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

**Section 1412.ILLUSTRATION L Female Nonsmoker Select & Ultimate Age Last Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Female – Nonsmoker – Age Last Birthday | | | | | | | | | | | | |  |
| IssueAge | 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.37 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.37 | 0.38 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.36 | 0.38 | 0.40 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.36 | 0.37 | 0.39 | 0.41 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.35 | 0.37 | 0.39 | 0.40 | 0.42 | con't |
| 9 |  |  |  |  |  |  |  | 0.35 | 0.36 | 0.38 | 0.40 | 0.41 | 0.43 | con't |
| 10 |  |  |  |  |  |  | 0.34 | 0.36 | 0.37 | 0.39 | 0.40 | 0.42 | 0.44 | con't |
| 11 |  |  |  |  |  | 0.33 | 0.35 | 0.36 | 0.38 | 0.39 | 0.41 | 0.43 | 0.45 | con't |
| 12 |  |  |  |  | 0.33 | 0.34 | 0.35 | 0.37 | 0.38 | 0.40 | 0.42 | 0.44 | 0.46 | con't |
| 13 |  |  |  | 0.33 | 0.34 | 0.34 | 0.36 | 0.37 | 0.39 | 0.41 | 0.43 | 0.45 | 0.48 | con't |
| 14 |  |  | 0.33 | 0.34 | 0.34 | 0.35 | 0.37 | 0.37 | 0.40 | 0.41 | 0.44 | 0.47 | 0.51 | con't |
| 15 |  | 0.33 | 0.34 | 0.34 | 0.35 | 0.36 | 0.37 | 0.38 | 0.41 | 0.42 | 0.46 | 0.50 | 0.53 | con't |
| 16 | 0.33 | 0.34 | 0.34 | 0.34 | 0.35 | 0.36 | 0.38 | 0.40 | 0.42 | 0.44 | 0.48 | 0.52 | 0.56 | con't |
| 17 | 0.34 | 0.34 | 0.34 | 0.34 | 0.35 | 0.37 | 0.38 | 0.41 | 0.43 | 0.47 | 0.51 | 0.55 | 0.60 | con't |
| 18 | 0.33 | 0.33 | 0.33 | 0.34 | 0.36 | 0.37 | 0.39 | 0.43 | 0.46 | 0.50 | 0.54 | 0.59 | 0.64 | con't |
| 19 | 0.31 | 0.32 | 0.33 | 0.35 | 0.36 | 0.38 | 0.41 | 0.45 | 0.49 | 0.53 | 0.58 | 0.63 | 0.68 | con't |
| 20 | 0.29 | 0.31 | 0.33 | 0.34 | 0.36 | 0.40 | 0.44 | 0.47 | 0.52 | 0.56 | 0.62 | 0.67 | 0.73 | con't |
| 21 | 0.28 | 0.30 | 0.32 | 0.35 | 0.38 | 0.42 | 0.46 | 0.50 | 0.55 | 0.60 | 0.66 | 0.71 | 0.77 | con't |
| 22 | 0.26 | 0.29 | 0.33 | 0.35 | 0.40 | 0.44 | 0.48 | 0.54 | 0.59 | 0.64 | 0.70 | 0.76 | 0.81 | con't |
| 23 | 0.25 | 0.29 | 0.32 | 0.37 | 0.41 | 0.46 | 0.51 | 0.57 | 0.63 | 0.68 | 0.74 | 0.80 | 0.86 | con't |
| 24 | 0.25 | 0.29 | 0.33 | 0.38 | 0.43 | 0.48 | 0.54 | 0.60 | 0.66 | 0.72 | 0.78 | 0.84 | 0.91 | con't |
| 25 | 0.24 | 0.30 | 0.34 | 0.40 | 0.45 | 0.51 | 0.57 | 0.63 | 0.69 | 0.75 | 0.82 | 0.88 | 0.95 | con't |
| 26 | 0.26 | 0.31 | 0.36 | 0.42 | 0.47 | 0.54 | 0.60 | 0.65 | 0.72 | 0.79 | 0.85 | 0.91 | 0.99 | con't |
| 27 | 0.27 | 0.32 | 0.38 | 0.44 | 0.50 | 0.56 | 0.62 | 0.68 | 0.75 | 0.82 | 0.89 | 0.96 | 1.05 | con't |
| 28 | 0.29 | 0.34 | 0.40 | 0.46 | 0.52 | 0.58 | 0.64 | 0.72 | 0.78 | 0.85 | 0.93 | 1.01 | 1.10 | con't |
| 29 | 0.31 | 0.37 | 0.42 | 0.48 | 0.54 | 0.61 | 0.67 | 0.74 | 0.81 | 0.89 | 0.98 | 1.07 | 1.17 | con't |
| 30 | 0.33 | 0.39 | 0.44 | 0.51 | 0.56 | 0.63 | 0.70 | 0.77 | 0.84 | 0.94 | 1.03 | 1.14 | 1.26 | con't |
| 31 | 0.36 | 0.41 | 0.47 | 0.53 | 0.59 | 0.66 | 0.73 | 0.81 | 0.90 | 1.00 | 1.10 | 1.23 | 1.37 | con't |
