

# Virgin Life Insurance

Key Facts Policy Summary and  
Policy Conditions

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# Virgin Life Insurance

## Key Facts Policy Summary and Policy Conditions

This document, together with any policy schedules, set out the full **policy summary** and **policy conditions** of Virgin Life Insurance. Please keep this in a safe place as you may need to refer to it in the future.

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### Important

**The Financial Conduct Authority and the Prudential Regulation Authority are the independent financial services regulators. The Financial Conduct Authority requires us, Friends Life and Pensions Limited, to give you important information to help you decide whether Virgin Life Insurance is right for you. You should read this document carefully so that you understand what you are buying, and keep it safe for future reference.**

**Virgin Life Insurance is provided by Friends Life and Pensions Limited.**

**You and your** in this document mean the **policyholder**.

**We, us and our** in this document mean **Friends Life and Pensions Limited**.

## Policy Summary

**This summary does not include the full terms and conditions of your Virgin Life Insurance Policy. These can be found in the 'policy conditions' contained on pages 4 - 9 in this document.**

### Who provides Virgin Life Insurance?

This policy is provided by us, Friends Life and Pensions Limited. We are authorised by the Prudential Regulation Authority and regulated by both the Financial Conduct Authority and the Prudential Regulation Authority.

We have provided factual information only and no form of financial advice has been given. It is your responsibility to ensure that the product meets your needs, that you understand what the policy covers and, importantly, what is not covered. If you need financial advice and want to find a financial adviser in your area, go to [www.unbiased.co.uk](http://www.unbiased.co.uk).

You will need to regularly review your cover to ensure that it remains adequate for your needs.

### What is Virgin Life Insurance?

It is an insurance policy which covers you for an agreed number of years and so, as long as you keep paying the premiums when due, it will provide a cash sum on your death during the term of the cover.

### Significant features and benefits

- › You are eligible for this insurance provided that, at the starting date, you are aged 17 or over and under 65 and are permanently resident in the UK.
- › Cover can be for any number of years from 1 to 40 but it must end before your 70th birthday.
- › The cash sum payable on death stays the same throughout the level cover term.
- › Alternatively, if you opt for decreasing cover, this means that the cover will reduce each month on the same basis as the capital due on a repayment mortgage would reduce if the annual interest rate was 10%.
- › The cash sum will only be paid once. The cover will cease and the policy ends.

### Significant exclusions and limitations

It is important that you understand the limitations of the cover so that you are sure it meets your needs.

Please consider that over time, inflation will reduce the value of the cash sum paid out.

- › In deciding whether to accept you, we will ask questions about your health, occupation and other matters which you must answer truthfully, accurately and completely to the best of your knowledge in order to assess your application. Acceptance is not automatic.
- › You must tell us if there is a change to any of the answers given to the questions asked in the application form. Your commitment to tell us continues until the date the cover you apply for starts.

- › We may require access to your medical records to consider an application or a claim.
- › The maximum cover you can hold for this product is £500,000 in total. If you hold cover that exceeds £500,000 then the latest cover that exceeds the £500,000 limit will be cancelled. We will refund the appropriate proportion of the premium that relates to the excess cover.
- › If you stop paying your premiums when due for any reason, your policy will be cancelled and you will not get any money back, unless you cancel within 30 days.
- › The policy has no cash-in value at any time.
- › You are not liable to income tax or capital gains tax on your plan unless you sell it to someone else. If you die and your plan is not written in an appropriate trust, the amount we pay out will form part of your estate for inheritance tax purposes. Please consider that tax rules may change.

### Can I change my mind?

You have the right to change your mind and cancel your policy within 30 days of receiving your policy documents. Any premiums you have paid during this time will be refunded. After this period you can cancel your policy at any time by writing to us, but you would not get any money back.

### How to claim

Claims can be made by contacting our Claims Department on **0845 604 3370\***. Or by writing to: **The Claims Department, Virgin Life Insurance, PO Box 2325, Salisbury SP2 2LF.**

### How to make a complaint

If you are unhappy with the service provided by Friends Life and Pensions Limited please contact our Customer Relations Manager on **0845 604 3370\***. If we cannot resolve the matter, you may refer your complaint to the Financial Ombudsman Service ([www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)).

