**Section 1412.APPENDIX A 2001 CSO Mortality Tables**

**Section 1412.ILLUSTRATION I Male Nonsmoker Select & Ultimate Age Last Birthday**

|  |  |  |
| --- | --- | --- |
|  | Male – Nonsmoker – Age Last Birthday |  |
| Issue Age | Duration |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 0 |  |  |  |  |  |  |  |  |  |  |  |  |  | con't |
| 1 |  |  |  |  |  |  |  |  |  |  |  |  |  | con't |
| 2 |  |  |  |  |  |  |  |  |  |  |  |  |  | con't |
| 3 |  |  |  |  |  |  |  |  |  |  |  |  |  | con't |
| 4 |  |  |  |  |  |  |  |  |  |  |  |  | 0.71 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.70 | 0.80 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.70 | 0.80 | 0.88 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.70 | 0.80 | 0.87 | 0.91 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.70 | 0.80 | 0.87 | 0.90 | 0.92 | con't |
| 9 |  |  |  |  |  |  |  | 0.69 | 0.80 | 0.87 | 0.90 | 0.91 | 0.91 | con't |
| 10 |  |  |  |  |  |  | 0.69 | 0.80 | 0.86 | 0.89 | 0.90 | 0.90 | 0.90 | con't |
| 11 |  |  |  |  |  | 0.69 | 0.80 | 0.86 | 0.88 | 0.89 | 0.89 | 0.89 | 0.90 | con't |
| 12 |  |  |  |  | 0.69 | 0.80 | 0.85 | 0.87 | 0.88 | 0.88 | 0.88 | 0.90 | 0.91 | con't |
| 13 |  |  |  | 0.69 | 0.80 | 0.85 | 0.86 | 0.87 | 0.87 | 0.87 | 0.88 | 0.91 | 0.93 | con't |
| 14 |  |  | 0.69 | 0.80 | 0.85 | 0.86 | 0.87 | 0.87 | 0.87 | 0.88 | 0.89 | 0.92 | 0.96 | con't |
| 15 |  | 0.69 | 0.79 | 0.85 | 0.85 | 0.86 | 0.86 | 0.86 | 0.87 | 0.88 | 0.90 | 0.94 | 0.97 | con't |
| 16 | 0.69 | 0.79 | 0.84 | 0.84 | 0.85 | 0.85 | 0.85 | 0.86 | 0.87 | 0.89 | 0.91 | 0.95 | 0.96 | con't |
| 17 | 0.78 | 0.83 | 0.83 | 0.84 | 0.84 | 0.84 | 0.85 | 0.86 | 0.87 | 0.90 | 0.91 | 0.93 | 0.94 | con't |
| 18 | 0.81 | 0.81 | 0.82 | 0.82 | 0.82 | 0.83 | 0.84 | 0.85 | 0.87 | 0.88 | 0.89 | 0.91 | 0.92 | con't |
| 19 | 0.78 | 0.78 | 0.78 | 0.79 | 0.80 | 0.81 | 0.81 | 0.84 | 0.84 | 0.85 | 0.87 | 0.88 | 0.91 | con't |
| 20 | 0.73 | 0.73 | 0.74 | 0.75 | 0.76 | 0.77 | 0.79 | 0.80 | 0.81 | 0.82 | 0.84 | 0.87 | 0.91 | con't |
| 21 | 0.68 | 0.68 | 0.69 | 0.70 | 0.72 | 0.74 | 0.75 | 0.76 | 0.78 | 0.81 | 0.83 | 0.87 | 0.92 | con't |
| 22 | 0.63 | 0.64 | 0.65 | 0.67 | 0.70 | 0.71 | 0.73 | 0.75 | 0.76 | 0.80 | 0.83 | 0.88 | 0.94 | con't |
| 23 | 0.58 | 0.59 | 0.62 | 0.66 | 0.69 | 0.70 | 0.72 | 0.74 | 0.77 | 0.81 | 0.86 | 0.91 | 0.98 | con't |
| 24 | 0.51 | 0.55 | 0.61 | 0.65 | 0.68 | 0.70 | 0.73 | 0.75 | 0.79 | 0.84 | 0.90 | 0.96 | 1.04 | con't |
| 25 | 0.46 | 0.53 | 0.60 | 0.66 | 0.69 | 0.72 | 0.74 | 0.78 | 0.83 | 0.89 | 0.94 | 1.02 | 1.11 | con't |
| 26 | 0.45 | 0.53 | 0.60 | 0.68 | 0.71 | 0.74 | 0.77 | 0.82 | 0.87 | 0.94 | 1.01 | 1.09 | 1.19 | con't |
| 27 | 0.44 | 0.53 | 0.62 | 0.69 | 0.74 | 0.77 | 0.82 | 0.87 | 0.93 | 1.00 | 1.09 | 1.19 | 1.30 | con't |
| 28 | 0.44 | 0.54 | 0.64 | 0.71 | 0.77 | 0.81 | 0.87 | 0.93 | 0.99 | 1.09 | 1.19 | 1.30 | 1.42 | con't |
