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

**Section 1412.ILLUSTRATION J Male Smoker Select & Ultimate Age Last Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Male – Smoker – 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.79 | | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.78 | 0.95 | | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.78 | 0.95 | 1.09 | | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.78 | 0.95 | 1.09 | 1.19 | | con't |
| 8 |  |  |  |  |  |  |  |  | 0.78 | 0.95 | 1.09 | 1.19 | 1.26 | | con't |
| 9 |  |  |  |  |  |  |  | 0.77 | 0.95 | 1.09 | 1.19 | 1.26 | 1.32 | | con't |
| 10 |  |  |  |  |  |  | 0.77 | 0.94 | 1.08 | 1.18 | 1.25 | 1.31 | 1.36 | | con't |
| 11 |  |  |  |  |  | 0.77 | 0.94 | 1.08 | 1.16 | 1.23 | 1.29 | 1.34 | 1.41 | | con't |
| 12 |  |  |  |  | 0.77 | 0.94 | 1.07 | 1.16 | 1.22 | 1.28 | 1.33 | 1.39 | 1.48 | | con't |
| 13 |  |  |  | 0.77 | 0.94 | 1.07 | 1.15 | 1.21 | 1.27 | 1.31 | 1.37 | 1.46 | 1.55 | | con't |
| 14 |  |  | 0.77 | 0.94 | 1.07 | 1.13 | 1.20 | 1.25 | 1.30 | 1.36 | 1.44 | 1.52 | 1.61 | | con't |
| 15 |  | 0.77 | 0.94 | 1.07 | 1.13 | 1.17 | 1.24 | 1.28 | 1.34 | 1.42 | 1.50 | 1.57 | 1.65 | | con't |
| 16 | 0.77 | 0.94 | 1.07 | 1.12 | 1.17 | 1.23 | 1.28 | 1.32 | 1.40 | 1.47 | 1.53 | 1.60 | 1.66 | | con't |
| 17 | 0.94 | 1.06 | 1.12 | 1.16 | 1.21 | 1.26 | 1.32 | 1.38 | 1.45 | 1.49 | 1.55 | 1.60 | 1.64 | | con't |
| 18 | 1.04 | 1.09 | 1.13 | 1.18 | 1.23 | 1.28 | 1.35 | 1.41 | 1.46 | 1.49 | 1.53 | 1.57 | 1.62 | | con't |
| 19 | 1.04 | 1.09 | 1.14 | 1.18 | 1.23 | 1.29 | 1.35 | 1.39 | 1.43 | 1.46 | 1.50 | 1.54 | 1.61 | | con't |
| 20 | 1.02 | 1.06 | 1.11 | 1.15 | 1.21 | 1.27 | 1.31 | 1.34 | 1.39 | 1.42 | 1.47 | 1.53 | 1.62 | | con't |
| 21 | 0.98 | 1.02 | 1.06 | 1.12 | 1.17 | 1.21 | 1.26 | 1.29 | 1.34 | 1.40 | 1.46 | 1.54 | 1.65 | | con't |
| 22 | 0.93 | 0.98 | 1.03 | 1.09 | 1.14 | 1.19 | 1.23 | 1.27 | 1.31 | 1.39 | 1.48 | 1.57 | 1.70 | | con't |
| 23 | 0.88 | 0.93 | 1.00 | 1.08 | 1.13 | 1.19 | 1.22 | 1.27 | 1.34 | 1.43 | 1.53 | 1.64 | 1.78 | | con't |
| 24 | 0.79 | 0.87 | 0.98 | 1.08 | 1.15 | 1.20 | 1.25 | 1.31 | 1.39 | 1.50 | 1.61 | 1.73 | 1.89 | | con't |
| 25 | 0.72 | 0.84 | 0.98 | 1.11 | 1.18 | 1.23 | 1.29 | 1.37 | 1.46 | 1.59 | 1.71 | 1.85 | 2.03 | | con't |
| 26 | 0.69 | 0.85 | 1.01 | 1.14 | 1.22 | 1.28 | 1.36 | 1.45 | 1.56 | 1.70 | 1.84 | 2.01 | 2.20 | | con't |
| 27 | 0.69 | 0.88 | 1.05 | 1.18 | 1.28 | 1.35 | 1.44 | 1.55 | 1.67 | 1.84 | 2.01 | 2.20 | 2.42 | | con't |
| 28 | 0.70 | 0.91 | 1.08 | 1.22 | 1.35 | 1.43 | 1.54 | 1.66 | 1.80 | 2.00 | 2.20 | 2.42 | 2.68 | | con't |
| 29 | 0.71 | 0.93 | 1.10 | 1.26 | 1.42 | 1.54 | 1.66 | 1.80 | 1.96 | 2.20 | 2.40 | 2.66 | 2.93 | | con't |