### Financial Services Compensation Scheme (FSCS)

Friends Life and Pensions Limited is covered by the FSCS. If we cannot meet our obligations you may be entitled to compensation under the Scheme. For this type of policy, the Scheme covers 90% of the claim. For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

Please note that FSCS's first responsibility is to seek continuity of cover rather than to pay compensation.

# Policy Conditions

This document, together with any policy schedules, sets out the full **policy conditions** of Virgin Life Insurance. Please keep this in a safe place as you may need to refer to it in the future.

## 1 Introduction

Virgin Life Insurance is provided by Friends Life and Pensions Limited.

### 1.1 About your Virgin Life Insurance policy

Your policy is a legal contract between you and Friends Life and Pensions Limited. Your policy does not provide cover for events that you or a life assured deliberately bring about. Please read your policy conditions and policy schedule carefully. You should keep them in a safe place as they will be needed if there is a claim under your policy.

In making decisions and exercising discretions given to us under these policy conditions we will act reasonably and with proper regard to the need to treat you and other customers fairly.

These policy conditions will only apply to your policy provided they are not unfair terms within the Unfair Terms in Consumer Contracts Regulations. If a term is unfair it will, as far as possible, still apply but without any part of it which would cause it to be unfair.

### 1.2 What 'you', 'your', 'we', 'us' and 'our' mean

**You** and **your** in this document mean the **policyholder**.

**We**, **us** and **our** in this document mean **Friends Life and Pensions Limited**.

### 1.3 General definitions we use in this document

The meanings for the definitions are shown below.

#### > **Cover**

Subject to the policy conditions, the sum assured is the cash sum we show in your policy schedule and we pay on the death of a life assured commences after the start date and before the expiry date.

#### > **Confirmation schedule**

This is a document we send to the life assured, confirming the medical answers that were stated at the start of the policy.

#### > **Decreasing cover**

The cover will reduce each month on the same basis as the capital due on a repayment mortgage reduces with an interest rate of 10% each year. Condition 9 illustrates how £10,000 cover reduces each year.

#### > **Expiry date**

The expiry date is the date your cover expires as stated in the policy schedule.

#### > **Life assured**

This is the person we show in your policy schedule whose life is covered by your policy.

#### > **Policy**

The legal contract detailed in your policy schedule and these policy conditions.

#### > **Policy conditions**

The general terms and conditions set out in this document.

#### > **Policyholder**

This is the owner or owners of this policy. The policyholder at the outset is the life assured shown in your policy schedule.

#### > **Policy schedule**

This is a document we send to the life assured confirming the details of their policy.

#### > **Policy term**

The period over which cover is provided between the start date and the expiry date.

#### > **Policy year**

The year starting on the start date or its anniversary.

#### > **Premium**

The amount we show in your policy schedule that you must pay to us throughout the policy term. Premiums are guaranteed throughout the policy term.

#### > **Premium payment dates**

The dates we show in your policy schedule on which you must pay us the premium.

#### > **Start date**

The date we show in your policy schedule from which cover begins and premiums are payable.

## 2 Cover start, end and eligibility

### 2.1 Start of cover

2.1.1 Cover under your policy starts on the start date and is subject to you paying the first premium.

### 2.2 End of cover

2.2.1 Cover under your policy ends on the expiry date.

2.2.2 Cover will end earlier than the expiry date:

- > immediately after a life assured dies; or
- > if you do not pay a premium when it's due to be paid (Condition 3.2.1); or
- > if you stop your policy (Condition 5); or
- > if we exercise our right to cancel your policy (Condition 7); or
- > if we cancel your policy due to a mis-stated age (Condition 8.4.4).

### 2.3 Age and residence

2.3.1 You must be aged 17 or over and permanently resident in the UK to take out the policy.

## 2.4 Amount of cover

- 2.4.1 If we show decreasing cover in your policy schedule, the cover will reduce each month on the same basis as the capital due on a repayment mortgage reduces with an interest rate of 10% each year. Condition 9 shows how a cover of £10,000 reduces each year.
- 2.4.2 The maximum cover you can hold for this product provided by Friends Life and Pensions Limited is £500,000 in total. If you hold cover that exceeds £500,000 then the latest cover that exceeds the £500,000 limit will be cancelled. We will refund the appropriate proportion of the premium to you that relates to the excess cover.

