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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 20% Male, 80% 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.43 | con't | |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.42 | 0.46 | con't | |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.42 | 0.46 | 0.48 | con't | |
| 7 |  |  |  |  |  |  |  |  |  | 0.42 | 0.45 | 0.47 | 0.51 | con't | |
| 8 |  |  |  |  |  |  |  |  | 0.41 | 0.45 | 0.47 | 0.50 | 0.52 | con't | |
| 9 |  |  |  |  |  |  |  | 0.41 | 0.44 | 0.47 | 0.50 | 0.51 | 0.52 | con't | |
| 10 |  |  |  |  |  |  | 0.40 | 0.44 | 0.46 | 0.49 | 0.50 | 0.51 | 0.53 | con't | |
| 11 |  |  |  |  |  | 0.39 | 0.43 | 0.46 | 0.48 | 0.49 | 0.50 | 0.52 | 0.54 | con't | |
| 12 |  |  |  |  | 0.39 | 0.42 | 0.45 | 0.47 | 0.48 | 0.49 | 0.51 | 0.53 | 0.55 | con't | |
| 13 |  |  |  | 0.39 | 0.42 | 0.44 | 0.46 | 0.47 | 0.48 | 0.50 | 0.52 | 0.54 | 0.56 | con't | |
| 14 |  |  | 0.39 | 0.42 | 0.44 | 0.45 | 0.47 | 0.47 | 0.49 | 0.51 | 0.53 | 0.55 | 0.59 | con't | |
| 15 |  | 0.39 | 0.42 | 0.44 | 0.45 | 0.46 | 0.47 | 0.47 | 0.50 | 0.51 | 0.54 | 0.58 | 0.61 | con't | |
| 16 | 0.39 | 0.42 | 0.44 | 0.44 | 0.45 | 0.46 | 0.47 | 0.49 | 0.51 | 0.52 | 0.56 | 0.60 | 0.62 | con't | |
| 17 | 0.42 | 0.44 | 0.44 | 0.44 | 0.45 | 0.46 | 0.48 | 0.50 | 0.51 | 0.55 | 0.58 | 0.61 | 0.65 | con't | |
| 18 | 0.43 | 0.43 | 0.43 | 0.44 | 0.45 | 0.47 | 0.48 | 0.51 | 0.54 | 0.57 | 0.60 | 0.64 | 0.69 | con't | |
| 19 | 0.42 | 0.42 | 0.43 | 0.44 | 0.45 | 0.46 | 0.49 | 0.52 | 0.56 | 0.58 | 0.62 | 0.67 | 0.71 | con't | |
| 20 | 0.39 | 0.40 | 0.41 | 0.43 | 0.44 | 0.47 | 0.51 | 0.54 | 0.56 | 0.60 | 0.65 | 0.71 | 0.75 | con't | |
| 21 | 0.37 | 0.38 | 0.40 | 0.42 | 0.44 | 0.48 | 0.52 | 0.53 | 0.59 | 0.63 | 0.68 | 0.73 | 0.79 | con't | |
| 22 | 0.34 | 0.37 | 0.40 | 0.42 | 0.46 | 0.50 | 0.52 | 0.56 | 0.61 | 0.67 | 0.71 | 0.77 | 0.82 | con't | |
| 23 | 0.32 | 0.35 | 0.38 | 0.42 | 0.47 | 0.50 | 0.54 | 0.60 | 0.64 | 0.69 | 0.75 | 0.80 | 0.86 | con't | |
| 24 | 0.31 | 0.35 | 0.39 | 0.43 | 0.47 | 0.51 | 0.57 | 0.62 | 0.68 | 0.73 | 0.79 | 0.84 | 0.91 | con't | |
| 25 | 0.29 | 0.35 | 0.39 | 0.44 | 0.49 | 0.54 | 0.60 | 0.65 | 0.71 | 0.77 | 0.82 | 0.89 | 0.95 | con't | |
| 26 | 0.29 | 0.35 | 0.40 | 0.46 | 0.51 | 0.57 | 0.62 | 0.68 | 0.74 | 0.80 | 0.87 | 0.93 | 1.00 | con't | |
| 27 | 0.30 | 0.35 | 0.42 | 0.48 | 0.54 | 0.59 | 0.65 | 0.71 | 0.77 | 0.84 | 0.90 | 0.97 | 1.07 | con't | |
| 28 | 0.31 | 0.37 | 0.44 | 0.50 | 0.56 | 0.62 | 0.68 | 0.74 | 0.81 | 0.87 | 0.95 | 1.04 | 1.13 | con't | |
| 29 | 0.33 | 0.40 | 0.47 | 0.52 | 0.58 | 0.65 | 0.70 | 0.78 | 0.84 | 0.92 | 1.01 | 1.10 | 1.20 | con't | |
| 30 | 0.35 | 0.42 | 0.48 | 0.55 | 0.61 | 0.68 | 0.74 | 0.80 | 0.88 | 0.98 | 1.07 | 1.17 | 1.29 | con't | |
| 31 | 0.37 | 0.44 | 0.50 | 0.57 | 0.63 | 0.71 | 0.78 | 0.85 | 0.94 | 1.03 | 1.13 | 1.26 | 1.40 | con't | |