| 29 | 0.44 | 0.55 | 0.65 | 0.73 | 0.81 | 0.87 | 0.93 | 0.99 | 1.08 | 1.18 | 1.29 | 1.41 | 1.54 | con't |
| 30 | 0.44 | 0.56 | 0.65 | 0.75 | 0.84 | 0.92 | 0.99 | 1.07 | 1.16 | 1.26 | 1.37 | 1.51 | 1.67 | con't |
| 31 | 0.44 | 0.56 | 0.67 | 0.76 | 0.86 | 0.95 | 1.05 | 1.13 | 1.21 | 1.31 | 1.44 | 1.62 | 1.83 | con't |
| 32 | 0.45 | 0.57 | 0.69 | 0.79 | 0.89 | 1.00 | 1.10 | 1.18 | 1.27 | 1.37 | 1.53 | 1.74 | 2.01 | con't |
| 33 | 0.48 | 0.60 | 0.72 | 0.83 | 0.95 | 1.05 | 1.16 | 1.25 | 1.34 | 1.47 | 1.65 | 1.90 | 2.19 | con't |
| 34 | 0.51 | 0.62 | 0.75 | 0.87 | 0.99 | 1.11 | 1.23 | 1.33 | 1.45 | 1.61 | 1.82 | 2.08 | 2.37 | con't |
| con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | 1 of 6 |

|  |  |  |
| --- | --- | --- |
|  | Male – Nonsmoker – Age Last Birthday |  |
| Issue Age | Duration | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 0 |  |  |  | 0.77 | 0.87 | 0.92 | 0.94 | 0.95 | 0.95 | 0.95 | 0.96 | 0.97 | 1.00 | 25 |
| 1 |  |  | 0.74 | 0.84 | 0.91 | 0.93 | 0.95 | 0.95 | 0.95 | 0.96 | 0.97 | 0.99 | 1.04 | 26 |
| 2 |  | 0.72 | 0.81 | 0.89 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.99 | 1.02 | 1.06 | 27 |
| 3 | 0.71 | 0.80 | 0.88 | 0.92 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.99 | 1.01 | 1.03 | 1.04 | 28 |
| 4 | 0.80 | 0.88 | 0.92 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 1.00 | 1.01 | 1.02 | 1.03 | 29 |
| 5 | 0.88 | 0.92 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 0.99 | 0.99 | 1.00 | 1.01 | 1.02 | 30 |
| 6 | 0.92 | 0.94 | 0.94 | 0.94 | 0.95 | 0.96 | 0.96 | 0.97 | 0.98 | 0.98 | 0.99 | 1.00 | 1.01 | 31 |
| 7 | 0.93 | 0.93 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 32 |
| 8 | 0.92 | 0.92 | 0.93 | 0.95 | 0.95 | 0.96 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 33 |
| 9 | 0.91 | 0.92 | 0.93 | 0.95 | 0.96 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 1.07 | 34 |
| 10 | 0.91 | 0.93 | 0.95 | 0.96 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 1.07 | 1.12 | 35 |
| 11 | 0.92 | 0.94 | 0.96 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 1.07 | 1.12 | 1.17 | 36 |
| 12 | 0.94 | 0.96 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 1.07 | 1.12 | 1.17 | 1.24 | 37 |
| 13 | 0.96 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 1.07 | 1.12 | 1.17 | 1.24 | 1.33 | 38 |
| 14 | 0.97 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 1.07 | 1.12 | 1.17 | 1.24 | 1.33 | 1.41 | 39 |
| 15 | 0.97 | 0.98 | 0.99 | 1.00 | 1.02 | 1.05 | 1.07 | 1.12 | 1.17 | 1.24 | 1.33 | 1.41 | 1.52 | 40 |
| 16 | 0.97 | 0.98 | 0.99 | 1.02 | 1.05 | 1.07 | 1.12 | 1.17 | 1.24 | 1.33 | 1.41 | 1.52 | 1.65 | 41 |
| 17 | 0.96 | 0.97 | 0.99 | 1.05 | 1.07 | 1.12 | 1.17 | 1.24 | 1.33 | 1.41 | 1.52 | 1.65 | 1.81 | 42 |
| 18 | 0.96 | 0.99 | 1.01 | 1.07 | 1.11 | 1.17 | 1.24 | 1.32 | 1.41 | 1.52 | 1.65 | 1.81 | 2.00 | 43 |
| 19 | 0.95 | 1.01 | 1.05 | 1.11 | 1.17 | 1.24 | 1.32 | 1.41 | 1.52 | 1.65 | 1.81 | 2.00 | 2.21 | 44 |
