrewsaus.com.au)

## Once®

Once Life can be contacted at:

Mail: GPO Box 3288

Sydney NSW 2001

Telephone: 1300 66 23 54

Facsimile: 1300 79 92 01

Email: [life@onceaustralia.com.au](mailto:life@onceaustralia.com.au)

Website: [www.oncelife.com.au](http://www.oncelife.com.au)

Please see below a table of indicative premiums for Life Cover based on gender, age, smoking status and sum insured. Please note your final premium may differ to those shown below based on your medical history, pastimes and /or occupation and may change in the future as described earlier in this PDS.

Age	\$100,000		\$250,000		\$500,000		\$750,000		\$1,000,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
	20	\$11.46	\$14.45	\$17.46	\$23.43	\$25.86	\$36.02	\$36.06	\$51.29	\$46.26
21	\$11.06	\$14.07	\$16.65	\$22.69	\$24.49	\$34.74	\$34.00	\$49.39	\$43.51	\$64.03
22	\$10.72	\$13.63	\$15.98	\$21.80	\$23.34	\$33.23	\$32.29	\$47.12	\$41.23	\$61.01
23	\$10.62	\$13.18	\$15.77	\$20.90	\$22.99	\$31.70	\$31.75	\$44.83	\$40.52	\$57.95
24	\$10.64	\$12.96	\$15.81	\$20.45	\$23.06	\$30.95	\$31.86	\$43.69	\$40.66	\$56.43
25	\$10.46	\$12.76	\$15.46	\$20.05	\$22.46	\$30.27	\$30.96	\$42.67	\$39.47	\$55.07
26	\$10.30	\$12.54	\$15.13	\$19.63	\$21.91	\$29.54	\$30.13	\$41.59	\$38.35	\$53.63
27	\$10.20	\$12.19	\$14.94	\$18.91	\$21.57	\$28.33	\$29.62	\$39.76	\$37.68	\$51.19
28	\$10.10	\$12.17	\$14.74	\$18.88	\$21.24	\$28.27	\$29.14	\$39.67	\$37.03	\$51.08
29	\$10.11	\$11.93	\$14.75	\$18.39	\$21.26	\$27.45	\$29.15	\$38.44	\$37.05	\$49.43
30	\$10.02	\$11.72	\$14.58	\$17.99	\$20.96	\$26.75	\$28.72	\$37.40	\$36.47	\$48.05
31	\$10.14	\$11.81	\$14.83	\$18.17	\$21.38	\$27.06	\$29.34	\$37.86	\$37.30	\$48.66
32	\$10.18	\$11.51	\$14.90	\$17.57	\$21.52	\$26.04	\$29.54	\$36.34	\$37.57	\$46.63
33	\$10.18	\$11.62	\$14.90	\$17.77	\$21.52	\$26.39	\$29.54	\$36.85	\$37.57	\$47.31
34	\$10.31	\$11.62	\$15.17	\$17.77	\$21.96	\$26.39	\$30.22	\$36.85	\$38.47	\$47.31