| 32 | 0.38 | 0.45 | 0.52 | 0.59 | 0.66 | 0.74 | 0.81 | 0.90 | 0.99 | 1.09 | 1.22 | 1.36 | 1.54 | con't | |
| 33 | 0.41 | 0.47 | 0.54 | 0.62 | 0.69 | 0.78 | 0.88 | 0.96 | 1.05 | 1.18 | 1.32 | 1.49 | 1.68 | con't | |
| 34 | 0.42 | 0.48 | 0.56 | 0.65 | 0.73 | 0.83 | 0.93 | 1.03 | 1.15 | 1.28 | 1.45 | 1.63 | 1.85 | 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 20% Male, 80% 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 |  |  |  | 0.46 | 0.50 | 0.52 | 0.55 | 0.55 | 0.56 | 0.57 | 0.58 | 0.59 | 0.60 | | 25 |
| 1 |  |  | 0.45 | 0.48 | 0.51 | 0.54 | 0.55 | 0.56 | 0.57 | 0.58 | 0.58 | 0.60 | 0.63 | | 26 |
| 2 |  | 0.43 | 0.48 | 0.50 | 0.54 | 0.54 | 0.56 | 0.57 | 0.58 | 0.58 | 0.60 | 0.62 | 0.67 | | 27 |
| 3 | 0.43 | 0.47 | 0.49 | 0.53 | 0.54 | 0.55 | 0.56 | 0.58 | 0.58 | 0.60 | 0.62 | 0.66 | 0.67 | | 28 |
| 4 | 0.47 | 0.49 | 0.52 | 0.53 | 0.55 | 0.56 | 0.57 | 0.58 | 0.60 | 0.62 | 0.65 | 0.66 | 0.70 | | 29 |
| 5 | 0.48 | 0.52 | 0.53 | 0.54 | 0.56 | 0.57 | 0.58 | 0.60 | 0.62 | 0.65 | 0.66 | 0.70 | 0.72 | | 30 |
| 6 | 0.51 | 0.52 | 0.54 | 0.55 | 0.57 | 0.58 | 0.60 | 0.61 | 0.64 | 0.66 | 0.68 | 0.71 | 0.75 | | 31 |
| 7 | 0.52 | 0.53 | 0.55 | 0.56 | 0.58 | 0.59 | 0.61 | 0.64 | 0.65 | 0.68 | 0.71 | 0.75 | 0.78 | | 32 |
| 8 | 0.52 | 0.54 | 0.56 | 0.57 | 0.59 | 0.61 | 0.64 | 0.65 | 0.68 | 0.71 | 0.75 | 0.77 | 0.82 | | 33 |
| 9 | 0.53 | 0.55 | 0.57 | 0.59 | 0.61 | 0.63 | 0.65 | 0.68 | 0.71 | 0.75 | 0.77 | 0.82 | 0.87 | | 34 |
| 10 | 0.55 | 0.56 | 0.58 | 0.60 | 0.63 | 0.65 | 0.68 | 0.71 | 0.75 | 0.77 | 0.82 | 0.87 | 0.93 | | 35 |
| 11 | 0.55 | 0.58 | 0.60 | 0.63 | 0.65 | 0.68 | 0.71 | 0.74 | 0.77 | 0.81 | 0.86 | 0.92 | 0.99 | | 36 |
| 12 | 0.57 | 0.59 | 0.63 | 0.65 | 0.67 | 0.71 | 0.74 | 0.77 | 0.81 | 0.86 | 0.92 | 0.99 | 1.06 | | 37 |
| 13 | 0.59 | 0.62 | 0.65 | 0.67 | 0.71 | 0.74 | 0.77 | 0.81 | 0.86 | 0.92 | 0.99 | 1.04 | 1.11 | | 38 |
| 14 | 0.62 | 0.64 | 0.67 | 0.71 | 0.74 | 0.77 | 0.81 | 0.86 | 0.92 | 0.98 | 1.04 | 1.10 | 1.18 | | 39 |
| 15 | 0.63 | 0.67 | 0.71 | 0.74 | 0.77 | 0.81 | 0.86 | 0.92 | 0.98 | 1.04 | 1.10 | 1.18 | 1.25 | | 40 |
| 16 | 0.67 | 0.71 | 0.74 | 0.77 | 0.81 | 0.86 | 0.92 | 0.98 | 1.04 | 1.09 | 1.18 | 1.24 | 1.33 | | 41 |
| 17 | 0.69 | 0.73 | 0.77 | 0.81 | 0.86 | 0.92 | 0.98 | 1.04 | 1.09 | 1.18 | 1.24 | 1.33 | 1.43 | | 42 |
| 18 | 0.73 | 0.77 | 0.80 | 0.86 | 0.92 | 0.98 | 1.04 | 1.09 | 1.18 | 1.24 | 1.33 | 1.43 | 1.54 | | 43 |
| 19 | 0.76 | 0.80 | 0.86 | 0.92 | 0.98 | 1.04 | 1.09 | 1.18 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | | 44 |
| 20 | 0.80 | 0.86 | 0.92 | 0.98 | 1.04 | 1.09 | 1.18 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | 1.83 | | 45 |
| 21 | 0.85 | 0.90 | 0.98 | 1.03 | 1.09 | 1.17 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | 1.83 | 2.01 | | 46 |
| 22 | 0.88 | 0.96 | 1.02 | 1.09 | 1.17 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | 1.83 | 2.01 | 2.21 | | 47 |
| 23 | 0.94 | 1.00 | 1.08 | 1.15 | 1.23 | 1.33 | 1.43 | 1.54 | 1.68 | 1.83 | 2.01 | 2.21 | 2.42 | | 48 |
