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

**Section 1412.ILLUSTRATION F Female Smoker Select & Ultimate Age Nearest Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2001 CSO Table – Female – Smoker – 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 |  |  |  |  |  |  |  |  |  |  |  |  | | 0.39 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.38 | | 0.42 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.38 | 0.42 | | 0.46 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.38 | 0.41 | 0.45 | | 0.49 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.37 | 0.41 | 0.45 | 0.48 | | 0.53 | con't |
| 9 |  |  |  |  |  |  |  | 0.37 | 0.40 | 0.44 | 0.48 | 0.51 | | 0.56 | con't |
| 10 |  |  |  |  |  |  | 0.35 | 0.40 | 0.43 | 0.47 | 0.50 | 0.54 | | 0.60 | con't |
| 11 |  |  |  |  |  | 0.34 | 0.39 | 0.43 | 0.45 | 0.50 | 0.53 | 0.58 | | 0.63 | con't |
| 12 |  |  |  |  | 0.34 | 0.38 | 0.42 | 0.44 | 0.49 | 0.52 | 0.57 | 0.61 | | 0.67 | con't |
| 13 |  |  |  | 0.34 | 0.38 | 0.40 | 0.43 | 0.48 | 0.50 | 0.56 | 0.60 | 0.65 | | 0.71 | con't |
| 14 |  |  | 0.34 | 0.38 | 0.39 | 0.42 | 0.46 | 0.49 | 0.54 | 0.57 | 0.64 | 0.70 | | 0.75 | con't |
| 15 |  | 0.34 | 0.38 | 0.39 | 0.42 | 0.45 | 0.48 | 0.51 | 0.56 | 0.61 | 0.68 | 0.73 | | 0.80 | con't |
| 16 | 0.34 | 0.38 | 0.39 | 0.41 | 0.44 | 0.47 | 0.50 | 0.54 | 0.60 | 0.65 | 0.70 | 0.78 | | 0.85 | con't |
| 17 | 0.38 | 0.39 | 0.41 | 0.43 | 0.45 | 0.49 | 0.53 | 0.58 | 0.64 | 0.69 | 0.76 | 0.84 | | 0.92 | con't |
| 18 | 0.38 | 0.40 | 0.42 | 0.44 | 0.48 | 0.50 | 0.56 | 0.63 | 0.68 | 0.74 | 0.82 | 0.91 | | 0.99 | con't |
| 19 | 0.38 | 0.41 | 0.43 | 0.47 | 0.49 | 0.54 | 0.60 | 0.65 | 0.73 | 0.79 | 0.89 | 0.98 | | 1.08 | con't |
| 20 | 0.38 | 0.40 | 0.44 | 0.47 | 0.52 | 0.59 | 0.64 | 0.70 | 0.78 | 0.86 | 0.96 | 1.07 | | 1.17 | con't |
| 21 | 0.36 | 0.40 | 0.44 | 0.49 | 0.55 | 0.61 | 0.69 | 0.75 | 0.85 | 0.93 | 1.03 | 1.14 | | 1.24 | con't |
| 22 | 0.36 | 0.39 | 0.46 | 0.52 | 0.58 | 0.65 | 0.73 | 0.82 | 0.92 | 1.02 | 1.12 | 1.23 | | 1.34 | con't |
| 23 | 0.34 | 0.40 | 0.46 | 0.53 | 0.61 | 0.69 | 0.78 | 0.88 | 0.98 | 1.09 | 1.19 | 1.33 | | 1.43 | con't |
| 24 | 0.34 | 0.42 | 0.48 | 0.56 | 0.64 | 0.74 | 0.83 | 0.93 | 1.05 | 1.16 | 1.29 | 1.39 | | 1.53 | con't |
| 25 | 0.34 | 0.42 | 0.50 | 0.59 | 0.69 | 0.78 | 0.90 | 1.00 | 1.12 | 1.24 | 1.36 | 1.47 | | 1.59 | con't |