| 30 | 0.71 | 0.94 | 1.12 | 1.31 | 1.48 | 1.65 | 1.80 | 1.95 | 2.13 | 2.36 | 2.58 | 2.87 | 3.20 | | con't |
| 31 | 0.70 | 0.94 | 1.15 | 1.34 | 1.54 | 1.72 | 1.91 | 2.08 | 2.26 | 2.47 | 2.73 | 3.09 | 3.53 | | con't |
| 32 | 0.73 | 0.96 | 1.19 | 1.40 | 1.61 | 1.81 | 2.02 | 2.20 | 2.38 | 2.59 | 2.91 | 3.35 | 3.91 | | con't |
| 33 | 0.78 | 1.02 | 1.26 | 1.48 | 1.71 | 1.93 | 2.15 | 2.35 | 2.54 | 2.79 | 3.17 | 3.68 | 4.28 | | con't |
| 34 | 0.84 | 1.08 | 1.33 | 1.56 | 1.81 | 2.06 | 2.30 | 2.53 | 2.77 | 3.09 | 3.52 | 4.06 | 4.67 | | 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 – Smoker – Age Last Birthday | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 0 |  |  |  | 0.86 | 1.03 | 1.14 | 1.23 | 1.30 | 1.36 | 1.43 | 1.50 | 1.58 | 1.67 | 25 |
| 1 |  |  | 0.82 | 0.99 | 1.13 | 1.21 | 1.29 | 1.36 | 1.43 | 1.50 | 1.58 | 1.66 | 1.76 | 26 |
| 2 |  | 0.80 | 0.96 | 1.10 | 1.21 | 1.29 | 1.36 | 1.43 | 1.50 | 1.58 | 1.65 | 1.73 | 1.81 | 27 |
| 3 | 0.79 | 0.95 | 1.09 | 1.20 | 1.29 | 1.36 | 1.43 | 1.50 | 1.58 | 1.65 | 1.71 | 1.76 | 1.82 | 28 |
| 4 | 0.95 | 1.09 | 1.20 | 1.28 | 1.36 | 1.43 | 1.50 | 1.58 | 1.65 | 1.69 | 1.74 | 1.77 | 1.81 | 29 |
| 5 | 1.09 | 1.20 | 1.28 | 1.36 | 1.42 | 1.50 | 1.58 | 1.64 | 1.68 | 1.71 | 1.74 | 1.77 | 1.80 | 30 |
| 6 | 1.20 | 1.27 | 1.36 | 1.41 | 1.48 | 1.57 | 1.63 | 1.65 | 1.68 | 1.71 | 1.74 | 1.77 | 1.81 | 31 |
| 7 | 1.27 | 1.34 | 1.40 | 1.47 | 1.56 | 1.62 | 1.64 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 32 |
| 8 | 1.33 | 1.39 | 1.45 | 1.54 | 1.61 | 1.64 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 33 |
| 9 | 1.37 | 1.44 | 1.52 | 1.60 | 1.64 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 1.97 | 34 |
| 10 | 1.42 | 1.51 | 1.59 | 1.64 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 1.97 | 2.05 | 35 |
| 11 | 1.50 | 1.58 | 1.64 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 1.97 | 2.05 | 2.17 | 36 |
| 12 | 1.57 | 1.64 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 1.97 | 2.05 | 2.17 | 2.31 | 37 |
| 13 | 1.63 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 1.97 | 2.05 | 2.17 | 2.31 | 2.48 | 38 |
| 14 | 1.67 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 1.97 | 2.05 | 2.17 | 2.31 | 2.48 | 2.67 | 39 |
| 15 | 1.70 | 1.73 | 1.76 | 1.80 | 1.84 | 1.90 | 1.97 | 2.05 | 2.17 | 2.31 | 2.48 | 2.67 | 2.90 | 40 |
| 16 | 1.71 | 1.74 | 1.78 | 1.84 | 1.90 | 1.96 | 2.05 | 2.16 | 2.31 | 2.48 | 2.67 | 2.90 | 3.18 | 41 |
| 17 | 1.70 | 1.75 | 1.78 | 1.90 | 1.96 | 2.05 | 2.16 | 2.31 | 2.48 | 2.67 | 2.90 | 3.18 | 3.51 | 42 |
| 18 | 1.69 | 1.78 | 1.83 | 1.96 | 2.04 | 2.16 | 2.30 | 2.48 | 2.66 | 2.90 | 3.18 | 3.51 | 3.90 | 43 |
