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

**Section 1412.ILLUSTRATION U Blended 80% Male, 20% Female Nonsmoker Select & Ultimate Age Nearest Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 80% Male, 20% Female Nonsmoker Select & Ultimate Age Nearest 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.60 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.59 | 0.68 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.59 | 0.68 | 0.76 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.59 | 0.68 | 0.76 | 0.81 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.58 | 0.68 | 0.76 | 0.80 | 0.82 | con't |
| 9 |  |  |  |  |  |  |  | 0.58 | 0.68 | 0.75 | 0.80 | 0.81 | 0.81 | con't |
| 10 |  |  |  |  |  |  | 0.58 | 0.67 | 0.75 | 0.79 | 0.80 | 0.80 | 0.81 | con't |
| 11 |  |  |  |  |  | 0.58 | 0.67 | 0.75 | 0.78 | 0.79 | 0.79 | 0.80 | 0.81 | con't |
| 12 |  |  |  |  | 0.58 | 0.67 | 0.75 | 0.77 | 0.78 | 0.78 | 0.79 | 0.80 | 0.82 | con't |
| 13 |  |  |  | 0.58 | 0.67 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.79 | 0.82 | 0.83 | con't |
| 14 |  |  | 0.58 | 0.67 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.78 | 0.80 | 0.82 | 0.86 | con't |
| 15 |  | 0.58 | 0.67 | 0.75 | 0.75 | 0.76 | 0.76 | 0.77 | 0.77 | 0.79 | 0.81 | 0.84 | 0.88 | con't |
| 16 | 0.58 | 0.67 | 0.74 | 0.74 | 0.75 | 0.75 | 0.76 | 0.76 | 0.78 | 0.79 | 0.82 | 0.86 | 0.88 | con't |
| 17 | 0.67 | 0.73 | 0.73 | 0.74 | 0.74 | 0.75 | 0.75 | 0.77 | 0.78 | 0.81 | 0.84 | 0.86 | 0.88 | con't |
| 18 | 0.72 | 0.72 | 0.73 | 0.73 | 0.74 | 0.74 | 0.76 | 0.76 | 0.79 | 0.81 | 0.83 | 0.85 | 0.86 | con't |
| 19 | 0.69 | 0.70 | 0.70 | 0.71 | 0.72 | 0.74 | 0.73 | 0.77 | 0.78 | 0.79 | 0.82 | 0.83 | 0.86 | con't |
| 20 | 0.67 | 0.67 | 0.68 | 0.68 | 0.70 | 0.71 | 0.72 | 0.75 | 0.76 | 0.78 | 0.80 | 0.82 | 0.86 | con't |
| 21 | 0.61 | 0.62 | 0.63 | 0.65 | 0.66 | 0.68 | 0.71 | 0.71 | 0.74 | 0.76 | 0.79 | 0.83 | 0.88 | con't |
| 22 | 0.58 | 0.58 | 0.60 | 0.61 | 0.64 | 0.66 | 0.68 | 0.71 | 0.72 | 0.76 | 0.80 | 0.85 | 0.90 | con't |
| 23 | 0.53 | 0.55 | 0.57 | 0.60 | 0.63 | 0.65 | 0.68 | 0.70 | 0.73 | 0.77 | 0.81 | 0.87 | 0.94 | con't |
| 24 | 0.49 | 0.50 | 0.55 | 0.60 | 0.63 | 0.66 | 0.68 | 0.71 | 0.75 | 0.79 | 0.85 | 0.91 | 0.99 | con't |
| 25 | 0.42 | 0.48 | 0.55 | 0.60 | 0.63 | 0.67 | 0.70 | 0.73 | 0.78 | 0.84 | 0.90 | 0.96 | 1.05 | con't |
| 26 | 0.41 | 0.49 | 0.55 | 0.62 | 0.65 | 0.69 | 0.72 | 0.76 | 0.82 | 0.88 | 0.94 | 1.02 | 1.12 | con't |
| 27 | 0.41 | 0.49 | 0.56 | 0.64 | 0.68 | 0.71 | 0.76 | 0.81 | 0.87 | 0.94 | 1.02 | 1.10 | 1.19 | con't |
| 28 | 0.41 | 0.50 | 0.58 | 0.65 | 0.70 | 0.74 | 0.80 | 0.86 | 0.92 | 1.00 | 1.10 | 1.19 | 1.31 | con't |
| 29 | 0.41 | 0.51 | 0.60 | 0.67 | 0.74 | 0.79 | 0.85 | 0.92 | 0.99 | 1.09 | 1.18 | 1.30 | 1.42 | con't |
| 30 | 0.41 | 0.52 | 0.60 | 0.69 | 0.77 | 0.84 | 0.91 | 0.98 | 1.07 | 1.17 | 1.28 | 1.39 | 1.52 | con't |
| 31 | 0.42 | 0.53 | 0.62 | 0.71 | 0.80 | 0.88 | 0.97 | 1.05 | 1.12 | 1.23 | 1.34 | 1.48 | 1.66 | con't |
