

THE VARIABLE ANNUITY LIFE INSURANCE COMPANY

FLEXIBLE PURCHASE PAYMENT DEFERRED ANNUITY CONTRACT

The Variable Annuity Life Insurance Company (referred to in this annuity Contract as "VALIC" or "we") has issued this Contract in consideration of Your application and initial Purchase Payment.

Interest earned on Your Purchase Payments will accumulate until it is withdrawn or applied to an Income Plan. Income payments made according to the Income Plan selected will begin on the Annuity Date. If the Owner dies before an Income Plan is elected, a death benefit may be payable. See *Death Benefits*, beginning on page 9.

Each Purchase Payment is subject to an early withdrawal charge for a five-year period. No early withdrawal charges will be assessed on any withdrawals made after the twelfth (12th) Contract Year. To determine withdrawal charges, the oldest Purchase Payments are considered withdrawn first. The early withdrawal charge is equal to the percentage shown below of any portion of a Purchase Payment being withdrawn, in excess of permitted free withdrawal amounts, that has been in the Contract less than five years from the date of payment.

Years from Purchase Payment	1	2	3	4	5	Thereafter
Charge	5%	5%	5%	5%	5%	0

See *Withdrawals*, beginning on page 6, for additional information.



SECRETARY



PRESIDENT

Read your Contract carefully. This annuity Contract explains how Your annuity works, and is a legal contract between You and VALIC.

RIGHT TO VOID: If, after reading the Contract You are not satisfied for any reason, You may return it to us or any agent authorized by us within twenty days after receiving it. We will refund all Purchase Payments paid and the Contract will then be void.

**FLEXIBLE PURCHASE PAYMENT DEFERRED ANNUITY
ANNUITY PAYMENTS TO BEGIN ON ANNUITY DATE
THIS ANNUITY IS NON-PARTICIPATING -- DIVIDENDS ARE NOT PAYABLE**

SCHEDULE PAGE

Contract Owner:

Social Security Number/Tax ID #:

Annuitant(s):

Address:

Date of Birth:

Sex:

Phone:

Marital Status:

Contract Number:

Contract Date:

Annuity Date:

Initial Purchase Payment:

Guaranteed Minimum Interest Rate:

Initial Guaranteed Interest Rate in effect for 1 years:

TABLE OF CONTENTS

SCHEDULE PAGE	2
DEFINITIONS	4
PARTIES INVOLVED	4
OWNER.....	4
ANNUITANT	4
BENEFICIARY	5
CHANGES TO OWNER, ANNUITANT OR BENEFICIARY	5
BENEFICIARY	5
ANNUITANT	5
ASSIGNMENT AND OWNERSHIP	5
PURCHASE PAYMENTS	5
POLICY VALUES	5
ANNUITY VALUE.....	6
WITHDRAWAL VALUE	6
PURCHASE PAYMENT GUARANTEE	6
INTEREST CREDITING	6
WITHDRAWALS	6
PARTIAL WITHDRAWALS.....	6
EARLY WITHDRAWAL CHARGES.....	6
FULL WITHDRAWAL/CANCELLATION.....	7
PERMITTED FREE WITHDRAWAL AMOUNT	7
NO CHARGE SYSTEMATIC WITHDRAWALS	7
WITHDRAWAL CHARGE WAIVERS	7
DEFERRAL OF PAYMENTS	7
INCOME PLANS	7
SELECTION OF ANNUITY DATE	8
INCOME PLAN OPTIONS	8
MISSTATEMENT OF AGE	9
DEATH BENEFITS	9
DEATH OF ANNUITANT BEFORE ANNUITY DATE	9
DEATH OF OWNER BEFORE ANNUITY DATE	9
DEATH AFTER ANNUITY DATE.....	9
BENEFICIARY PAYMENT PROVISIONS	9
GENERAL INFORMATION	10
ACCUMULATION TABLE	11
MINIMUM MONTHLY INCOME TABLE	12

DEFINITIONS:

Accumulation Period: The period between the date of the first Purchase Payment and the Annuity Date.

Annuity Date: The date income payments will begin. This date is shown on the Schedule Page.

Annuitant: The natural person or persons upon whose life income payments will be based.

Annuity Value: The total of all Purchase Payments plus interest credited less any previous withdrawals, and related early withdrawal charges, and any applicable taxes.

Beneficiary: The person(s) named by You to receive any payments after Your death.

Company Reference: “We”, “Our”, “Us”, “Company” or “VALIC” means The Variable Annuity Life Insurance Company.