## 3 Premiums

### 3.1 Payment of premiums

- 3.1.1 Premiums are payable as shown in your policy schedule. The first premium must be paid within 14 days of the start date. All premiums are payable throughout the policy term by Direct Debit.

### 3.2 Non-payment of premiums

- 3.2.1 If any premium is not paid and stays unpaid 31 days after its due date the cover under your policy will end.
- 3.2.2 If the cover ends for this reason, you can apply to restart the cover up to three months after the first unpaid premium date to reinstate the cover. We may allow you to reinstate your policy and will confirm to you our requirements on application.

## 4 Life cover

This cover pays out a cash sum on the death of the life assured, or either of the lives assured, during the policy term subject to the policy conditions.

### 4.1 Definition which applies to this cover

This definition applies for the purposes of Condition 4.

- 4.1.1 If there are two lives assured in your policy schedule then life assured means the first to die.

### 4.2 Benefit

- 4.2.1 Life cover is payable if the life assured dies:

- after the start date; and
- on or before the expiry date

as long as:

- the requirements of Condition 6 are met; and
- we are not entitled to cancel your policy under Condition 7; and
- we are not entitled to cancel your policy under Condition 8.4.4; and
- your policy has not ended for any other reason.

## 5 If you stop your policy

- 5.1 You (or any one policyholder if two or more) can tell us to stop your policy at any time. If you do, no further premiums will be payable and all cover will stop.
- 5.2 Your policy does not have a cash-in value.

## 6 Payment of claims

- 6.1 In the event of a claim relating to the life assured, please contact our Claims Department on **0845 604 3370\***. Or by writing to: **The Claims Department, Virgin Life Insurance, PO Box 2325, Salisbury SP2 2LF.**
- 6.2 If we pay the cover your policy will end and no other benefit will be paid.
- 6.3 When initially notifying us of a claim, you must provide details of the person(s) dealing with the claim, their name(s), address and telephone number. In some instances this may be a third party e.g. solicitor, next of kin or executor.
- 6.4 Once we have all this information, we will be able to confirm that a claim can be submitted to us to consider and we will then forward a claim form, reply paid envelope and a short aid detailing the next steps required for the claim to be assessed.
- 6.5 Once we reasonably consider that we have enough information or proof to establish your claim, we will pay the benefit.
- 6.6 We will need evidence, where appropriate of:
- a death certificate; and
  - a medical report and other information about the life assured's medical condition and medical history.
- 6.7 We will pay a claim we accept on the signed instructions of:
- the surviving life assured where cover is joint; or
  - the life assured's legal personal representatives; or
  - any person or beneficiary to whom any of the above may have legally assigned your policy.
- 6.8 All payments we pay will be in pounds sterling.
- 6.9 When a claim is made, giving false information or keeping relevant information from us, may result in ending the cover and the claim will not be paid.

## 7 Our right to cancel your policy

### 7.1 Information provided to us

7.1.1 We have the right to cancel your policy if we find out at any time (including, but not limited to, when making an application or when making a claim) that the information given by, or on behalf of, a policyholder or the life assured in respect of the questions asked on your application form is not true, not accurate or not complete and you or another person acting on your behalf who gave the information were deliberate or reckless in giving the information to us and that would have affected our decision to provide the cover or the terms of that cover.

7.1.2 Where that information was given to us carelessly, if we would not have entered into your policy on any terms if the correct information had been provided to us, then we have the right to cancel your policy. Otherwise, we may amend your policy to be consistent with what the terms should have been based on the correct information.

### 7.2 Changes before the start date

7.2.1 The provisions of 7.1.1 and 7.1.2 will also apply if we find out at any time that the policyholder or life assured failed to tell us of any changes to the answers to the questions in your application which happened before the start date which would have affected our decision to provide cover or the terms of that cover.

7.2.2 We have the right to cancel your policy under Condition 7.1 even if the information or change is not connected to the cause of a claim or a benefit claimed.