| 20 | 0.97 | 1.04 | 1.11 | 1.17 | 1.24 | 1.32 | 1.41 | 1.52 | 1.65 | 1.81 | 2.00 | 2.21 | 2.44 | 45 |
| 21 | 0.99 | 1.08 | 1.17 | 1.24 | 1.32 | 1.41 | 1.52 | 1.65 | 1.81 | 2.00 | 2.21 | 2.44 | 2.67 | 46 |
| 22 | 1.03 | 1.13 | 1.24 | 1.32 | 1.41 | 1.52 | 1.65 | 1.81 | 2.00 | 2.21 | 2.44 | 2.67 | 2.86 | 47 |
| 23 | 1.07 | 1.20 | 1.31 | 1.41 | 1.52 | 1.65 | 1.81 | 2.00 | 2.21 | 2.44 | 2.66 | 2.86 | 3.01 | 48 |
| 24 | 1.14 | 1.27 | 1.40 | 1.52 | 1.65 | 1.81 | 2.00 | 2.21 | 2.44 | 2.65 | 2.85 | 3.01 | 3.20 | 49 |
| 25 | 1.22 | 1.36 | 1.51 | 1.65 | 1.81 | 2.00 | 2.21 | 2.44 | 2.65 | 2.83 | 3.01 | 3.20 | 3.45 | 50 |
| 26 | 1.33 | 1.47 | 1.65 | 1.81 | 2.00 | 2.21 | 2.44 | 2.64 | 2.83 | 3.00 | 3.20 | 3.45 | 3.77 | 51 |
| 27 | 1.45 | 1.60 | 1.81 | 1.99 | 2.20 | 2.43 | 2.64 | 2.82 | 3.00 | 3.20 | 3.45 | 3.77 | 4.16 | 52 |
| 28 | 1.58 | 1.76 | 1.99 | 2.19 | 2.42 | 2.64 | 2.81 | 3.00 | 3.20 | 3.45 | 3.77 | 4.16 | 4.61 | 53 |
| 29 | 1.71 | 1.92 | 2.17 | 2.39 | 2.62 | 2.81 | 2.99 | 3.20 | 3.45 | 3.76 | 4.16 | 4.60 | 5.18 | 54 |
| 30 | 1.87 | 2.11 | 2.36 | 2.58 | 2.79 | 2.99 | 3.20 | 3.44 | 3.75 | 4.14 | 4.60 | 5.11 | 5.82 | 55 |
| 31 | 2.07 | 2.33 | 2.56 | 2.78 | 2.98 | 3.19 | 3.44 | 3.74 | 4.13 | 4.58 | 5.09 | 5.68 | 6.48 | 56 |
| 32 | 2.27 | 2.53 | 2.75 | 2.97 | 3.19 | 3.44 | 3.73 | 4.12 | 4.57 | 5.07 | 5.63 | 6.27 | 7.12 | 57 |
| 33 | 2.47 | 2.72 | 2.94 | 3.18 | 3.44 | 3.73 | 4.10 | 4.55 | 5.04 | 5.59 | 6.21 | 6.85 | 7.76 | 58 |
| 34 | 2.66 | 2.92 | 3.16 | 3.43 | 3.73 | 4.09 | 4.51 | 4.99 | 5.54 | 6.14 | 6.79 | 7.45 | 8.51 | 59 |
| con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | 2 of 6 |

|  |  |  |
| --- | --- | --- |
|  | Male – Nonsmoker – Age Last Birthday |  |
| Issue Age | Duration |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 35 | 0.54 | 0.66 | 0.79 | 0.91 | 1.04 | 1.16 | 1.29 | 1.44 | 1.60 | 1.79 | 2.01 | 2.27 | 2.56 | con't |
| 36 | 0.57 | 0.69 | 0.82 | 0.95 | 1.08 | 1.22 | 1.38 | 1.58 | 1.77 | 1.98 | 2.20 | 2.45 | 2.75 | con't |
| 37 | 0.61 | 0.73 | 0.87 | 1.00 | 1.13 | 1.30 | 1.50 | 1.73 | 1.96 | 2.17 | 2.39 | 2.64 | 2.96 | con't |
| 38 | 0.65 | 0.80 | 0.94 | 1.07 | 1.22 | 1.41 | 1.65 | 1.90 | 2.14 | 2.36 | 2.57 | 2.85 | 3.19 | con't |
| 39 | 0.70 | 0.87 | 1.01 | 1.15 | 1.32 | 1.55 | 1.82 | 2.07 | 2.31 | 2.54 | 2.78 | 3.10 | 3.47 | con't |
| 40 | 0.75 | 0.93 | 1.10 | 1.26 | 1.46 | 1.71 | 1.99 | 2.26 | 2.50 | 2.75 | 3.04 | 3.40 | 3.80 | con't |
| 41 | 0.79 | 1.01 | 1.21 | 1.40 | 1.62 | 1.88 | 2.18 | 2.44 | 2.71 | 3.01 | 3.35 | 3.75 | 4.19 | con't |
| 42 | 0.84 | 1.09 | 1.32 | 1.52 | 1.76 | 2.03 | 2.34 | 2.63 | 2.94 | 3.28 | 3.68 | 4.13 | 4.64 | con't |
| 43 | 0.90 | 1.15 | 1.40 | 1.62 | 1.86 | 2.15 | 2.49 | 2.83 | 3.18 | 3.56 | 4.00 | 4.55 | 5.16 | con't |
| 44 | 0.97 | 1.23 | 1.48 | 1.71 | 1.98 | 2.29 | 2.67 | 3.07 | 3.46 | 3.87 | 4.38 | 5.06 | 5.69 | con't |
| 45 | 1.05 | 1.31 | 1.55 | 1.81 | 2.11 | 2.47 | 2.90 | 3.34 | 3.79 | 4.26 | 4.86 | 5.59 | 6.21 | con't |
