

Secure STM (CO, IN, KS, MD and ND)

Rates for Effective Dates

July 1, 2008 - December 31, 2008

Underwritten by Standard Security Life Insurance Company of New York

State Zip Code Area Classifications effective 7/1/08

Rates contained in this document are good for CO, IN, KS, MD and ND.

Refer to other rate charts or state specific application for rates in other states.

How to Locate Your Area Rate Classification

Locate the applicant's state of residence and zip code prefix. The letter listed to the right of the zip code prefix is the applicants rate area. The rate chart contains rates for 3 zip area letters. Only use the rates located in the column titled with the applicants area letter. Contact your agent or HPA for the application form or to verify current plan approvals.

State	3-digit Zip	Area
CO	800-803, 805-810, 812-816	D
CO	804	E
CO	811	C
IN	460-462, 465-466, 470	A
IN	463-464	C
IN	467-469, 472-479	AA
IN	471	B

State	3-digit Zip	Area
KS	660-662	B
KS	664-679	A
MD	206-212, 214, 216-217	F
MD	213, 218-219	C
MD	215	B
ND	580-581	A
ND	582-588	B

How to Calculate Your Rates

There are three Secure STM rate tables for each Coverage Effective Date rate chart (7/1/08 through 12/31/08) contained in this booklet:

1. Monthly Pay for 1 to 12 months
2. Monthly Pay for 1 to 6 months
3. Single Pay for 30 to 180 days

Determine your coverage rate table by your choices for the Coverage Length, Coinsurance* and the Coverage Effective Date. Referring to the applicable rate chart, you must locate each of the following:

1. Your Deductible choice
2. Gender / Age for each to be insured
3. Your Area Rate Classification letter

The reverse side of the application contains the Rate Calculation Chart. Simply follow the steps listed to calculate your cost.

*The 50/50 Coinsurance Option rates are not contained in this booklet. Please call Consumer Benefits at 1-800-544-9505, or check online at www.ConsumerBenefits.net for a quote.

How to Apply for Dependent Children Coverage

Your dependent children must be unmarried and under age 19 (or under age 25 and a full time student). List all of your eligible dependent children to be insured on the application for insurance. You only pay for a maximum of up to three dependent children, regardless of the number of eligible dependent children to be insured.

These rates and zip areas apply to new coverage effective dates 7/1/08 through 12/31/08. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/09. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and zip code areas.

How to Apply for Child Only Coverage

The minimum age is **2 years old** for child(ren) coverage without an adult guardian also insured. Use the 2-19 rate for either the male or female, based on the gender of the youngest child; then use the per child rate for each of the other siblings to be insured. **The parent or legal guardian must print their name as applicant and complete the remainder of the application on behalf of the child(ren). The parent or legal guardian must sign and date the application.** Please note on the application if coverage is for child only.

About Communicating for America, Inc. (CA)

Communicating for America, Inc.* (CA) provides many benefits and discounts to its members. Your enrollment as a member of CA is completed upon receipt of the association annual dues. Your membership information will be mailed shortly thereafter.

*CA is not affiliated with Standard Security Life Insurance Company of New York, nor is it a part of the insurance coverage. CA is a 501c5 non-profit association headquartered in Fergus Falls, Minn., providing members valued benefits and savings since 1972. CA membership does not apply to residents of the following states: ID, KS, LA, ME, MD, MN, MT, ND, NH, NV or SD.

About the STM Enhancement Series

Included with your coverage is Communicating for America (CA) Healthy Lifestyle Enhancement Series* which provides members with discounts for the following services and/or purchases: • Vitamins, herbs and nutritional supplements—25% off already low prices • Nurse-on-call access to a registered nurse 24 hours a day, seven days a week • Chiropractic services—10%-30% off at more than 30,000 private chiropractors and alternative health services • Prescription drugs—up to 15%-60% off on generic drugs and 15%-25% off on brand-name prescriptions at more than 45,000 pharmacies nationwide • Vision care—15%-45% off exams, eyeglasses and contact lenses through a network of more than 40,000 providers nationwide, including Pearle Vision®, Target Optical®, Sears Optical® and LensCrafters® • Dental services—20%-50% on dental expenses from over 54,000 providers nationwide in the CAREINGTON International dental network.