| 24 | 0.98 | 1.05 | 1.14 | 1.22 | 1.31 | 1.42 | 1.54 | 1.68 | 1.83 | 2.01 | 2.21 | 2.42 | 2.64 | | 49 |
| 25 | 1.02 | 1.11 | 1.21 | 1.31 | 1.41 | 1.53 | 1.68 | 1.83 | 2.01 | 2.20 | 2.42 | 2.64 | 2.91 | | 50 |
| 26 | 1.09 | 1.18 | 1.29 | 1.41 | 1.52 | 1.68 | 1.83 | 2.01 | 2.20 | 2.42 | 2.64 | 2.91 | 3.21 | | 51 |
| 27 | 1.16 | 1.26 | 1.39 | 1.51 | 1.66 | 1.82 | 2.01 | 2.20 | 2.42 | 2.64 | 2.91 | 3.21 | 3.57 | | 52 |
| 28 | 1.24 | 1.36 | 1.50 | 1.65 | 1.81 | 2.00 | 2.18 | 2.42 | 2.64 | 2.91 | 3.21 | 3.57 | 3.95 | | 53 |
| 29 | 1.32 | 1.47 | 1.63 | 1.80 | 1.99 | 2.17 | 2.40 | 2.64 | 2.91 | 3.21 | 3.57 | 3.95 | 4.37 | | 54 |
| 30 | 1.43 | 1.60 | 1.77 | 1.97 | 2.16 | 2.39 | 2.62 | 2.90 | 3.21 | 3.56 | 3.94 | 4.36 | 4.84 | | 55 |
| 31 | 1.57 | 1.74 | 1.94 | 2.14 | 2.38 | 2.61 | 2.88 | 3.20 | 3.55 | 3.93 | 4.36 | 4.82 | 5.37 | | 56 |
| 32 | 1.71 | 1.92 | 2.12 | 2.36 | 2.60 | 2.87 | 3.16 | 3.52 | 3.92 | 4.34 | 4.80 | 5.33 | 5.92 | | 57 |
| 33 | 1.89 | 2.10 | 2.34 | 2.58 | 2.85 | 3.14 | 3.49 | 3.89 | 4.31 | 4.79 | 5.30 | 5.86 | 6.49 | | 58 |
| 34 | 2.06 | 2.31 | 2.56 | 2.83 | 3.13 | 3.47 | 3.85 | 4.28 | 4.74 | 5.26 | 5.81 | 6.40 | 7.07 | | 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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|  | Blended 20% Male, 80% 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 | 0.43 | 0.51 | 0.58 | 0.67 | 0.77 | 0.88 | 0.99 | 1.13 | 1.26 | 1.42 | 1.59 | 1.81 | 2.02 | | con't |
| 36 | 0.45 | 0.53 | 0.62 | 0.72 | 0.83 | 0.94 | 1.08 | 1.22 | 1.40 | 1.57 | 1.76 | 1.98 | 2.24 | | con't |
| 37 | 0.47 | 0.55 | 0.65 | 0.76 | 0.87 | 1.02 | 1.17 | 1.35 | 1.52 | 1.73 | 1.94 | 2.18 | 2.45 | | con't |
| 38 | 0.49 | 0.60 | 0.70 | 0.81 | 0.95 | 1.09 | 1.28 | 1.46 | 1.68 | 1.89 | 2.13 | 2.39 | 2.68 | | con't |
| 39 | 0.53 | 0.64 | 0.75 | 0.89 | 1.03 | 1.20 | 1.40 | 1.62 | 1.83 | 2.08 | 2.32 | 2.61 | 2.93 | | con't |
| 40 | 0.58 | 0.69 | 0.82 | 0.96 | 1.13 | 1.32 | 1.54 | 1.77 | 2.01 | 2.26 | 2.55 | 2.86 | 3.23 | | con't |
| 41 | 0.62 | 0.76 | 0.90 | 1.06 | 1.24 | 1.46 | 1.68 | 1.93 | 2.19 | 2.48 | 2.79 | 3.16 | 3.54 | | con't |
| 42 | 0.67 | 0.83 | 0.99 | 1.17 | 1.37 | 1.59 | 1.86 | 2.11 | 2.40 | 2.71 | 3.07 | 3.47 | 3.88 | | con't |
| 43 | 0.73 | 0.91 | 1.09 | 1.29 | 1.51 | 1.76 | 2.02 | 2.31 | 2.62 | 2.97 | 3.37 | 3.79 | 4.27 | | con't |
| 44 | 0.80 | 0.99 | 1.20 | 1.42 | 1.66 | 1.92 | 2.21 | 2.53 | 2.88 | 3.25 | 3.68 | 4.15 | 4.69 | | con't |
| 45 | 0.88 | 1.09 | 1.31 | 1.55 | 1.81 | 2.10 | 2.42 | 2.78 | 3.16 | 3.56 | 4.02 | 4.57 | 5.12 | | con't |
| 46 | 0.96 | 1.19 | 1.43 | 1.68 | 1.98 | 2.31 | 2.67 | 3.05 | 3.46 | 3.91 | 4.42 | 5.00 | 5.59 | | con't |
| 47 | 1.04 | 1.29 | 1.55 | 1.83 | 2.17 | 2.52 | 2.91 | 3.33 | 3.77 | 4.28 | 4.83 | 5.44 | 6.06 | | con't |
| 48 | 1.14 | 1.40 | 1.68 | 2.00 | 2.34 | 2.72 | 3.15 | 3.61 | 4.11 | 4.66 | 5.25 | 5.89 | 6.58 | | con't |