| 32 | 0.38 | 0.43 | 0.49 | 0.55 | 0.62 | 0.70 | 0.78 | 0.86 | 0.96 | 1.07 | 1.20 | 1.34 | 1.51 | con't |
| 33 | 0.39 | 0.44 | 0.51 | 0.58 | 0.65 | 0.74 | 0.83 | 0.93 | 1.03 | 1.17 | 1.32 | 1.48 | 1.66 | con't |
| 34 | 0.40 | 0.46 | 0.53 | 0.61 | 0.69 | 0.79 | 0.89 | 1.01 | 1.13 | 1.28 | 1.45 | 1.63 | 1.83 | 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 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Female – Nonsmoker – Age Last Birthday | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 0 |  |  |  | 0.39 | 0.41 | 0.43 | 0.45 | 0.45 | 0.47 | 0.48 | 0.48 | 0.50 | 0.51 | 25 |
| 1 |  |  | 0.39 | 0.40 | 0.42 | 0.44 | 0.45 | 0.47 | 0.48 | 0.48 | 0.49 | 0.51 | 0.55 | 26 |
| 2 |  | 0.38 | 0.40 | 0.42 | 0.44 | 0.44 | 0.46 | 0.48 | 0.48 | 0.49 | 0.51 | 0.54 | 0.57 | 27 |
| 3 | 0.38 | 0.39 | 0.41 | 0.43 | 0.44 | 0.46 | 0.47 | 0.48 | 0.49 | 0.51 | 0.54 | 0.57 | 0.60 | 28 |
| 4 | 0.39 | 0.41 | 0.42 | 0.43 | 0.46 | 0.47 | 0.48 | 0.49 | 0.51 | 0.54 | 0.57 | 0.60 | 0.63 | 29 |
| 5 | 0.40 | 0.42 | 0.43 | 0.45 | 0.47 | 0.48 | 0.49 | 0.51 | 0.54 | 0.57 | 0.59 | 0.62 | 0.66 | 30 |
| 6 | 0.41 | 0.42 | 0.45 | 0.46 | 0.48 | 0.49 | 0.51 | 0.54 | 0.57 | 0.59 | 0.62 | 0.65 | 0.70 | 31 |
| 7 | 0.42 | 0.44 | 0.46 | 0.47 | 0.49 | 0.51 | 0.54 | 0.57 | 0.59 | 0.62 | 0.65 | 0.69 | 0.74 | 32 |
| 8 | 0.43 | 0.45 | 0.47 | 0.49 | 0.51 | 0.53 | 0.57 | 0.59 | 0.62 | 0.65 | 0.69 | 0.73 | 0.79 | 33 |
| 9 | 0.44 | 0.46 | 0.48 | 0.50 | 0.53 | 0.56 | 0.59 | 0.62 | 0.65 | 0.69 | 0.73 | 0.79 | 0.85 | 34 |
| 10 | 0.45 | 0.48 | 0.50 | 0.52 | 0.56 | 0.59 | 0.62 | 0.65 | 0.69 | 0.73 | 0.78 | 0.85 | 0.92 | 35 |
| 11 | 0.47 | 0.49 | 0.52 | 0.55 | 0.58 | 0.62 | 0.65 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.99 | 36 |
| 12 | 0.49 | 0.51 | 0.55 | 0.58 | 0.61 | 0.65 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.98 | 1.05 | 37 |
| 13 | 0.51 | 0.54 | 0.58 | 0.61 | 0.65 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.97 | 1.03 | 1.10 | 38 |
| 14 | 0.54 | 0.57 | 0.61 | 0.65 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.97 | 1.03 | 1.09 | 1.16 | 39 |
| 15 | 0.57 | 0.61 | 0.65 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.97 | 1.02 | 1.09 | 1.16 | 1.23 | 40 |
| 16 | 0.60 | 0.65 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.97 | 1.02 | 1.09 | 1.16 | 1.23 | 1.31 | 41 |
| 17 | 0.64 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.97 | 1.02 | 1.09 | 1.16 | 1.23 | 1.31 | 1.40 | 42 |
| 18 | 0.69 | 0.73 | 0.78 | 0.84 | 0.91 | 0.97 | 1.02 | 1.09 | 1.16 | 1.23 | 1.31 | 1.40 | 1.51 | 43 |
| 19 | 0.73 | 0.78 | 0.84 | 0.91 | 0.97 | 1.02 | 1.09 | 1.16 | 1.23 | 1.31 | 1.40 | 1.51 | 1.64 | 44 |
| 20 | 0.78 | 0.83 | 0.91 | 0.96 | 1.02 | 1.08 | 1.16 | 1.23 | 1.31 | 1.40 | 1.51 | 1.64 | 1.79 | 45 |
| 21 | 0.83 | 0.89 | 0.96 | 1.01 | 1.08 | 1.15 | 1.23 | 1.31 | 1.40 | 1.51 | 1.64 | 1.79 | 1.97 | 46 |