| 19 | 1.71 | 1.83 | 1.93 | 2.04 | 2.16 | 2.30 | 2.48 | 2.66 | 2.89 | 3.18 | 3.51 | 3.90 | 4.34 | 44 |
| 20 | 1.74 | 1.90 | 2.04 | 2.16 | 2.30 | 2.48 | 2.66 | 2.89 | 3.17 | 3.51 | 3.90 | 4.34 | 4.78 | 45 |
| 21 | 1.80 | 1.98 | 2.16 | 2.30 | 2.48 | 2.66 | 2.89 | 3.17 | 3.51 | 3.90 | 4.34 | 4.78 | 5.22 | 46 |
| 22 | 1.87 | 2.09 | 2.30 | 2.48 | 2.66 | 2.89 | 3.17 | 3.51 | 3.90 | 4.33 | 4.78 | 5.22 | 5.59 | 47 |
| 23 | 1.97 | 2.23 | 2.46 | 2.66 | 2.89 | 3.17 | 3.51 | 3.90 | 4.33 | 4.76 | 5.20 | 5.59 | 5.87 | 48 |
| 24 | 2.10 | 2.38 | 2.64 | 2.89 | 3.17 | 3.51 | 3.89 | 4.32 | 4.76 | 5.19 | 5.57 | 5.87 | 6.23 | 49 |
| 25 | 2.28 | 2.55 | 2.88 | 3.17 | 3.51 | 3.89 | 4.32 | 4.76 | 5.19 | 5.55 | 5.87 | 6.23 | 6.70 | 50 |
| 26 | 2.49 | 2.78 | 3.15 | 3.51 | 3.88 | 4.31 | 4.76 | 5.18 | 5.55 | 5.87 | 6.23 | 6.70 | 7.31 | 51 |
| 27 | 2.74 | 3.05 | 3.47 | 3.88 | 4.31 | 4.76 | 5.18 | 5.55 | 5.87 | 6.23 | 6.70 | 7.31 | 8.05 | 52 |
| 28 | 3.01 | 3.38 | 3.85 | 4.30 | 4.76 | 5.17 | 5.54 | 5.87 | 6.23 | 6.70 | 7.31 | 8.05 | 8.94 | 53 |
| 29 | 3.28 | 3.72 | 4.23 | 4.72 | 5.17 | 5.54 | 5.87 | 6.23 | 6.70 | 7.31 | 8.05 | 8.91 | 10.00 | 54 |
| 30 | 3.61 | 4.10 | 4.62 | 5.09 | 5.53 | 5.87 | 6.23 | 6.70 | 7.31 | 8.05 | 8.91 | 9.85 | 11.13 | 55 |
| 31 | 4.03 | 4.55 | 5.04 | 5.50 | 5.87 | 6.23 | 6.70 | 7.31 | 8.05 | 8.91 | 9.85 | 10.90 | 12.30 | 56 |
| 32 | 4.46 | 4.98 | 5.46 | 5.86 | 6.23 | 6.70 | 7.31 | 8.05 | 8.91 | 9.85 | 10.90 | 11.99 | 13.38 | 57 |
| 33 | 4.87 | 5.39 | 5.84 | 6.23 | 6.70 | 7.31 | 8.05 | 8.91 | 9.85 | 10.90 | 11.99 | 12.98 | 14.41 | 58 |
| 34 | 5.28 | 5.81 | 6.23 | 6.70 | 7.31 | 8.05 | 8.91 | 9.85 | 10.90 | 11.99 | 12.98 | 13.89 | 15.62 | 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 |

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|  | Male – Smoker – Age Last Birthday | | | | | | | | | | | | |  | |
| Issue Age | Duration | | | | | | | | | | | | |  | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | | con't |
| 35 | 0.90 | 1.14 | 1.40 | 1.65 | 1.91 | 2.17 | 2.44 | 2.74 | 3.08 | 3.48 | 3.93 | 4.47 | 5.08 | | con't |
| 36 | 0.96 | 1.19 | 1.46 | 1.72 | 1.99 | 2.28 | 2.61 | 3.02 | 3.44 | 3.88 | 4.34 | 4.87 | 5.50 | | con't |
| 37 | 1.02 | 1.27 | 1.56 | 1.82 | 2.09 | 2.43 | 2.86 | 3.36 | 3.84 | 4.29 | 4.74 | 5.27 | 5.94 | | con't |
| 38 | 1.11 | 1.41 | 1.69 | 1.95 | 2.25 | 2.65 | 3.18 | 3.71 | 4.23 | 4.69 | 5.15 | 5.72 | 6.43 | | con't |
| 39 | 1.20 | 1.53 | 1.83 | 2.11 | 2.46 | 2.95 | 3.52 | 4.09 | 4.61 | 5.09 | 5.60 | 6.26 | 7.04 | | con't |
| 40 | 1.28 | 1.65 | 2.01 | 2.33 | 2.74 | 3.30 | 3.91 | 4.48 | 5.00 | 5.55 | 6.18 | 6.93 | 7.77 | | con't |
| 41 | 1.36 | 1.81 | 2.23 | 2.61 | 3.08 | 3.66 | 4.29 | 4.88 | 5.46 | 6.12 | 6.86 | 7.69 | 8.63 | | con't |