| 26 | 0.34 | 0.43 | 0.53 | 0.62 | 0.72 | 0.83 | 0.95 | 1.05 | 1.18 | 1.31 | 1.44 | 1.54 | | 1.69 | con't |
| 27 | 0.37 | 0.46 | 0.56 | 0.65 | 0.77 | 0.88 | 0.98 | 1.11 | 1.24 | 1.37 | 1.49 | 1.63 | | 1.78 | con't |
| 28 | 0.40 | 0.49 | 0.59 | 0.70 | 0.80 | 0.91 | 1.04 | 1.16 | 1.30 | 1.42 | 1.57 | 1.73 | | 1.90 | con't |
| 29 | 0.43 | 0.54 | 0.63 | 0.73 | 0.85 | 0.97 | 1.08 | 1.23 | 1.35 | 1.50 | 1.65 | 1.83 | | 2.02 | con't |
| 30 | 0.47 | 0.57 | 0.66 | 0.78 | 0.89 | 1.01 | 1.14 | 1.26 | 1.41 | 1.58 | 1.75 | 1.95 | | 2.17 | con't |
| 31 | 0.52 | 0.61 | 0.71 | 0.82 | 0.94 | 1.07 | 1.19 | 1.34 | 1.49 | 1.68 | 1.87 | 2.10 | | 2.38 | con't |
| 32 | 0.55 | 0.64 | 0.75 | 0.87 | 0.98 | 1.12 | 1.27 | 1.42 | 1.61 | 1.82 | 2.05 | 2.32 | | 2.61 | con't |
| 33 | 0.58 | 0.68 | 0.78 | 0.91 | 1.05 | 1.20 | 1.36 | 1.54 | 1.74 | 1.99 | 2.27 | 2.56 | | 2.91 | con't |
| 34 | 0.60 | 0.70 | 0.83 | 0.96 | 1.11 | 1.28 | 1.46 | 1.69 | 1.92 | 2.20 | 2.50 | 2.86 | | 3.26 | 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 | 1 of 6 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2001 CSO Table – Female – Smoker – 1000qx | | | | | | | | | | | | | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | | | | | | | | | | | | | Att Age |
| 14 | 15 | | 16 | | 17 | | 18 | | 19 | | 20 | | 21 | | 22 | | 23 | | 24 | | 25 | | Ultimate | |
| 0 |  | |  | |  | | 0.41 | | 0.46 | | 0.50 | | 0.54 | | 0.58 | | 0.61 | | 0.65 | | 0.67 | | 0.72 | | 0.77 | 25 |
| 1 |  | |  | | 0.40 | | 0.45 | | 0.49 | | 0.53 | | 0.58 | | 0.61 | | 0.65 | | 0.67 | | 0.71 | | 0.75 | | 0.81 | 26 |
| 2 |  | | 0.39 | | 0.45 | | 0.49 | | 0.53 | | 0.56 | | 0.61 | | 0.65 | | 0.67 | | 0.71 | | 0.75 | | 0.80 | | 0.87 | 27 |
| 3 | 0.39 | | 0.43 | | 0.47 | | 0.51 | | 0.56 | | 0.59 | | 0.64 | | 0.67 | | 0.71 | | 0.75 | | 0.80 | | 0.86 | | 0.92 | 28 |
| 4 | 0.43 | | 0.47 | | 0.50 | | 0.55 | | 0.59 | | 0.64 | | 0.67 | | 0.71 | | 0.75 | | 0.80 | | 0.86 | | 0.92 | | 0.99 | 29 |
| 5 | 0.46 | | 0.50 | | 0.55 | | 0.58 | | 0.64 | | 0.67 | | 0.71 | | 0.75 | | 0.80 | | 0.86 | | 0.92 | | 0.99 | | 1.03 | 30 |
| 6 | 0.49 | | 0.54 | | 0.58 | | 0.62 | | 0.67 | | 0.71 | | 0.75 | | 0.79 | | 0.86 | | 0.91 | | 0.98 | | 1.01 | | 1.12 | 31 |
| 7 | 0.53 | | 0.57 | | 0.62 | | 0.65 | | 0.71 | | 0.75 | | 0.79 | | 0.86 | | 0.91 | | 0.98 | | 1.01 | | 1.10 | | 1.19 | 32 |