35	\$10.57	\$11.82	\$15.68	\$18.17	\$22.84	\$27.07	\$31.53	\$37.88	\$40.22	\$48.69
36	\$10.91	\$12.19	\$16.36	\$18.92	\$23.99	\$28.34	\$33.26	\$39.78	\$42.52	\$51.21
37	\$11.16	\$12.48	\$16.87	\$19.51	\$24.85	\$29.34	\$34.55	\$41.27	\$44.24	\$53.21
38	\$11.33	\$12.73	\$17.20	\$19.99	\$25.42	\$30.17	\$35.40	\$42.52	\$45.38	\$54.87
39	\$11.31	\$12.93	\$17.16	\$20.40	\$25.36	\$30.85	\$35.30	\$43.55	\$45.25	\$56.25
40	\$11.68	\$13.60	\$17.91	\$21.73	\$26.62	\$33.12	\$37.19	\$46.95	\$47.77	\$60.78
41	\$12.05	\$14.15	\$18.65	\$22.85	\$27.88	\$35.02	\$39.08	\$49.79	\$50.29	\$64.57
42	\$12.61	\$14.92	\$19.77	\$24.38	\$29.79	\$37.62	\$41.95	\$53.71	\$54.11	\$69.79
43	\$13.17	\$15.66	\$20.88	\$25.85	\$31.68	\$40.12	\$44.79	\$57.46	\$57.90	\$74.79
44	\$13.79	\$16.53	\$22.12	\$27.59	\$33.78	\$43.08	\$47.94	\$61.89	\$62.10	\$80.70
45	\$14.95	\$17.82	\$24.44	\$30.18	\$37.73	\$47.48	\$53.87	\$68.49	\$70.00	\$89.50
46	\$16.10	\$19.16	\$26.75	\$32.85	\$41.65	\$52.03	\$59.74	\$75.31	-	-
47	\$17.37	\$20.73	\$29.28	\$36.00	\$45.96	\$57.38	\$66.21	\$83.34	-	-
48	\$18.78	\$22.66	\$32.10	\$39.85	\$50.75	\$63.93	\$73.39	\$93.16	-	-
49	\$20.23	\$24.91	\$35.00	\$44.35	\$55.67	\$71.58	\$80.78	\$104.63	-	-
50	\$21.79	\$27.46	\$38.12	\$49.45	\$60.98	\$80.25	\$88.74	\$117.64	-	-
51	\$24.18	\$30.46	\$42.90	\$55.45	\$69.11	\$90.45	\$100.93	\$132.94	-	-
52	\$26.75	\$33.96	\$48.03	\$62.45	\$77.84	\$102.35	\$114.02	\$150.79	-	-
53	\$29.44	\$38.03	\$53.42	\$70.59	\$86.99	\$116.19	\$127.75	\$171.55	-	-
54	\$32.57	\$43.13	\$59.67	\$80.81	\$97.62	\$133.55	\$143.70	\$197.59	-	-
55	\$35.90	\$49.08	\$66.34	\$92.69	\$108.95	\$153.75	\$160.69	\$227.90	-	-
56	\$39.56	\$56.16	\$73.65	\$106.85	\$121.39	\$177.83	-	-	-	-
57	\$43.99	\$63.96	\$82.53	\$122.46	\$136.48	\$204.36	-	-	-	-
58	\$49.20	\$73.08	\$92.93	\$140.70	\$154.17	\$235.37	-	-	-	-
59	\$55.19	\$83.79	\$104.93	\$162.12	\$174.56	\$271.77	-	-	-	-