| 22 | 0.88 | 0.94 | 1.00 | 1.07 | 1.15 | 1.23 | 1.31 | 1.40 | 1.51 | 1.64 | 1.79 | 1.97 | 2.18 | 47 |
| 23 | 0.93 | 0.98 | 1.06 | 1.13 | 1.21 | 1.30 | 1.40 | 1.51 | 1.64 | 1.79 | 1.97 | 2.18 | 2.41 | 48 |
| 24 | 0.97 | 1.03 | 1.12 | 1.20 | 1.29 | 1.39 | 1.51 | 1.64 | 1.79 | 1.97 | 2.18 | 2.41 | 2.67 | 49 |
| 25 | 1.01 | 1.09 | 1.18 | 1.28 | 1.37 | 1.50 | 1.64 | 1.79 | 1.97 | 2.18 | 2.41 | 2.67 | 2.96 | 50 |
| 26 | 1.07 | 1.16 | 1.26 | 1.36 | 1.48 | 1.63 | 1.79 | 1.97 | 2.18 | 2.41 | 2.67 | 2.96 | 3.29 | 51 |
| 27 | 1.14 | 1.23 | 1.35 | 1.47 | 1.62 | 1.78 | 1.96 | 2.18 | 2.41 | 2.67 | 2.96 | 3.29 | 3.66 | 52 |
| 28 | 1.20 | 1.32 | 1.45 | 1.60 | 1.77 | 1.95 | 2.16 | 2.41 | 2.67 | 2.96 | 3.29 | 3.66 | 4.05 | 53 |
| 29 | 1.29 | 1.43 | 1.58 | 1.75 | 1.94 | 2.15 | 2.39 | 2.66 | 2.96 | 3.29 | 3.65 | 4.05 | 4.46 | 54 |
| 30 | 1.40 | 1.56 | 1.73 | 1.92 | 2.14 | 2.38 | 2.64 | 2.95 | 3.28 | 3.64 | 4.04 | 4.46 | 4.93 | 55 |
| 31 | 1.53 | 1.71 | 1.90 | 2.12 | 2.36 | 2.63 | 2.92 | 3.26 | 3.63 | 4.03 | 4.45 | 4.92 | 5.44 | 56 |
| 32 | 1.68 | 1.88 | 2.10 | 2.34 | 2.61 | 2.90 | 3.22 | 3.60 | 4.00 | 4.44 | 4.91 | 5.43 | 5.98 | 57 |
| 33 | 1.85 | 2.07 | 2.32 | 2.59 | 2.88 | 3.20 | 3.56 | 3.97 | 4.40 | 4.88 | 5.39 | 5.95 | 6.54 | 58 |
| 34 | 2.05 | 2.29 | 2.56 | 2.86 | 3.18 | 3.53 | 3.92 | 4.36 | 4.84 | 5.35 | 5.90 | 6.48 | 7.11 | 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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|  | Female – Nonsmoker – Age Last Birthday | | | | | | | | | | | | | |  |
| IssueAge | Duration | | | | | | | | | | | | | |  |
| 1 | | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 35 | | 0.42 | 0.49 | 0.55 | 0.64 | 0.74 | 0.85 | 0.97 | 1.10 | 1.25 | 1.42 | 1.59 | 1.80 | 2.02 | con't |
| 36 | | 0.43 | 0.50 | 0.58 | 0.69 | 0.79 | 0.92 | 1.05 | 1.21 | 1.38 | 1.56 | 1.76 | 1.99 | 2.24 | con't |
| 37 | | 0.45 | 0.53 | 0.62 | 0.73 | 0.85 | 0.99 | 1.15 | 1.32 | 1.51 | 1.72 | 1.94 | 2.19 | 2.47 | con't |
| 38 | | 0.47 | 0.57 | 0.67 | 0.79 | 0.93 | 1.08 | 1.26 | 1.45 | 1.65 | 1.89 | 2.14 | 2.41 | 2.71 | con't |
| 39 | | 0.51 | 0.61 | 0.72 | 0.86 | 1.01 | 1.18 | 1.38 | 1.59 | 1.82 | 2.07 | 2.35 | 2.65 | 2.98 | con't |
| 40 | | 0.56 | 0.67 | 0.80 | 0.94 | 1.11 | 1.30 | 1.51 | 1.74 | 2.00 | 2.27 | 2.58 | 2.91 | 3.28 | con't |
| 41 | | 0.60 | 0.73 | 0.88 | 1.04 | 1.23 | 1.43 | 1.66 | 1.91 | 2.19 | 2.49 | 2.82 | 3.20 | 3.59 | con't |
| 42 | | 0.66 | 0.81 | 0.97 | 1.15 | 1.36 | 1.58 | 1.84 | 2.11 | 2.40 | 2.73 | 3.10 | 3.50 | 3.94 | con't |
| 43 | | 0.73 | 0.89 | 1.08 | 1.28 | 1.51 | 1.76 | 2.02 | 2.32 | 2.64 | 3.00 | 3.40 | 3.83 | 4.31 | con't |
| 44 | | 0.81 | 0.99 | 1.20 | 1.42 | 1.67 | 1.94 | 2.23 | 2.55 | 2.91 | 3.29 | 3.72 | 4.19 | 4.71 | con't |
| 45 | | 0.89 | 1.09 | 1.32 | 1.56 | 1.84 | 2.14 | 2.46 | 2.81 | 3.19 | 3.61 | 4.06 | 4.58 | 5.14 | con't |
| 46 | | 0.97 | 1.20 | 1.45 | 1.72 | 2.02 | 2.34 | 2.70 | 3.07 | 3.48 | 3.94 | 4.44 | 5.00 | 5.60 | con't |