Contract Date: The date this Contract was issued and the date on which the initial Purchase Payment began earning interest, as set forth on the Schedule Page.

Contract Year: The 12 months beginning with the Contract Date, or on any anniversary of that date.

Home Office: Refers to the principal office of VALIC.

Owner: “You”, “Your” means the Owner of this Contract who is the person named on the Schedule Page to hold this Contract and to exercise all rights and privileges under it.

Purchase Payment: The amount paid to VALIC in consideration for the benefits of this Contract.

Withdrawal Value: The Withdrawal Value is the amount payable upon a full withdrawal of the Contract and is equal to the Annuity Value less the

early withdrawal charge, if any. The Withdrawal Value will never be less than the sum of Purchase Payments made, less partial withdrawals and premium taxes.

PARTIES INVOLVED:

Owner

The Owner is the person entitled to the ownership rights stated by this Contract.

As the Owner, You have the right to:

- Name or change the beneficiary.
- Name a different Owner.
- Assign Your interest in the Contract to another person.
- Withdraw money from Your annuity prior to the inception of any Income Plan.
- Select an Income Plan and specify its start date. (See *Income Plans* beginning on page 7 for details).
- Receive the annuity income payments once the Income Plan has been established.
- Direct that annuity income payments should be made to another person or entity.
- Cancel Your Contract and receive the Withdrawal Value.

Annuitant

The Annuitant is the person upon whose life annuity payments will be based. The Annuitant has the following effects on the annuity:

- If You choose an Income Plan that guarantees payments for life, the age and sex of the Annuitant is used to calculate the income amounts, unless unisex mortality factors apply to Your policy. (See *Employer-Sponsored Plans* on page 10 for more information.)
- If the Annuitant dies before an Income Plan begins, the Owner may designate a new Annuitant, subject to Our underwriting rules then in effect. If the Owner is not a natural

person, the death of the Annuitant will be treated as the death of the Owner.

- If the Annuitant dies after an Income Plan begins, income payments will end unless the Income Plan chosen calls for payments to continue after death.

Beneficiary

The Beneficiary is the person or persons designated to receive the death benefit under this Contract. The Beneficiary will receive payment if:

- The Owner dies before an Income Plan has started, or
- The Annuitant dies while payments are being made under an Income Plan that calls for payments to continue after the Annuitant's death.

If no Beneficiary is living when the funds become payable due to death, we will pay the Owner or Owner's estate.

CHANGES TO OWNER, ANNUITANT OR BENEFICIARY

Beneficiary

You have the right to designate a Beneficiary and to change the designation. The change may be made by sending a written request to Our Home Office. The change will take effect when We have recorded the change and will be deemed effective as of the date of the written request for change. The change will be subject to any payment made or action taken by Us before the request is recorded.

Annuitant. The Annuitant is the person designated by the Owner and set forth on the Schedule Page, unless changed prior to the Annuity Date. The Annuitant may only be changed prior to the Annuity Date as follows:

- If the Owner is a natural person, he or she may change the Annuitant upon the death of an Annuitant who is not the Owner; or
- An Owner who is a natural person and who is

not the Annuitant may designate himself or herself the Annuitant at the time the Owner requests an Income Plan in writing. An Owner who is not a natural person may not change the Annuitant.

Any change of the Annuitant is subject to our underwriting rules in effect at the time the change is requested, including underwriting rules regarding the age of the Annuitant.

Assignment and Ownership. If You assign Your Contract or make an ownership change, the change will take effect on the date You sign the change request form. However, We are not responsible for any payment or other action taken before We have received and acknowledged in writing Your change request.

We are not responsible for the validity of any assignment or ownership change. An assignment or ownership change either before or after the Annuity Date may be a taxable transaction to the Owner. Consult Your tax advisor to determine any tax consequences.

PURCHASE PAYMENTS:

Purchase Payments may be made at any time during the Accumulation Period and may include amounts that are rolled over or directly transferred from an employer sponsored plan or IRA. Subject to any temporary or permanent waiver by the Company, Purchase Payments must be at least \$50 per month. A \$2,000 balance is required by the end of the third Contract Year. We may deduct amounts from Purchase Payments or from the Annuity Value for applicable premium taxes.

POLICY VALUES:

We can distribute Your Annuity Value and close the account at any time during the Accumulation Period if the Annuity Value falls below or fails to reach \$2,000 by the end of the third Contract Year or anytime thereafter.