| 32 | 0.43 | 0.52 | 0.64 | 0.72 | 0.82 | 0.92 | 1.01 | 1.08 | 1.18 | 1.28 | 1.41 | 1.60 | 1.82 | con't |
| 33 | 0.44 | 0.56 | 0.66 | 0.76 | 0.87 | 0.97 | 1.06 | 1.15 | 1.24 | 1.35 | 1.52 | 1.73 | 2.00 | con't |
| 34 | 0.48 | 0.58 | 0.70 | 0.80 | 0.92 | 1.01 | 1.13 | 1.23 | 1.32 | 1.47 | 1.66 | 1.91 | 2.17 | 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 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 80% Male, 20% Female Nonsmoker Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  | |
| Issue  Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate | |
| 0 |  |  |  | 0.67 | 0.76 | 0.82 | 0.84 | 0.85 | 0.85 | 0.86 | 0.86 | 0.88 | 0.88 | | 25 |
| 1 |  |  | 0.64 | 0.73 | 0.80 | 0.83 | 0.85 | 0.85 | 0.86 | 0.86 | 0.88 | 0.88 | 0.92 | | 26 |
| 2 |  | 0.62 | 0.70 | 0.78 | 0.82 | 0.84 | 0.85 | 0.86 | 0.86 | 0.88 | 0.88 | 0.91 | 0.97 | | 27 |
| 3 | 0.60 | 0.68 | 0.76 | 0.81 | 0.84 | 0.85 | 0.86 | 0.86 | 0.88 | 0.88 | 0.90 | 0.94 | 0.96 | | 28 |
| 4 | 0.68 | 0.76 | 0.81 | 0.84 | 0.85 | 0.86 | 0.86 | 0.88 | 0.88 | 0.90 | 0.93 | 0.94 | 0.95 | | 29 |
| 5 | 0.76 | 0.81 | 0.84 | 0.85 | 0.86 | 0.86 | 0.88 | 0.88 | 0.89 | 0.91 | 0.92 | 0.93 | 0.94 | | 30 |
| 6 | 0.81 | 0.84 | 0.84 | 0.85 | 0.85 | 0.87 | 0.86 | 0.88 | 0.90 | 0.90 | 0.92 | 0.92 | 0.94 | | 31 |
| 7 | 0.83 | 0.83 | 0.84 | 0.84 | 0.86 | 0.86 | 0.87 | 0.89 | 0.90 | 0.91 | 0.91 | 0.93 | 0.95 | | 32 |
| 8 | 0.82 | 0.83 | 0.83 | 0.86 | 0.86 | 0.87 | 0.89 | 0.90 | 0.91 | 0.91 | 0.93 | 0.95 | 0.98 | | 33 |
| 9 | 0.82 | 0.82 | 0.84 | 0.86 | 0.87 | 0.89 | 0.90 | 0.91 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | | 34 |
| 10 | 0.81 | 0.84 | 0.85 | 0.87 | 0.89 | 0.90 | 0.91 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | 1.05 | | 35 |
| 11 | 0.83 | 0.84 | 0.87 | 0.88 | 0.89 | 0.91 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | 1.05 | 1.11 | | 36 |
| 12 | 0.84 | 0.87 | 0.88 | 0.89 | 0.91 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | 1.05 | 1.11 | 1.17 | | 37 |
| 13 | 0.87 | 0.88 | 0.89 | 0.91 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | 1.05 | 1.11 | 1.17 | 1.25 | | 38 |
| 14 | 0.88 | 0.89 | 0.91 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | 1.05 | 1.11 | 1.16 | 1.25 | 1.32 | | 39 |
| 15 | 0.89 | 0.90 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | 1.05 | 1.11 | 1.16 | 1.25 | 1.32 | 1.41 | | 40 |
| 16 | 0.90 | 0.91 | 0.93 | 0.95 | 0.98 | 1.01 | 1.05 | 1.11 | 1.16 | 1.25 | 1.32 | 1.41 | 1.52 | | 41 |
| 17 | 0.89 | 0.91 | 0.92 | 0.98 | 1.01 | 1.05 | 1.11 | 1.16 | 1.25 | 1.32 | 1.41 | 1.52 | 1.65 | | 42 |
| 18 | 0.90 | 0.92 | 0.95 | 1.01 | 1.04 | 1.11 | 1.16 | 1.25 | 1.32 | 1.41 | 1.52 | 1.65 | 1.81 | | 43 |
| 19 | 0.90 | 0.95 | 0.98 | 1.04 | 1.11 | 1.16 | 1.25 | 1.31 | 1.41 | 1.52 | 1.65 | 1.81 | 1.99 | | 44 |
| 20 | 0.91 | 0.98 | 1.04 | 1.10 | 1.16 | 1.25 | 1.31 | 1.41 | 1.52 | 1.65 | 1.81 | 1.99 | 2.21 | | 45 |
| 21 | 0.94 | 1.02 | 1.10 | 1.16 | 1.25 | 1.31 | 1.41 | 1.52 | 1.65 | 1.81 | 1.99 | 2.21 | 2.41 | | 46 |
