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

**Section 1412.ILLUSTRATION E Female Nonsmoker Select & Ultimate Age Nearest Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2001 CSO Table – Female – Nonsmoker – 1000qx | | | | | | | | | | | | |  |
| 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.37 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.36 | 0.38 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.36 | 0.38 | 0.39 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.36 | 0.37 | 0.38 | 0.41 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.35 | 0.37 | 0.38 | 0.40 | 0.42 | con't |
| 9 |  |  |  |  |  |  |  | 0.35 | 0.36 | 0.37 | 0.40 | 0.41 | 0.42 | con't |
| 10 |  |  |  |  |  |  | 0.34 | 0.36 | 0.36 | 0.39 | 0.40 | 0.41 | 0.44 | con't |
| 11 |  |  |  |  |  | 0.33 | 0.35 | 0.36 | 0.38 | 0.39 | 0.40 | 0.43 | 0.45 | con't |
| 12 |  |  |  |  | 0.33 | 0.34 | 0.35 | 0.37 | 0.38 | 0.39 | 0.42 | 0.44 | 0.46 | con't |
| 13 |  |  |  | 0.33 | 0.34 | 0.34 | 0.36 | 0.37 | 0.38 | 0.41 | 0.43 | 0.45 | 0.47 | con't |
| 14 |  |  | 0.33 | 0.34 | 0.34 | 0.35 | 0.37 | 0.37 | 0.40 | 0.41 | 0.44 | 0.46 | 0.50 | con't |
| 15 |  | 0.33 | 0.34 | 0.34 | 0.35 | 0.36 | 0.37 | 0.38 | 0.40 | 0.42 | 0.45 | 0.49 | 0.52 | con't |
| 16 | 0.33 | 0.34 | 0.34 | 0.34 | 0.35 | 0.36 | 0.38 | 0.39 | 0.42 | 0.43 | 0.47 | 0.51 | 0.54 | con't |
| 17 | 0.34 | 0.34 | 0.34 | 0.34 | 0.35 | 0.37 | 0.38 | 0.41 | 0.42 | 0.46 | 0.50 | 0.53 | 0.58 | con't |
| 18 | 0.33 | 0.33 | 0.33 | 0.34 | 0.36 | 0.37 | 0.39 | 0.42 | 0.45 | 0.49 | 0.53 | 0.57 | 0.62 | con't |
| 19 | 0.32 | 0.32 | 0.33 | 0.35 | 0.36 | 0.38 | 0.40 | 0.44 | 0.48 | 0.51 | 0.56 | 0.61 | 0.66 | con't |
| 20 | 0.30 | 0.31 | 0.33 | 0.34 | 0.36 | 0.39 | 0.43 | 0.47 | 0.50 | 0.55 | 0.60 | 0.66 | 0.71 | con't |
| 21 | 0.28 | 0.30 | 0.32 | 0.35 | 0.37 | 0.41 | 0.46 | 0.48 | 0.54 | 0.58 | 0.64 | 0.69 | 0.75 | con't |
| 22 | 0.27 | 0.29 | 0.33 | 0.35 | 0.39 | 0.44 | 0.47 | 0.52 | 0.57 | 0.63 | 0.68 | 0.74 | 0.79 | con't |
| 23 | 0.25 | 0.29 | 0.32 | 0.36 | 0.41 | 0.45 | 0.50 | 0.56 | 0.61 | 0.66 | 0.72 | 0.78 | 0.84 | con't |
| 24 | 0.25 | 0.29 | 0.33 | 0.38 | 0.42 | 0.47 | 0.53 | 0.58 | 0.65 | 0.70 | 0.76 | 0.82 | 0.89 | con't |
| 25 | 0.24 | 0.30 | 0.34 | 0.39 | 0.44 | 0.50 | 0.56 | 0.62 | 0.68 | 0.74 | 0.80 | 0.86 | 0.93 | con't |
| 26 | 0.25 | 0.31 | 0.35 | 0.41 | 0.46 | 0.53 | 0.59 | 0.64 | 0.71 | 0.77 | 0.84 | 0.90 | 0.97 | con't |
| 27 | 0.27 | 0.31 | 0.37 | 0.43 | 0.49 | 0.55 | 0.61 | 0.67 | 0.74 | 0.81 | 0.87 | 0.93 | 1.02 | con't |
| 28 | 0.28 | 0.33 | 0.39 | 0.45 | 0.51 | 0.57 | 0.64 | 0.70 | 0.77 | 0.83 | 0.91 | 0.99 | 1.08 | con't |
| 29 | 0.30 | 0.36 | 0.42 | 0.47 | 0.53 | 0.60 | 0.65 | 0.74 | 0.80 | 0.87 | 0.95 | 1.04 | 1.13 | con't |
| 30 | 0.32 | 0.38 | 0.43 | 0.50 | 0.55 | 0.62 | 0.69 | 0.75 | 0.82 | 0.92 | 1.01 | 1.10 | 1.21 | con't |
| 31 | 0.35 | 0.41 | 0.46 | 0.52 | 0.58 | 0.65 | 0.72 | 0.79 | 0.87 | 0.97 | 1.06 | 1.18 | 1.31 | con't |