| 49 | 1.20 | 1.48 | 1.83 | 2.17 | 2.53 | 2.94 | 3.40 | 3.90 | 4.42 | 5.02 | 5.65 | 6.37 | 7.15 | | con't |
| 50 | 1.27 | 1.62 | 1.98 | 2.33 | 2.71 | 3.14 | 3.64 | 4.17 | 4.74 | 5.38 | 6.09 | 6.91 | 7.79 | | con't |
| 51 | 1.35 | 1.79 | 2.15 | 2.50 | 2.92 | 3.36 | 3.88 | 4.45 | 5.07 | 5.77 | 6.57 | 7.50 | 8.50 | | con't |
| 52 | 1.44 | 1.97 | 2.33 | 2.69 | 3.11 | 3.57 | 4.12 | 4.73 | 5.42 | 6.21 | 7.12 | 8.16 | 9.22 | | con't |
| 53 | 1.52 | 2.11 | 2.50 | 2.89 | 3.32 | 3.81 | 4.38 | 5.06 | 5.82 | 6.71 | 7.72 | 8.85 | 9.93 | | con't |
| 54 | 1.60 | 2.25 | 2.68 | 3.08 | 3.53 | 4.06 | 4.69 | 5.43 | 6.27 | 7.25 | 8.36 | 9.50 | 10.72 | | con't |
| 55 | 1.69 | 2.41 | 2.89 | 3.30 | 3.77 | 4.35 | 5.04 | 5.86 | 6.77 | 7.84 | 8.96 | 10.24 | 11.63 | | con't |
| 56 | 1.83 | 2.58 | 3.11 | 3.55 | 4.06 | 4.69 | 5.46 | 6.35 | 7.34 | 8.41 | 9.66 | 11.09 | 12.67 | | con't |
| 57 | 1.93 | 2.76 | 3.36 | 3.83 | 4.40 | 5.10 | 5.94 | 6.91 | 7.95 | 9.16 | 10.55 | 12.13 | 13.85 | | con't |
| 58 | 2.03 | 2.94 | 3.61 | 4.14 | 4.79 | 5.57 | 6.47 | 7.51 | 8.62 | 9.96 | 11.50 | 13.27 | 15.23 | | con't |
| 59 | 2.19 | 3.13 | 3.90 | 4.50 | 5.21 | 6.07 | 7.05 | 8.14 | 9.35 | 10.83 | 12.54 | 14.56 | 16.80 | | con't |
| 60 | 2.33 | 3.34 | 4.19 | 4.85 | 5.65 | 6.59 | 7.66 | 8.85 | 10.16 | 11.80 | 13.74 | 15.96 | 18.53 | | con't |
| 61 | 2.48 | 3.56 | 4.48 | 5.22 | 6.10 | 7.14 | 8.29 | 9.58 | 11.03 | 12.89 | 15.05 | 17.51 | 20.29 | | con't |
| 62 | 2.68 | 3.79 | 4.80 | 5.59 | 6.56 | 7.70 | 8.97 | 10.39 | 12.01 | 14.08 | 16.49 | 19.20 | 22.25 | | con't |
| 63 | 2.91 | 4.04 | 5.13 | 5.99 | 7.05 | 8.28 | 9.69 | 11.29 | 13.10 | 15.44 | 18.10 | 21.11 | 24.51 | | con't |
| 64 | 3.17 | 4.79 | 5.48 | 6.41 | 7.56 | 8.92 | 10.50 | 12.29 | 14.34 | 16.93 | 19.89 | 23.27 | 27.09 | | con't |
| 65 | 3.46 | 5.10 | 5.86 | 6.86 | 8.11 | 9.61 | 11.36 | 13.38 | 15.69 | 18.59 | 21.93 | 25.72 | 29.99 | | con't |
| 66 | 3.63 | 5.51 | 6.30 | 7.37 | 8.76 | 10.40 | 12.34 | 14.61 | 17.24 | 20.49 | 24.22 | 28.50 | 33.34 | | con't |
| 67 | 3.81 | 5.94 | 6.77 | 7.95 | 9.49 | 11.32 | 13.48 | 16.00 | 18.96 | 22.64 | 26.85 | 31.65 | 37.12 | | con't |
| 68 | 4.24 | 6.41 | 7.35 | 8.62 | 10.32 | 12.39 | 14.86 | 17.72 | 21.03 | 25.16 | 29.91 | 35.33 | 41.40 | | con't |
| 69 | 4.68 | 6.96 | 7.98 | 9.39 | 11.15 | 13.65 | 16.36 | 19.54 | 23.24 | 27.89 | 33.23 | 39.25 | 46.01 | | 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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|  | Blended 20% Male, 80% 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 | 2.28 | 2.53 | 2.81 | 3.11 | 3.45 | 3.82 | 4.23 | 4.70 | 5.21 | 5.75 | 6.34 | 6.95 | 7.70 | | 60 |
| 36 | 2.50 | 2.79 | 3.09 | 3.44 | 3.80 | 4.21 | 4.65 | 5.16 | 5.71 | 6.28 | 6.91 | 7.57 | 8.40 | | 61 |
| 37 | 2.74 | 3.06 | 3.40 | 3.78 | 4.18 | 4.63 | 5.12 | 5.65 | 6.24 | 6.86 | 7.53 | 8.26 | 9.20 | | 62 |
| 38 | 3.00 | 3.36 | 3.74 | 4.14 | 4.60 | 5.08 | 5.61 | 6.19 | 6.81 | 7.49 | 8.22 | 9.05 | 10.04 | | 63 |