| 42 | 1.45 | 1.95 | 2.43 | 2.88 | 3.37 | 3.96 | 4.62 | 5.28 | 5.96 | 6.74 | 7.57 | 8.53 | 9.62 | | con't |
| 43 | 1.54 | 2.08 | 2.60 | 3.07 | 3.59 | 4.22 | 4.95 | 5.72 | 6.50 | 7.37 | 8.29 | 9.48 | 10.76 | | con't |
| 44 | 1.68 | 2.23 | 2.76 | 3.25 | 3.83 | 4.52 | 5.35 | 6.23 | 7.13 | 8.07 | 9.15 | 10.61 | 11.93 | | con't |
| 45 | 1.84 | 2.38 | 2.91 | 3.44 | 4.10 | 4.89 | 5.82 | 6.81 | 7.82 | 8.87 | 10.16 | 11.71 | 12.96 | | con't |
| 46 | 2.01 | 2.53 | 3.05 | 3.65 | 4.42 | 5.32 | 6.34 | 7.45 | 8.54 | 9.80 | 11.17 | 12.66 | 13.87 | | con't |
| 47 | 2.19 | 2.70 | 3.27 | 3.95 | 4.79 | 5.75 | 6.87 | 8.08 | 9.29 | 10.76 | 12.08 | 13.55 | 14.87 | | con't |
| 48 | 2.36 | 2.95 | 3.59 | 4.33 | 5.18 | 6.19 | 7.39 | 8.73 | 10.03 | 11.56 | 12.93 | 14.52 | 16.16 | | con't |
| 49 | 2.55 | 3.24 | 3.96 | 4.75 | 5.62 | 6.66 | 7.96 | 9.38 | 10.72 | 12.24 | 13.84 | 15.77 | 17.87 | | con't |
| 50 | 2.81 | 3.60 | 4.40 | 5.24 | 6.12 | 7.19 | 8.52 | 9.97 | 11.39 | 13.01 | 14.99 | 17.46 | 19.94 | | con't |
| 51 | 3.09 | 4.01 | 4.92 | 5.81 | 6.69 | 7.75 | 9.07 | 10.58 | 12.18 | 14.10 | 16.53 | 19.49 | 22.17 | | con't |
| 52 | 3.33 | 4.41 | 5.44 | 6.39 | 7.32 | 8.38 | 9.76 | 11.44 | 13.27 | 15.61 | 18.46 | 21.67 | 23.97 | | con't |
| 53 | 3.49 | 4.78 | 5.95 | 6.99 | 7.96 | 9.12 | 10.69 | 12.65 | 14.73 | 17.47 | 20.55 | 23.45 | 25.53 | | con't |
| 54 | 3.66 | 5.17 | 6.50 | 7.58 | 8.62 | 9.98 | 11.86 | 14.11 | 16.45 | 19.40 | 22.19 | 24.91 | 27.44 | | con't |
| 55 | 3.85 | 5.55 | 6.99 | 8.15 | 9.35 | 11.02 | 13.24 | 15.78 | 18.27 | 20.95 | 23.62 | 26.75 | 29.61 | | con't |
| 56 | 4.02 | 5.87 | 7.44 | 8.80 | 10.26 | 12.26 | 14.79 | 17.54 | 20.10 | 22.72 | 25.81 | 29.26 | 32.12 | | con't |
| 57 | 4.25 | 6.21 | 7.95 | 9.58 | 11.38 | 13.70 | 16.43 | 19.24 | 21.78 | 24.85 | 28.34 | 32.11 | 35.16 | | con't |
| 58 | 4.59 | 6.61 | 8.55 | 10.49 | 12.67 | 15.25 | 18.08 | 20.83 | 23.29 | 26.74 | 30.69 | 35.16 | 38.76 | | con't |
| 59 | 5.02 | 7.10 | 9.25 | 11.51 | 14.04 | 16.83 | 19.70 | 22.37 | 24.76 | 28.65 | 33.17 | 38.49 | 42.67 | | con't |
| 60 | 5.54 | 7.68 | 10.01 | 12.58 | 15.43 | 18.41 | 21.28 | 23.88 | 26.24 | 30.70 | 35.83 | 41.60 | 46.63 | | con't |
| 61 | 6.13 | 8.34 | 10.84 | 13.69 | 16.83 | 20.00 | 22.91 | 25.48 | 27.92 | 32.99 | 38.50 | 44.46 | 50.42 | | con't |
| 62 | 6.66 | 9.09 | 11.87 | 15.00 | 18.37 | 21.73 | 24.76 | 27.47 | 30.13 | 35.64 | 41.37 | 47.48 | 54.06 | | con't |
| 63 | 7.05 | 9.93 | 13.11 | 16.53 | 20.13 | 23.67 | 26.93 | 29.95 | 32.94 | 38.77 | 44.72 | 51.14 | 58.23 | | con't |
| 64 | 7.34 | 10.78 | 14.41 | 18.21 | 22.09 | 25.87 | 29.42 | 32.79 | 36.18 | 42.33 | 48.64 | 55.62 | 63.43 | | con't |