Annuity Value

Your **Annuity Value** equals:

- The sum of all Purchase Payments received,
- plus all interest earned,
- minus any applicable premium tax (see page 10),
- minus any previous withdrawals and related early withdrawal charges.

Withdrawal Value

Your **Withdrawal Value** is the amount You will receive upon a full withdrawal or surrender of Your Contract. It is equal to the Annuity Value less any withdrawal charges that may apply.

Purchase Payment Guarantee

We guarantee Your Purchase Payments. This guarantee is in addition to the twenty-day void right explained on the Contract cover page. If You make a full withdrawal at any time, You will receive at least the sum of all Purchase Payments received, less any prior partial withdrawals. Any applicable early withdrawal charges will be waived to the extent that they would conflict with the Purchase Payment Guarantee.

Interest Crediting

During the Accumulation Period, interest will be credited to the Annuity Value on a daily basis. All interest rates quoted are effective annual interest rates. This is the rate that results after interest has compounded daily for a full year.

Interest on the initial Purchase Payment will be credited at the Initial Guaranteed Interest Rate shown on the Schedule Page. Interest on additional Purchase Payments will be credited at the current interest rate in effect at the time of payment. At any one time, different interest rates may apply to Purchase Payments paid at different times.

We guarantee Your annuity will always earn at least the Guaranteed Minimum Interest Rate set forth on the Schedule Page prior to the selection of

an Income Plan option, regardless of future economic conditions.

The table on page 11 shows the minimum Withdrawal Values We guarantee. These values could be greater if We pay or credit interest in excess of the Guaranteed Minimum Interest Rate.

WITHDRAWALS:

You may request a full or partial withdrawal of Your Contract at any time prior to the Annuity Date. All withdrawals will be deemed to occur on the date that We receive the withdrawal request, unless You specify a later date in the request.

For the purpose of calculating permitted free withdrawal amounts and early withdrawal charges, withdrawals will be taken first from Purchase Payments (on a first-in, first-out basis) and then from interest earnings. This may differ from how the IRS determines tax liability.

Partial Withdrawals

You may withdraw a portion of the Annuity Value any time before an Income Plan has begun. Withdrawal requests must be for a minimum of \$250. Your withdrawal plus any applicable early withdrawal charge as described below will be deducted from Your Annuity Value. Your Annuity Value after a partial withdrawal must be at least \$2,000.

Early Withdrawal Charges

An early withdrawal charge will be deducted from any amount withdrawn that exceeds the amount of permitted free withdrawals. We treat each Purchase Payment separately to determine if an early withdrawal charge will be applied when any portion of the Annuity Value is withdrawn. The early withdrawal charge is equal to the percentage(s) shown on page 1 of any portion of a Purchase Payment being withdrawn, in excess of permitted free withdrawal amounts, that has been in the contract less than five years from the date of

payment.

No early withdrawal charges will be assessed on any withdrawals made after the twelfth (12th) Contract Year.

Full Withdrawal/Termination

A full withdrawal will terminate Your Contract. If You make a full withdrawal within five years of any Purchase Payment, the early withdrawal charge will apply. After twelve (12) years from the Contract Date, no early withdrawal charge is applicable to any Purchase Payment.

The table on page 11 shows the minimum Withdrawal Values we guarantee. These values could be greater if we pay or credit interest in excess of the Guaranteed Minimum Interest Rate.

Permitted Free Withdrawal Amount

After the end of the first Contract Year, You may withdraw 10% of the Annuity Value annually without any early withdrawal charge. If multiple withdrawals are made in any Contract Year, the percentages of the Annuity Value withdrawn each time will be added together to determine the 10% withdrawal limit for that year. For each withdrawal, the percentage withdrawn is the ratio of the amount withdrawn to the portion of the Annuity Value immediately prior to the withdrawal. Withdrawals in excess of the permitted free withdrawal amounts are subject to an early withdrawal charge.

No Charge Systematic Withdrawals

After the end of the first Contract Year, you may elect to begin receiving withdrawals systematically at no charge on a monthly, quarterly, semi-annual or annual basis. Systematic withdrawals must be at least \$50 and may not exceed 10% of the Annuity Value in any Contract Year or any applicable early withdrawal charges will be applied to the excess amount. You must maintain a balance of at least \$2,000 in the

Contract after any withdrawal.