| 46 | 1.13 | 1.38 | 1.63 | 1.92 | 2.27 | 2.68 | 3.16 | 3.66 | 4.16 | 4.73 | 5.38 | 6.11 | 6.73 | con't |
| 47 | 1.22 | 1.47 | 1.74 | 2.06 | 2.45 | 2.90 | 3.43 | 3.99 | 4.55 | 5.23 | 5.88 | 6.61 | 7.29 | con't |
| 48 | 1.30 | 1.58 | 1.89 | 2.24 | 2.65 | 3.13 | 3.69 | 4.33 | 4.94 | 5.67 | 6.37 | 7.16 | 8.02 | con't |
| 49 | 1.40 | 1.72 | 2.07 | 2.45 | 2.86 | 3.37 | 3.98 | 4.68 | 5.32 | 6.06 | 6.89 | 7.87 | 8.97 | con't |
| 50 | 1.52 | 1.89 | 2.27 | 2.68 | 3.10 | 3.63 | 4.28 | 4.99 | 5.70 | 6.51 | 7.53 | 8.81 | 10.13 | con't |
| 51 | 1.64 | 2.08 | 2.51 | 2.94 | 3.38 | 3.91 | 4.57 | 5.32 | 6.14 | 7.12 | 8.38 | 9.93 | 11.40 | con't |
| 52 | 1.75 | 2.26 | 2.75 | 3.22 | 3.69 | 4.23 | 4.93 | 5.78 | 6.72 | 7.94 | 9.45 | 11.17 | 12.49 | con't |
| 53 | 1.84 | 2.43 | 2.98 | 3.50 | 4.00 | 4.60 | 5.40 | 6.41 | 7.50 | 8.95 | 10.62 | 12.24 | 13.51 | con't |
| 54 | 1.92 | 2.61 | 3.23 | 3.77 | 4.31 | 5.02 | 5.98 | 7.17 | 8.42 | 10.02 | 11.59 | 13.19 | 14.75 | con't |
| 55 | 2.02 | 2.79 | 3.47 | 4.06 | 4.68 | 5.54 | 6.68 | 8.02 | 9.38 | 10.89 | 12.44 | 14.30 | 16.18 | con't |
| 56 | 2.12 | 2.97 | 3.71 | 4.39 | 5.13 | 6.16 | 7.47 | 8.92 | 10.34 | 11.85 | 13.66 | 15.73 | 17.84 | con't |
| 57 | 2.26 | 3.15 | 3.98 | 4.79 | 5.70 | 6.88 | 8.30 | 9.81 | 11.24 | 12.99 | 15.06 | 17.44 | 19.84 | con't |
| 58 | 2.43 | 3.36 | 4.29 | 5.24 | 6.34 | 7.66 | 9.15 | 10.65 | 12.07 | 14.03 | 16.38 | 19.23 | 22.21 | con't |
| 59 | 2.65 | 3.61 | 4.64 | 5.76 | 7.02 | 8.46 | 9.99 | 11.48 | 12.88 | 15.09 | 17.79 | 21.07 | 24.72 | con't |
| 60 | 2.92 | 3.91 | 5.03 | 6.29 | 7.72 | 9.26 | 10.82 | 12.30 | 13.72 | 16.24 | 19.31 | 22.90 | 26.92 | con't |
| 61 | 3.22 | 4.24 | 5.45 | 6.85 | 8.44 | 10.09 | 11.69 | 13.18 | 14.66 | 17.51 | 20.87 | 24.64 | 28.84 | con't |
| 62 | 3.49 | 4.62 | 5.97 | 7.51 | 9.22 | 10.98 | 12.67 | 14.25 | 15.87 | 18.99 | 22.55 | 26.51 | 30.99 | con't |
| 63 | 3.70 | 5.05 | 6.58 | 8.28 | 10.12 | 11.99 | 13.81 | 15.57 | 17.40 | 20.72 | 24.49 | 28.75 | 33.67 | con't |
| 64 | 3.88 | 5.48 | 7.24 | 9.13 | 11.12 | 13.14 | 15.12 | 17.10 | 19.15 | 22.69 | 26.76 | 31.48 | 36.99 | con't |
| 65 | 4.03 | 6.01 | 7.99 | 10.06 | 12.27 | 14.44 | 16.57 | 18.74 | 21.06 | 24.91 | 29.41 | 34.70 | 40.96 | con't |
| 66 | 4.23 | 6.68 | 8.85 | 11.09 | 13.60 | 15.90 | 18.16 | 20.51 | 23.12 | 27.38 | 32.43 | 38.43 | 45.58 | con't |
| 67 | 4.64 | 7.43 | 9.81 | 12.23 | 14.96 | 17.55 | 20.11 | 22.74 | 25.57 | 30.37 | 36.13 | 42.99 | 51.00 | con't |
| 68 | 5.18 | 8.26 | 10.88 | 13.49 | 16.02 | 19.44 | 22.26 | 25.08 | 28.16 | 33.63 | 40.19 | 47.85 | 56.78 | con't |
| 69 | 5.74 | 9.19 | 12.08 | 14.88 | 16.84 | 21.52 | 24.29 | 27.19 | 31.71 | 38.03 | 45.43 | 54.06 | 63.93 | con't |
| con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | 3 of 6 |

|  |  |  |
| --- | --- | --- |
|  | Male – Nonsmoker – Age Last Birthday |  |