| 65 | 7.54 | 11.79 | 15.83 | 19.95 | 24.19 | 28.16 | 31.89 | 35.52 | 39.28 | 45.80 | 52.67 | 60.37 | 69.14 | | con't |
| 66 | 7.84 | 13.03 | 17.40 | 21.73 | 26.45 | 30.53 | 34.30 | 38.07 | 42.13 | 49.08 | 56.63 | 65.25 | 75.13 | | con't |
| 67 | 8.58 | 14.41 | 19.11 | 23.68 | 28.68 | 33.13 | 37.27 | 41.32 | 45.50 | 53.03 | 61.48 | 71.17 | 82.03 | | con't |
| 68 | 9.57 | 15.91 | 21.00 | 25.79 | 30.20 | 36.06 | 40.46 | 44.57 | 48.90 | 57.16 | 66.61 | 77.22 | 89.06 | | con't |
| 69 | 10.57 | 17.59 | 23.06 | 28.07 | 31.13 | 39.19 | 43.23 | 47.19 | 53.69 | 62.82 | 73.22 | 84.85 | 97.60 | | 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 |

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|  | Male – Smoker – Age Last Birthday | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 5.72 | 6.23 | 6.70 | 7.31 | 8.05 | 8.91 | 9.85 | 10.90 | 11.99 | 12.97 | 13.88 | 14.88 | 17.11 | 60 |
| 36 | 6.19 | 6.70 | 7.31 | 8.05 | 8.91 | 9.85 | 10.90 | 11.99 | 12.97 | 13.88 | 14.88 | 16.18 | 18.93 | 61 |
| 37 | 6.70 | 7.30 | 8.05 | 8.91 | 9.85 | 10.90 | 11.99 | 12.97 | 13.88 | 14.88 | 16.18 | 17.93 | 21.02 | 62 |
| 38 | 7.25 | 8.05 | 8.91 | 9.85 | 10.90 | 11.99 | 12.97 | 13.88 | 14.88 | 16.18 | 17.92 | 20.04 | 23.26 | 63 |
| 39 | 7.91 | 8.84 | 9.84 | 10.90 | 11.99 | 12.97 | 13.88 | 14.88 | 16.18 | 17.92 | 20.04 | 22.31 | 25.50 | 64 |
| 40 | 8.71 | 9.75 | 10.89 | 11.99 | 12.97 | 13.88 | 14.87 | 16.18 | 17.92 | 20.03 | 22.31 | 24.22 | 27.69 | 65 |
| 41 | 9.67 | 10.86 | 11.98 | 12.97 | 13.88 | 14.87 | 16.17 | 17.92 | 20.03 | 22.30 | 24.21 | 25.72 | 29.81 | 66 |
| 42 | 10.82 | 11.98 | 12.97 | 13.88 | 14.87 | 16.17 | 17.92 | 20.03 | 22.30 | 24.21 | 25.71 | 27.47 | 31.95 | 67 |
| 43 | 11.97 | 12.97 | 13.87 | 14.87 | 16.17 | 17.91 | 20.03 | 22.30 | 24.21 | 25.71 | 27.46 | 29.62 | 34.14 | 68 |
| 44 | 12.96 | 13.87 | 14.87 | 16.17 | 17.91 | 20.02 | 22.30 | 24.20 | 25.71 | 27.46 | 29.61 | 32.13 | 36.55 | 69 |
| 45 | 13.87 | 14.87 | 16.17 | 17.91 | 20.02 | 22.29 | 24.20 | 25.71 | 27.45 | 29.61 | 32.12 | 35.17 | 39.31 | 70 |
| 46 | 14.87 | 16.17 | 17.91 | 20.02 | 22.29 | 24.20 | 25.71 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.70 | 71 |
| 47 | 16.17 | 17.91 | 20.02 | 22.29 | 24.20 | 25.71 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.64 | 72 |
| 48 | 17.91 | 20.02 | 22.29 | 24.20 | 25.71 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.64 | 50.61 | 73 |
| 49 | 20.02 | 22.29 | 24.20 | 25.71 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.64 | 50.61 | 54.91 | 74 |
| 50 | 22.29 | 24.20 | 25.71 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.64 | 50.60 | 54.86 | 59.69 | 75 |
| 51 | 24.19 | 25.71 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 76 |