**The Communicating for America (CA) Healthy Lifestyle Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Insurance Company of New York or is a part of the STM insurance plan. CA provides access to discount services administered by CAREINGTON International. Enhancement series benefits may vary by state.

Please call your agent or contact HPA for application forms or questions about STM state availability: 1-800-544-9505

Secure STM Monthly Rates for 1 to 12 Months* (CO, IN, KS, MD, ND)

Underwritten by Standard Security Life Insurance Company of New York

80% of \$5,000 Co-insurance Rates for Effective Dates July 1, 2008 - December 31, 2008

\$5,000 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	61.27	67.99	74.71	80.76	84.12	88.83	92.86
20-24	M	70.72	78.62	86.52	93.63	97.58	103.11	107.85
25-29	M	64.90	72.08	79.25	85.71	89.30	94.32	98.63
30-34	M	85.48	94.29	103.10	111.03	115.44	121.60	126.89
35-39	M	97.11	107.37	117.63	126.87	132.00	139.19	145.35
40-44	M	114.55	126.99	139.43	150.63	156.85	165.56	173.03
45-49	M	142.88	158.87	174.86	189.24	197.24	208.43	218.02
50-54	M	178.49	198.92	219.36	237.75	247.97	262.28	274.54
55-59	M	227.90	254.51	281.12	305.07	318.38	337.01	352.98
60-64	M	287.48	321.54	355.60	386.26	403.29	427.13	447.56
2-19	F	67.81	75.35	82.89	89.67	93.44	98.72	103.24
20-24	F	76.53	85.16	93.79	101.55	105.87	111.91	117.08
25-29	F	71.44	79.43	87.43	94.62	98.62	104.21	109.01
30-34	F	89.11	98.38	107.64	115.98	120.61	127.10	132.66
35-39	F	100.74	111.46	122.18	131.82	137.18	144.68	151.11
40-44	F	116.73	129.44	142.16	153.60	159.96	168.86	176.49
45-49	F	137.07	152.33	167.59	181.32	188.95	199.63	208.79
50-54	F	169.77	189.12	208.46	225.87	235.55	249.09	260.70
55-59	F	203.92	227.53	251.15	272.40	284.21	300.74	314.91
60-64	F	243.16	271.68	300.20	325.86	340.12	360.09	377.20
Per Child		49.32	54.86	60.40	65.39	68.16	72.04	75.36

\$2,500 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	70.72	78.62	86.52	93.63	97.58	103.11	107.85
20-24	M	82.34	91.70	101.05	109.47	114.15	120.70	126.31
25-29	M	75.08	83.52	91.97	99.57	103.79	109.71	114.78
30-34	M	97.11	107.37	117.63	126.87	132.00	139.19	145.35
35-39	M	113.09	125.35	137.62	148.65	154.78	163.37	170.72
40-44	M	132.71	147.43	162.14	175.38	182.74	193.04	201.87
45-49	M	166.14	185.03	203.92	220.92	230.37	243.59	254.93
50-54	M	207.55	231.62	255.69	277.35	289.39	306.24	320.68
55-59	M	267.86	299.47	331.08	359.52	375.33	397.45	416.42
60-64	M	336.16	376.31	416.45	452.59	472.66	500.76	524.85
2-19	F	78.71	87.61	96.51	104.52	108.97	115.20	120.54
20-24	F	88.88	99.05	109.23	118.38	123.47	130.59	136.69
25-29	F	83.79	93.33	102.87	111.45	116.22	122.90	128.62
30-34	F	102.92	113.91	124.90	134.79	140.29	147.98	154.57
35-39	F	114.55	126.99	139.43	150.63	156.85	165.56	173.03
40-44	F	135.62	150.70	165.77	179.34	186.88	197.43	206.48
45-49	F	159.60	177.67	195.75	212.01	221.05	233.70	244.55
50-54	F	198.11	221.00	243.88	264.48	275.93	291.95	305.68
55-59	F	238.80	266.77	294.75	319.92	333.91	353.49	370.28
60-64	F	284.57	318.27	351.97	382.29	399.14	422.73	442.95
Per Child		58.04	64.67	71.30	77.27	80.59	85.23	89.21