| 47 | | 1.06 | 1.31 | 1.58 | 1.88 | 2.20 | 2.55 | 2.93 | 3.34 | 3.79 | 4.28 | 4.83 | 5.43 | 6.08 | con't |
| 48 | | 1.14 | 1.40 | 1.72 | 2.04 | 2.38 | 2.75 | 3.17 | 3.61 | 4.10 | 4.63 | 5.22 | 5.87 | 6.58 | con't |
| 49 | | 1.19 | 1.51 | 1.86 | 2.19 | 2.56 | 2.96 | 3.40 | 3.88 | 4.40 | 4.98 | 5.62 | 6.33 | 7.10 | con't |
| 50 | | 1.26 | 1.66 | 2.01 | 2.35 | 2.74 | 3.16 | 3.63 | 4.14 | 4.71 | 5.34 | 6.04 | 6.81 | 7.65 | con't |
| 51 | | 1.33 | 1.83 | 2.17 | 2.51 | 2.92 | 3.36 | 3.86 | 4.41 | 5.02 | 5.71 | 6.47 | 7.31 | 8.23 | con't |
| 52 | | 1.41 | 1.98 | 2.33 | 2.68 | 3.10 | 3.56 | 4.08 | 4.68 | 5.34 | 6.09 | 6.92 | 7.84 | 8.86 | con't |
| 53 | | 1.49 | 2.12 | 2.49 | 2.86 | 3.28 | 3.77 | 4.32 | 4.96 | 5.68 | 6.49 | 7.40 | 8.42 | 9.55 | con't |
| 54 | | 1.57 | 2.26 | 2.67 | 3.05 | 3.49 | 4.00 | 4.59 | 5.27 | 6.05 | 6.93 | 7.94 | 9.06 | 10.31 | con't |
| 55 | | 1.69 | 2.42 | 2.88 | 3.27 | 3.73 | 4.26 | 4.90 | 5.63 | 6.48 | 7.44 | 8.54 | 9.78 | 11.18 | con't |
| 56 | | 1.82 | 2.60 | 3.11 | 3.52 | 4.01 | 4.58 | 5.26 | 6.06 | 6.98 | 8.04 | 9.24 | 10.61 | 12.16 | con't |
| 57 | | 1.91 | 2.78 | 3.36 | 3.79 | 4.32 | 4.95 | 5.69 | 6.57 | 7.56 | 8.73 | 10.05 | 11.56 | 13.28 | con't |
| 58 | | 2.03 | 2.96 | 3.62 | 4.09 | 4.67 | 5.36 | 6.17 | 7.13 | 8.23 | 9.52 | 10.97 | 12.65 | 14.55 | con't |
| 59 | | 2.16 | 3.14 | 3.89 | 4.40 | 5.04 | 5.81 | 6.71 | 7.77 | 8.99 | 10.41 | 12.03 | 13.88 | 16.00 | con't |
| 60 | | 2.28 | 3.33 | 4.16 | 4.72 | 5.42 | 6.28 | 7.28 | 8.47 | 9.84 | 11.42 | 13.23 | 15.28 | 17.65 | con't |
| 61 | | 2.42 | 3.53 | 4.44 | 5.05 | 5.82 | 6.77 | 7.89 | 9.22 | 10.77 | 12.53 | 14.57 | 16.88 | 19.52 | con't |
| 62 | | 2.62 | 3.74 | 4.71 | 5.37 | 6.22 | 7.27 | 8.53 | 10.02 | 11.77 | 13.77 | 16.06 | 18.68 | 21.63 | con't |
| 63 | | 2.88 | 4.26 | 4.99 | 5.69 | 6.62 | 7.79 | 9.21 | 10.89 | 12.86 | 15.12 | 17.72 | 20.68 | 24.01 | con't |
| 64 | | 3.18 | 4.81 | 5.29 | 6.03 | 7.05 | 8.34 | 9.93 | 11.83 | 14.05 | 16.61 | 19.57 | 22.91 | 26.64 | con't |
| 65 | | 3.43 | 5.13 | 5.62 | 6.41 | 7.52 | 8.96 | 10.74 | 12.88 | 15.40 | 18.31 | 21.63 | 25.40 | 29.61 | con't |
| 66 | | 3.60 | 5.49 | 5.98 | 6.84 | 8.07 | 9.68 | 11.69 | 14.10 | 16.95 | 20.24 | 23.99 | 28.23 | 32.98 | con't |
| 67 | | 3.88 | 5.88 | 6.40 | 7.35 | 8.72 | 10.53 | 12.80 | 15.51 | 18.73 | 22.44 | 26.67 | 31.43 | 36.76 | con't |
| 68 | | 4.29 | 6.31 | 6.90 | 7.95 | 9.50 | 11.54 | 14.09 | 17.17 | 20.78 | 24.95 | 29.70 | 35.04 | 40.99 | con't |
| 69 | | 4.74 | 6.78 | 7.47 | 8.67 | 10.43 | 12.74 | 15.61 | 19.09 | 23.15 | 27.83 | 33.13 | 39.09 | 45.69 | 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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|  | Female – Nonsmoker – Age Last Birthday | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 2.27 | 2.54 | 2.83 | 3.16 | 3.51 | 3.90 | 4.32 | 4.79 | 5.31 | 5.84 | 6.43 | 7.05 | 7.71 | 60 |
| 36 | 2.50 | 2.80 | 3.12 | 3.49 | 3.87 | 4.30 | 4.75 | 5.26 | 5.81 | 6.38 | 7.00 | 7.67 | 8.37 | 61 |