| 39 | 3.30 | 3.68 | 4.09 | 4.56 | 5.04 | 5.58 | 6.14 | 6.76 | 7.45 | 8.18 | 9.01 | 9.90 | 10.94 | | 64 |
| 40 | 3.62 | 4.03 | 4.50 | 4.99 | 5.53 | 6.10 | 6.72 | 7.40 | 8.15 | 8.98 | 9.86 | 10.79 | 11.92 | | 65 |
| 41 | 3.97 | 4.43 | 4.94 | 5.48 | 6.06 | 6.68 | 7.36 | 8.12 | 8.95 | 9.83 | 10.77 | 11.73 | 12.97 | | 66 |
| 42 | 4.36 | 4.88 | 5.41 | 5.99 | 6.63 | 7.32 | 8.07 | 8.92 | 9.80 | 10.74 | 11.71 | 12.69 | 14.10 | | 67 |
| 43 | 4.79 | 5.35 | 5.92 | 6.57 | 7.27 | 8.04 | 8.87 | 9.76 | 10.69 | 11.66 | 12.67 | 13.81 | 15.35 | | 68 |
| 44 | 5.24 | 5.84 | 6.47 | 7.19 | 7.97 | 8.83 | 9.72 | 10.66 | 11.62 | 12.64 | 13.76 | 15.02 | 16.69 | | 69 |
| 45 | 5.72 | 6.35 | 7.08 | 7.88 | 8.75 | 9.66 | 10.63 | 11.58 | 12.60 | 13.70 | 15.00 | 16.41 | 18.22 | | 70 |
| 46 | 6.21 | 6.95 | 7.75 | 8.62 | 9.56 | 10.57 | 11.55 | 12.57 | 13.66 | 14.94 | 16.37 | 18.01 | 19.95 | | 71 |
| 47 | 6.76 | 7.58 | 8.47 | 9.43 | 10.45 | 11.53 | 12.54 | 13.62 | 14.89 | 16.32 | 17.97 | 19.84 | 21.98 | | 72 |
| 48 | 7.37 | 8.28 | 9.26 | 10.28 | 11.38 | 12.53 | 13.59 | 14.83 | 16.25 | 17.91 | 19.82 | 21.85 | 24.16 | | 73 |
| 49 | 8.04 | 9.04 | 10.11 | 11.21 | 12.37 | 13.57 | 14.79 | 16.20 | 17.86 | 19.75 | 21.83 | 24.03 | 26.51 | | 74 |
| 50 | 8.78 | 9.85 | 11.00 | 12.16 | 13.42 | 14.77 | 16.15 | 17.80 | 19.69 | 21.75 | 24.00 | 26.38 | 29.11 | | 75 |
| 51 | 9.57 | 10.68 | 11.92 | 13.17 | 14.59 | 16.12 | 17.75 | 19.63 | 21.68 | 23.92 | 26.36 | 28.94 | 31.95 | | 76 |
| 52 | 10.30 | 11.55 | 12.88 | 14.31 | 15.95 | 17.70 | 19.58 | 21.62 | 23.85 | 26.27 | 28.91 | 31.78 | 35.11 | | 77 |
| 53 | 11.14 | 12.49 | 13.96 | 15.65 | 17.54 | 19.45 | 21.56 | 23.78 | 26.20 | 28.82 | 31.76 | 34.91 | 38.64 | | 78 |
| 54 | 12.08 | 13.60 | 15.27 | 17.18 | 19.28 | 21.43 | 23.70 | 26.11 | 28.74 | 31.66 | 34.88 | 38.41 | 42.51 | | 79 |
| 55 | 13.16 | 14.85 | 16.79 | 18.92 | 21.26 | 23.55 | 26.04 | 28.67 | 31.58 | 34.78 | 38.39 | 42.30 | 46.78 | | 80 |
| 56 | 14.40 | 16.33 | 18.51 | 20.89 | 23.45 | 25.84 | 28.57 | 31.47 | 34.68 | 38.27 | 42.24 | 46.52 | 52.32 | | 81 |
| 57 | 15.82 | 18.02 | 20.40 | 23.03 | 25.72 | 28.36 | 31.35 | 34.56 | 38.14 | 42.13 | 46.45 | 51.16 | 58.43 | | 82 |
| 58 | 17.43 | 19.85 | 22.50 | 25.39 | 28.21 | 31.12 | 34.44 | 38.00 | 41.97 | 46.31 | 51.13 | 56.21 | 64.59 | | 83 |
| 59 | 19.22 | 21.89 | 24.78 | 28.00 | 30.95 | 34.17 | 37.88 | 41.82 | 46.15 | 50.95 | 56.13 | 61.64 | 71.37 | | 84 |
| 60 | 21.20 | 24.12 | 27.33 | 30.84 | 33.99 | 37.57 | 41.68 | 45.98 | 50.75 | 55.96 | 61.59 | 67.56 | 78.97 | | 85 |
| 61 | 23.40 | 26.64 | 30.21 | 33.87 | 37.37 | 41.34 | 45.78 | 50.57 | 55.72 | 61.37 | 67.51 | 74.14 | 86.11 | | 86 |
| 62 | 25.71 | 29.51 | 33.52 | 37.23 | 41.12 | 45.45 | 50.37 | 55.52 | 61.14 | 67.27 | 74.03 | 81.33 | 96.15 | | 87 |
| 63 | 28.36 | 32.71 | 37.12 | 40.96 | 45.20 | 49.98 | 55.30 | 60.89 | 67.04 | 73.76 | 81.20 | 89.07 | 106.65 | | 88 |