| 22 | 0.98 | 1.07 | 1.16 | 1.24 | 1.31 | 1.41 | 1.52 | 1.65 | 1.81 | 1.99 | 2.21 | 2.41 | 2.65 | | 47 |
| 23 | 1.02 | 1.12 | 1.23 | 1.31 | 1.41 | 1.52 | 1.65 | 1.81 | 1.99 | 2.21 | 2.41 | 2.65 | 2.80 | | 48 |
| 24 | 1.07 | 1.20 | 1.30 | 1.40 | 1.52 | 1.65 | 1.81 | 1.99 | 2.21 | 2.41 | 2.63 | 2.80 | 2.98 | | 49 |
| 25 | 1.15 | 1.26 | 1.39 | 1.51 | 1.65 | 1.81 | 1.99 | 2.21 | 2.41 | 2.62 | 2.80 | 2.98 | 3.22 | | 50 |
| 26 | 1.22 | 1.36 | 1.51 | 1.64 | 1.80 | 1.99 | 2.21 | 2.41 | 2.62 | 2.79 | 2.98 | 3.22 | 3.50 | | 51 |
| 27 | 1.34 | 1.47 | 1.63 | 1.80 | 1.99 | 2.20 | 2.41 | 2.61 | 2.78 | 2.98 | 3.22 | 3.50 | 3.86 | | 52 |
| 28 | 1.45 | 1.59 | 1.80 | 1.97 | 2.19 | 2.41 | 2.60 | 2.78 | 2.98 | 3.22 | 3.50 | 3.86 | 4.26 | | 53 |
| 29 | 1.56 | 1.75 | 1.96 | 2.18 | 2.40 | 2.60 | 2.77 | 2.98 | 3.22 | 3.50 | 3.86 | 4.26 | 4.75 | | 54 |
| 30 | 1.70 | 1.89 | 2.14 | 2.35 | 2.57 | 2.77 | 2.98 | 3.22 | 3.50 | 3.84 | 4.26 | 4.73 | 5.34 | | 55 |
| 31 | 1.86 | 2.11 | 2.33 | 2.55 | 2.75 | 2.97 | 3.21 | 3.48 | 3.82 | 4.25 | 4.72 | 5.25 | 5.95 | | 56 |
| 32 | 2.07 | 2.31 | 2.53 | 2.75 | 2.96 | 3.20 | 3.47 | 3.81 | 4.24 | 4.71 | 5.22 | 5.82 | 6.60 | | 57 |
| 33 | 2.24 | 2.49 | 2.72 | 2.95 | 3.20 | 3.47 | 3.80 | 4.23 | 4.68 | 5.19 | 5.77 | 6.38 | 7.19 | | 58 |
| 34 | 2.45 | 2.69 | 2.92 | 3.19 | 3.46 | 3.79 | 4.19 | 4.64 | 5.15 | 5.71 | 6.32 | 6.96 | 7.84 | | 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 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 80% Male, 20% Female Nonsmoker Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | | |  |
| Issue  Age | Duration | | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't | |
| 35 | 0.51 | 0.61 | 0.73 | 0.85 | 0.95 | 1.08 | 1.20 | 1.31 | 1.45 | 1.62 | 1.84 | 2.07 | 2.36 | con't | |
| 36 | 0.53 | 0.65 | 0.76 | 0.88 | 1.01 | 1.13 | 1.26 | 1.44 | 1.60 | 1.81 | 2.02 | 2.28 | 2.55 | con't | |
| 37 | 0.56 | 0.66 | 0.79 | 0.92 | 1.05 | 1.19 | 1.37 | 1.57 | 1.79 | 1.99 | 2.21 | 2.45 | 2.75 | con't | |
| 38 | 0.60 | 0.72 | 0.86 | 0.98 | 1.11 | 1.29 | 1.49 | 1.74 | 1.96 | 2.18 | 2.39 | 2.65 | 2.98 | con't | |
| 39 | 0.64 | 0.79 | 0.92 | 1.05 | 1.21 | 1.40 | 1.66 | 1.88 | 2.13 | 2.35 | 2.59 | 2.88 | 3.23 | con't | |
| 40 | 0.69 | 0.85 | 0.99 | 1.13 | 1.31 | 1.55 | 1.81 | 2.07 | 2.30 | 2.54 | 2.81 | 3.15 | 3.52 | con't | |
| 41 | 0.73 | 0.91 | 1.09 | 1.26 | 1.47 | 1.71 | 1.99 | 2.24 | 2.50 | 2.77 | 3.10 | 3.46 | 3.88 | con't | |
| 42 | 0.78 | 1.00 | 1.21 | 1.40 | 1.62 | 1.88 | 2.16 | 2.44 | 2.72 | 3.05 | 3.40 | 3.82 | 4.28 | con't | |
| 43 | 0.84 | 1.06 | 1.30 | 1.50 | 1.75 | 2.00 | 2.32 | 2.62 | 2.96 | 3.31 | 3.72 | 4.19 | 4.74 | con't | |
| 44 | 0.90 | 1.14 | 1.38 | 1.61 | 1.84 | 2.15 | 2.48 | 2.85 | 3.20 | 3.60 | 4.04 | 4.64 | 5.25 | con't | |
| 45 | 0.98 | 1.23 | 1.47 | 1.70 | 1.99 | 2.31 | 2.69 | 3.09 | 3.51 | 3.93 | 4.46 | 5.14 | 5.75 | con't | |
| 46 | 1.06 | 1.31 | 1.55 | 1.82 | 2.13 | 2.51 | 2.94 | 3.39 | 3.85 | 4.34 | 4.95 | 5.64 | 6.25 | con't | |
| 47 | 1.15 | 1.39 | 1.64 | 1.95 | 2.31 | 2.72 | 3.21 | 3.71 | 4.21 | 4.81 | 5.43 | 6.13 | 6.76 | con't | |