Withdrawal Charge Waivers

We will waive any applicable early withdrawal charge for withdrawals taken from this Contract under any of the following conditions:

- Upon Your death;
- You become totally and permanently disabled within the meaning of IRC §72(m);
- You are receiving Social Security disability or state long-term disability benefits;
- The Contract is at least five years old and You have separated from service after attaining age 55.
- The withdrawal and any earlier withdrawals during the same year do not exceed 10% of the Annuity Value (see Permitted Free Withdrawal Amount);
- Any withdrawal made from the Contract after the twelfth (12) Contract Year.

Deferral of Payments

In accordance with state law, We may defer payments up to six months after receiving a request for partial or full withdrawal subject to written approval by the insurance commissioner of the state where the Contract is issued. If We defer payment, interest will continue to accrue until the payment is made.

INCOME PLANS:

An Income Plan allows You to apply your Annuity Value (less any applicable early withdrawal charges) to create a guaranteed income for life or for a specified period. An Income Plan begins on the Annuity Date.

The amount of income paid under an Income Plan will depend on the amount applied to purchase the plan, less premium tax, if any, and the Income Plan option selected. The rate of interest guaranteed under these Income Plan options is 1.5% per year. The minimum Income Plan values

are based on the A2000 Individual Annuity Valuation Tables, ultimate 50% male, 50% female, with interest at 1.5%. The attained age at annuitization will be adjusted downward by one year for each full five-year period that has elapsed since January 1, 2000. The table on page 12 shows the guaranteed minimum Income Plan values for monthly payments. These amounts could be greater, depending on the actual interest rates and the payment frequency selected.

The amounts shown in the table on page 12 are the guaranteed minimum income amounts. Current amounts offered to individuals of the same class may be obtained from us. Current annuity payments will not be less than those which would be provided by the application of the Annuity Value to purchase any single premium immediate annuity from us at the time to the same class of Annuitant.

Selection of Annuity Date

You choose the Annuity Date. The Annuity Date may be the first day of any calendar month, but if You select an Annuity Date which is less than five years from the Contract Date, then the early withdrawal charge will be deducted before the income payment amount is calculated. The early withdrawal charge will not be deducted if the Annuity Date is at least five years from the Contract Date.

The Annuity Date may be changed at any time prior to the commencement of payments under an Annuity Income Plan, subject to any applicable legal limitations. If You do not elect an earlier date, income payments will start when the Owner reaches age 95.

Income Plan Options

The Income Plan options are described below. If You do not choose another Income Plan, We will pay according to Plan B, with payments guaranteed for ten years. Your Income Plan options are:

Plan A - Life Income: Provides income payments for the Annuitant's entire lifetime. Income payments will end upon the Annuitant's death.

Plan B - Life Income with 5, 10, 15 or 20 Years Guaranteed: Provides income payments for as long as the Annuitant lives. If the Annuitant dies before the guarantee period is over, We will continue to make payments until the end of the guarantee period. You choose the guarantee period of 5, 10, 15 or 20 years.

Plan C - Life Income with Refund: Provides income payments for as long as the Annuitant lives. If the Annuitant dies before the guarantee period is over, We will continue to make payments until the total amount applied to the plan has been refunded. The length of the guarantee period is calculated by dividing the amount applied to the Income Plan by the monthly income payment amount.

Plan D – Joint and Survivor Life Annuity: Provides an income payable during the joint lives of You and a second person and thereafter during the life of the survivor.

Plan E - Fixed Amount: Provides fixed amount income payments for a minimum of five years and a maximum of 20 years in an amount elected until the amount applied is exhausted.

Plan E – Fixed Period Income: Provides equal periodic income payments for a predetermined number of years only. The fixed period may be from five to 20 years.

Payments may be made according to one of these Income Plans or as We otherwise agree. At least 30 days prior to the Annuity Date, You must return this Contract and indicate the Income Plan You have elected.

After an Income Plan begins, Your Contract will change:

- Your Annuity Value or Withdrawal Value on the day the Income Plan starts will be applied to the Income Plan of Your choice.
- This annuity Contract will be terminated and replaced with Our agreement to make periodic payments under the Income Plan selected.
- No further withdrawals may be made.
- Income payments will be made monthly, quarterly, semiannually or annually, as may be requested. The minimum payment is \$50. We will make payments less frequently if Your chosen payment schedule results in a smaller payment. We may periodically require proof that the Annuitant is still living.

Misstatement of Age

If annuity payments depend on an individual's survival and the date of birth of any individual was misstated, We will adjust the remaining payments. The amount remaining to be paid will be the amount that should have been paid with the correct information. We will credit or charge the amount of any underpayment or overpayment against the next succeeding payment or payments, if any remain. We reserve the right to collect any overpayment directly from the payee.