| 37 | 2.76 | 3.09 | 3.45 | 3.84 | 4.26 | 4.72 | 5.22 | 5.76 | 6.34 | 6.96 | 7.62 | 8.33 | 9.07 | 62 |
| 38 | 3.04 | 3.40 | 3.79 | 4.22 | 4.68 | 5.18 | 5.72 | 6.30 | 6.92 | 7.58 | 8.28 | 9.03 | 9.81 | 63 |
| 39 | 3.35 | 3.73 | 4.17 | 4.64 | 5.14 | 5.68 | 6.26 | 6.88 | 7.55 | 8.25 | 9.00 | 9.79 | 10.62 | 64 |
| 40 | 3.68 | 4.10 | 4.58 | 5.09 | 5.63 | 6.21 | 6.84 | 7.51 | 8.23 | 8.99 | 9.77 | 10.61 | 11.52 | 65 |
| 41 | 4.03 | 4.50 | 5.02 | 5.57 | 6.16 | 6.80 | 7.48 | 8.21 | 8.97 | 9.77 | 10.60 | 11.50 | 12.50 | 66 |
| 42 | 4.42 | 4.94 | 5.50 | 6.10 | 6.74 | 7.43 | 8.17 | 8.95 | 9.76 | 10.59 | 11.49 | 12.48 | 13.59 | 67 |
| 43 | 4.83 | 5.41 | 6.01 | 6.67 | 7.37 | 8.13 | 8.92 | 9.74 | 10.59 | 11.48 | 12.47 | 13.56 | 14.80 | 68 |
| 44 | 5.28 | 5.90 | 6.56 | 7.28 | 8.05 | 8.87 | 9.73 | 10.58 | 11.48 | 12.46 | 13.56 | 14.75 | 16.12 | 69 |
| 45 | 5.76 | 6.43 | 7.15 | 7.93 | 8.77 | 9.67 | 10.58 | 11.48 | 12.46 | 13.54 | 14.74 | 16.07 | 17.61 | 70 |
| 46 | 6.26 | 6.99 | 7.77 | 8.62 | 9.54 | 10.53 | 11.47 | 12.46 | 13.54 | 14.74 | 16.05 | 17.56 | 19.31 | 71 |
| 47 | 6.80 | 7.59 | 8.43 | 9.36 | 10.36 | 11.45 | 12.45 | 13.53 | 14.73 | 16.05 | 17.55 | 19.24 | 21.17 | 72 |
| 48 | 7.37 | 8.23 | 9.15 | 10.16 | 11.26 | 12.44 | 13.53 | 14.72 | 16.04 | 17.55 | 19.24 | 21.10 | 23.20 | 73 |
| 49 | 7.96 | 8.91 | 9.92 | 11.03 | 12.24 | 13.52 | 14.72 | 16.04 | 17.55 | 19.24 | 21.10 | 23.15 | 25.45 | 74 |
| 50 | 8.60 | 9.63 | 10.75 | 11.97 | 13.32 | 14.70 | 16.04 | 17.55 | 19.24 | 21.10 | 23.15 | 25.39 | 27.92 | 75 |
| 51 | 9.27 | 10.41 | 11.65 | 13.01 | 14.51 | 16.01 | 17.55 | 19.24 | 21.10 | 23.15 | 25.39 | 27.84 | 30.63 | 76 |
| 52 | 10.00 | 11.26 | 12.63 | 14.17 | 15.84 | 17.50 | 19.24 | 21.10 | 23.15 | 25.39 | 27.84 | 30.53 | 33.63 | 77 |
| 53 | 10.81 | 12.21 | 13.74 | 15.45 | 17.33 | 19.18 | 21.09 | 23.14 | 25.39 | 27.84 | 30.53 | 33.50 | 36.90 | 78 |
| 54 | 11.72 | 13.28 | 15.01 | 16.90 | 19.01 | 21.03 | 23.12 | 25.38 | 27.84 | 30.53 | 33.50 | 36.77 | 40.49 | 79 |
| 55 | 12.75 | 14.49 | 16.43 | 18.57 | 20.92 | 23.05 | 25.36 | 27.82 | 30.53 | 33.49 | 36.76 | 40.36 | 44.95 | 80 |
| 56 | 13.92 | 15.86 | 18.03 | 20.45 | 22.98 | 25.27 | 27.79 | 30.50 | 33.48 | 36.75 | 40.32 | 44.28 | 50.43 | 81 |
| 57 | 15.23 | 17.39 | 19.83 | 22.53 | 25.19 | 27.69 | 30.46 | 33.44 | 36.71 | 40.31 | 44.25 | 48.60 | 56.23 | 82 |
| 58 | 16.71 | 19.13 | 21.85 | 24.87 | 27.60 | 30.35 | 33.41 | 36.67 | 40.26 | 44.22 | 48.56 | 53.35 | 62.32 | 83 |
| 59 | 18.39 | 21.08 | 24.10 | 27.42 | 30.25 | 33.27 | 36.64 | 40.22 | 44.16 | 48.53 | 53.30 | 58.53 | 69.11 | 84 |
| 60 | 20.31 | 23.30 | 26.65 | 30.12 | 33.17 | 36.49 | 40.14 | 44.10 | 48.44 | 53.26 | 58.51 | 64.26 | 75.99 | 85 |
| 61 | 22.49 | 25.82 | 29.55 | 33.03 | 36.37 | 40.01 | 44.00 | 48.37 | 53.16 | 58.43 | 64.20 | 70.60 | 84.12 | 86 |
| 62 | 24.96 | 28.69 | 32.77 | 36.21 | 39.87 | 43.87 | 48.26 | 53.06 | 58.34 | 64.11 | 70.49 | 77.52 | 94.16 | 87 |