| 64 | 31.39 | 36.26 | 40.83 | 45.02 | 49.70 | 54.87 | 60.59 | 66.76 | 73.50 | 80.90 | 88.92 | 97.46 | 117.77 | | 89 |
| 65 | 34.86 | 40.32 | 44.87 | 49.50 | 54.56 | 60.12 | 66.42 | 73.19 | 80.57 | 88.59 | 97.29 | 106.61 | 128.12 | | 90 |
| 66 | 38.82 | 44.60 | 49.42 | 54.46 | 59.87 | 66.01 | 72.94 | 80.28 | 88.28 | 97.02 | 106.41 | 116.39 | 133.81 | | 91 |
| 67 | 43.20 | 49.13 | 54.38 | 59.83 | 65.80 | 72.50 | 80.03 | 88.00 | 96.70 | 106.08 | 116.30 | 126.88 | 143.81 | | 92 |
| 68 | 48.21 | 54.10 | 59.75 | 65.71 | 72.24 | 79.63 | 87.80 | 96.41 | 105.84 | 115.97 | 126.81 | 138.43 | 158.22 | | 93 |
| 69 | 53.31 | 59.34 | 65.61 | 72.19 | 79.34 | 87.32 | 96.19 | 105.61 | 115.72 | 126.55 | 138.34 | 151.15 | 176.29 | | 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 20% Male, 80% 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 | 5.18 | 7.54 | 8.71 | 10.30 | 12.11 | 15.09 | 18.07 | 21.60 | 26.16 | 31.41 | 37.34 | 44.09 | 51.54 | con't |
| 71 | 5.89 | 8.20 | 9.55 | 11.21 | 13.58 | 16.68 | 19.98 | 24.52 | 29.20 | 35.04 | 41.67 | 49.05 | 57.27 | con't |
| 72 | 7.83 | 8.92 | 10.50 | 12.56 | 15.20 | 18.45 | 22.33 | 26.88 | 32.18 | 38.65 | 45.90 | 53.96 | 62.90 | con't |
| 73 | 8.56 | 9.93 | 11.71 | 14.03 | 16.94 | 20.46 | 24.71 | 30.05 | 35.70 | 42.80 | 50.72 | 59.57 | 67.62 | con't |
| 74 | 9.42 | 10.89 | 12.97 | 15.68 | 18.97 | 22.91 | 27.98 | 33.52 | 39.84 | 47.67 | 56.40 | 66.07 | 74.66 | con't |
| 75 | 10.37 | 11.94 | 14.42 | 17.65 | 21.31 | 26.03 | 31.38 | 37.60 | 45.42 | 54.00 | 63.64 | 74.30 | 83.33 | con't |
| 76 | 11.22 | 13.30 | 16.18 | 19.82 | 24.13 | 29.28 | 35.26 | 42.72 | 51.31 | 60.85 | 71.41 | 83.03 | 92.82 | con't |
| 77 | 12.32 | 14.89 | 18.25 | 22.44 | 27.29 | 33.02 | 40.11 | 48.49 | 57.17 | 68.08 | 79.56 | 92.17 | 102.57 | con't |
| 78 | 13.80 | 16.81 | 20.71 | 25.59 | 31.01 | 37.63 | 45.77 | 54.35 | 65.04 | 76.49 | 88.92 | 102.54 | 113.39 | con't |
| 79 | 14.64 | 19.20 | 23.72 | 29.27 | 35.42 | 43.24 | 51.58 | 61.92 | 71.98 | 84.28 | 97.71 | 111.84 | 123.35 | con't |
| 80 | 16.15 | 22.20 | 27.33 | 33.62 | 41.03 | 49.04 | 58.99 | 68.78 | 80.42 | 93.70 | 108.03 | 122.70 | 135.06 | con't |
| 81 | 17.95 | 25.84 | 31.68 | 38.69 | 46.93 | 56.34 | 65.79 | 77.07 | 89.55 | 103.79 | 119.01 | 134.93 | 149.63 | con't |
| 82 | 19.98 | 30.28 | 36.83 | 44.60 | 53.61 | 63.15 | 73.99 | 86.06 | 98.55 | 115.12 | 131.80 | 149.49 | 163.08 | con't |
| 83 | 22.21 | 35.56 | 42.86 | 51.37 | 61.13 | 71.41 | 82.92 | 94.96 | 111.11 | 127.68 | 146.22 | 163.06 | 178.05 | con't |
| 84 | 26.76 | 41.48 | 49.80 | 58.98 | 69.41 | 80.37 | 91.84 | 107.47 | 123.49 | 141.74 | 159.06 | 178.03 | 194.44 | con't |
| 85 | 31.69 | 48.34 | 57.64 | 67.41 | 78.57 | 89.28 | 104.24 | 119.74 | 137.43 | 154.42 | 172.95 | 193.06 | 212.44 | con't |
| 86 | 40.13 | 56.14 | 66.11 | 76.82 | 87.66 | 101.83 | 116.59 | 133.57 | 149.91 | 168.04 | 187.67 | 209.20 | 232.60 | con't |