| 48 | 1.24 | 1.49 | 1.78 | 2.12 | 2.49 | 2.94 | 3.46 | 4.02 | 4.59 | 5.27 | 5.91 | 6.61 | 7.34 | con't | |
| 49 | 1.31 | 1.61 | 1.95 | 2.29 | 2.71 | 3.17 | 3.72 | 4.36 | 4.96 | 5.66 | 6.37 | 7.19 | 8.12 | con't | |
| 50 | 1.41 | 1.76 | 2.11 | 2.50 | 2.91 | 3.41 | 4.02 | 4.68 | 5.32 | 6.04 | 6.90 | 7.94 | 9.08 | con't | |
| 51 | 1.53 | 1.94 | 2.33 | 2.73 | 3.16 | 3.67 | 4.29 | 4.97 | 5.69 | 6.52 | 7.57 | 8.88 | 10.19 | con't | |
| 52 | 1.64 | 2.13 | 2.56 | 2.99 | 3.43 | 3.93 | 4.57 | 5.31 | 6.14 | 7.16 | 8.43 | 9.93 | 11.33 | con't | |
| 53 | 1.73 | 2.29 | 2.77 | 3.25 | 3.72 | 4.26 | 4.95 | 5.81 | 6.76 | 7.98 | 9.45 | 11.06 | 12.18 | con't | |
| 54 | 1.81 | 2.46 | 3.00 | 3.50 | 4.00 | 4.61 | 5.41 | 6.43 | 7.52 | 8.93 | 10.49 | 11.87 | 13.22 | con't | |
| 55 | 1.90 | 2.63 | 3.24 | 3.76 | 4.30 | 5.03 | 5.99 | 7.14 | 8.36 | 9.86 | 11.21 | 12.83 | 14.45 | con't | |
| 56 | 2.01 | 2.81 | 3.47 | 4.04 | 4.67 | 5.54 | 6.66 | 7.94 | 9.23 | 10.52 | 12.09 | 13.93 | 15.86 | con't | |
| 57 | 2.12 | 2.98 | 3.72 | 4.39 | 5.14 | 6.15 | 7.39 | 8.76 | 10.09 | 11.63 | 13.43 | 15.44 | 17.49 | con't | |
| 58 | 2.26 | 3.17 | 3.99 | 4.78 | 5.70 | 6.83 | 8.15 | 9.55 | 10.89 | 12.61 | 14.64 | 17.03 | 19.47 | con't | |
| 59 | 2.44 | 3.39 | 4.32 | 5.24 | 6.31 | 7.56 | 8.94 | 10.32 | 11.67 | 13.60 | 15.89 | 18.70 | 21.75 | con't | |
| 60 | 2.67 | 3.65 | 4.67 | 5.73 | 6.94 | 8.29 | 9.71 | 11.11 | 12.50 | 14.66 | 17.31 | 20.45 | 24.04 | con't | |
| 61 | 2.92 | 3.94 | 5.04 | 6.22 | 7.58 | 9.02 | 10.49 | 11.91 | 13.34 | 15.82 | 18.78 | 22.16 | 25.90 | con't | |
| 62 | 3.20 | 4.26 | 5.46 | 6.76 | 8.23 | 9.79 | 11.33 | 12.81 | 14.36 | 17.12 | 20.32 | 23.86 | 27.83 | con't | |
| 63 | 3.43 | 4.63 | 5.98 | 7.40 | 8.99 | 10.65 | 12.30 | 13.93 | 15.67 | 18.67 | 22.05 | 25.84 | 30.15 | con't | |
| 64 | 3.64 | 5.15 | 6.54 | 8.10 | 9.82 | 11.60 | 13.41 | 15.27 | 17.23 | 20.42 | 24.06 | 28.22 | 33.03 | con't | |
| 65 | 3.83 | 5.55 | 7.14 | 8.89 | 10.74 | 12.68 | 14.66 | 16.72 | 18.92 | 22.39 | 26.39 | 31.04 | 36.44 | con't | |
| 66 | 3.98 | 6.12 | 7.86 | 9.73 | 11.83 | 13.91 | 16.03 | 18.28 | 20.80 | 24.60 | 29.08 | 34.30 | 40.48 | con't | |
| 67 | 4.23 | 6.76 | 8.65 | 10.68 | 13.06 | 15.29 | 17.56 | 20.01 | 22.81 | 27.08 | 32.11 | 38.07 | 45.07 | con't | |
| 68 | 4.75 | 7.46 | 9.55 | 11.74 | 14.24 | 16.86 | 19.56 | 22.38 | 25.38 | 30.21 | 35.99 | 42.77 | 50.50 | con't | |
| 69 | 5.25 | 8.25 | 10.55 | 12.91 | 15.05 | 18.67 | 21.46 | 24.35 | 27.72 | 33.22 | 39.71 | 47.14 | 55.79 | 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 | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 80% Male, 20% Female Nonsmoker Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  | |
| Issue  Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate | |
| 35 | 2.63 | 2.90 | 3.16 | 3.46 | 3.79 | 4.18 | 4.60 | 5.10 | 5.66 | 6.26 | 6.90 | 7.56 | 8.61 | | 60 |
| 36 | 2.85 | 3.15 | 3.45 | 3.77 | 4.16 | 4.58 | 5.05 | 5.61 | 6.20 | 6.84 | 7.52 | 8.24 | 9.54 | | 61 |