### 7.3 Termination of policy

7.3.1 If we have the right to cancel your policy under Condition 7 then no benefit is payable.

## 8 General

### 8.1 Assignments

8.1.1 You should send any notices of assignment to **Virgin Life Insurance, PO Box 2325, Salisbury SP2 2LF** or as notified by us to you.

### 8.2 Changed circumstances

8.2.1 We reserve the right from time to time by giving you 60 days' notice, so far as it is practicable to do so, to make such changes or additions to these policy conditions as may reasonably be required:

- › to reflect any change of law, regulatory requirement or taxation; or
- › because of circumstances outside of our control, which either significantly add to the costs of providing any benefit or of administering the policy, or which would make it impractical to provide any benefit or administer the policy; or

- › to allow us to provide benefits or administer your policy more efficiently; or
- › to change anything which is unclear or incorrect.

8.2.2 We reserve the right, from time to time, to make changes or additions to these policy conditions for any administrative or other reason, which may, or may not, have a detrimental effect on you, and which are not set out in Condition 8.2.1. If you suffer a material detriment as a result of a change or addition to these policy conditions under this Condition 8.2.1, you may notify us and you will be free to cancel your policy. In that case, we will give you a pro rata refund of any premium you have already paid for the period following the date of cancellation, unless a claim has already been made under your policy.

8.2.3 Only we can make any changes to your cover, confirm any changes you have asked for or decide not to enforce any of our rights. Any change to your cover will come into force only when confirmed by us in writing. If we ever decide not to enforce our legal rights, this does not prevent us from enforcing those rights in the future.

8.2.4 We will send any letters to you to the address you last gave. If you change your address, you must inform us as soon as reasonably possible. Please write to us at **Virgin Life Insurance, PO Box 2325, Salisbury SP2 2LF**.

### 8.3 Events or circumstances beyond our control

8.3.1 We will not be liable to pay you, or any other person, any compensation for loss caused by events or circumstances beyond our control. This includes loss caused by any delay in carrying out our obligations caused by restrictions imposed on us by law or regulation.

### 8.4 Proof of age

8.4.1 Before paying any claim we must receive proof that the date of birth of the life assured given in the application is correct.

8.4.2 If we find a life assured was born earlier than the date of birth given, we will adjust the benefits under your policy to those we would have offered had we known their correct age from the start.

8.4.3 If we find a life assured was born later than the date of birth given, we will calculate what the premium would have been had we known the correct age at the start of your policy. We will then refund any overpaid premiums.

8.4.4 If we would not have offered terms, we will cancel your policy from outset and refund any premiums paid without interest.

### 8.5 Rights of other parties

8.5.1 We and the policyholder are the parties to this contract.

8.5.2 Except where we say otherwise in your policy, we do not intend anyone else to have direct or indirect contractual rights under it.

## 8.6 Sending instructions to us

8.6.1 You should send any instructions, notifications or requests to **Virgin Life Insurance, PO Box 2325, Salisbury SP2 2LF**. They should be in writing, in English and include any documents, information or agreements we may need.

## 8.7 The law that applies to your policy

8.7.1 We and you have a free choice about the law that applies to a contract. We propose to choose the law of England and Wales, and, by entering into this contract you agree that the law of England and Wales applies.

## 9 Decreasing cover

- 9.1 The table below shows the cover that applies in the first month of each policy year under a decreasing cover policy as defined in Condition 2.4.1 with an initial cover of £10,000.
- 9.2 For a policy with an initial cover of more or less than £10,000 we will increase or reduce each cover in the table proportionately.
- 9.3 We calculate the cover in later months of each policy year in the same way as those we show in this table. A table showing the cover for every month in every policy year is available on request.