| 87 | 46.80 | 64.64 | 75.55 | 87.27 | 100.43 | 114.19 | 130.40 | 145.93 | 163.30 | 182.44 | 203.40 | 226.40 | 251.15 | con't |
| 88 | 57.63 | 74.20 | 86.14 | 100.14 | 113.09 | 128.20 | 142.75 | 159.19 | 177.44 | 197.76 | 219.86 | 244.15 | 270.41 | con't |
| 89 | 70.28 | 84.94 | 99.41 | 112.81 | 127.33 | 140.72 | 156.04 | 173.23 | 192.57 | 213.93 | 237.35 | 262.82 | 286.96 | con't |
| 90 | 83.44 | 98.62 | 112.31 | 127.15 | 140.15 | 154.32 | 170.29 | 188.32 | 208.75 | 231.14 | 255.64 | 279.82 | 303.46 | con't |
| 91 | 97.65 | 111.77 | 127.01 | 139.96 | 153.96 | 168.67 | 185.49 | 204.46 | 225.61 | 249.16 | 273.16 | 295.94 | 320.60 | con't |
| 92 | 111.14 | 126.90 | 139.83 | 153.78 | 168.43 | 184.12 | 201.77 | 221.50 | 243.47 | 267.24 | 288.99 | 312.71 | 338.83 | con't |
| 93 | 126.81 | 139.72 | 153.66 | 168.26 | 183.89 | 200.68 | 218.79 | 239.37 | 262.40 | 282.91 | 305.48 | 330.55 | 357.56 | con't |
| 94 | 139.64 | 153.56 | 168.14 | 183.72 | 200.46 | 218.21 | 237.00 | 258.74 | 278.00 | 299.23 | 323.04 | 348.91 | 377.09 | con't |
| 95 | 153.48 | 168.06 | 183.61 | 200.30 | 217.99 | 236.67 | 257.08 | 274.42 | 294.29 | 316.63 | 341.12 | 368.05 | 397.38 | con't |
| 96 | 167.99 | 183.53 | 200.20 | 217.84 | 236.46 | 257.07 | 273.01 | 291.06 | 311.68 | 334.57 | 360.00 | 387.96 | 418.45 | con't |
| 97 | 183.48 | 200.12 | 217.75 | 236.32 | 257.06 | 273.01 | 289.92 | 308.57 | 329.61 | 353.31 | 379.65 | 408.65 | 440.28 | con't |
| 98 | 200.07 | 217.68 | 236.23 | 257.06 | 273.00 | 289.92 | 307.72 | 326.65 | 348.35 | 372.82 | 400.08 | 430.10 | 462.89 | con't |
| 99 | 217.63 | 236.17 | 257.05 | 273.00 | 289.92 | 307.72 | 326.12 | 345.57 | 367.90 | 393.14 | 421.28 | 452.32 | 486.26 | con't |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 20% Male, 80% Female Nonsmoker Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | | 6 of 6 | |
| Issue  Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate | |
| 70 | 59.01 | 65.58 | 72.14 | 79.28 | 87.07 | 95.74 | 105.29 | 115.37 | 126.17 | 137.91 | 151.00 | 165.03 | 198.59 | | 95 |
| 71 | 64.77 | 71.51 | 78.94 | 86.80 | 95.40 | 104.80 | 115.09 | 125.86 | 137.47 | 150.69 | 164.76 | 179.93 | 219.83 | | 96 |
| 72 | 69.43 | 77.75 | 86.60 | 95.19 | 104.52 | 114.58 | 125.57 | 137.14 | 150.51 | 164.36 | 179.41 | 196.08 | 241.87 | | 97 |
| 73 | 76.04 | 84.90 | 94.42 | 104.44 | 114.28 | 125.05 | 136.83 | 150.33 | 164.12 | 179.06 | 195.43 | 213.59 | 246.34 | | 98 |
| 74 | 83.56 | 93.15 | 103.42 | 114.16 | 124.79 | 136.26 | 150.15 | 163.90 | 178.80 | 195.26 | 213.34 | 233.40 | 259.31 | | 99 |
| 75 | 92.98 | 103.31 | 114.16 | 124.77 | 136.04 | 150.14 | 163.88 | 178.78 | 195.23 | 213.28 | 233.31 | 255.15 | 279.57 | | 100 |
| 76 | 103.21 | 113.98 | 124.64 | 136.01 | 150.12 | 163.73 | 178.76 | 195.06 | 213.09 | 233.12 | 255.15 | 279.57 | 300.98 | | 101 |
| 77 | 113.41 | 124.41 | 135.97 | 149.98 | 163.73 | 178.61 | 195.06 | 213.09 | 233.12 | 255.15 | 279.57 | 300.98 | 324.91 | | 102 |