| 32 | 0.37 | 0.42 | 0.48 | 0.54 | 0.61 | 0.68 | 0.75 | 0.83 | 0.93 | 1.03 | 1.15 | 1.28 | 1.44 | con't |
| 33 | 0.39 | 0.44 | 0.50 | 0.57 | 0.64 | 0.72 | 0.81 | 0.90 | 0.99 | 1.12 | 1.26 | 1.41 | 1.58 | con't |
| 34 | 0.40 | 0.45 | 0.52 | 0.60 | 0.67 | 0.76 | 0.86 | 0.97 | 1.08 | 1.22 | 1.38 | 1.55 | 1.74 | 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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|  | 2001 CSO Table – Female – Nonsmoker – 1000qx | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 0 |  |  |  | 0.39 | 0.41 | 0.42 | 0.45 | 0.45 | 0.46 | 0.48 | 0.48 | 0.50 | 0.50 | 25 |
| 1 |  |  | 0.38 | 0.40 | 0.41 | 0.44 | 0.45 | 0.46 | 0.48 | 0.48 | 0.49 | 0.50 | 0.53 | 26 |
| 2 |  | 0.37 | 0.40 | 0.41 | 0.44 | 0.44 | 0.46 | 0.48 | 0.48 | 0.49 | 0.50 | 0.52 | 0.57 | 27 |
| 3 | 0.37 | 0.39 | 0.40 | 0.43 | 0.44 | 0.45 | 0.47 | 0.48 | 0.49 | 0.50 | 0.52 | 0.56 | 0.58 | 28 |
| 4 | 0.39 | 0.40 | 0.42 | 0.43 | 0.45 | 0.47 | 0.47 | 0.49 | 0.50 | 0.52 | 0.56 | 0.58 | 0.62 | 29 |
| 5 | 0.39 | 0.42 | 0.43 | 0.44 | 0.47 | 0.47 | 0.49 | 0.50 | 0.52 | 0.56 | 0.58 | 0.62 | 0.64 | 30 |
| 6 | 0.41 | 0.42 | 0.44 | 0.46 | 0.47 | 0.49 | 0.50 | 0.52 | 0.56 | 0.58 | 0.61 | 0.63 | 0.68 | 31 |
| 7 | 0.42 | 0.43 | 0.46 | 0.46 | 0.49 | 0.50 | 0.52 | 0.56 | 0.58 | 0.61 | 0.63 | 0.68 | 0.72 | 32 |
| 8 | 0.42 | 0.45 | 0.46 | 0.48 | 0.50 | 0.52 | 0.56 | 0.58 | 0.61 | 0.63 | 0.68 | 0.71 | 0.76 | 33 |
| 9 | 0.44 | 0.45 | 0.48 | 0.50 | 0.52 | 0.55 | 0.58 | 0.61 | 0.63 | 0.68 | 0.71 | 0.76 | 0.82 | 34 |
| 10 | 0.45 | 0.47 | 0.49 | 0.51 | 0.55 | 0.58 | 0.61 | 0.63 | 0.68 | 0.71 | 0.76 | 0.82 | 0.89 | 35 |
| 11 | 0.46 | 0.49 | 0.51 | 0.54 | 0.57 | 0.61 | 0.63 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.95 | 36 |
| 12 | 0.48 | 0.50 | 0.54 | 0.57 | 0.60 | 0.63 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.95 | 1.03 | 37 |
| 13 | 0.50 | 0.53 | 0.57 | 0.60 | 0.63 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.95 | 1.01 | 1.07 | 38 |
| 14 | 0.53 | 0.56 | 0.60 | 0.63 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.94 | 1.00 | 1.06 | 1.13 | 39 |
| 15 | 0.55 | 0.59 | 0.63 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.94 | 1.00 | 1.06 | 1.13 | 1.20 | 40 |
| 16 | 0.59 | 0.63 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.94 | 1.00 | 1.05 | 1.13 | 1.19 | 1.27 | 41 |
| 17 | 0.62 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.94 | 1.00 | 1.05 | 1.13 | 1.19 | 1.27 | 1.35 | 42 |
| 18 | 0.67 | 0.71 | 0.75 | 0.81 | 0.88 | 0.94 | 1.00 | 1.05 | 1.13 | 1.19 | 1.27 | 1.35 | 1.45 | 43 |
| 19 | 0.71 | 0.75 | 0.81 | 0.88 | 0.94 | 1.00 | 1.05 | 1.13 | 1.19 | 1.27 | 1.35 | 1.45 | 1.57 | 44 |
| 20 | 0.75 | 0.81 | 0.88 | 0.94 | 1.00 | 1.05 | 1.13 | 1.19 | 1.27 | 1.35 | 1.45 | 1.57 | 1.71 | 45 |
| 21 | 0.81 | 0.86 | 0.94 | 0.99 | 1.05 | 1.12 | 1.19 | 1.27 | 1.35 | 1.45 | 1.57 | 1.71 | 1.87 | 46 |