| 37 | 3.10 | 3.43 | 3.77 | 4.14 | 4.55 | 5.03 | 5.54 | 6.14 | 6.77 | 7.46 | 8.21 | 9.11 | 10.65 | | 62 |
| 38 | 3.33 | 3.71 | 4.11 | 4.54 | 4.99 | 5.51 | 6.07 | 6.70 | 7.40 | 8.18 | 9.07 | 10.20 | 11.89 | | 63 |
| 39 | 3.61 | 4.03 | 4.49 | 4.95 | 5.49 | 6.05 | 6.65 | 7.34 | 8.14 | 9.04 | 10.16 | 11.42 | 13.19 | | 64 |
| 40 | 3.94 | 4.40 | 4.89 | 5.44 | 6.01 | 6.62 | 7.28 | 8.09 | 9.00 | 10.11 | 11.32 | 12.64 | 14.57 | | 65 |
| 41 | 4.33 | 4.85 | 5.40 | 5.97 | 6.59 | 7.26 | 8.02 | 8.95 | 10.05 | 11.24 | 12.59 | 13.83 | 15.98 | | 66 |
| 42 | 4.80 | 5.38 | 5.92 | 6.53 | 7.21 | 8.00 | 8.89 | 9.97 | 11.15 | 12.47 | 13.77 | 14.92 | 17.43 | | 67 |
| 43 | 5.32 | 5.89 | 6.44 | 7.15 | 7.95 | 8.86 | 9.88 | 11.06 | 12.30 | 13.59 | 14.84 | 16.31 | 19.00 | | 68 |
| 44 | 5.83 | 6.40 | 7.06 | 7.87 | 8.81 | 9.84 | 10.95 | 12.18 | 13.46 | 14.76 | 16.13 | 17.78 | 20.63 | | 69 |
| 45 | 6.31 | 6.94 | 7.76 | 8.72 | 9.77 | 10.88 | 12.05 | 13.30 | 14.60 | 15.93 | 17.68 | 19.63 | 22.58 | | 70 |
| 46 | 6.83 | 7.66 | 8.63 | 9.69 | 10.84 | 12.02 | 13.20 | 14.48 | 15.78 | 17.47 | 19.54 | 21.87 | 24.77 | | 71 |
| 47 | 7.48 | 8.49 | 9.60 | 10.78 | 11.98 | 13.19 | 14.38 | 15.63 | 17.27 | 19.32 | 21.78 | 24.49 | 27.59 | | 72 |
| 48 | 8.28 | 9.45 | 10.70 | 11.93 | 13.16 | 14.38 | 15.52 | 17.08 | 19.08 | 21.54 | 24.39 | 27.30 | 30.56 | | 73 |
| 49 | 9.20 | 10.50 | 11.87 | 13.11 | 14.34 | 15.50 | 16.91 | 18.88 | 21.30 | 24.11 | 27.20 | 30.23 | 33.70 | | 74 |
| 50 | 10.33 | 11.65 | 13.06 | 14.27 | 15.44 | 16.86 | 18.70 | 21.08 | 23.86 | 26.89 | 30.10 | 33.30 | 37.13 | | 75 |
| 51 | 11.51 | 12.73 | 14.18 | 15.35 | 16.74 | 18.63 | 20.86 | 23.61 | 26.60 | 29.77 | 33.18 | 36.66 | 40.87 | | 76 |
| 52 | 12.36 | 13.79 | 15.23 | 16.61 | 18.51 | 20.76 | 23.38 | 26.34 | 29.47 | 32.84 | 36.54 | 40.41 | 45.16 | | 77 |
| 53 | 13.43 | 14.90 | 16.46 | 18.36 | 20.63 | 23.05 | 26.10 | 29.19 | 32.51 | 36.16 | 40.30 | 44.67 | 50.13 | | 78 |
| 54 | 14.68 | 16.30 | 18.18 | 20.44 | 22.95 | 25.72 | 28.93 | 32.22 | 35.83 | 39.91 | 44.57 | 49.59 | 55.80 | | 79 |
| 55 | 16.13 | 18.00 | 20.25 | 22.78 | 25.51 | 28.50 | 31.94 | 35.51 | 39.54 | 44.14 | 49.49 | 55.23 | 61.96 | | 80 |
| 56 | 17.80 | 20.04 | 22.66 | 25.39 | 28.24 | 31.40 | 35.17 | 39.16 | 43.72 | 49.02 | 55.10 | 61.33 | 69.14 | | 81 |
| 57 | 19.81 | 22.51 | 25.23 | 28.10 | 31.11 | 34.58 | 38.79 | 43.30 | 48.55 | 54.59 | 61.20 | 68.20 | 76.68 | | 82 |
| 58 | 22.13 | 25.06 | 27.93 | 30.99 | 34.24 | 38.12 | 42.90 | 48.08 | 54.07 | 60.63 | 68.08 | 75.38 | 84.66 | | 83 |
| 59 | 24.65 | 27.72 | 30.78 | 34.13 | 37.74 | 42.14 | 47.65 | 53.56 | 60.05 | 67.44 | 75.25 | 83.07 | 93.44 | | 84 |
| 60 | 27.26 | 30.54 | 33.90 | 37.65 | 41.72 | 46.80 | 53.07 | 59.50 | 66.80 | 74.54 | 82.91 | 91.47 | 103.20 | | 85 |
| 61 | 30.05 | 33.64 | 37.40 | 41.61 | 46.31 | 52.10 | 58.96 | 66.19 | 73.84 | 82.14 | 91.32 | 100.83 | 113.55 | | 86 |
| 62 | 32.33 | 37.13 | 41.42 | 46.17 | 51.56 | 57.88 | 65.62 | 73.18 | 81.40 | 90.49 | 100.67 | 111.10 | 125.45 | | 87 |
| 63 | 35.13 | 40.92 | 46.04 | 51.40 | 57.25 | 64.39 | 72.55 | 80.68 | 89.71 | 99.78 | 110.95 | 122.13 | 138.03 | | 88 |