| Issue Age | Duration | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 2.86 | 3.14 | 3.42 | 3.73 | 4.08 | 4.49 | 4.94 | 5.49 | 6.08 | 6.72 | 7.40 | 8.11 | 9.42 | 60 |
| 36 | 3.09 | 3.41 | 3.73 | 4.07 | 4.47 | 4.92 | 5.42 | 6.02 | 6.65 | 7.34 | 8.09 | 8.93 | 10.53 | 61 |
| 37 | 3.32 | 3.69 | 4.06 | 4.46 | 4.89 | 5.40 | 5.95 | 6.58 | 7.27 | 8.04 | 8.90 | 9.99 | 11.82 | 62 |
| 38 | 3.58 | 3.99 | 4.42 | 4.87 | 5.37 | 5.93 | 6.52 | 7.20 | 7.99 | 8.87 | 9.95 | 11.26 | 13.23 | 63 |
| 39 | 3.88 | 4.33 | 4.81 | 5.33 | 5.90 | 6.50 | 7.14 | 7.92 | 8.83 | 9.91 | 11.18 | 12.59 | 14.70 | 64 |
| 40 | 4.25 | 4.75 | 5.28 | 5.85 | 6.46 | 7.12 | 7.85 | 8.77 | 9.85 | 11.10 | 12.50 | 13.90 | 16.23 | 65 |
| 41 | 4.69 | 5.26 | 5.82 | 6.41 | 7.08 | 7.84 | 8.70 | 9.77 | 11.01 | 12.38 | 13.83 | 15.11 | 17.78 | 66 |
| 42 | 5.21 | 5.81 | 6.35 | 7.02 | 7.79 | 8.68 | 9.69 | 10.90 | 12.22 | 13.65 | 15.03 | 16.41 | 19.40 | 67 |
| 43 | 5.76 | 6.33 | 6.93 | 7.73 | 8.63 | 9.66 | 10.79 | 12.09 | 13.46 | 14.86 | 16.26 | 17.93 | 21.11 | 68 |
| 44 | 6.27 | 6.86 | 7.63 | 8.55 | 9.60 | 10.73 | 11.94 | 13.29 | 14.68 | 16.09 | 17.76 | 19.72 | 23.03 | 69 |
| 45 | 6.77 | 7.52 | 8.46 | 9.52 | 10.69 | 11.90 | 13.14 | 14.51 | 15.90 | 17.51 | 19.61 | 21.97 | 25.27 | 70 |
| 46 | 7.38 | 8.35 | 9.45 | 10.64 | 11.88 | 13.13 | 14.38 | 15.72 | 17.29 | 19.34 | 21.86 | 24.65 | 27.99 | 71 |
| 47 | 8.15 | 9.32 | 10.58 | 11.85 | 13.13 | 14.38 | 15.59 | 17.08 | 19.06 | 21.56 | 24.53 | 27.65 | 31.17 | 72 |
| 48 | 9.08 | 10.41 | 11.82 | 13.12 | 14.38 | 15.58 | 16.90 | 18.82 | 21.27 | 24.20 | 27.52 | 30.80 | 34.52 | 73 |
| 49 | 10.22 | 11.62 | 13.11 | 14.37 | 15.57 | 16.86 | 18.60 | 21.00 | 23.89 | 27.15 | 30.66 | 34.07 | 38.12 | 74 |
| 50 | 11.50 | 12.84 | 14.36 | 15.54 | 16.80 | 18.52 | 20.75 | 23.59 | 26.81 | 30.24 | 33.92 | 37.58 | 42.04 | 75 |
| 51 | 12.61 | 13.99 | 15.50 | 16.74 | 18.43 | 20.65 | 23.32 | 26.48 | 29.88 | 33.48 | 37.43 | 41.46 | 46.46 | 76 |
| 52 | 13.64 | 15.14 | 16.67 | 18.34 | 20.54 | 23.06 | 26.19 | 29.53 | 33.09 | 36.97 | 41.32 | 45.88 | 51.60 | 77 |
| 53 | 14.89 | 16.47 | 18.24 | 20.42 | 22.96 | 25.75 | 29.22 | 32.73 | 36.54 | 40.83 | 45.74 | 50.98 | 57.57 | 78 |
| 54 | 16.35 | 18.15 | 20.30 | 22.85 | 25.60 | 28.72 | 32.39 | 36.16 | 40.38 | 45.21 | 50.85 | 56.89 | 64.26 | 79 |
| 55 | 18.05 | 20.19 | 22.77 | 25.54 | 28.45 | 31.80 | 35.77 | 39.94 | 44.71 | 50.27 | 56.75 | 63.52 | 71.72 | 80 |
| 56 | 20.07 | 22.69 | 25.51 | 28.41 | 31.46 | 35.08 | 39.50 | 44.21 | 49.70 | 56.11 | 63.37 | 70.91 | 79.83 | 81 |
| 57 | 22.48 | 25.47 | 28.37 | 31.42 | 34.70 | 38.72 | 43.73 | 49.14 | 55.49 | 62.67 | 70.75 | 78.94 | 88.42 | 82 |
| 58 | 25.15 | 28.32 | 31.36 | 34.64 | 38.28 | 42.84 | 48.62 | 54.87 | 61.97 | 69.97 | 78.79 | 87.45 | 97.80 | 83 |
| 59 | 27.97 | 31.29 | 34.57 | 38.21 | 42.36 | 47.63 | 54.29 | 61.29 | 69.20 | 77.91 | 87.27 | 96.71 | 108.23 | 84 |
| 60 | 30.90 | 34.48 | 38.12 | 42.27 | 47.07 | 53.16 | 60.66 | 68.46 | 77.06 | 86.31 | 96.52 | 107.02 | 119.83 | 85 |