| 22 | 0.85 | 0.92 | 0.98 | 1.04 | 1.12 | 1.19 | 1.27 | 1.35 | 1.45 | 1.57 | 1.71 | 1.87 | 2.07 | 47 |
| 23 | 0.91 | 0.96 | 1.03 | 1.10 | 1.18 | 1.27 | 1.35 | 1.45 | 1.57 | 1.71 | 1.87 | 2.07 | 2.29 | 48 |
| 24 | 0.95 | 1.01 | 1.09 | 1.16 | 1.25 | 1.34 | 1.45 | 1.57 | 1.71 | 1.87 | 2.07 | 2.29 | 2.53 | 49 |
| 25 | 0.99 | 1.06 | 1.15 | 1.24 | 1.33 | 1.44 | 1.57 | 1.71 | 1.87 | 2.07 | 2.29 | 2.53 | 2.81 | 50 |
| 26 | 1.04 | 1.13 | 1.22 | 1.32 | 1.42 | 1.57 | 1.71 | 1.87 | 2.07 | 2.29 | 2.53 | 2.81 | 3.12 | 51 |
| 27 | 1.11 | 1.20 | 1.30 | 1.41 | 1.55 | 1.70 | 1.87 | 2.07 | 2.29 | 2.53 | 2.81 | 3.12 | 3.47 | 52 |
| 28 | 1.17 | 1.27 | 1.40 | 1.53 | 1.69 | 1.86 | 2.05 | 2.29 | 2.53 | 2.81 | 3.12 | 3.47 | 3.85 | 53 |
| 29 | 1.24 | 1.37 | 1.51 | 1.68 | 1.85 | 2.04 | 2.27 | 2.53 | 2.81 | 3.12 | 3.47 | 3.85 | 4.25 | 54 |
| 30 | 1.34 | 1.49 | 1.65 | 1.83 | 2.03 | 2.26 | 2.51 | 2.80 | 3.12 | 3.46 | 3.84 | 4.25 | 4.68 | 55 |
| 31 | 1.47 | 1.63 | 1.81 | 2.01 | 2.25 | 2.50 | 2.78 | 3.11 | 3.45 | 3.83 | 4.24 | 4.68 | 5.18 | 56 |
| 32 | 1.60 | 1.79 | 1.99 | 2.23 | 2.48 | 2.76 | 3.06 | 3.42 | 3.81 | 4.23 | 4.67 | 5.17 | 5.70 | 57 |
| 33 | 1.76 | 1.97 | 2.21 | 2.46 | 2.74 | 3.04 | 3.39 | 3.78 | 4.19 | 4.66 | 5.15 | 5.69 | 6.26 | 58 |
| 34 | 1.94 | 2.18 | 2.44 | 2.72 | 3.02 | 3.36 | 3.74 | 4.16 | 4.61 | 5.11 | 5.64 | 6.21 | 6.82 | 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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|  | 2001 CSO Table – Female – Nonsmoker – 1000qx | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 35 | 0.41 | 0.48 | 0.54 | 0.62 | 0.71 | 0.82 | 0.93 | 1.06 | 1.19 | 1.35 | 1.52 | 1.71 | 1.92 | con't |
| 36 | 0.43 | 0.50 | 0.57 | 0.67 | 0.77 | 0.88 | 1.01 | 1.15 | 1.32 | 1.49 | 1.67 | 1.89 | 2.13 | con't |
| 37 | 0.44 | 0.51 | 0.60 | 0.71 | 0.82 | 0.96 | 1.10 | 1.27 | 1.44 | 1.64 | 1.85 | 2.09 | 2.35 | con't |
| 38 | 0.46 | 0.55 | 0.65 | 0.76 | 0.89 | 1.03 | 1.20 | 1.38 | 1.58 | 1.80 | 2.04 | 2.30 | 2.59 | con't |
| 39 | 0.49 | 0.59 | 0.69 | 0.83 | 0.97 | 1.13 | 1.32 | 1.52 | 1.73 | 1.98 | 2.24 | 2.53 | 2.84 | con't |
| 40 | 0.54 | 0.64 | 0.76 | 0.90 | 1.06 | 1.24 | 1.44 | 1.67 | 1.91 | 2.17 | 2.46 | 2.77 | 3.13 | con't |
| 41 | 0.58 | 0.70 | 0.84 | 0.99 | 1.17 | 1.37 | 1.58 | 1.82 | 2.09 | 2.38 | 2.70 | 3.05 | 3.43 | con't |
| 42 | 0.63 | 0.77 | 0.92 | 1.10 | 1.29 | 1.50 | 1.75 | 2.01 | 2.29 | 2.61 | 2.95 | 3.35 | 3.76 | con't |
| 43 | 0.70 | 0.85 | 1.03 | 1.21 | 1.44 | 1.67 | 1.93 | 2.21 | 2.52 | 2.86 | 3.25 | 3.66 | 4.12 | con't |
| 44 | 0.77 | 0.94 | 1.14 | 1.36 | 1.59 | 1.85 | 2.12 | 2.43 | 2.77 | 3.14 | 3.56 | 4.00 | 4.51 | con't |
| 45 | 0.85 | 1.04 | 1.26 | 1.49 | 1.75 | 2.04 | 2.34 | 2.68 | 3.05 | 3.45 | 3.88 | 4.38 | 4.92 | con't |
| 46 | 0.93 | 1.15 | 1.39 | 1.64 | 1.93 | 2.24 | 2.58 | 2.94 | 3.34 | 3.77 | 4.25 | 4.79 | 5.37 | con't |
| 47 | 1.01 | 1.25 | 1.52 | 1.80 | 2.12 | 2.45 | 2.82 | 3.21 | 3.63 | 4.11 | 4.63 | 5.21 | 5.84 | con't |