DEATH BENEFITS:

Death of Annuitant Before Annuity Date

If an Annuitant who is not an Owner dies before the Annuity Date, the Owner may designate a new Annuitant, subject to our underwriting rules then in effect. If no designation is made within 30 days of the death, the Owner will become the Annuitant. If the Owner is a non-natural person, the death of the Annuitant will be treated as the death of the Owner and the Annuity Value will be paid to the Beneficiary; a new Annuitant may not be chosen.

Death of Owner Before Annuity Date

If You die during the Accumulation Period, a death benefit equal to the Annuity Value is payable to Your Beneficiary. The amount of the

payment is subject to the provisions of the Purchase Payment Guarantee described above.

If We receive a claim for the death benefit and proof that the death occurred before an Income Plan began, We will pay the Annuity Value to the Beneficiary. The Beneficiary may choose to receive it:

1. In a single sum paid within five years of the date of death; or
2. Under any of the Income Plans described in *Income Plans Options* on page 8. In this case, the Beneficiary functions as the Owner and Annuitant and may choose a new Beneficiary. The income must start no later than one year after the date of death. In addition, the income must be over a period that does not exceed the life or life expectancy of the Beneficiary. Income Plan options are available only if the Beneficiary is a natural person.

Death after Annuity Date

If the Annuitant dies while payments are being made under an Income Plan, those payments will end unless the Income Plan chosen calls for payments to continue after the Annuitant's death. These payments will be made at least as rapidly as they were being made at the time of death.

Beneficiary Payment Provisions

Proof of death may be provided by sending VALIC a certified copy of the death certificate, a certified copy of a decree of a court of competent jurisdiction as to death, a written statement by an attending physician, or any other proof satisfactory to VALIC. Once VALIC receives proof of death and all other required paperwork in good order, We will pay the death benefit as follows:

- Simultaneous Death Provision. If We cannot determine whether You or a Beneficiary died first in a common disaster, We will assume that the Beneficiary died first and make payments on that basis.

- **Multiple Beneficiaries.** You may designate two or more Beneficiaries to receive separate percentage interests in the death benefits payable under this Contract. Each such Beneficiary may separately exercise the rights that a Beneficiary has under this Contract.
- **Trust or Estate as Beneficiary.** Payments to a Beneficiary that is a trust or an estate will be made in a lump sum or in installments over a period not to exceed five years, or as allowed by applicable law.
- **Unlocatable Beneficiaries.** If We cannot obtain a mailing address for the designated Beneficiary using methods allowed by and within the period required by applicable state or federal regulations, then We will deem the Annuitant to have no designated Beneficiary and We will pay the proceeds according to the Plan, if any, and applicable law.

GENERAL INFORMATION:

The Contract. The annuity Contract, the application and any riders or endorsements constitute the entire contract.

Changes. You and VALIC, by an agreement in writing, may change any or all terms of this Contract. No change will be made that adversely affects Your rights unless the change is required by law. However, subject to any required regulatory approval, we may modify the Contract so as to qualify as an annuity under the provisions of the Internal Revenue Code, as may be amended. You will be provided with notice of any change affecting Your Contract.

Only an officer of VALIC is authorized to modify the terms and provisions of the annuity Contract. Any Contract changes must be in writing and signed by an authorized officer.

Employer-Sponsored Plans. This annuity Contract will have unisex mortality factors applied to its Income Plan if the Contract is part of an employer-sponsored retirement plan under the provisions of Internal Revenue Code sections 401, 403, 457 or other pertinent section.

Nonparticipating. This annuity Contract pays no dividends and has no voting rights.

Incontestable. This annuity Contract is incontestable.

Proof of Survival. We reserve the right to require satisfactory proof that an Annuitant and any payee is alive on the date any benefit payment is due. If this proof is not received after requested in writing, VALIC will have the right to make reduced payments or to withhold payments entirely until such proof is received.

Applicable Law. This annuity Contract is governed by the laws of the state in which it is delivered. All Annuity Values, Withdrawal Values, paid-up annuities or death benefits available from this annuity Contract are at least equal to those required by that state.

Annual Statement. We will send You a statement showing Your Annuity Value, Your Withdrawal Value and the activity in Your annuity at least once each Contract Year until You start an Income Plan.