| 64 | 38.62 | 45.21 | 51.23 | 57.06 | 63.67 | 71.19 | 80.00 | 88.94 | 98.93 | 109.98 | 121.98 | 133.86 | 151.17 | | 89 |
| 65 | 42.83 | 50.32 | 56.86 | 63.45 | 70.39 | 78.48 | 88.19 | 98.10 | 109.07 | 120.96 | 133.73 | 146.14 | 164.28 | | 90 |
| 66 | 47.72 | 55.86 | 63.29 | 70.19 | 77.61 | 86.50 | 97.27 | 108.12 | 119.93 | 132.62 | 145.99 | 158.82 | 174.76 | | 91 |
| 67 | 53.02 | 62.01 | 70.03 | 77.43 | 85.58 | 95.45 | 107.22 | 118.93 | 131.50 | 144.78 | 158.71 | 170.89 | 186.81 | | 92 |
| 68 | 59.50 | 68.94 | 77.26 | 85.39 | 94.43 | 105.25 | 117.97 | 130.42 | 143.63 | 157.44 | 170.79 | 183.40 | 200.83 | | 93 |
| 69 | 65.30 | 75.37 | 85.22 | 94.25 | 104.17 | 115.83 | 129.40 | 142.51 | 156.22 | 169.51 | 183.31 | 197.81 | 216.81 | | 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 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 80% Male, 20% Female Nonsmoker Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | | | 5 of 6 |
| Issue  Age | Duration | | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't | |
| 70 | 5.82 | 9.13 | 11.67 | 14.24 | 15.90 | 20.61 | 23.36 | 26.49 | 31.94 | 38.32 | 45.61 | 54.12 | 63.54 | con't | |
| 71 | 6.96 | 10.12 | 12.92 | 15.11 | 18.20 | 22.40 | 25.25 | 31.21 | 35.56 | 42.59 | 50.78 | 59.90 | 70.16 | con't | |
| 72 | 8.67 | 11.20 | 14.29 | 17.28 | 20.49 | 24.01 | 27.91 | 32.31 | 37.38 | 45.07 | 53.61 | 63.28 | 74.29 | con't | |
| 73 | 9.82 | 13.16 | 16.31 | 19.36 | 22.44 | 25.76 | 29.58 | 35.55 | 40.01 | 48.12 | 57.26 | 67.73 | 79.19 | con't | |
| 74 | 11.22 | 14.45 | 17.88 | 21.35 | 24.74 | 28.20 | 33.80 | 38.45 | 43.56 | 52.51 | 62.54 | 74.06 | 86.53 | con't | |
| 75 | 12.85 | 15.54 | 19.48 | 23.81 | 27.19 | 32.21 | 37.02 | 42.30 | 51.78 | 61.43 | 72.96 | 86.01 | 99.84 | con't | |
| 76 | 13.47 | 17.25 | 21.54 | 26.21 | 30.64 | 35.57 | 40.95 | 49.75 | 60.23 | 71.74 | 84.70 | 99.30 | 114.54 | con't | |
| 77 | 14.19 | 18.78 | 23.76 | 29.15 | 34.17 | 39.61 | 47.73 | 58.29 | 66.48 | 81.33 | 95.63 | 111.57 | 127.92 | con't | |
| 78 | 15.32 | 20.46 | 26.24 | 32.91 | 38.41 | 45.88 | 56.49 | 65.06 | 80.14 | 94.55 | 110.39 | 127.80 | 145.28 | con't | |
| 79 | 16.42 | 22.47 | 29.33 | 37.23 | 44.05 | 54.65 | 63.51 | 78.06 | 86.52 | 101.89 | 118.65 | 136.79 | 154.11 | con't | |
| 80 | 17.80 | 25.16 | 33.17 | 42.45 | 53.02 | 62.14 | 76.20 | 84.76 | 97.87 | 114.51 | 132.47 | 150.79 | 169.03 | con't | |
| 81 | 19.47 | 28.51 | 37.97 | 48.79 | 60.99 | 74.48 | 83.13 | 96.03 | 109.82 | 127.66 | 145.98 | 168.25 | 196.27 | con't | |
| 82 | 21.55 | 32.76 | 43.88 | 56.34 | 70.13 | 81.64 | 94.33 | 107.94 | 117.51 | 144.35 | 166.90 | 196.10 | 210.02 | con't | |
| 83 | 24.39 | 38.13 | 51.00 | 65.11 | 80.45 | 92.88 | 106.30 | 115.72 | 142.49 | 165.18 | 194.64 | 209.92 | 224.79 | con't | |
| 84 | 28.87 | 44.62 | 59.25 | 74.92 | 91.64 | 104.88 | 114.11 | 140.68 | 163.24 | 192.67 | 208.06 | 224.70 | 239.39 | con't | |
| 85 | 34.52 | 52.35 | 68.62 | 85.60 | 103.74 | 112.73 | 139.06 | 161.50 | 190.58 | 205.93 | 222.25 | 238.64 | 255.43 | con't | |