| 52 | 25.70 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 77 |
| 53 | 27.45 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 78 |
| 54 | 29.61 | 32.12 | 35.16 | 38.76 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 79 |
| 55 | 32.12 | 35.16 | 38.76 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 80 |
| 56 | 35.16 | 38.76 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 81 |
| 57 | 38.76 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 82 |
| 58 | 42.67 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 122.45 | 83 |
| 59 | 46.63 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 122.45 | 133.60 | 84 |
| 60 | 50.60 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 122.45 | 133.60 | 146.24 | 85 |
| 61 | 54.85 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 122.45 | 133.60 | 146.24 | 159.95 | 86 |
| 62 | 59.64 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 122.45 | 133.60 | 146.24 | 159.95 | 174.52 | 87 |
| 63 | 64.99 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 122.45 | 133.60 | 146.24 | 159.95 | 174.52 | 189.71 | 88 |
| 64 | 71.12 | 78.15 | 85.89 | 94.35 | 103.34 | 112.59 | 122.45 | 133.60 | 146.24 | 159.95 | 174.52 | 189.71 | 205.33 | 89 |
| 65 | 78.15 | 85.89 | 94.34 | 103.34 | 112.58 | 122.45 | 133.59 | 145.55 | 159.91 | 174.52 | 189.71 | 205.33 | 220.42 | 90 |
| 66 | 85.77 | 94.34 | 103.33 | 112.57 | 122.43 | 133.58 | 145.20 | 158.50 | 174.13 | 189.68 | 205.33 | 220.42 | 234.78 | 91 |
| 67 | 94.06 | 103.32 | 112.55 | 122.41 | 133.55 | 144.83 | 157.33 | 172.66 | 188.57 | 204.98 | 220.42 | 234.78 | 249.52 | 92 |
| 68 | 101.96 | 112.54 | 122.38 | 133.51 | 144.44 | 156.74 | 170.83 | 186.79 | 203.29 | 219.40 | 234.78 | 249.52 | 264.76 | 93 |
| 69 | 111.16 | 122.34 | 133.45 | 144.05 | 154.26 | 170.32 | 184.61 | 201.22 | 217.49 | 233.97 | 249.52 | 264.76 | 281.02 | 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 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | Male – Smoker – 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 | 12.37 | 19.45 | 25.32 | 29.84 | 33.71 | 42.04 | 45.65 | 51.09 | 59.45 | 69.37 | 80.79 | 93.37 | 106.84 | con't |
| 71 | 15.24 | 21.48 | 27.77 | 32.48 | 37.86 | 44.22 | 48.61 | 54.92 | 62.11 | 72.50 | 84.51 | 97.49 | 111.72 | con't |
| 72 | 18.05 | 24.67 | 31.07 | 36.43 | 41.32 | 46.08 | 51.04 | 57.99 | 63.14 | 73.69 | 85.91 | 99.41 | 114.52 | con't |
| 73 | 20.76 | 28.02 | 34.44 | 39.90 | 44.45 | 48.57 | 54.69 | 61.23 | 65.52 | 78.31 | 92.30 | 103.48 | 119.68 | con't |
| 74 | 23.97 | 30.04 | 37.00 | 43.50 | 47.84 | 53.16 | 59.68 | 64.65 | 73.50 | 89.37 | 101.59 | 113.89 | 131.50 | con't |
| 75 | 25.93 | 32.27 | 39.86 | 47.27 | 52.22 | 58.58 | 64.02 | 72.39 | 87.72 | 100.71 | 112.84 | 130.77 | 150.16 | con't |
