

Age	J1	J2	J3 SL/JL	NEW J4 SL LTV	NEW J4 JL LTV	J6
55	15.00	21.50	23.90	25.90	24.00	n/a
56	16.00	22.50	25.00	26.90	25.10	n/a
57	17.00	23.50	25.90	27.90	26.00	n/a
58	18.00	24.50	27.00	28.90	27.10	n/a
59	19.50	25.60	27.90	29.90	28.00	n/a
60	21.00	26.90	31.10	33.00	32.00	n/a
61	22.00	28.00	32.00	34.00	33.00	n/a
62	23.00	29.00	33.00	35.00	34.00	n/a
63	24.00	30.00	34.00	36.00	35.00	n/a
64	25.00	31.10	35.00	36.80	35.80	n/a
65	26.50	32.20	36.00	37.60	36.60	39.00
66	28.00	33.20	37.00	38.80	37.80	40.00
67	29.00	34.20	38.00	39.80	38.80	41.00
68	30.00	35.20	39.00	41.00	40.00	42.00
69	31.50	36.20	40.00	41.90	40.90	43.00
70	33.00	37.20	41.10	43.00	42.00	44.00
71	34.00	38.20	42.20	43.60	42.70	45.00
72	35.00	39.20	43.40	44.90	43.90	46.00
73	35.50	40.30	44.60	46.00	45.10	47.00
74	36.00	41.30	45.80	47.20	46.30	48.00
75	37.00	42.40	47.40	48.50	47.50	49.00
76	38.00	43.40	48.40	49.50	49.10	50.00
77	39.00	44.50	49.40	50.30	50.30	51.00
78	40.00	45.40	50.40	51.50	50.90	52.00
79	41.00	46.40	50.90	52.40	51.40	53.00
80	42.00	47.20	51.90	53.50	52.90	54.00
81	43.00	47.90	52.90	54.40	53.40	55.00
82	44.00	48.70	53.30	55.00	54.00	56.00
83	45.00	49.50	53.30	55.40	54.40	57.00
84	46.00	50.10	53.30	55.90	54.90	57.00
85	47.00	50.90	54.40	55.90	54.90	57.00
85+	47.00	50.90	54.40	55.90	54.90	57.00

Age	J1	J2	J3 SL/JL	NEW J4 SL LTV	NEW J4 JL LTV	J6
55	0.150	0.215	0.239	0.259	0.240	n/a
56	0.160	0.225	0.250	0.269	0.251	n/a
57	0.170	0.235	0.259	0.279	0.260	n/a
58	0.180	0.245	0.270	0.289	0.271	n/a
59	0.195	0.256	0.279	0.299	0.280	n/a
60	0.210	0.269	0.311	0.330	0.320	n/a
61	0.220	0.280	0.320	0.340	0.330	n/a
62	0.230	0.290	0.330	0.350	0.340	n/a
63	0.240	0.300	0.340	0.360	0.350	n/a
64	0.250	0.311	0.350	0.368	0.358	n/a
65	0.265	0.322	0.360	0.376	0.366	0.390
66	0.280	0.332	0.370	0.388	0.378	0.400
67	0.290	0.342	0.380	0.398	0.388	0.410
68	0.300	0.352	0.390	0.410	0.400	0.420
69	0.315	0.362	0.400	0.419	0.409	0.430
70	0.330	0.372	0.411	0.430	0.420	0.440
71	0.340	0.382	0.422	0.436	0.427	0.450
72	0.350	0.392	0.434	0.449	0.439	0.460
73	0.355	0.403	0.446	0.460	0.451	0.470
74	0.360	0.413	0.458	0.472	0.463	0.480
75	0.370	0.424	0.474	0.485	0.475	0.490
76	0.380	0.434	0.484	0.495	0.491	0.500
77	0.390	0.445	0.494	0.503	0.503	0.510
78	0.400	0.454	0.504	0.515	0.509	0.520
79	0.410	0.464	0.509	0.524	0.514	0.530
80	0.420	0.472	0.519	0.535	0.529	0.540
81	0.430	0.479	0.529	0.544	0.534	0.550
82	0.440	0.487	0.533	0.550	0.540	0.560
83	0.450	0.495	0.533	0.554	0.544	0.570
84	0.460	0.501	0.533	0.559	0.549	0.570
85	0.470	0.509	0.544	0.559	0.549	0.570
85+	0.470	0.509	0.544	0.559	0.549	0.570