| 48 | 1.11 | 1.37 | 1.65 | 1.97 | 2.29 | 2.65 | 3.05 | 3.48 | 3.95 | 4.46 | 5.03 | 5.65 | 6.33 | con't |
| 49 | 1.17 | 1.44 | 1.80 | 2.12 | 2.48 | 2.86 | 3.29 | 3.75 | 4.25 | 4.81 | 5.42 | 6.10 | 6.84 | con't |
| 50 | 1.22 | 1.58 | 1.93 | 2.27 | 2.65 | 3.06 | 3.52 | 4.01 | 4.55 | 5.16 | 5.83 | 6.57 | 7.37 | con't |
| 51 | 1.30 | 1.74 | 2.09 | 2.43 | 2.84 | 3.26 | 3.75 | 4.28 | 4.87 | 5.52 | 6.25 | 7.05 | 7.94 | con't |
| 52 | 1.37 | 1.92 | 2.25 | 2.60 | 3.01 | 3.46 | 3.97 | 4.54 | 5.18 | 5.90 | 6.69 | 7.57 | 8.53 | con't |
| 53 | 1.45 | 2.05 | 2.41 | 2.77 | 3.19 | 3.66 | 4.20 | 4.82 | 5.51 | 6.29 | 7.15 | 8.12 | 9.19 | con't |
| 54 | 1.53 | 2.19 | 2.58 | 2.95 | 3.38 | 3.88 | 4.45 | 5.11 | 5.86 | 6.70 | 7.66 | 8.72 | 9.91 | con't |
| 55 | 1.62 | 2.34 | 2.77 | 3.15 | 3.60 | 4.12 | 4.73 | 5.43 | 6.24 | 7.17 | 8.22 | 9.40 | 10.72 | con't |
| 56 | 1.77 | 2.51 | 2.99 | 3.39 | 3.86 | 4.41 | 5.07 | 5.83 | 6.72 | 7.72 | 8.87 | 10.17 | 11.64 | con't |
| 57 | 1.87 | 2.69 | 3.24 | 3.65 | 4.16 | 4.75 | 5.46 | 6.30 | 7.25 | 8.36 | 9.62 | 11.06 | 12.69 | con't |
| 58 | 1.95 | 2.87 | 3.49 | 3.93 | 4.49 | 5.15 | 5.92 | 6.84 | 7.88 | 9.10 | 10.48 | 12.07 | 13.87 | con't |
| 59 | 2.11 | 3.05 | 3.76 | 4.25 | 4.85 | 5.58 | 6.43 | 7.43 | 8.59 | 9.94 | 11.47 | 13.23 | 15.23 | con't |
| 60 | 2.22 | 3.24 | 4.03 | 4.56 | 5.23 | 6.04 | 6.99 | 8.11 | 9.40 | 10.89 | 12.60 | 14.54 | 16.79 | con't |
| 61 | 2.34 | 3.43 | 4.30 | 4.89 | 5.62 | 6.52 | 7.58 | 8.83 | 10.29 | 11.95 | 13.87 | 16.04 | 18.53 | con't |
| 62 | 2.51 | 3.64 | 4.58 | 5.21 | 6.02 | 7.02 | 8.21 | 9.61 | 11.25 | 13.12 | 15.28 | 17.74 | 20.52 | con't |
| 63 | 2.74 | 3.85 | 4.85 | 5.53 | 6.42 | 7.52 | 8.86 | 10.44 | 12.29 | 14.42 | 16.86 | 19.64 | 22.77 | con't |
| 64 | 3.02 | 4.67 | 5.14 | 5.86 | 6.83 | 8.06 | 9.56 | 11.34 | 13.43 | 15.83 | 18.60 | 21.75 | 25.28 | con't |
| 65 | 3.34 | 4.96 | 5.45 | 6.21 | 7.27 | 8.63 | 10.31 | 12.32 | 14.68 | 17.41 | 20.55 | 24.09 | 28.04 | con't |
| 66 | 3.52 | 5.31 | 5.79 | 6.61 | 7.78 | 9.29 | 11.18 | 13.45 | 16.14 | 19.22 | 22.74 | 26.75 | 31.22 | con't |
| 67 | 3.68 | 5.68 | 6.17 | 7.07 | 8.36 | 10.07 | 12.20 | 14.76 | 17.77 | 21.28 | 25.26 | 29.75 | 34.80 | con't |
| 68 | 4.08 | 6.08 | 6.64 | 7.63 | 9.08 | 10.99 | 13.40 | 16.28 | 19.70 | 23.63 | 28.11 | 33.16 | 38.80 | con't |
| 69 | 4.50 | 6.54 | 7.16 | 8.28 | 9.93 | 12.09 | 14.79 | 18.07 | 21.89 | 26.31 | 31.34 | 36.99 | 43.26 | 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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|  | 2001 CSO Table – Female – Nonsmoker – 1000qx | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 2.16 | 2.41 | 2.69 | 3.00 | 3.34 | 3.71 | 4.11 | 4.57 | 5.07 | 5.59 | 6.16 | 6.76 | 7.40 | 60 |
| 36 | 2.38 | 2.67 | 2.97 | 3.32 | 3.69 | 4.09 | 4.53 | 5.02 | 5.55 | 6.10 | 6.71 | 7.35 | 8.03 | 61 |
| 37 | 2.63 | 2.94 | 3.28 | 3.66 | 4.06 | 4.51 | 4.98 | 5.50 | 6.07 | 6.67 | 7.30 | 7.99 | 8.72 | 62 |