| 63 | 27.73 | 31.89 | 36.10 | 39.70 | 43.72 | 48.10 | 52.91 | 58.20 | 64.01 | 70.37 | 77.39 | 85.09 | 104.75 | 88 |
| 64 | 30.83 | 35.47 | 39.57 | 43.53 | 47.94 | 52.73 | 57.99 | 63.84 | 70.22 | 77.24 | 84.92 | 93.43 | 115.29 | 89 |
| 65 | 34.32 | 39.35 | 43.43 | 47.80 | 52.60 | 57.86 | 63.68 | 70.06 | 77.07 | 84.80 | 93.24 | 102.58 | 123.05 | 90 |
| 66 | 38.27 | 43.40 | 47.75 | 52.56 | 57.81 | 63.59 | 69.97 | 76.95 | 84.66 | 93.12 | 102.44 | 112.63 | 130.47 | 91 |
| 67 | 42.67 | 47.71 | 52.50 | 57.77 | 63.55 | 69.91 | 76.89 | 84.54 | 93.03 | 102.30 | 112.56 | 123.79 | 142.77 | 92 |
| 68 | 47.47 | 52.47 | 57.70 | 63.50 | 69.83 | 76.84 | 84.52 | 92.95 | 102.25 | 112.46 | 123.72 | 136.10 | 159.44 | 93 |
| 69 | 52.45 | 57.69 | 63.45 | 69.81 | 76.78 | 84.45 | 92.87 | 102.15 | 112.34 | 123.57 | 135.98 | 149.63 | 180.20 | 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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|  | Female – Nonsmoker – Age Last Birthday | | | | | | | | | | | | | 5 of 6 |
| IssueAge | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 70 | 5.26 | 7.31 | 8.13 | 9.53 | 11.55 | 14.16 | 17.41 | 21.32 | 25.88 | 31.11 | 37.00 | 43.62 | 50.96 | con't |
| 71 | 6.55 | 7.89 | 8.90 | 10.55 | 12.87 | 15.85 | 19.52 | 23.90 | 29.00 | 34.83 | 41.39 | 48.70 | 56.80 | con't |
| 72 | 7.86 | 8.56 | 9.80 | 11.75 | 14.42 | 17.82 | 21.97 | 26.87 | 32.56 | 39.05 | 46.31 | 54.38 | 62.24 | con't |
| 73 | 8.51 | 9.36 | 10.88 | 13.18 | 16.26 | 20.12 | 24.79 | 30.28 | 36.61 | 43.80 | 51.81 | 60.65 | 68.10 | con't |
| 74 | 9.23 | 10.31 | 12.18 | 14.89 | 18.42 | 22.80 | 28.04 | 34.19 | 41.21 | 49.15 | 57.95 | 67.62 | 75.45 | con't |
| 75 | 10.07 | 11.47 | 13.74 | 16.88 | 20.92 | 25.87 | 31.72 | 38.53 | 46.29 | 55.00 | 64.61 | 75.17 | 83.50 | con't |
| 76 | 11.14 | 12.92 | 15.61 | 19.23 | 23.80 | 29.33 | 35.84 | 43.34 | 51.83 | 61.36 | 71.83 | 83.31 | 92.27 | con't |
| 77 | 12.55 | 14.73 | 17.87 | 22.01 | 27.14 | 33.28 | 40.47 | 48.72 | 57.99 | 68.41 | 79.76 | 92.21 | 101.69 | con't |
| 78 | 13.73 | 16.99 | 20.62 | 25.28 | 31.00 | 37.80 | 45.71 | 54.72 | 64.83 | 76.12 | 88.42 | 101.63 | 111.76 | con't |
| 79 | 14.89 | 19.80 | 23.91 | 29.14 | 35.46 | 42.94 | 51.59 | 61.39 | 72.37 | 84.56 | 97.84 | 111.64 | 122.68 | con't |
| 80 | 16.59 | 23.22 | 27.83 | 33.62 | 40.59 | 48.74 | 58.15 | 68.77 | 80.64 | 93.80 | 108.05 | 122.61 | 134.69 | con't |
| 81 | 18.53 | 27.34 | 32.45 | 38.79 | 46.40 | 55.26 | 65.43 | 76.89 | 89.68 | 103.85 | 119.15 | 134.62 | 147.90 | con't |
| 82 | 20.58 | 32.22 | 37.84 | 44.75 | 52.98 | 62.56 | 73.47 | 85.80 | 99.54 | 114.73 | 131.11 | 147.83 | 162.44 | con't |
| 83 | 23.89 | 37.74 | 44.07 | 51.53 | 60.37 | 70.66 | 82.35 | 95.57 | 110.23 | 126.40 | 143.90 | 162.44 | 178.53 | con't |
| 84 | 28.56 | 43.96 | 51.17 | 59.15 | 68.60 | 79.56 | 92.09 | 106.18 | 121.76 | 138.94 | 157.59 | 177.86 | 196.18 | con't |
