**Section 1409.APPENDIX A Select Mortality Factors**

**Section 1409.ILLUSTRATION D Female, Aggregate**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Issue | | Duration | | | | | | | | | | | | | | | | | | |  | |
| Age | 1 | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | | 20+ |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0-15 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 16 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 17 | | 99 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 93 | | 95 | | 96 | | 97 | 97 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 18 | | 83 | | 83 | | 84 | | 84 | | 84 | | 84 | | 86 | | 78 | | 78 | | 79 | | 82 | | 84 | 85 | 88 | 88 | 90 | 93 | 95 | 98 | 100 |
| 19 | | 65 | | 66 | | 68 | | 68 | | 68 | | 68 | | 63 | | 63 | | 64 | | 66 | | 69 | | 71 | 72 | 74 | 75 | 80 | 85 | 90 | 95 | 100 |
| 20 | | 48 | | 50 | | 51 | | 51 | | 51 | | 47 | | 48 | | 48 | | 49 | | 51 | | 56 | | 57 | 58 | 61 | 63 | 70 | 78 | 85 | 93 | 100 |
| 21 | | 47 | | 48 | | 50 | | 51 | | 47 | | 47 | | 48 | | 49 | | 51 | | 53 | | 57 | | 60 | 61 | 64 | 64 | 71 | 78 | 86 | 93 | 100 |
| 22 | | 44 | | 47 | | 48 | | 45 | | 47 | | 47 | | 48 | | 49 | | 53 | | 54 | | 60 | | 61 | 63 | 64 | 66 | 73 | 80 | 86 | 93 | 100 |
| 23 | | 42 | | 45 | | 44 | | 45 | | 47 | | 47 | | 49 | | 51 | | 53 | | 54 | | 61 | | 64 | 64 | 67 | 69 | 75 | 81 | 88 | 94 | 100 |
| 24 | | 39 | | 40 | | 42 | | 44 | | 47 | | 47 | | 50 | | 51 | | 54 | | 56 | | 64 | | 64 | 66 | 69 | 70 | 76 | 82 | 88 | 94 | 100 |
| 25 | | 34 | | 38 | | 41 | | 44 | | 47 | | 47 | | 50 | | 53 | | 56 | | 57 | | 64 | | 67 | 69 | 71 | 73 | 78 | 84 | 89 | 95 | 100 |
| 26 | | 34 | | 38 | | 41 | | 45 | | 49 | | 49 | | 51 | | 56 | | 58 | | 59 | | 66 | | 69 | 70 | 73 | 70 | 76 | 82 | 88 | 94 | 100 |
| 27 | | 34 | | 38 | | 41 | | 47 | | 50 | | 51 | | 54 | | 57 | | 59 | | 60 | | 69 | | 70 | 73 | 70 | 71 | 77 | 83 | 88 | 94 | 100 |
| 28 | | 34 | | 37 | | 43 | | 47 | | 53 | | 53 | | 56 | | 59 | | 62 | | 63 | | 70 | | 73 | 70 | 72 | 74 | 79 | 84 | 90 | 95 | 100 |
| 29 | | 34 | | 38 | | 43 | | 49 | | 54 | | 56 | | 58 | | 60 | | 63 | | 64 | | 73 | | 70 | 72 | 74 | 75 | 80 | 85 | 90 | 95 | 100 |
| 30 | | 35 | | 38 | | 43 | | 50 | | 56 | | 56 | | 59 | | 63 | | 66 | | 67 | | 70 | | 71 | 74 | 75 | 76 | 81 | 86 | 90 | 95 | 100 |
| 31 | | 35 | | 38 | | 43 | | 51 | | 56 | | 58 | | 60 | | 64 | | 67 | | 65 | | 71 | | 72 | 74 | 75 | 76 | 81 | 86 | 90 | 95 | 100 |
| 32 | | 35 | | 39 | | 45 | | 51 | | 56 | | 59 | | 63 | | 66 | | 65 | | 66 | | 72 | | 72 | 75 | 76 | 76 | 81 | 86 | 90 | 95 | 100 |
| 33 | | 36 | | 39 | | 44 | | 52 | | 58 | | 62 | | 64 | | 65 | | 66 | | 67 | | 72 | | 74 | 75 | 76 | 76 | 81 | 86 | 90 | 95 | 100 |
| 34 | | 36 | | 40 | | 45 | | 52 | | 58 | | 63 | | 63 | | 66 | | 67 | | 68 | | 74 | | 74 | 76 | 76 | 76 | 81 | 86 | 90 | 95 | 100 |