\$1,000 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	96.87	108.05	119.22	129.27	134.86	142.68	149.38
20-24	M	112.13	125.21	138.29	150.06	156.60	165.76	173.60
25-29	M	102.69	114.58	126.48	137.19	143.14	151.47	158.61
30-34	M	130.53	144.97	159.41	172.41	179.63	189.74	198.41
35-39	M	152.33	169.50	186.66	202.11	210.70	222.71	233.01
40-44	M	181.39	202.19	222.99	241.71	252.11	266.67	279.15
45-49	M	226.45	252.88	279.31	303.09	316.31	334.81	350.67
50-54	M	286.75	320.72	354.69	385.27	402.25	426.03	446.41
55-59	M	370.31	414.73	459.14	499.12	521.32	552.41	579.06
60-64	M	467.68	524.27	580.85	631.78	660.07	699.68	733.63
2-19	F	107.05	119.49	131.93	143.13	149.35	158.06	165.53
20-24	F	123.03	137.47	151.91	164.91	172.13	182.24	190.91
25-29	F	114.31	127.66	141.02	153.03	159.71	169.05	177.06
30-34	F	139.25	154.78	170.31	184.29	192.06	202.93	212.25
35-39	F	155.96	173.58	191.20	207.06	215.87	228.21	238.78
40-44	F	185.03	206.28	227.53	246.66	257.29	272.17	284.92
45-49	F	217.73	243.07	268.41	291.21	303.88	321.62	336.83
50-54	F	272.22	304.37	336.53	365.46	381.54	404.05	423.34
55-59	F	328.90	368.14	407.37	442.69	462.30	489.77	513.31
60-64	F	393.57	440.89	488.21	530.80	554.46	587.58	615.97
Per Child		78.39	87.56	96.74	104.99	109.58	116.00	121.50

\$500 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	132.48	148.10	163.72	177.78	185.59	196.53	205.90
20-24	M	154.28	172.62	190.97	207.48	216.66	229.50	240.51
25-29	M	141.20	157.91	174.62	189.66	198.02	209.72	219.74
30-34	M	177.04	197.29	217.54	235.77	245.90	260.08	272.23
35-39	M	209.01	233.26	257.51	279.33	291.46	308.43	322.99
40-44	M	248.24	277.40	306.55	332.79	347.37	367.78	385.27
45-49	M	313.64	350.97	388.30	421.90	440.56	466.69	489.09
50-54	M	396.47	444.16	491.84	534.76	558.60	591.98	620.59
55-59	M	514.91	577.40	639.89	696.13	727.37	771.12	808.61
60-64	M	651.52	731.08	810.64	882.25	922.03	977.73	1025.47
2-19	F	148.46	166.08	183.70	199.56	208.37	220.71	231.28
20-24	F	170.26	190.61	210.95	229.26	239.44	253.68	265.88
25-29	F	157.91	176.71	195.51	212.43	221.83	234.99	246.27
30-34	F	189.39	211.19	232.98	252.60	263.50	278.76	291.84
35-39	F	212.64	237.34	262.05	284.28	296.64	313.93	328.75
40-44	F	253.33	283.12	312.91	339.72	354.62	375.47	393.35
45-49	F	300.56	336.25	371.95	404.08	421.92	446.91	468.33
50-54	F	376.85	422.09	467.32	508.03	530.64	562.30	589.44
55-59	F	456.78	512.00	567.23	616.93	644.54	683.20	716.33
60-64	F	548.34	615.00	681.67	741.67	775.00	821.67	861.67
Per Child		108.91	121.89	134.88	146.57	153.07	162.16	169.95

*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$5 per dependent child; \$7.50 per person in age bands 2-29; and \$15 per person in age bands 30-64.

Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

** The 12 Month STM Option is not available in CO, IN, KS, LA, MD, ME, MN, MT, ND, NH, NV or WY.

*** Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

Secure STM Monthly Rates for 1 to 6 Months* (CO, IN, KS, MD, ND)
 Underwritten by Standard Security Life Insurance Company of New York
80% of \$5,000 Co-insurance Rates for Effective Dates July 1, 2008 - December 31, 2008

\$2,500 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	48.56	53.69	58.82	63.44	66.01	69.60	72.68
20-24	M	56.11	62.18	68.26	73.73	76.77	81.02	84.67
25-29	M	51.39	56.88	62.36	67.30	70.04	73.88	77.17
30-34	M	68.33	74.99	81.66	87.66	90.99	95.66	99.66
35-39	M	78.71	86.67	94.64	101.80	105.79	111.36	116.14
40-44	M	91.45	101.01	110.56	119.17	123.94	130.63	136.37
45-49	M	113.16	125.43	137.70	148.74	154.88	163.47	170.83
50-54	M	140.06	155.69	171.33	185.39	193.21	204.15	213.53
55-59	M	179.23	199.76	220.29	238.76	249.03	263.40	275.72
60-64	M	223.59	249.66	275.74	299.21	312.24	330.49	346.14
2-19	F	53.75	59.53	65.31	70.51	73.40	77.45	80.92
20-24	F	60.36	66.96	73.57	79.52	82.82	87.44	91.41
25-29	F	57.05	63.25	69.44	75.01	78.11	82.45	86.16
30-34	F	72.10	79.24	86.38	92.80	96.37	101.37	105.65
35-39	F	79.65	87.74	95.82	103.09	107.13	112.79	117.64
40-44	F	93.34	103.13	112.92	121.74	126.63	133.49	139.36
45-49	F	108.91	120.65	132.39	142.96	148.83	157.04	164.09
50-54	F	133.93	148.79	163.66	177.04	184.47	194.87	203.79
55-59	F	160.35	178.52	196.69	213.04	222.13	234.85	245.75
60-64	F	190.08	211.97	233.86	253.55	264.50	279.82	292.95
Per Child		39.45	43.76	48.06	51.94	54.09	57.11	59.69

\$500 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	88.67	98.82	108.96	118.10	123.17	130.27	136.36
20-24	M	102.83	114.75	126.66	137.39	143.34	151.69	158.83
25-29	M	94.33	105.19	116.04	125.81	131.24	138.84	145.35
30-34	M	120.24	133.39	146.55	158.39	164.97	174.17	182.07
35-39	M	141.00	156.75	172.51	186.68	194.56	205.58	215.03
40-44	M	166.49	185.42	204.36	221.40	230.87	244.13	255.49
45-49	M	208.96	233.21	257.45	279.27	291.39	308.37	322.91
50-54	M	262.76	293.73	324.70	352.57	368.06	389.74	408.32
55-59	M	339.68	380.27	420.86	457.38	477.68	506.09	530.44
60-64	M	428.41	480.08	531.76	578.27	604.10	640.28	671.28
2-19	F	99.05	110.50	121.94	132.24	137.96	145.97	152.84
20-24	F	113.21	126.43	139.64	151.53	158.14	167.39	175.32
25-29	F	105.19	117.40	129.61	140.60	146.71	155.25	162.58
30-34	F	128.26	142.42	156.58	169.32	176.40	186.31	194.80
35-39	F	143.36	159.41	175.45	189.90	197.92	209.15	218.78
40-44	F	169.79	189.14	208.49	225.90	235.58	249.12	260.73
45-49	F	200.47	223.65	246.83	267.70	279.29	295.52	309.43
50-54	F	250.02	279.40	308.77	335.21	349.90	370.47	388.09
55-59	F	301.93	337.80	373.66	405.94	423.88	448.98	470.50
60-64	F	361.39	404.69	447.99	486.96	508.61	538.92	564.90
Per Child		72.49	80.92	89.36	96.95	101.17	107.07	112.13