| 86 | 42.27 | 61.30 | 78.99 | 97.53 | 111.71 | 137.76 | 159.90 | 188.69 | 203.67 | 219.89 | 235.93 | 253.71 | 273.26 | con't | |
| 87 | 50.31 | 71.69 | 91.16 | 111.14 | 136.87 | 158.62 | 187.12 | 201.66 | 217.44 | 233.32 | 250.69 | 269.91 | 290.31 | con't | |
| 88 | 60.90 | 84.09 | 105.50 | 136.39 | 157.88 | 185.97 | 200.04 | 215.30 | 230.67 | 247.76 | 266.39 | 286.37 | 307.82 | con't | |
| 89 | 74.18 | 98.99 | 132.63 | 157.46 | 185.41 | 198.93 | 213.64 | 228.41 | 244.93 | 263.20 | 282.55 | 303.35 | 321.98 | con't | |
| 90 | 90.56 | 128.27 | 154.92 | 185.14 | 198.49 | 212.64 | 226.79 | 242.59 | 260.29 | 279.07 | 299.12 | 317.58 | 336.49 | con't | |
| 91 | 122.68 | 152.01 | 184.88 | 198.22 | 212.31 | 225.83 | 240.98 | 257.86 | 275.86 | 295.31 | 313.47 | 331.66 | 352.05 | con't | |
| 92 | 148.32 | 184.64 | 197.98 | 212.06 | 225.56 | 240.14 | 256.30 | 273.45 | 291.89 | 309.83 | 327.20 | 346.78 | 368.88 | con't | |
| 93 | 184.40 | 197.75 | 211.83 | 225.34 | 239.89 | 255.60 | 271.82 | 289.40 | 306.79 | 323.29 | 341.96 | 363.18 | 386.57 | con't | |
| 94 | 197.53 | 211.62 | 225.12 | 239.67 | 255.37 | 271.40 | 287.92 | 304.48 | 320.10 | 337.80 | 358.00 | 380.43 | 405.42 | con't | |
| 95 | 211.41 | 224.93 | 239.48 | 255.17 | 271.18 | 287.65 | 303.40 | 317.76 | 334.48 | 353.58 | 374.90 | 398.85 | 425.44 | con't | |
| 96 | 224.75 | 239.31 | 255.00 | 271.01 | 287.45 | 303.34 | 316.82 | 332.31 | 350.17 | 370.25 | 393.00 | 418.46 | 446.61 | con't | |
| 97 | 239.15 | 254.85 | 270.86 | 287.30 | 303.29 | 316.78 | 331.53 | 348.02 | 366.73 | 388.14 | 412.31 | 439.25 | 468.95 | con't | |
| 98 | 254.71 | 270.73 | 287.17 | 303.24 | 316.75 | 331.51 | 347.44 | 364.63 | 384.54 | 407.25 | 432.81 | 461.21 | 492.50 | con't | |
| 99 | 270.61 | 287.06 | 303.19 | 316.72 | 331.50 | 347.44 | 364.26 | 382.51 | 403.60 | 427.59 | 454.50 | 484.40 | 517.27 | con't | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 80% Male, 20% Female Nonsmoker Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | | 6 of 6 |
| Issue | Duration | | | | | | | | | | | | | Att Age |
| Age | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 70 | 73.88 | 85.10 | 94.10 | 103.98 | 114.68 | 127.11 | 141.38 | 154.98 | 168.18 | 181.90 | 197.71 | 211.75 | 235.22 | 95 |
| 71 | 81.32 | 93.58 | 103.75 | 114.43 | 125.86 | 138.94 | 153.81 | 166.92 | 180.53 | 197.57 | 211.59 | 226.47 | 252.55 | 96 |
| 72 | 85.84 | 99.28 | 114.19 | 125.64 | 137.63 | 151.24 | 165.71 | 179.24 | 197.46 | 211.38 | 226.21 | 240.95 | 271.10 | 97 |
| 73 | 92.06 | 106.37 | 122.10 | 137.48 | 149.88 | 163.03 | 178.01 | 197.37 | 211.26 | 226.02 | 240.63 | 256.68 | 281.12 | 98 |
| 74 | 100.36 | 115.65 | 132.26 | 149.73 | 161.66 | 175.24 | 197.28 | 211.15 | 225.87 | 240.55 | 256.55 | 274.26 | 295.32 | 99 |
| 75 | 115.10 | 131.67 | 149.71 | 161.60 | 173.89 | 197.26 | 211.12 | 225.84 | 240.53 | 256.53 | 274.21 | 293.01 | 313.54 | 100 |