| 35 | | 36 | | 40 | | 45 | | 53 | | 59 | | 61 | | 65 | | 67 | | 68 | | 70 | | 75 | | 74 | 75 | 76 | 75 | 80 | 85 | 90 | 95 | 100 |
| 36 | | 36 | | 40 | | 45 | | 53 | | 55 | | 62 | | 65 | | 67 | | 68 | | 70 | | 74 | | 74 | 74 | 75 | 75 | 80 | 85 | 90 | 95 | 100 |
| 37 | | 36 | | 41 | | 47 | | 52 | | 57 | | 62 | | 65 | | 67 | | 68 | | 69 | | 72 | | 72 | 73 | 75 | 74 | 79 | 84 | 90 | 95 | 100 |
| 38 | | 34 | | 41 | | 44 | | 52 | | 57 | | 63 | | 66 | | 68 | | 69 | | 70 | | 72 | | 71 | 72 | 74 | 75 | 80 | 85 | 90 | 95 | 100 |
| 39 | | 34 | | 40 | | 45 | | 53 | | 58 | | 63 | | 66 | | 68 | | 69 | | 69 | | 70 | | 70 | 70 | 73 | 74 | 79 | 84 | 90 | 95 | 100 |
| 40 | | 32 | | 40 | | 45 | | 53 | | 58 | | 65 | | 65 | | 67 | | 68 | | 69 | | 70 | | 69 | 70 | 73 | 73 | 78 | 84 | 89 | 95 | 100 |
| 41 | | 32 | | 40 | | 45 | | 53 | | 57 | | 63 | | 64 | | 67 | | 68 | | 68 | | 69 | | 69 | 69 | 73 | 74 | 79 | 84 | 90 | 95 | 100 |
| 42 | | 32 | | 40 | | 45 | | 52 | | 56 | | 61 | | 63 | | 65 | | 66 | | 68 | | 69 | | 68 | 70 | 74 | 75 | 80 | 85 | 90 | 95 | 100 |
| 43 | | 31 | | 39 | | 45 | | 51 | | 55 | | 59 | | 61 | | 65 | | 65 | | 66 | | 68 | | 69 | 69 | 74 | 77 | 82 | 86 | 91 | 95 | 100 |
| 44 | | 31 | | 39 | | 45 | | 50 | | 54 | | 58 | | 61 | | 63 | | 64 | | 66 | | 67 | | 68 | 71 | 75 | 78 | 82 | 87 | 91 | 96 | 100 |
| 45 | | 31 | | 38 | | 44 | | 49 | | 53 | | 56 | | 59 | | 62 | | 63 | | 65 | | 67 | | 68 | 71 | 77 | 79 | 83 | 87 | 92 | 96 | 100 |
| 46 | | 29 | | 37 | | 43 | | 48 | | 51 | | 54 | | 59 | | 62 | | 63 | | 65 | | 67 | | 69 | 71 | 77 | 78 | 82 | 87 | 91 | 96 | 100 |
| 47 | | 28 | | 35 | | 41 | | 46 | | 49 | | 54 | | 57 | | 61 | | 62 | | 66 | | 68 | | 69 | 71 | 77 | 77 | 82 | 86 | 91 | 95 | 100 |
| 48 | | 28 | | 35 | | 41 | | 44 | | 49 | | 52 | | 57 | | 61 | | 63 | | 66 | | 68 | | 71 | 72 | 75 | 77 | 82 | 86 | 91 | 95 | 100 |
| 49 | | 26 | | 34 | | 39 | | 43 | | 47 | | 52 | | 55 | | 61 | | 63 | | 67 | | 69 | | 71 | 72 | 75 | 75 | 80 | 85 | 90 | 95 | 100 |
| 50 | | 25 | | 32 | | 38 | | 41 | | 46 | | 50 | | 55 | | 61 | | 63 | | 67 | | 69 | | 72 | 72 | 75 | 74 | 79 | 84 | 90 | 95 | 100 |
| 51 | | 25 | | 32 | | 38 | | 41 | | 45 | | 50 | | 55 | | 61 | | 63 | | 66 | | 68 | | 69 | 71 | 74 | 74 | 79 | 84 | 90 | 95 | 100 |
| 52 | | 23 | | 30 | | 36 | | 41 | | 45 | | 51 | | 56 | | 61 | | 62 | | 65 | | 66 | | 68 | 68 | 73 | 73 | 78 | 84 | 89 | 100 | 100 |
| 53 | | 23 | | 30 | | 36 | | 41 | | 47 | | 51 | | 56 | | 61 | | 62 | | 63 | | 65 | | 66 | | 68 | 72 | 72 | 78 | 83 | 100 | 100 | 100 |
| 54 | | 22 | | 29 | | 35 | | 41 | | 47 | | 53 | | 57 | | 61 | | 61 | | 62 | | 62 | | 66 | | 66 | 69 | 70 | 76 | 100 | 100 | 100 | 100 |
| 55 | | 22 | | 29 | | 35 | | 41 | | 47 | | 53 | | 57 | | 61 | | 61 | | 61 | | 62 | | 63 | | 64 | 68 | 69 | 100 | 100 | 100 | 100 | 100 |
| 56 | | 22 | | 29 | | 35 | | 41 | | 45 | | 51 | | 56 | | 59 | | 60 | | 61 | | 62 | | 63 | | 64 | 67 | 100 | 100 | 100 | 100 | 100 | 100 |
