**Section 934.50 Utilization of the 1980 CSO and CET Smoker and Nonsmoker Mortality Tables**

a) In determining minimum reserve liabilities, minimum cash surrender values and amounts of paid-up nonforfeiture benefits the 1980 CSO and CET Smoker and Nonsmoker Mortality Tables may only be used as set forth in this Section. The requirements of this Section shall apply to any insurance policy to be issued or issued for delivery in this state after the operative date chosen by the company for that policy form pursuant to Section 229.2(4c) of the Illinois Insurance Code.

b) A company may elect to use the 1980 CSO Smoker and Nonsmoker Mortality Tables rather than the 1980 CSO Table, with or without Ten-Year Select Mortality Factors.

c) A company may elect to use the 1980 CET Smoker and Nonsmoker Mortality Tables rather than the 1980 CET Table.

d) The 1980 CSO and CET Smoker and Nonsmoker Mortality Tables shall be utilized only if they are applicable to each policy issued under a plan of insurance of which the company has elected to use these tables.

e) A company's election to use either 1980 CSO and/or CET Smoker and Nonsmoker Mortality Tables is final with respect to any plan of insurance and may not be reversed for in force business.

f) Utilization of the 1980 CSO and CET Smoker and Nonsmoker Mortality Tables is subject to the conditions set forth in Section 934.60.