These rates and zip areas apply to new coverage effective dates 7/1/08 through 12/31/08 for the 80% Coinsurance Option. Please call your agent or check online at www.hpa-inc.com for the rates effective 1/1/09.
 The \$5,000 deductible and 50% Coinsurance Option rates are available online. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and zip code areas.
 *The daily rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$.17 cents per dependent child; \$.25 cents per person in age bands 2-29; and \$.50 cents per person in age bands 30-64.
 *The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$5 per dependent child; \$7.50 per person in age bands 2-29; and \$15 per person in age bands 30-64.
 Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

** Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

Secure STM Single Pay Daily Rates* (CO, IN, KS, MD, ND)
 Underwritten by Standard Security Life Insurance Company of New York
80% of \$5,000 Co-insurance Rates for Effective Dates July 1, 2008 - December 31, 2008
 Minimum of 30 and a Maximum of 180 Days

\$2,500 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	1.35	1.48	1.62	1.74	1.81	1.91	1.99
20-24	M	1.55	1.71	1.87	2.02	2.10	2.21	2.31
25-29	M	1.42	1.57	1.72	1.85	1.92	2.02	2.11
30-34	M	1.92	2.10	2.28	2.44	2.53	2.66	2.76
35-39	M	2.20	2.42	2.63	2.82	2.93	3.07	3.20
40-44	M	2.54	2.80	3.05	3.28	3.41	3.59	3.74
45-49	M	3.12	3.45	3.78	4.07	4.24	4.47	4.66
50-54	M	3.84	4.26	4.68	5.05	5.26	5.55	5.80
55-59	M	4.89	5.44	5.99	6.48	6.75	7.14	7.47
60-64	M	6.07	6.77	7.47	8.09	8.44	8.93	9.35
2-19	F	1.49	1.64	1.79	1.93	2.01	2.12	2.21
20-24	F	1.66	1.84	2.02	2.17	2.26	2.39	2.49
25-29	F	1.57	1.74	1.91	2.05	2.14	2.25	2.35
30-34	F	2.03	2.22	2.41	2.58	2.67	2.81	2.92
35-39	F	2.23	2.44	2.66	2.85	2.96	3.11	3.24
40-44	F	2.59	2.85	3.12	3.35	3.48	3.67	3.82
45-49	F	3.01	3.32	3.64	3.92	4.08	4.30	4.48
50-54	F	3.68	4.07	4.47	4.83	5.03	5.31	5.54
55-59	F	4.38	4.87	5.35	5.79	6.03	6.37	6.67
60-64	F	5.18	5.76	6.35	6.87	7.17	7.58	7.93
Per Child		1.09	1.21	1.32	1.42	1.48	1.56	1.63

\$500 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	2.42	2.69	2.96	3.21	3.34	3.53	3.69
20-24	M	2.80	3.12	3.43	3.72	3.88	4.10	4.29
25-29	M	2.57	2.86	3.15	3.41	3.56	3.76	3.93
30-34	M	3.31	3.66	4.01	4.33	4.51	4.75	4.96
35-39	M	3.87	4.29	4.71	5.09	5.30	5.59	5.84
40-44	M	4.55	5.05	5.56	6.01	6.27	6.62	6.93
45-49	M	5.68	6.33	6.98	7.56	7.89	8.34	8.73
50-54	M	7.12	7.95	8.78	9.52	9.93	10.51	11.01
55-59	M	9.18	10.26	11.34	12.32	12.86	13.62	14.27
60-64	M	11.55	12.93	14.31	15.55	16.24	17.21	18.04
2-19	F	2.70	3.00	3.31	3.58	3.74	3.95	4.13
20-24	F	3.07	3.43	3.78	4.10	4.27	4.52	4.73
25-29	F	2.86	3.19	3.51	3.81	3.97	4.20	4.39
30-34	F	3.53	3.90	4.28	4.62	4.81	5.08	5.30
35-39	F	3.93	4.36	4.79	5.17	5.39	5.69	5.94
40-44	F	4.64	5.15	5.67	6.14	6.39	6.76	7.07
45-49	F	5.46	6.08	6.69	7.25	7.56	8.00	8.37
50-54	F	6.78	7.56	8.35	9.06	9.45	10.00	10.47
55-59	F	8.17	9.12	10.08	10.95	11.42	12.10	12.67
60-64	F	9.76	10.91	12.07	13.11	13.69	14.50	15.19
Per Child		1.97	2.20	2.42	2.63	2.74	2.90	3.03