| 38 | 2.89 | 3.24 | 3.62 | 4.02 | 4.47 | 4.94 | 5.46 | 6.02 | 6.62 | 7.26 | 7.94 | 8.67 | 9.43 | 63 |
| 39 | 3.19 | 3.56 | 3.97 | 4.43 | 4.90 | 5.43 | 5.98 | 6.58 | 7.22 | 7.90 | 8.63 | 9.40 | 10.20 | 64 |
| 40 | 3.51 | 3.91 | 4.37 | 4.85 | 5.38 | 5.93 | 6.54 | 7.18 | 7.88 | 8.61 | 9.38 | 10.18 | 11.05 | 65 |
| 41 | 3.85 | 4.30 | 4.79 | 5.33 | 5.89 | 6.50 | 7.15 | 7.85 | 8.59 | 9.37 | 10.17 | 11.04 | 11.99 | 66 |
| 42 | 4.22 | 4.71 | 5.25 | 5.82 | 6.44 | 7.10 | 7.81 | 8.57 | 9.36 | 10.17 | 11.03 | 11.97 | 13.02 | 67 |
| 43 | 4.62 | 5.17 | 5.75 | 6.38 | 7.05 | 7.77 | 8.54 | 9.33 | 10.16 | 11.02 | 11.96 | 13.00 | 14.17 | 68 |
| 44 | 5.05 | 5.65 | 6.28 | 6.96 | 7.70 | 8.49 | 9.31 | 10.16 | 11.02 | 11.95 | 12.99 | 14.13 | 15.43 | 69 |
| 45 | 5.52 | 6.16 | 6.85 | 7.61 | 8.41 | 9.26 | 10.16 | 11.01 | 11.95 | 12.97 | 14.13 | 15.38 | 16.82 | 70 |
| 46 | 6.01 | 6.71 | 7.46 | 8.26 | 9.14 | 10.09 | 11.01 | 11.95 | 12.97 | 14.12 | 15.36 | 16.77 | 18.42 | 71 |
| 47 | 6.52 | 7.28 | 8.09 | 8.98 | 9.94 | 10.98 | 11.94 | 12.97 | 14.12 | 15.36 | 16.75 | 18.37 | 20.21 | 72 |
| 48 | 7.08 | 7.90 | 8.78 | 9.74 | 10.79 | 11.93 | 12.97 | 14.10 | 15.34 | 16.75 | 18.37 | 20.13 | 22.15 | 73 |
| 49 | 7.66 | 8.56 | 9.53 | 10.58 | 11.73 | 12.95 | 14.10 | 15.34 | 16.75 | 18.37 | 20.13 | 22.08 | 24.28 | 74 |
| 50 | 8.27 | 9.26 | 10.32 | 11.48 | 12.76 | 14.09 | 15.34 | 16.75 | 18.37 | 20.13 | 22.08 | 24.24 | 26.64 | 75 |
| 51 | 8.93 | 10.00 | 11.18 | 12.47 | 13.89 | 15.32 | 16.75 | 18.37 | 20.13 | 22.08 | 24.24 | 26.56 | 29.23 | 76 |
| 52 | 9.62 | 10.82 | 12.12 | 13.56 | 15.14 | 16.71 | 18.37 | 20.13 | 22.08 | 24.24 | 26.56 | 29.15 | 32.08 | 77 |
| 53 | 10.39 | 11.71 | 13.15 | 14.78 | 16.55 | 18.31 | 20.13 | 22.08 | 24.24 | 26.56 | 29.15 | 31.96 | 35.23 | 78 |
| 54 | 11.24 | 12.72 | 14.34 | 16.13 | 18.12 | 20.07 | 22.06 | 24.22 | 26.56 | 29.15 | 31.96 | 35.09 | 38.63 | 79 |
| 55 | 12.20 | 13.85 | 15.68 | 17.69 | 19.92 | 22.00 | 24.21 | 26.56 | 29.15 | 31.96 | 35.09 | 38.52 | 42.43 | 80 |
| 56 | 13.31 | 15.14 | 17.19 | 19.47 | 21.94 | 24.12 | 26.54 | 29.12 | 31.96 | 35.08 | 38.49 | 42.27 | 47.59 | 81 |
| 57 | 14.54 | 16.59 | 18.88 | 21.44 | 24.05 | 26.44 | 29.08 | 31.92 | 35.05 | 38.49 | 42.22 | 46.37 | 53.41 | 82 |
| 58 | 15.94 | 18.21 | 20.80 | 23.65 | 26.35 | 28.98 | 31.89 | 35.01 | 38.44 | 42.21 | 46.36 | 50.94 | 59.21 | 83 |
| 59 | 17.50 | 20.06 | 22.92 | 26.11 | 28.88 | 31.76 | 34.98 | 38.40 | 42.16 | 46.31 | 50.87 | 55.89 | 65.62 | 84 |
| 60 | 19.30 | 22.13 | 25.31 | 28.76 | 31.66 | 34.83 | 38.35 | 42.11 | 46.24 | 50.85 | 55.87 | 61.33 | 72.84 | 85 |
| 61 | 21.34 | 24.49 | 28.02 | 31.53 | 34.72 | 38.20 | 42.01 | 46.18 | 50.74 | 55.80 | 61.30 | 67.39 | 79.39 | 86 |
| 62 | 23.67 | 27.19 | 31.13 | 34.57 | 38.07 | 41.89 | 46.08 | 50.67 | 55.71 | 61.22 | 67.29 | 74.04 | 89.25 | 87 |
| 63 | 26.29 | 30.23 | 34.47 | 37.91 | 41.75 | 45.93 | 50.55 | 55.58 | 61.13 | 67.18 | 73.92 | 81.28 | 99.55 | 88 |