Year of assurance	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
1	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2		5,238	6,979	7,845	8,362	8,704	8,946	9,126	9,264	9,373	9,460	9,532	9,592	9,643	9,685	9,722	9,753	9,781	9,805	9,825
3			3,656	5,475	6,560	7,278	7,786	8,164	8,454	8,682	8,867	9,018	9,144	9,249	9,339	9,416	9,482	9,539	9,590	9,633
4				2,868	4,578	5,710	6,511	7,106	7,563	7,923	8,214	8,452	8,650	8,817	8,958	9,079	9,184	9,274	9,353	9,422
5					2,398	3,985	5,108	5,942	6,582	7,088	7,496	7,830	8,107	8,341	8,539	8,709	8,855	8,982	9,093	9,190
6						2,087	3,565	4,661	5,504	6,169	6,706	7,145	7,510	7,818	8,078	8,302	8,494	8,661	8,807	8,934
7							1,867	3,253	4,318	5,159	5,836	6,392	6,854	7,242	7,572	7,854	8,097	8,308	8,492	8,653
8								1,704	3,014	4,047	4,880	5,563	6,131	6,609	7,014	7,361	7,660	7,919	8,146	8,344
9									1,579	2,825	3,829	4,652	5,337	5,912	6,401	6,819	7,179	7,492	7,765	8,003
10										1,480	2,672	3,650	4,462	5,146	5,726	6,223	6,651	7,022	7,346	7,629
11											1,400	2,547	3,501	4,303	4,984	5,567	6,069	6,505	6,885	7,217
12												1,334	2,443	3,376	4,168	4,845	5,429	5,936	6,378	6,765
13													1,280	2,356	3,270	4,052	4,726	5,310	5,820	6,266
14														1,234	2,282	3,179	3,952	4,622	5,207	5,718
15															1,195	2,218	3,100	3,865	4,532	5,116
16																1,162	2,164	3,032	3,789	4,453
17																	1,133	2,116	2,973	3,723
18																		1,108	2,075	2,921
19																			1,087	2,039
20																				1,068
21																				
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## 10 About Friends Life

10.1 Friends Life and Pensions Limited is an incorporated company limited by shares, registered in England and Wales, number 475201. Registered Office – Pixham End, Dorking, Surrey RH4 1QA. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 110414. Friends Life is a registered trademark of the Friends Life group. As part of our commitment to quality service, calls may be monitored and recorded. [www.friendslife.co.uk](http://www.friendslife.co.uk). Telephone **0845 604 3370\***.