| 78 | 124.38 | 135.84 | 149.94 | 163.57 | 178.60 | 194.90 | 213.09 | 233.11 | 255.15 | 279.33 | 300.98 | 324.62 | 351.22 | | 103 |
| 79 | 135.61 | 149.80 | 163.54 | 178.43 | 194.87 | 212.90 | 233.11 | 255.14 | 279.32 | 300.98 | 324.62 | 350.59 | 380.29 | | 104 |
| 80 | 149.65 | 163.26 | 178.40 | 194.68 | 212.87 | 232.89 | 254.93 | 279.31 | 300.98 | 324.62 | 349.96 | 380.29 | 411.83 | | 105 |
| 81 | 163.24 | 178.23 | 194.66 | 212.86 | 232.88 | 254.93 | 279.31 | 300.98 | 324.62 | 349.65 | 380.29 | 411.83 | 444.26 | | 106 |
| 82 | 178.22 | 194.65 | 212.67 | 232.86 | 254.90 | 279.30 | 300.98 | 324.62 | 349.03 | 380.29 | 411.83 | 444.26 | 477.55 | | 107 |
| 83 | 194.46 | 212.65 | 232.85 | 254.89 | 279.28 | 300.98 | 324.62 | 348.41 | 380.29 | 411.83 | 444.26 | 477.55 | 511.11 | | 108 |
| 84 | 212.64 | 232.63 | 254.87 | 279.26 | 300.71 | 324.62 | 347.78 | 380.29 | 411.83 | 444.26 | 477.55 | 511.11 | 546.10 | | 109 |
| 85 | 232.62 | 254.64 | 279.25 | 300.71 | 324.62 | 347.46 | 380.29 | 411.83 | 444.26 | 477.55 | 511.11 | 546.10 | 581.92 | | 110 |
| 86 | 254.61 | 278.99 | 300.70 | 324.61 | 346.84 | 380.29 | 411.83 | 444.26 | 477.55 | 511.11 | 546.10 | 581.92 | 616.41 | | 111 |
| 87 | 277.96 | 300.70 | 324.61 | 346.21 | 380.29 | 411.83 | 443.84 | 477.10 | 511.11 | 546.10 | 581.92 | 616.41 | 649.92 | | 112 |
| 88 | 294.30 | 319.11 | 345.83 | 374.01 | 403.92 | 435.54 | 468.87 | 503.88 | 540.58 | 578.95 | 616.41 | 649.92 | 680.53 | | 113 |
| 89 | 311.27 | 337.55 | 365.39 | 395.06 | 426.53 | 459.77 | 494.82 | 531.62 | 570.17 | 610.48 | 649.92 | 680.53 | 723.43 | | 114 |
| 90 | 329.16 | 356.51 | 385.78 | 416.94 | 449.98 | 484.90 | 521.67 | 560.31 | 600.77 | 643.09 | 680.53 | 723.43 | 763.44 | | 115 |
| 91 | 347.58 | 376.28 | 406.97 | 439.65 | 474.29 | 510.90 | 549.45 | 589.94 | 632.37 | 676.75 | 723.04 | 763.44 | 804.97 | | 116 |
| 92 | 366.78 | 396.84 | 428.97 | 463.18 | 499.45 | 537.77 | 578.13 | 620.54 | 664.98 | 711.45 | 759.97 | 804.97 | 850.47 | | 117 |
| 93 | 386.79 | 418.19 | 451.78 | 487.54 | 525.45 | 565.52 | 607.74 | 652.10 | 698.58 | 747.22 | 798.01 | 850.47 | 892.56 | | 118 |
| 94 | 407.56 | 440.33 | 475.38 | 512.71 | 552.30 | 594.14 | 638.25 | 684.58 | 733.19 | 784.06 | 837.18 | 892.56 | 935.34 | | 119 |
| 95 | 429.12 | 463.26 | 499.80 | 538.70 | 580.00 | 623.65 | 669.65 | 718.05 | 768.82 | 821.96 | 877.47 | 935.34 | 1,000.00 | | 120 |
| 96 | 451.45 | 486.97 | 524.99 | 565.52 | 608.54 | 654.01 | 702.00 | 752.48 | 805.45 | 860.92 | 918.85 | 1,000.00 |  | |  |
| 97 | 474.56 | 511.47 | 551.01 | 593.16 | 637.89 | 685.26 | 735.26 | 787.86 | 843.09 | 900.89 | 1,000.00 |  |  | |  |
| 98 | 498.45 | 536.76 | 577.82 | 621.57 | 668.11 | 717.40 | 769.42 | 824.21 | 881.67 | 1,000.00 |  |  |  | |  |
| 99 | 523.11 | 562.82 | 605.36 | 650.83 | 699.18 | 750.41 | 804.51 | 861.43 | 1,000.00 |  |  |  |  | |  |