| 64 | 29.21 | 33.61 | 37.79 | 41.57 | 45.77 | 50.38 | 55.39 | 60.98 | 67.07 | 73.78 | 81.13 | 89.23 | 110.53 | 89 |
| 65 | 32.49 | 37.40 | 41.43 | 45.58 | 50.21 | 55.20 | 60.75 | 66.89 | 73.59 | 80.97 | 89.05 | 98.04 | 120.65 | 90 |
| 66 | 36.22 | 41.37 | 45.52 | 50.13 | 55.12 | 60.67 | 66.79 | 73.46 | 80.83 | 88.96 | 97.83 | 107.62 | 125.77 | 91 |
| 67 | 40.39 | 45.51 | 50.08 | 55.11 | 60.65 | 66.70 | 73.37 | 80.71 | 88.82 | 97.69 | 107.54 | 118.24 | 135.84 | 92 |
| 68 | 45.04 | 50.02 | 55.05 | 60.58 | 66.63 | 73.35 | 80.69 | 88.71 | 97.65 | 107.40 | 118.18 | 130.09 | 150.78 | 93 |
| 69 | 50.01 | 55.04 | 60.50 | 66.61 | 73.26 | 80.60 | 88.68 | 97.61 | 107.35 | 118.12 | 130.00 | 143.01 | 169.64 | 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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|  | 2001 CSO Table – Female – Nonsmoker – 1000qx | | | | | | | | | | | | | 5 of 6 |
| Issue Age | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 70 | 4.98 | 7.03 | 7.78 | 9.07 | 10.94 | 13.39 | 16.45 | 20.13 | 24.44 | 29.39 | 34.97 | 41.27 | 48.24 | con't |
| 71 | 5.55 | 7.59 | 8.49 | 10.00 | 12.16 | 14.94 | 18.39 | 22.53 | 27.35 | 32.88 | 39.11 | 46.07 | 53.82 | con't |
| 72 | 7.56 | 8.20 | 9.32 | 11.10 | 13.58 | 16.77 | 20.67 | 25.30 | 30.69 | 36.85 | 43.77 | 51.46 | 59.94 | con't |
| 73 | 8.17 | 8.93 | 10.29 | 12.40 | 15.28 | 18.89 | 23.29 | 28.48 | 34.49 | 41.34 | 48.97 | 57.45 | 64.69 | con't |
| 74 | 8.86 | 9.79 | 11.47 | 13.97 | 17.26 | 21.37 | 26.32 | 32.13 | 38.81 | 46.37 | 54.80 | 64.05 | 71.75 | con't |
| 75 | 9.61 | 10.84 | 12.90 | 15.82 | 19.60 | 24.26 | 29.80 | 36.31 | 43.71 | 52.07 | 61.28 | 71.43 | 79.44 | con't |
| 76 | 10.53 | 12.11 | 14.59 | 17.96 | 22.27 | 27.51 | 33.69 | 40.84 | 48.99 | 58.10 | 68.15 | 79.20 | 87.90 | con't |
| 77 | 11.76 | 13.73 | 16.64 | 20.52 | 25.36 | 31.20 | 38.06 | 45.94 | 54.82 | 64.83 | 75.78 | 87.78 | 97.07 | con't |
| 78 | 13.35 | 15.74 | 19.13 | 23.53 | 28.97 | 35.42 | 42.98 | 51.64 | 61.34 | 72.24 | 84.06 | 97.06 | 106.80 | con't |
| 79 | 14.12 | 18.26 | 22.14 | 27.08 | 33.10 | 40.27 | 48.56 | 57.97 | 68.55 | 80.30 | 93.17 | 106.69 | 117.31 | con't |
| 80 | 15.68 | 21.37 | 25.73 | 31.25 | 37.90 | 45.72 | 54.78 | 65.02 | 76.47 | 89.19 | 102.98 | 117.19 | 128.76 | con't |
| 81 | 17.52 | 25.11 | 29.99 | 36.06 | 43.38 | 51.90 | 61.71 | 72.78 | 85.15 | 98.86 | 113.71 | 128.76 | 141.49 | con't |
| 82 | 19.55 | 29.62 | 34.99 | 41.63 | 49.56 | 58.80 | 69.39 | 81.32 | 94.64 | 109.38 | 125.29 | 141.35 | 155.37 | con't |
| 83 | 21.63 | 34.89 | 40.80 | 48.01 | 56.58 | 66.55 | 77.85 | 90.67 | 104.95 | 120.73 | 137.77 | 155.37 | 170.81 | con't |
| 84 | 26.21 | 40.69 | 47.48 | 55.23 | 64.38 | 75.06 | 87.24 | 100.95 | 116.12 | 132.85 | 151.02 | 170.81 | 187.85 | con't |
| 85 | 30.97 | 47.36 | 55.05 | 63.29 | 73.12 | 84.43 | 97.40 | 112.00 | 128.15 | 145.96 | 165.32 | 186.37 | 206.44 | con't |