| 76 | 26.40 | 34.79 | 43.15 | 51.29 | 57.59 | 63.68 | 71.96 | 86.09 | 99.94 | 112.27 | 128.43 | 148.12 | 167.26 | con't |
| 77 | 27.27 | 36.91 | 46.55 | 56.44 | 63.24 | 71.45 | 85.14 | 99.15 | 111.81 | 126.50 | 142.56 | 163.40 | 182.80 | con't |
| 78 | 28.69 | 39.23 | 50.56 | 62.72 | 70.81 | 84.13 | 98.38 | 111.35 | 125.36 | 139.02 | 157.54 | 179.63 | 201.53 | con't |
| 79 | 30.35 | 42.35 | 55.67 | 70.08 | 82.99 | 97.63 | 110.92 | 124.25 | 137.35 | 153.57 | 175.58 | 198.29 | 226.11 | con't |
| 80 | 32.26 | 46.47 | 62.08 | 78.95 | 96.90 | 110.49 | 123.17 | 135.99 | 151.56 | 170.86 | 195.60 | 223.69 | 249.52 | con't |
| 81 | 34.74 | 51.75 | 70.10 | 89.63 | 110.09 | 122.13 | 134.68 | 150.64 | 168.44 | 192.44 | 223.34 | 249.52 | 264.76 | con't |
| 82 | 38.31 | 58.53 | 79.83 | 102.03 | 121.11 | 133.42 | 149.74 | 166.91 | 190.85 | 222.99 | 249.52 | 264.76 | 281.02 | con't |
| 83 | 43.66 | 67.04 | 91.18 | 115.88 | 132.16 | 148.86 | 165.40 | 189.29 | 222.63 | 249.52 | 264.76 | 281.02 | 297.39 | con't |
| 84 | 51.10 | 77.31 | 103.98 | 130.91 | 147.98 | 163.91 | 187.75 | 222.28 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | con't |
| 85 | 60.52 | 89.30 | 118.23 | 147.11 | 162.42 | 186.23 | 221.93 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | con't |
| 86 | 71.64 | 103.19 | 134.34 | 160.97 | 184.74 | 221.59 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | con't |
| 87 | 84.60 | 119.54 | 153.20 | 183.26 | 221.24 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | con't |
| 88 | 100.34 | 139.21 | 181.81 | 220.90 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | con't |
| 89 | 120.57 | 174.37 | 220.56 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | con't |
| 90 | 159.21 | 218.89 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | con't |
| 91 | 208.09 | 247.83 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | con't |
| 92 | 242.75 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | con't |
| 93 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | con't |
| 94 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | con't |
| 95 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | con't |
| 96 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | con't |
| 97 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | con't |
| 98 | 346.60 | 364.85 | 381.92 | 396.50 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | con't |
| 99 | 364.85 | 381.92 | 396.50 | 411.84 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | con't |

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|  | Male – Smoker – 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 | 121.52 | 133.40 | 143.64 | 152.79 | 166.99 | 183.76 | 198.60 | 215.06 | 232.88 | 249.52 | 264.76 | 281.02 | 297.39 | 95 |