| 57 | | 22 | | 29 | | 35 | | 41 | | 45 | | 50 | | 54 | | 56 | | 58 | | 59 | | 61 | | 62 | | 63 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 58 | | 22 | | 30 | | 36 | | 41 | | 44 | | 49 | | 53 | | 56 | | 57 | | 57 | | 61 | | 62 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 59 | | 22 | | 30 | | 36 | | 41 | | 44 | | 48 | | 51 | | 53 | | 55 | | 56 | | 59 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 60 | | 22 | | 30 | | 36 | | 41 | | 43 | | 47 | | 50 | | 51 | | 53 | | 55 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 61 | | 22 | | 29 | | 35 | | 39 | | 42 | | 46 | | 49 | | 50 | | 52 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 62 | | 20 | | 28 | | 33 | | 39 | | 41 | | 45 | | 47 | | 49 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 63 | | 20 | | 28 | | 33 | | 38 | | 41 | | 44 | | 46 | | 80 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 64 | | 19 | | 27 | | 32 | | 36 | | 40 | | 42 | | 80 | | 80 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 65 | | 19 | | 25 | | 30 | | 35 | | 39 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 66 | | 19 | | 25 | | 30 | | 35 | | 72 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 67 | | 19 | | 25 | | 30 | | 72 | | 72 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 68 | | 19 | | 25 | | 68 | | 72 | | 72 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 69 | | 19 | | 64 | | 68 | | 72 | | 72 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 70 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 71 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 72 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 73 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 74 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 75 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 80 | | 80 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 76 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 80 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 77 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 75 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 78 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 75 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 79 | | 60 | | 60 | | 64 | | 68 | | 68 | | 72 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 80 | | 60 | | 60 | | 64 | | 68 | | 68 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 81 | | 60 | | 60 | | 64 | | 68 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 82 | | 60 | | 60 | | 64 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 83 | | 60 | | 60 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 84 | | 60 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 85+ | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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