| 85 | 35.22 | 51.05 | 59.01 | 67.66 | 77.72 | 89.38 | 102.69 | 117.62 | 134.18 | 152.43 | 172.27 | 193.82 | 215.61 | con't |
| 86 | 42.73 | 58.88 | 67.53 | 77.15 | 87.75 | 100.09 | 114.19 | 129.94 | 147.48 | 166.84 | 187.89 | 210.79 | 235.46 | con't |
| 87 | 51.31 | 67.41 | 76.96 | 87.45 | 98.75 | 111.69 | 126.51 | 143.14 | 161.66 | 182.12 | 204.30 | 228.56 | 254.65 | con't |
| 88 | 62.98 | 76.86 | 87.28 | 98.49 | 110.65 | 124.23 | 139.74 | 157.22 | 176.72 | 198.19 | 221.55 | 247.06 | 273.11 | con't |
| 89 | 75.47 | 87.19 | 98.37 | 110.44 | 123.46 | 137.73 | 153.97 | 172.23 | 192.71 | 215.18 | 239.78 | 265.41 | 290.03 | con't |
| 90 | 87.12 | 98.27 | 110.32 | 123.30 | 137.25 | 152.20 | 169.18 | 188.21 | 209.57 | 233.15 | 258.17 | 282.47 | 307.11 | con't |
| 91 | 98.21 | 110.22 | 123.18 | 137.08 | 151.90 | 167.59 | 185.29 | 205.15 | 227.30 | 251.68 | 275.45 | 299.19 | 324.87 | con't |
| 92 | 110.16 | 123.09 | 136.96 | 151.73 | 167.36 | 184.00 | 202.32 | 223.02 | 246.15 | 269.25 | 291.91 | 316.60 | 343.40 | con't |
| 93 | 123.04 | 136.88 | 151.63 | 167.20 | 183.77 | 201.43 | 220.35 | 242.09 | 264.21 | 285.56 | 309.06 | 334.78 | 362.48 | con't |
| 94 | 136.82 | 151.55 | 167.10 | 183.62 | 201.21 | 219.87 | 239.96 | 260.46 | 280.49 | 302.58 | 326.98 | 353.49 | 382.26 | con't |
| 95 | 151.50 | 167.03 | 183.52 | 201.07 | 219.65 | 239.77 | 258.85 | 276.96 | 297.50 | 320.36 | 345.45 | 372.92 | 402.75 | con't |
| 96 | 166.98 | 183.45 | 200.97 | 219.51 | 239.65 | 258.85 | 275.62 | 294.24 | 315.29 | 338.70 | 364.62 | 393.04 | 423.94 | con't |
| 97 | 183.41 | 200.91 | 219.42 | 239.58 | 258.85 | 275.62 | 293.19 | 312.17 | 333.65 | 357.76 | 384.50 | 413.86 | 445.83 | con't |
| 98 | 200.87 | 219.37 | 239.53 | 258.85 | 275.62 | 293.19 | 311.44 | 330.70 | 352.73 | 377.52 | 405.08 | 435.38 | 468.41 | con't |
| 99 | 219.35 | 239.50 | 258.85 | 275.62 | 293.19 | 311.44 | 330.38 | 351.03 | 374.48 | 400.73 | 429.76 | 461.56 | 496.10 | con't |

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|  | Female – 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 | 57.66 | 63.13 | 69.62 | 76.63 | 84.37 | 92.82 | 102.03 | 112.19 | 123.34 | 135.69 | 149.41 | 164.39 | 202.79 | 95 |
| 71 | 62.79 | 69.09 | 76.34 | 84.13 | 92.72 | 101.96 | 112.09 | 123.21 | 135.46 | 149.03 | 163.97 | 180.32 | 225.04 | 96 |
| 72 | 68.58 | 76.02 | 83.96 | 92.58 | 101.89 | 112.00 | 123.09 | 135.29 | 148.81 | 163.57 | 179.70 | 197.59 | 239.48 | 97 |
| 73 | 75.71 | 83.78 | 92.46 | 101.80 | 111.94 | 122.95 | 135.12 | 148.60 | 163.30 | 179.41 | 197.09 | 216.58 | 247.32 | 98 |
| 74 | 83.62 | 92.40 | 101.74 | 111.87 | 122.93 | 135.03 | 148.48 | 163.17 | 179.24 | 196.96 | 216.38 | 237.70 | 263.59 | 99 |
| 75 | 92.36 | 101.73 | 111.82 | 122.92 | 135.02 | 148.40 | 163.16 | 179.15 | 196.85 | 216.26 | 237.65 | 261.11 | 284.74 | 100 |
| 76 | 101.73 | 111.82 | 122.86 | 134.96 | 148.40 | 163.00 | 179.15 | 196.75 | 216.15 | 237.54 | 261.11 | 284.74 | 307.72 | 101 |