| 61 | 33.56 | 38.01 | 42.15 | 46.96 | 52.53 | 59.37 | 67.76 | 76.25 | 85.39 | 95.48 | 106.84 | 118.53 | 132.59 | 86 |
| 62 | 36.14 | 41.90 | 46.82 | 52.39 | 58.65 | 66.31 | 75.50 | 84.51 | 94.49 | 105.71 | 118.35 | 131.18 | 146.38 | 87 |
| 63 | 39.42 | 46.22 | 52.22 | 58.47 | 65.47 | 73.85 | 83.70 | 93.55 | 104.65 | 117.14 | 131.02 | 144.85 | 161.04 | 88 |
| 64 | 43.52 | 51.28 | 58.28 | 65.26 | 72.91 | 81.86 | 92.67 | 103.64 | 115.99 | 129.71 | 144.72 | 159.40 | 176.42 | 89 |
| 65 | 48.41 | 57.10 | 65.06 | 72.68 | 80.80 | 90.58 | 102.63 | 114.85 | 128.44 | 143.28 | 159.28 | 174.66 | 191.74 | 90 |
| 66 | 53.90 | 63.58 | 72.48 | 80.56 | 89.40 | 100.30 | 113.70 | 127.14 | 141.84 | 157.68 | 174.53 | 189.83 | 206.82 | 91 |
| 67 | 60.31 | 70.94 | 80.36 | 89.16 | 99.02 | 111.15 | 125.88 | 140.43 | 156.11 | 172.80 | 189.71 | 204.79 | 222.62 | 92 |
| 68 | 66.99 | 78.42 | 88.97 | 98.77 | 109.75 | 123.08 | 139.05 | 154.58 | 171.10 | 187.86 | 204.69 | 221.41 | 239.28 | 93 |
| 69 | 74.98 | 87.58 | 98.58 | 109.50 | 121.56 | 135.99 | 153.08 | 169.45 | 186.04 | 202.72 | 221.35 | 239.18 | 256.83 | 94 |
| con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | con't | 4 of 6 |

|  |  |  |
| --- | --- | --- |
|  | Male – Nonsmoker – Age Last Birthday | 5 of 6 |
| Issue Age | Duration |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 70 | 6.69 | 10.24 | 13.41 | 16.07 | 18.55 | 23.53 | 26.24 | 30.98 | 36.02 | 43.19 | 51.55 | 61.13 | 71.88 | con't |
| 71 | 8.15 | 11.40 | 14.87 | 17.74 | 21.14 | 25.27 | 28.59 | 34.05 | 38.68 | 46.55 | 55.56 | 65.71 | 77.32 | con't |
| 72 | 9.61 | 13.15 | 16.80 | 20.14 | 23.44 | 26.90 | 30.71 | 36.01 | 40.54 | 48.92 | 58.34 | 69.16 | 81.70 | con't |
| 73 | 11.06 | 15.02 | 18.82 | 22.37 | 25.68 | 28.96 | 33.71 | 39.02 | 43.36 | 52.37 | 62.52 | 74.34 | 88.06 | con't |
| 74 | 12.80 | 16.29 | 20.50 | 24.77 | 28.15 | 32.38 | 37.63 | 42.28 | 49.66 | 59.46 | 70.97 | 84.28 | 99.60 | con't |
| 75 | 14.02 | 17.77 | 22.44 | 27.37 | 31.27 | 36.31 | 41.23 | 48.36 | 59.15 | 70.44 | 83.74 | 98.98 | 116.28 | con't |
| 76 | 14.58 | 19.47 | 24.69 | 30.18 | 35.01 | 40.15 | 47.03 | 57.48 | 67.27 | 81.85 | 96.88 | 113.97 | 133.12 | con't |
| 77 | 15.38 | 21.04 | 27.11 | 33.76 | 39.13 | 45.75 | 55.90 | 66.08 | 78.62 | 95.07 | 111.94 | 130.85 | 151.79 | con't |
| 78 | 16.49 | 22.78 | 29.95 | 38.12 | 44.49 | 54.34 | 64.88 | 77.44 | 90.25 | 106.93 | 125.41 | 145.94 | 167.89 | con't |
| 79 | 17.76 | 25.02 | 33.52 | 43.27 | 52.82 | 63.68 | 76.27 | 88.91 | 99.89 | 117.90 | 137.68 | 158.90 | 181.44 | con't |
| 80 | 19.25 | 27.95 | 38.04 | 49.58 | 62.62 | 75.22 | 87.74 | 98.83 | 113.41 | 133.05 | 153.91 | 178.21 | 208.85 | con't |
| 81 | 21.12 | 31.67 | 43.71 | 57.27 | 72.38 | 86.63 | 97.85 | 112.37 | 124.36 | 151.05 | 175.19 | 208.11 | 237.64 | con't |
| 82 | 23.73 | 36.47 | 50.70 | 66.40 | 83.61 | 96.95 | 111.46 | 123.47 | 143.94 | 175.00 | 207.96 | 237.46 | 255.20 | con't |