Age	\$100,000		\$250,000		\$500,000		\$750,000		\$1,000,000	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
	20	\$14.86	\$18.94	\$24.27	\$32.42	\$37.43	\$51.30	\$53.42	\$74.22	\$69.41
21	\$14.47	\$18.35	\$23.48	\$31.24	\$36.09	\$49.28	\$51.41	\$71.19	\$66.73	\$93.11
22	\$14.13	\$17.63	\$22.80	\$29.80	\$34.95	\$46.84	\$49.69	\$67.52	\$64.43	\$88.21
23	\$13.76	\$17.04	\$22.06	\$28.62	\$33.68	\$44.84	\$47.79	\$64.53	\$61.90	\$84.21
24	\$13.53	\$16.61	\$21.60	\$27.75	\$32.90	\$43.36	\$46.62	\$62.30	\$60.34	\$81.25
25	\$13.26	\$16.57	\$21.07	\$27.68	\$31.99	\$43.23	\$45.26	\$62.11	\$58.52	\$81.00
26	\$13.06	\$16.48	\$20.65	\$27.50	\$31.29	\$42.93	\$44.20	\$61.67	\$57.12	\$80.40
27	\$12.88	\$16.47	\$20.29	\$27.48	\$30.68	\$42.89	\$43.28	\$61.60	\$55.89	\$80.32
28	\$12.88	\$16.36	\$20.29	\$27.25	\$30.67	\$42.51	\$43.28	\$61.03	\$55.89	\$79.55
29	\$12.75	\$16.31	\$20.04	\$27.15	\$30.25	\$42.34	\$42.65	\$60.77	\$55.04	\$79.21
30	\$11.49	\$16.07	\$17.52	\$26.68	\$25.96	\$41.54	\$36.21	\$59.58	\$46.47	\$77.62
31	\$11.76	\$16.17	\$18.06	\$26.88	\$26.88	\$41.87	\$37.59	\$60.08	\$48.30	\$78.29
32	\$12.00	\$16.34	\$18.55	\$27.22	\$27.71	\$42.46	\$38.84	\$60.95	\$49.96	\$79.45
33	\$12.32	\$16.59	\$19.19	\$27.71	\$28.80	\$43.29	\$40.46	\$62.20	\$52.13	\$81.12
34	\$12.80	\$17.02	\$20.14	\$28.57	\$30.42	\$44.75	\$42.90	\$64.39	\$55.38	\$84.03
35	\$13.33	\$17.54	\$21.20	\$29.62	\$32.21	\$46.54	\$45.59	\$67.08	\$58.96	\$87.62
36	\$13.96	\$18.37	\$22.47	\$31.29	\$34.38	\$49.37	\$48.83	\$71.33	\$63.29	\$93.28
37	\$14.65	\$19.32	\$23.84	\$33.18	\$36.71	\$52.58	\$52.33	\$76.14	\$67.96	\$99.69
38	\$15.47	\$20.04	\$25.48	\$34.62	\$39.50	\$55.03	\$56.52	\$79.82	\$73.54	\$104.61
39	\$16.32	\$20.95	\$27.17	\$36.43	\$42.37	\$58.12	\$60.83	\$84.44	\$79.29	\$110.77
40	\$17.09	\$21.95	\$28.72	\$38.44	\$45.00	\$61.53	\$64.77	\$89.57	\$84.53	\$117.60
41	\$18.13	\$23.04	\$30.80	\$40.62	\$48.54	\$65.24	\$70.08	\$95.13	\$91.61	\$125.02
42	\$19.23	\$24.32	\$33.00	\$43.17	\$52.29	\$69.57	\$75.70	\$101.63	\$99.11	\$133.68
43	\$20.30	\$25.79	\$35.14	\$46.11	\$55.91	\$74.57	\$81.13	\$109.12	\$106.36	\$143.68
44	\$21.51	\$27.53	\$37.56	\$49.59	\$60.03	\$80.48	\$87.32	\$117.99	\$114.61	\$155.51
45	\$23.16	\$32.40	\$40.85	\$59.33	\$65.63	\$97.04	\$95.71	\$142.83	\$125.79	\$188.63
46	\$24.92	\$35.76	\$44.39	\$66.06	\$71.63	\$108.48	\$104.72	\$159.99	-	-
47	\$27.32	\$39.57	\$49.19	\$73.69	\$79.79	\$121.45	\$116.96	\$179.45	-	-
48	\$30.07	\$43.73	\$54.68	\$82.00	\$89.14	\$135.57	\$130.98	\$200.63	-	-
49	\$33.36	\$48.94	\$61.26	\$92.43	\$100.32	\$153.30	\$147.75	\$227.22	-	-
50	\$37.05	\$54.59	\$68.64	\$103.73	\$112.87	\$172.51	\$166.57	\$256.04	-	-
51	\$40.90	\$60.90	\$76.34	\$116.35	\$125.95	\$193.97	\$186.19	\$288.22	-	-
52	\$45.03	\$68.14	\$84.60	\$130.82	\$140.00	\$218.58	\$207.27	\$325.14	-	-
53	\$49.39	\$76.18	\$93.33	\$146.91	\$154.83	\$245.92	\$229.52	\$366.15	-	-
54	\$54.35	\$84.80	\$103.23	\$164.14	\$171.67	\$275.21	\$254.78	\$410.08	-	-
55	\$60.23	\$95.80	\$114.99	\$186.15	\$191.66	\$312.63	\$284.77	\$466.21	-	-
56	\$66.16	\$107.89	\$126.87	\$210.32	\$211.85	\$353.72	-	-	-	-
57	\$72.55	\$120.92	\$139.64	\$236.39	\$233.57	\$398.04	-	-	-	-
58	\$80.12	\$136.01	\$154.78	\$266.56	\$259.31	\$449.33	-	-	-	-
59	\$88.25	\$153.03	\$171.04	\$300.60	\$286.95	\$507.21	-	-	-	-