| 86 | 39.61 | 54.93 | 63.20 | 72.33 | 82.69 | 94.78 | 108.56 | 123.95 | 141.09 | 160.01 | 180.59 | 202.98 | 227.17 | con't |
| 87 | 45.98 | 63.05 | 72.16 | 82.34 | 93.27 | 105.95 | 120.50 | 136.78 | 154.92 | 174.97 | 196.79 | 220.58 | 246.18 | con't |
| 88 | 56.89 | 72.06 | 82.14 | 93.02 | 104.79 | 118.12 | 133.35 | 150.50 | 169.63 | 190.78 | 213.64 | 238.79 | 265.89 | con't |
| 89 | 69.43 | 82.04 | 92.89 | 104.53 | 117.19 | 131.16 | 147.12 | 165.13 | 185.26 | 207.34 | 231.62 | 257.93 | 282.94 | con't |
| 90 | 81.97 | 92.80 | 104.41 | 117.03 | 130.57 | 145.29 | 162.00 | 180.74 | 201.86 | 225.06 | 250.39 | 275.49 | 299.92 | con't |
| 91 | 92.73 | 104.31 | 116.91 | 130.40 | 144.93 | 160.28 | 177.74 | 197.32 | 219.24 | 243.59 | 268.54 | 292.11 | 317.37 | con't |
| 92 | 104.25 | 116.82 | 130.28 | 144.76 | 160.05 | 176.30 | 194.48 | 214.91 | 237.63 | 262.37 | 284.89 | 309.20 | 335.85 | con't |
| 93 | 116.76 | 130.20 | 144.65 | 159.89 | 176.07 | 193.34 | 212.06 | 233.34 | 257.32 | 278.57 | 301.72 | 327.32 | 354.77 | con't |
| 94 | 130.14 | 144.57 | 159.78 | 175.91 | 193.12 | 211.46 | 230.86 | 253.51 | 273.48 | 295.26 | 319.57 | 345.87 | 374.42 | con't |
| 95 | 144.51 | 159.71 | 175.81 | 192.97 | 211.24 | 230.53 | 251.78 | 269.76 | 290.15 | 312.96 | 337.87 | 365.15 | 394.79 | con't |
| 96 | 159.66 | 175.74 | 192.87 | 211.10 | 230.32 | 251.78 | 268.30 | 286.81 | 307.86 | 331.13 | 356.89 | 385.15 | 415.89 | con't |
| 97 | 175.70 | 192.81 | 211.01 | 230.18 | 251.78 | 268.30 | 285.63 | 304.65 | 326.03 | 350.03 | 376.64 | 405.87 | 437.71 | con't |
| 98 | 192.77 | 210.95 | 230.09 | 251.78 | 268.30 | 285.63 | 303.78 | 322.99 | 344.95 | 369.65 | 397.11 | 427.31 | 460.26 | con't |
| 99 | 210.91 | 230.04 | 251.78 | 268.30 | 285.63 | 303.78 | 322.45 | 342.09 | 364.61 | 390.01 | 418.30 | 449.47 | 483.52 | con't |

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|  | 2001 CSO Table – Female – Nonsmoker – 1000qx | | | | | | | | | | | | | 6 of 6 | |
| Issue  Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate | |
| 70 | 55.02 | 60.49 | 66.59 | 73.23 | 80.57 | 88.64 | 97.47 | 107.18 | 117.92 | 129.76 | 142.85 | 157.36 | 192.92 | | 95 |
| 71 | 60.46 | 65.93 | 72.86 | 80.29 | 88.51 | 97.40 | 107.09 | 117.80 | 129.49 | 142.51 | 157.07 | 172.73 | 215.03 | | 96 |
| 72 | 65.28 | 72.48 | 80.10 | 88.30 | 97.34 | 107.01 | 117.69 | 129.34 | 142.31 | 156.64 | 172.16 | 189.50 | 237.79 | | 97 |
| 73 | 72.11 | 79.84 | 88.16 | 97.28 | 106.93 | 117.59 | 129.20 | 142.12 | 156.38 | 171.79 | 188.80 | 207.57 | 241.69 | | 98 |
| 74 | 79.60 | 88.06 | 97.17 | 106.81 | 117.55 | 129.03 | 141.92 | 156.15 | 171.51 | 188.62 | 207.30 | 227.94 | 254.74 | | 99 |
| 75 | 87.98 | 97.16 | 106.81 | 117.54 | 129.02 | 141.91 | 156.13 | 171.49 | 188.58 | 207.24 | 227.84 | 250.35 | 275.46 | | 100 |
| 76 | 97.16 | 106.80 | 117.43 | 129.02 | 141.90 | 155.97 | 171.48 | 188.40 | 207.04 | 227.64 | 250.35 | 275.46 | 297.55 | | 101 |