Year of assurance	21 years	22 years	23 years	24 years	25 years	26 years	27 years	28 years	29 years	30 years	31 years	32 years	33 years	34 years	35 years	36 years	37 years	38 years	39 years	40 years
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
1	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2	9,844	9,860	9,874	9,887	9,898	9,908	9,917	9,925	9,933	9,939	9,945	9,950	9,955	9,959	9,963	9,967	9,970	9,973	9,975	9,977
3	9,672	9,706	9,736	9,763	9,786	9,808	9,827	9,844	9,859	9,872	9,885	9,896	9,906	9,914	9,923	9,930	9,936	9,942	9,948	9,953
4	9,483	9,536	9,584	9,626	9,663	9,697	9,727	9,753	9,777	9,799	9,818	9,835	9,851	9,865	9,878	9,889	9,900	9,909	9,918	9,925
5	9,275	9,350	9,417	9,476	9,528	9,575	9,617	9,654	9,688	9,718	9,745	9,769	9,791	9,811	9,829	9,845	9,859	9,873	9,884	9,895
6	9,046	9,145	9,232	9,310	9,379	9,441	9,496	9,545	9,589	9,629	9,664	9,696	9,725	9,751	9,775	9,796	9,815	9,832	9,848	9,862
7	8,794	8,919	9,030	9,128	9,215	9,293	9,363	9,425	9,481	9,531	9,576	9,616	9,653	9,686	9,715	9,742	9,766	9,788	9,808	9,826
8	8,518	8,671	8,807	8,928	9,035	9,131	9,217	9,293	9,362	9,423	9,479	9,528	9,573	9,614	9,650	9,683	9,713	9,739	9,764	9,786
9	8,213	8,398	8,562	8,708	8,837	8,953	9,056	9,148	9,231	9,305	9,371	9,431	9,485	9,534	9,578	9,618	9,654	9,686	9,715	9,742
10	7,878	8,098	8,293	8,466	8,619	8,756	8,879	8,988	9,086	9,174	9,254	9,325	9,389	9,447	9,499	9,546	9,589	9,627	9,662	9,693
11	7,510	7,768	7,996	8,199	8,379	8,540	8,684	8,813	8,928	9,031	9,124	9,208	9,283	9,351	9,412	9,467	9,517	9,562	9,603	9,640
12	7,105	7,405	7,670	7,906	8,116	8,303	8,470	8,619	8,753	8,873	8,981	9,079	9,166	9,245	9,316	9,380	9,439	9,491	9,538	9,581
13	6,659	7,005	7,312	7,584	7,826	8,041	8,234	8,407	8,561	8,700	8,825	8,937	9,038	9,129	9,211	9,285	9,352	9,413	9,467	9,517
14	6,168	6,566	6,917	7,229	7,507	7,754	7,975	8,173	8,350	8,509	8,652	8,781	8,897	9,001	9,095	9,180	9,257	9,326	9,389	9,446
15	5,629	6,082	6,483	6,839	7,155	7,438	7,690	7,916	8,118	8,299	8,462	8,609	8,741	8,860	8,968	9,065	9,152	9,232	9,303	9,368
16	5,036	5,550	6,006	6,410	6,769	7,090	7,376	7,633	7,862	8,068	8,254	8,420	8,570	8,706	8,828	8,938	9,037	9,127	9,209	9,282
17	4,383	4,965	5,480	5,938	6,345	6,707	7,031	7,321	7,581	7,815	8,024	8,213	8,382	8,536	8,674	8,798	8,911	9,012	9,105	9,188
18	3,665	4,322	4,903	5,419	5,877	6,287	6,652	6,979	7,272	7,535	7,772	7,984	8,176	8,348	8,504	8,645	8,772	8,886	8,990	9,084
19	2,875	3,614	4,267	4,847	5,363	5,824	6,235	6,602	6,932	7,228	7,494	7,733	7,948	8,142	8,318	8,476	8,618	8,747	8,864	8,970
20	2,007	2,835	3,568	4,219	4,798	5,314	5,775	6,188	6,558	6,890	7,188	7,457	7,698	7,916	8,112	8,290	8,450	8,595	8,726	8,844
21	1,051	1,979	2,799	3,528	4,176	4,754	5,270	5,732	6,147	6,518	6,852	7,152	7,423	7,667	7,887	8,085	8,265	8,427	8,573	8,706
22		1,036	1,954	2,768	3,492	4,138	4,715	5,231	5,694	6,109	6,482	6,818	7,120	7,393	7,639	7,860	8,061	8,242	8,406	8,554
23			1,023	1,932	2,740	3,460	4,104	4,680	5,196	5,659	6,076	6,450	6,787	7,091	7,365	7,613	7,837	8,039	8,221	8,387
24				1,012	1,912	2,715	3,432	4,073	4,648	5,164	5,628	6,045	6,421	6,760	7,065	7,341	7,590	7,815	8,019	8,203
25					1,002	1,895	2,692	3,406	4,046	4,620	5,136	5,600	6,018	6,395	6,735	7,041	7,319	7,569	7,796	8,000
26						992	1,879	2,672	3,383	4,021	4,595	5,110	5,575	5,994	6,371	6,712	7,020	7,298	7,550	7,778
27							984	1,865	2,654	3,363	3,999	4,572	5,087	5,552	5,972	6,350	6,692	7,001	7,280	7,533
28								977	1,852	2,638	3,344	3,979	4,551	5,067	5,532	5,952	6,331	6,673	6,983	7,264
29									970	1,841	2,624	3,327	3,961	4,533	5,048	5,513	5,934	6,313	6,657	6,968
30										964	1,831	2,610	3,312	3,945	4,516	5,031	5,497	5,917	6,298	6,642
31											959	1,822	2,599	3,299	3,931	4,501	5,016	5,481	5,902	6,283
32												954	1,814	2,588	3,287	3,918	4,487	5,002	5,468	5,889
33													950	1,806	2,579	3,276	3,906	4,475	4,990	5,455
34														946	1,800	2,570	3,266	3,895	4,464	4,978
35															943	1,794	2,562	3,257	3,885	4,454
36																939	1,788	2,555	3,249	3,876
37																	937	1,783	2,549	3,241
38																		934	1,779	2,543
39																			932	1,775
40																				930



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