| 83 | 27.51 | 42.57 | 59.03 | 76.89 | 96.14 | 110.62 | 122.68 | 143.23 | 174.51 | 207.82 | 237.31 | 255.04 | 272.67 | con't |
| 84 | 32.74 | 50.03 | 68.65 | 88.54 | 109.81 | 121.93 | 142.55 | 173.95 | 207.37 | 237.17 | 254.88 | 272.51 | 289.75 | con't |
| 85 | 39.46 | 58.88 | 79.56 | 101.48 | 121.19 | 141.89 | 173.36 | 206.94 | 236.70 | 254.75 | 272.37 | 289.61 | 307.96 | con't |
| 86 | 47.54 | 69.36 | 92.29 | 116.33 | 141.27 | 172.78 | 206.46 | 236.25 | 254.29 | 272.24 | 289.47 | 307.83 | 327.38 | con't |
| 87 | 57.15 | 82.09 | 107.67 | 140.64 | 172.25 | 206.00 | 235.86 | 253.86 | 271.81 | 289.36 | 307.71 | 327.26 | 348.11 | con't |
| 88 | 69.21 | 97.84 | 133.71 | 171.70 | 205.57 | 235.48 | 253.48 | 271.41 | 288.96 | 307.60 | 327.16 | 348.01 | 367.97 | con't |
| 89 | 85.11 | 125.67 | 166.91 | 205.15 | 235.14 | 253.12 | 271.04 | 288.58 | 307.24 | 327.07 | 347.92 | 367.88 | 385.62 | con't |
| 90 | 115.29 | 161.37 | 202.89 | 234.80 | 252.79 | 270.70 | 288.24 | 306.89 | 326.74 | 347.85 | 367.81 | 385.57 | 404.37 | con't |
| 91 | 154.27 | 200.34 | 234.47 | 252.48 | 270.39 | 287.93 | 306.58 | 326.44 | 347.56 | 367.76 | 385.52 | 404.33 | 424.29 | con't |
| 92 | 197.13 | 234.14 | 252.15 | 270.10 | 287.64 | 306.30 | 326.16 | 347.31 | 367.52 | 385.47 | 404.30 | 424.28 | 445.27 | con't |
| 93 | 233.81 | 251.83 | 269.79 | 287.36 | 306.04 | 325.91 | 347.06 | 367.32 | 385.30 | 404.27 | 424.27 | 445.27 | 467.21 | con't |
| 94 | 251.52 | 269.48 | 287.08 | 305.78 | 325.68 | 346.85 | 367.13 | 385.16 | 404.16 | 424.26 | 445.27 | 467.21 | 490.50 | con't |
| 95 | 269.18 | 286.80 | 305.53 | 325.45 | 346.65 | 366.95 | 385.03 | 404.07 | 424.22 | 445.27 | 467.21 | 490.50 | 515.21 | con't |
| 96 | 286.52 | 305.27 | 325.23 | 346.45 | 366.79 | 384.90 | 403.98 | 424.18 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | con't |
| 97 | 305.01 | 324.99 | 346.26 | 366.64 | 384.79 | 403.90 | 424.14 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | con't |
| 98 | 324.77 | 346.06 | 366.49 | 384.68 | 403.83 | 424.11 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | con't |
| 99 | 345.94 | 366.38 | 384.60 | 403.78 | 424.08 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | con't |

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| --- | --- | --- |
|  | Male – Nonsmoker – Age Last Birthday | 6 of 6 |
| Issue Age | Duration | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 70 | 84.14 | 98.28 | 109.32 | 121.32 | 134.35 | 149.75 | 167.82 | 184.25 | 200.78 | 220.18 | 239.12 | 256.71 | 274.21 | 95 |
| 71 | 90.74 | 106.24 | 121.10 | 134.12 | 147.97 | 164.22 | 182.53 | 198.91 | 219.07 | 239.08 | 256.66 | 274.15 | 291.18 | 96 |
| 72 | 96.21 | 112.86 | 131.67 | 147.76 | 162.32 | 178.68 | 197.10 | 218.00 | 239.04 | 256.61 | 274.14 | 291.18 | 309.26 | 97 |
| 73 | 103.81 | 121.68 | 141.65 | 162.14 | 176.67 | 193.02 | 216.97 | 239.01 | 256.57 | 274.10 | 291.18 | 309.26 | 328.54 | 98 |