| 77 | 106.80 | 117.43 | 129.01 | 141.77 | 155.97 | 171.32 | 188.40 | 207.04 | 227.64 | 250.35 | 275.46 | 297.55 | 322.19 | | 102 |
| 78 | 117.42 | 128.89 | 141.76 | 155.82 | 171.31 | 188.23 | 207.04 | 227.63 | 250.35 | 275.21 | 297.55 | 321.89 | 349.04 | | 103 |
| 79 | 128.89 | 141.63 | 155.82 | 171.15 | 188.22 | 206.84 | 227.63 | 250.34 | 275.20 | 297.55 | 321.89 | 348.39 | 378.60 | | 104 |
| 80 | 141.49 | 155.53 | 171.14 | 188.04 | 206.83 | 227.40 | 250.11 | 275.19 | 297.55 | 321.89 | 347.74 | 378.60 | 410.56 | | 105 |
| 81 | 155.53 | 170.98 | 188.04 | 206.83 | 227.40 | 250.11 | 275.19 | 297.55 | 321.89 | 347.42 | 378.60 | 410.56 | 443.32 | | 106 |
| 82 | 170.98 | 188.04 | 206.65 | 227.40 | 250.10 | 275.18 | 297.55 | 321.89 | 346.77 | 378.60 | 410.56 | 443.32 | 476.88 | | 107 |
| 83 | 187.85 | 206.64 | 227.40 | 250.10 | 275.17 | 297.55 | 321.89 | 346.13 | 378.60 | 410.56 | 443.32 | 476.88 | 510.64 | | 108 |
| 84 | 206.64 | 227.18 | 250.09 | 275.16 | 297.28 | 321.89 | 345.48 | 378.60 | 410.56 | 443.32 | 476.88 | 510.64 | 545.80 | | 109 |
| 85 | 227.18 | 249.85 | 275.15 | 297.28 | 321.89 | 345.15 | 378.60 | 410.56 | 443.32 | 476.88 | 510.64 | 545.80 | 581.76 | | 110 |
| 86 | 249.83 | 274.89 | 297.28 | 321.89 | 344.51 | 378.60 | 410.56 | 443.32 | 476.88 | 510.64 | 545.80 | 581.76 | 616.32 | | 111 |
| 87 | 273.81 | 297.28 | 321.89 | 343.86 | 378.60 | 410.56 | 442.89 | 476.42 | 510.64 | 545.80 | 581.76 | 616.32 | 649.84 | | 112 |
| 88 | 290.60 | 316.18 | 343.47 | 372.12 | 402.43 | 434.38 | 467.99 | 503.25 | 540.16 | 578.73 | 616.32 | 649.84 | 680.36 | | 113 |
| 89 | 308.03 | 334.90 | 363.24 | 393.32 | 425.13 | 458.68 | 493.98 | 531.01 | 569.77 | 610.27 | 649.84 | 680.36 | 723.38 | | 114 |
| 90 | 326.22 | 354.08 | 383.78 | 415.30 | 448.65 | 483.84 | 520.85 | 559.70 | 600.36 | 642.87 | 680.36 | 723.38 | 763.40 | | 115 |
| 91 | 344.87 | 374.01 | 405.07 | 438.07 | 472.99 | 509.84 | 548.62 | 589.31 | 631.94 | 676.50 | 722.98 | 763.40 | 804.92 | | 116 |
| 92 | 364.25 | 394.68 | 427.14 | 461.63 | 498.15 | 536.69 | 577.26 | 619.87 | 664.50 | 711.17 | 759.86 | 804.92 | 850.44 | | 117 |
| 93 | 384.37 | 416.10 | 449.97 | 485.98 | 524.12 | 564.39 | 606.81 | 651.36 | 698.05 | 746.87 | 797.83 | 850.44 | 892.44 | | 118 |
| 94 | 405.22 | 438.27 | 473.56 | 511.11 | 550.90 | 592.94 | 637.24 | 683.78 | 732.57 | 783.61 | 836.90 | 892.44 | 935.11 | | 119 |
| 95 | 426.80 | 461.18 | 497.93 | 537.03 | 578.51 | 622.35 | 668.56 | 717.14 | 768.08 | 821.39 | 877.07 | 935.11 | 1000.00 | | 120 |
| 96 | 449.12 | 484.84 | 523.04 | 563.74 | 606.93 | 652.61 | 700.78 | 751.43 | 804.58 | 860.21 | 918.33 | 1000.00 |  | |  |
| 97 | 472.17 | 509.24 | 548.94 | 591.25 | 636.18 | 683.72 | 733.88 | 786.66 | 842.05 | 900.06 | 1000.00 |  |  | |  |
| 98 | 495.95 | 534.40 | 575.60 | 619.54 | 666.24 | 715.68 | 767.87 | 822.82 | 880.51 | 1000.00 |  |  |  | |  |
| 99 | 520.47 | 560.30 | 603.02 | 648.63 | 697.12 | 748.50 | 802.76 | 859.91 | 1000.00 |  |  |  |  | |  |