| 76 | 131.09 | 148.76 | 161.39 | 173.69 | 197.23 | 211.04 | 225.81 | 240.45 | 256.43 | 274.11 | 293.01 | 313.54 | 330.82 | 101 |
| 77 | 145.41 | 159.99 | 173.51 | 196.98 | 211.02 | 225.72 | 240.45 | 256.43 | 274.11 | 293.01 | 313.54 | 330.82 | 350.39 | 102 |
| 78 | 159.85 | 173.31 | 196.79 | 210.77 | 225.69 | 240.35 | 256.43 | 274.11 | 293.01 | 313.40 | 330.82 | 350.21 | 372.52 | 103 |
| 79 | 171.89 | 196.58 | 210.60 | 225.45 | 240.17 | 256.31 | 274.11 | 293.01 | 313.40 | 330.82 | 350.21 | 372.10 | 397.46 | 104 |
| 80 | 196.39 | 210.33 | 225.29 | 239.93 | 256.15 | 273.97 | 292.88 | 313.39 | 330.82 | 350.21 | 371.68 | 397.46 | 425.09 | 105 |
| 81 | 210.20 | 225.09 | 239.79 | 256.01 | 273.83 | 292.87 | 313.39 | 330.82 | 350.21 | 371.48 | 397.46 | 425.09 | 454.25 | 106 |
| 82 | 224.97 | 239.67 | 255.80 | 273.72 | 292.75 | 313.37 | 330.82 | 350.21 | 371.06 | 397.46 | 425.09 | 454.25 | 484.83 | 107 |
| 83 | 239.48 | 255.69 | 273.61 | 292.65 | 313.27 | 330.81 | 350.21 | 370.65 | 397.46 | 425.09 | 454.25 | 484.83 | 516.27 | 108 |
| 84 | 255.61 | 273.41 | 292.57 | 313.19 | 330.59 | 350.19 | 370.23 | 397.46 | 425.09 | 454.25 | 484.83 | 516.27 | 549.38 | 109 |
| 85 | 273.33 | 292.36 | 313.12 | 330.54 | 350.16 | 370.01 | 397.46 | 425.09 | 454.25 | 484.83 | 516.27 | 549.38 | 583.66 | 110 |
| 86 | 292.29 | 312.92 | 330.50 | 350.12 | 369.58 | 397.46 | 425.09 | 454.25 | 484.83 | 516.27 | 549.38 | 583.66 | 617.39 | 111 |
| 87 | 312.27 | 330.46 | 350.09 | 369.15 | 397.46 | 425.09 | 453.95 | 484.50 | 516.27 | 549.38 | 583.66 | 617.39 | 650.79 | 112 |
| 88 | 326.50 | 346.55 | 368.88 | 393.13 | 419.48 | 447.91 | 478.40 | 510.84 | 545.18 | 581.39 | 617.39 | 650.79 | 682.37 | 113 |
| 89 | 341.51 | 363.35 | 387.19 | 413.19 | 441.36 | 471.66 | 504.02 | 538.37 | 574.66 | 612.83 | 650.79 | 682.37 | 724.03 | 114 |
| 90 | 357.76 | 381.07 | 406.60 | 434.39 | 464.41 | 496.57 | 530.81 | 567.11 | 605.36 | 645.52 | 682.37 | 724.03 | 763.93 | 115 |
| 91 | 374.91 | 399.86 | 427.14 | 456.75 | 488.59 | 522.62 | 558.79 | 597.03 | 637.26 | 679.44 | 723.72 | 763.93 | 805.53 | 116 |
| 92 | 393.12 | 419.78 | 448.84 | 480.24 | 513.92 | 549.84 | 587.94 | 628.13 | 670.35 | 714.71 | 761.22 | 805.53 | 850.80 | 117 |
| 93 | 412.48 | 440.86 | 471.67 | 504.87 | 540.41 | 578.24 | 618.26 | 660.39 | 704.70 | 751.29 | 800.09 | 850.80 | 893.94 | 118 |
| 94 | 432.98 | 463.07 | 495.62 | 530.65 | 568.07 | 607.77 | 649.68 | 693.81 | 740.35 | 789.19 | 840.39 | 893.94 | 938.06 | 119 |
| 95 | 454.63 | 486.41 | 520.76 | 557.61 | 596.86 | 638.39 | 682.20 | 728.55 | 777.29 | 828.46 | 882.09 | 938.06 | 1,000.00 | 120 |
| 96 | 477.44 | 510.94 | 547.07 | 585.69 | 626.70 | 670.03 | 716.03 | 764.52 | 815.53 | 869.09 | 924.93 | 1,000.00 |  |  |
| 97 | 501.43 | 536.66 | 574.51 | 614.82 | 657.49 | 702.98 | 751.07 | 801.75 | 855.09 | 910.64 | 1,000.00 |  |  |  |
| 98 | 526.64 | 563.51 | 602.95 | 644.79 | 689.61 | 737.12 | 787.30 | 840.27 | 895.35 | 1,000.00 |  |  |  |  |
| 99 | 552.98 | 591.35 | 632.19 | 676.14 | 722.89 | 772.40 | 824.80 | 879.24 | 1,000.00 |  |  |  |  |  |