\$1,000 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	1.80	1.99	2.19	2.36	2.46	2.60	2.71
20-24	M	2.07	2.29	2.52	2.72	2.84	3.00	3.13
25-29	M	1.90	2.11	2.31	2.50	2.60	2.75	2.87
30-34	M	2.50	2.76	3.01	3.23	3.36	3.53	3.68
35-39	M	2.88	3.18	3.48	3.75	3.90	4.10	4.28
40-44	M	3.39	3.75	4.11	4.43	4.61	4.87	5.08
45-49	M	4.17	4.63	5.09	5.50	5.73	6.05	6.33
50-54	M	5.22	5.81	6.40	6.93	7.22	7.63	7.99
55-59	M	6.67	7.44	8.21	8.90	9.29	9.83	10.29
60-64	M	8.36	9.34	10.32	11.20	11.69	12.38	12.97
2-19	F	1.98	2.19	2.41	2.60	2.71	2.86	2.99
20-24	F	2.25	2.51	2.76	2.98	3.11	3.28	3.43
25-29	F	2.10	2.34	2.57	2.78	2.89	3.05	3.19
30-34	F	2.66	2.93	3.20	3.44	3.57	3.76	3.92
35-39	F	2.95	3.25	3.56	3.83	3.99	4.20	4.38
40-44	F	3.45	3.82	4.19	4.52	4.70	4.96	5.18
45-49	F	4.02	4.46	4.90	5.29	5.51	5.82	6.08
50-54	F	4.96	5.52	6.08	6.58	6.86	7.25	7.59
55-59	F	5.95	6.63	7.31	7.92	8.26	8.74	9.15
60-64	F	7.07	7.89	8.71	9.45	9.86	10.44	10.93
Per Child		1.44	1.60	1.76	1.91	1.98	2.10	2.19

\$250 Deductible

AGE	SEX	AA	A	B	C	D	E	F
2-19	M	3.73	4.17	4.60	4.99	5.21	5.51	5.77
20-24	M	4.31	4.82	5.33	5.78	6.04	6.39	6.70
25-29	M	3.97	4.43	4.90	5.32	5.55	5.88	6.16
30-34	M	5.00	5.56	6.13	6.63	6.91	7.31	7.65
35-39	M	5.88	6.56	7.23	7.84	8.17	8.64	9.05
40-44	M	7.01	7.82	8.63	9.37	9.77	10.34	10.83
45-49	M	8.77	9.81	10.84	11.77	12.29	13.01	13.63
50-54	M	11.10	12.43	13.76	14.95	15.61	16.54	17.33
55-59	M	14.37	16.10	17.84	19.40	20.27	21.48	22.52
60-64	M	18.18	20.39	22.60	24.59	25.69	27.24	28.56
2-19	F	4.16	4.65	5.14	5.58	5.82	6.16	6.46
20-24	F	4.76	5.33	5.89	6.40	6.68	7.08	7.42
25-29	F	4.42	4.95	5.47	5.94	6.20	6.56	6.88
30-34	F	5.35	5.96	6.57	7.11	7.42	7.84	8.21
35-39	F	6.01	6.70	7.39	8.01	8.35	8.83	9.25
40-44	F	7.17	8.00	8.84	9.59	10.01	10.59	11.09
45-49	F	8.42	9.41	10.40	11.29	11.78	12.48	13.07
50-54	F	10.56	11.8					