| 71 | 127.54 | 143.24 | 151.34 | 165.31 | 180.90 | 197.34 | 211.91 | 231.38 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 96 |
| 72 | 131.37 | 149.91 | 163.66 | 179.45 | 195.00 | 210.22 | 229.46 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 97 |
| 73 | 137.61 | 157.15 | 178.03 | 192.83 | 209.66 | 228.38 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 98 |
| 74 | 150.77 | 171.50 | 190.67 | 208.00 | 227.95 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 99 |
| 75 | 169.25 | 189.33 | 206.35 | 227.57 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 100 |
| 76 | 186.03 | 204.72 | 227.21 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 101 |
| 77 | 203.12 | 226.84 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 102 |
| 78 | 226.47 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 103 |
| 79 | 249.52 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 104 |
| 80 | 264.76 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 105 |
| 81 | 281.02 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 106 |
| 82 | 297.39 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 107 |
| 83 | 312.93 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 108 |
| 84 | 329.31 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 109 |
| 85 | 346.60 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 110 |
| 86 | 364.85 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 111 |
| 87 | 381.92 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 112 |
| 88 | 396.51 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 113 |
| 89 | 411.85 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 114 |
| 90 | 427.96 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 115 |
| 91 | 446.33 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 116 |
| 92 | 468.20 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 117 |
| 93 | 491.42 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 903.92 | 118 |
| 94 | 516.07 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 903.92 | 951.74 | 119 |
| 95 | 542.21 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 903.92 | 951.74 | 1,000.00 | 120 |
| 96 | 569.94 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 903.92 | 951.74 | 1,000.00 |  |  |
| 97 | 599.30 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 903.92 | 951.74 | 1,000.00 |  |  |  |
| 98 | 630.41 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 903.92 | 951.74 | 1,000.00 |  |  |  |  |
| 99 | 663.35 | 698.19 | 735.03 | 773.95 | 815.02 | 858.32 | 903.92 | 951.74 | 1,000.00 |  |  |  |  |  |