Premium Tax. Some states may charge a premium tax on annuities. If a premium tax is due, We may find it necessary to deduct the tax from the applicable Purchase Payments, or from Your Annuity Value at the time of withdrawal or when the Annuity Value is applied to an Income Plan.

ACCUMULATION TABLE
Guaranteed Values Per \$1,000 of Purchase Payment *

End of Contract Year	Annuity Value Increase	Annuity Value End of Year	Withdrawal Value
1	\$1,010	\$1,010	\$1,000
2	1,020	2,030	2,000
3	1,030	3,060	3,000
4	1,041	4,101	4,000
5	1,051	5,152	5,000
6	1,062	6,214	6,000
7	1,072	7,286	7,036
8	1,083	8,369	8,119
9	1,093	9,462	9,212
10	1,105	10,567	10,317
11	1,116	11,683	11,433
12	1,126	12,809	12,559
13	1,138	13,947	13,697
14	1,150	15,097	14,847
15	1,161	16,258	16,008
16	1,172	17,430	17,430
17	1,185	18,615	18,615
18	1,196	19,811	19,811
19	1,208	21,019	21,019
20	1,220	22,239	22,239
21	1,233	23,472	23,472
22	1,244	24,716	24,716
23	1,257	25,973	25,973
24	1,270	27,243	27,243
25	1,283	28,526	28,526
26	1,295	29,821	29,821
27	1,308	31,129	31,129
28	1,321	32,450	32,450
29	1,335	33,785	33,785
30	1,348	35,133	35,133
31	1,361	36,494	36,494
32	1,375	37,869	37,869
33	1,389	39,258	39,258
34	1,402	40,660	40,660
35	1,417	42,077	42,077
36	1,431	43,508	43,508
37	1,445	44,953	44,953
38	1,459	46,412	46,412
39	1,474	47,886	47,886
40	1,489	49,375	49,375

*Values shown assume:

- A \$1,000 initial Purchase Payment in the first year and \$1,000 annual payments thereafter;
- The minimum guaranteed interest rate of 1.0% for all applicable years
- No prior withdrawals and no premium tax deduction

**MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN**

Adjusted Age of Payee When First Installment is Payable	PLAN A, B and C TABLES						PLAN E TABLE	
	MALE and FEMALE						No. of Years Payable	Fixed Period Income
	PLAN A Life Income	PLAN B Life Income with Guaranteed Period				PLAN C Life Income with Installment Refund		
		5 years	10 years	15 years	20 years			
50	\$3.15	\$3.15	\$3.13	\$3.11	\$3.07	\$2.96	5	\$17.28
51	3.22	3.21	3.20	3.17	3.13	3.02	6	14.51
52	3.29	3.28	3.27	3.24	3.19	3.07	7	12.53
53	3.36	3.36	3.34	3.30	3.25	3.13	8	11.04
54	3.44	3.43	3.41	3.37	3.31	3.19	9	9.89
55	3.52	3.51	3.49	3.45	3.37	3.25	10	8.96
56	3.61	3.60	3.57	3.52	3.44	3.31	11	8.21
57	3.70	3.69	3.66	3.60	3.51	3.38	12	7.58
58	3.80	3.79	3.75	3.68	3.58	3.45	13	7.05
59	3.90	3.89	3.85	3.77	3.65	3.52	14	6.59
60	4.01	3.99	3.95	3.86	3.72	3.60	15	6.20
61	4.12	4.11	4.06	3.95	3.79	3.68	16	5.85
62	4.25	4.23	4.17	4.05	3.86	3.76	17	5.55
63	4.38	4.36	4.29	4.15	3.94	3.85	18	5.27
64	4.52	4.49	4.41	4.25	4.01	3.95	19	5.03
65	4.67	4.64	4.54	4.36	4.08	4.04	20	4.81
66	4.83	4.79	4.68	4.46	4.15	4.15		
67	5.00	4.96	4.82	4.57	4.22	4.25		
68	5.18	5.13	4.97	4.68	4.29	4.37		
69	5.38	5.32	5.13	4.80	4.35	4.49		
70	5.59	5.52	5.29	4.91	4.41	4.61		
71	5.81	5.73	5.46	5.02	4.47	4.74		
72	6.05	5.95	5.64	5.13	4.52	4.88		
73	6.31	6.19	5.82	5.24	4.57	5.03		
74	6.59	6.44	6.01	5.34	4.61	5.18		
75	6.88	6.71	6.20	5.44	4.64	5.34		

All values shown are based on an interest rate of 1.5%.