| 74 | 116.98 | 136.43 | 158.12 | 176.55 | 190.95 | 214.64 | 238.98 | 256.54 | 274.08 | 291.18 | 309.26 | 328.54 | 349.11 | 99 |
| 75 | 135.64 | 157.03 | 176.41 | 190.77 | 213.48 | 238.95 | 256.50 | 274.06 | 291.18 | 309.26 | 328.54 | 349.11 | 368.76 | 100 |
| 76 | 154.30 | 174.70 | 190.50 | 213.17 | 238.92 | 256.47 | 274.03 | 291.18 | 309.26 | 328.54 | 349.11 | 368.76 | 386.19 | 101 |
| 77 | 171.93 | 189.24 | 212.88 | 238.60 | 256.43 | 273.99 | 291.18 | 309.26 | 328.54 | 349.11 | 368.76 | 386.19 | 404.73 | 102 |
| 78 | 188.12 | 212.63 | 238.31 | 256.12 | 273.83 | 291.14 | 309.26 | 328.54 | 349.11 | 368.76 | 386.19 | 404.73 | 424.44 | 103 |
| 79 | 211.32 | 238.05 | 255.84 | 273.53 | 290.82 | 309.21 | 328.54 | 349.11 | 368.76 | 386.19 | 404.73 | 424.44 | 445.27 | 104 |
| 80 | 237.83 | 255.60 | 273.27 | 290.54 | 308.93 | 328.50 | 349.11 | 368.76 | 386.19 | 404.73 | 424.44 | 445.27 | 467.21 | 105 |
| 81 | 255.38 | 273.04 | 290.30 | 308.68 | 328.24 | 349.08 | 368.76 | 386.19 | 404.73 | 424.44 | 445.27 | 467.21 | 490.50 | 106 |
| 82 | 272.84 | 290.09 | 308.46 | 328.02 | 348.85 | 368.73 | 386.19 | 404.73 | 424.44 | 445.27 | 467.21 | 490.50 | 515.21 | 107 |
| 83 | 289.91 | 308.27 | 327.83 | 348.66 | 368.55 | 386.16 | 404.73 | 424.44 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 108 |
| 84 | 308.10 | 327.66 | 348.50 | 368.40 | 386.04 | 404.71 | 424.44 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 109 |
| 85 | 327.51 | 348.35 | 368.27 | 385.93 | 404.63 | 424.44 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 110 |
| 86 | 348.23 | 368.15 | 385.84 | 404.56 | 424.41 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 111 |
| 87 | 368.05 | 385.75 | 404.50 | 424.37 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 112 |
| 88 | 385.68 | 404.45 | 424.35 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 113 |
| 89 | 404.40 | 424.33 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 114 |
| 90 | 424.31 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 115 |
| 91 | 445.27 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 116 |
| 92 | 467.21 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 117 |
| 93 | 490.50 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 903.80 | 118 |
| 94 | 515.21 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 903.80 | 951.67 | 119 |
| 95 | 541.43 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 903.80 | 951.67 | 1,000.00 | 120 |
| 96 | 569.22 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 903.80 | 951.67 | 1,000.00 |  |  |
| 97 | 598.65 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 903.80 | 951.67 | 1,000.00 |  |  |  |
| 98 | 629.83 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 903.80 | 951.67 | 1,000.00 |  |  |  |  |
| 99 | 662.83 | 697.75 | 734.65 | 773.63 | 814.76 | 858.13 | 903.80 | 951.67 | 1,000.00 |  |  |  |  |  |