| 77 | 111.81 | 122.80 | 134.95 | 148.26 | 162.99 | 178.98 | 196.75 | 216.15 | 237.54 | 261.00 | 284.74 | 307.59 | 333.04 | 102 |
| 78 | 122.80 | 134.82 | 148.25 | 162.84 | 178.97 | 196.57 | 216.15 | 237.53 | 261.00 | 284.60 | 307.59 | 332.60 | 360.70 | 103 |
| 79 | 134.76 | 148.05 | 162.83 | 178.80 | 196.56 | 215.93 | 237.43 | 260.99 | 284.59 | 307.59 | 332.34 | 360.31 | 390.85 | 104 |
| 80 | 147.98 | 162.60 | 178.80 | 196.46 | 215.93 | 237.30 | 260.86 | 284.59 | 307.59 | 332.21 | 359.92 | 390.85 | 422.71 | 105 |
| 81 | 162.60 | 178.71 | 196.38 | 215.93 | 237.29 | 260.85 | 284.59 | 307.59 | 331.94 | 359.73 | 390.85 | 422.71 | 455.32 | 106 |
| 82 | 178.63 | 196.37 | 215.83 | 237.29 | 260.84 | 284.58 | 307.59 | 331.69 | 359.35 | 390.85 | 422.71 | 455.32 | 488.47 | 107 |
| 83 | 196.27 | 215.73 | 237.29 | 260.84 | 284.46 | 307.59 | 331.42 | 358.97 | 390.85 | 422.71 | 455.32 | 488.47 | 522.19 | 108 |
| 84 | 215.73 | 237.06 | 260.83 | 284.46 | 307.44 | 331.29 | 358.58 | 390.85 | 422.71 | 455.32 | 488.47 | 522.19 | 557.03 | 109 |
| 85 | 237.05 | 260.58 | 284.45 | 307.44 | 331.03 | 358.39 | 390.85 | 422.71 | 455.32 | 488.47 | 522.19 | 557.03 | 591.95 | 110 |
| 86 | 260.11 | 284.30 | 307.44 | 330.77 | 358.01 | 390.85 | 422.55 | 455.16 | 488.47 | 522.19 | 557.03 | 591.95 | 625.61 | 111 |
| 87 | 280.87 | 305.08 | 330.61 | 355.06 | 387.73 | 419.39 | 451.87 | 485.64 | 520.34 | 556.09 | 591.95 | 625.61 | 657.76 | 112 |
| 88 | 297.83 | 323.78 | 351.31 | 380.30 | 410.92 | 443.16 | 477.02 | 512.46 | 549.49 | 588.08 | 625.61 | 657.76 | 690.78 | 113 |
| 89 | 315.47 | 342.56 | 371.23 | 401.62 | 433.72 | 467.52 | 503.01 | 540.17 | 578.97 | 619.41 | 657.76 | 690.78 | 732.05 | 114 |
| 90 | 333.73 | 361.90 | 391.90 | 423.70 | 457.30 | 492.69 | 529.85 | 568.75 | 609.38 | 651.72 | 690.68 | 732.05 | 771.34 | 115 |
| 91 | 352.54 | 381.97 | 413.30 | 446.55 | 481.67 | 518.67 | 557.53 | 598.21 | 640.70 | 684.97 | 730.98 | 771.34 | 812.35 | 116 |
| 92 | 372.07 | 402.76 | 435.46 | 470.15 | 506.83 | 545.46 | 586.04 | 628.54 | 672.93 | 719.17 | 767.21 | 812.35 | 855.90 | 117 |
| 93 | 392.31 | 424.27 | 458.34 | 494.51 | 532.75 | 573.05 | 615.40 | 659.74 | 706.06 | 754.29 | 804.40 | 855.90 | 896.58 | 118 |
| 94 | 413.27 | 446.51 | 481.96 | 519.62 | 559.46 | 601.45 | 645.58 | 691.79 | 740.06 | 790.33 | 842.53 | 896.58 | 939.06 | 119 |
| 95 | 434.93 | 469.46 | 506.32 | 545.48 | 586.94 | 630.65 | 676.58 | 724.70 | 774.95 | 827.27 | 881.59 | 939.06 | 1,000.00 | 120 |
| 96 | 457.31 | 493.14 | 531.40 | 572.10 | 615.18 | 660.63 | 708.40 | 758.44 | 810.71 | 865.10 | 924.50 | 1,000.00 |  |  |
| 97 | 480.39 | 517.52 | 557.23 | 599.46 | 644.20 | 691.40 | 741.02 | 793.02 | 847.30 | 909.14 | 1,000.00 |  |  |  |
| 98 | 504.17 | 542.63 | 583.77 | 627.56 | 673.97 | 722.95 | 774.44 | 828.40 | 893.26 | 1,000.00 |  |  |  |  |
| 99 | 533.38 | 573.35 | 615.98 | 661.24 | 709.06 | 759.40 | 812.18 | 877.12 | 1,000.00 |  |  |  |  |  |