

## AGE FACTOR CHART

AGE	FACTOR
20 or younger	1.80
21	1.78
22	1.76
23	1.74
24	1.72
25	1.70
26	1.68
27	1.66
28	1.64
29	1.62
30	1.60
31	1.58
32	1.56
33	1.54
34	1.52
35	1.50
36	1.48
37	1.46
38	1.44
39	1.42

AGE	FACTOR
40	1.40
41	1.38
42	1.36
43	1.34
44	1.32
45	1.30
46	1.28
47	1.26
48	1.24
49	1.22
50	1.20
51	1.18
52	1.16
53	1.14
54	1.12
55	1.10
56	1.08
57	1.06
58	1.04
59	1.02
60 or older	1.00