| 8 | 0.56 | | 0.61 | | 0.65 | | 0.70 | | 0.75 | | 0.79 | | 0.86 | | 0.91 | | 0.98 | | 1.01 | | 1.10 | | 1.18 | | 1.28 | 33 |
| 9 | 0.60 | | 0.64 | | 0.70 | | 0.75 | | 0.79 | | 0.84 | | 0.91 | | 0.98 | | 1.01 | | 1.10 | | 1.18 | | 1.27 | | 1.39 | 34 |
| 10 | 0.63 | | 0.68 | | 0.74 | | 0.78 | | 0.84 | | 0.91 | | 0.98 | | 1.01 | | 1.10 | | 1.18 | | 1.27 | | 1.39 | | 1.53 | 35 |
| 11 | 0.67 | | 0.74 | | 0.78 | | 0.83 | | 0.89 | | 0.98 | | 1.01 | | 1.10 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.65 | 36 |
| 12 | 0.72 | | 0.76 | | 0.83 | | 0.89 | | 0.96 | | 1.01 | | 1.10 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.63 | | 1.79 | 37 |
| 13 | 0.76 | | 0.81 | | 0.89 | | 0.96 | | 1.01 | | 1.10 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.63 | | 1.76 | | 1.88 | 38 |
| 14 | 0.81 | | 0.88 | | 0.96 | | 1.01 | | 1.10 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.63 | | 1.74 | | 1.86 | | 2.00 | 39 |
| 15 | 0.86 | | 0.94 | | 1.01 | | 1.10 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.62 | | 1.73 | | 1.85 | | 1.99 | | 2.12 | 40 |
| 16 | 0.93 | | 1.01 | | 1.10 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.62 | | 1.73 | | 1.85 | | 1.99 | | 2.11 | | 2.26 | 41 |
| 17 | 1.00 | | 1.10 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.62 | | 1.73 | | 1.85 | | 1.99 | | 2.11 | | 2.25 | | 2.43 | 42 |
| 18 | 1.09 | | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.62 | | 1.73 | | 1.85 | | 1.99 | | 2.11 | | 2.25 | | 2.43 | | 2.63 | 43 |
| 19 | 1.17 | | 1.26 | | 1.37 | | 1.51 | | 1.62 | | 1.73 | | 1.85 | | 1.99 | | 2.11 | | 2.25 | | 2.43 | | 2.63 | | 2.86 | 44 |
| 20 | 1.26 | | 1.37 | | 1.51 | | 1.62 | | 1.73 | | 1.85 | | 1.99 | | 2.11 | | 2.25 | | 2.43 | | 2.63 | | 2.86 | | 3.13 | 45 |
| 21 | 1.37 | | 1.48 | | 1.61 | | 1.72 | | 1.85 | | 1.98 | | 2.11 | | 2.25 | | 2.43 | | 2.63 | | 2.86 | | 3.13 | | 3.43 | 46 |
| 22 | 1.46 | | 1.58 | | 1.70 | | 1.83 | | 1.97 | | 2.10 | | 2.25 | | 2.43 | | 2.63 | | 2.86 | | 3.13 | | 3.43 | | 3.81 | 47 |
| 23 | 1.56 | | 1.67 | | 1.80 | | 1.93 | | 2.09 | | 2.25 | | 2.43 | | 2.63 | | 2.86 | | 3.13 | | 3.43 | | 3.81 | | 4.28 | 48 |
| 24 | 1.63 | | 1.76 | | 1.92 | | 2.05 | | 2.22 | | 2.42 | | 2.63 | | 2.86 | | 3.13 | | 3.43 | | 3.81 | | 4.28 | | 4.81 | 49 |
| 25 | 1.73 | | 1.86 | | 2.03 | | 2.19 | | 2.38 | | 2.62 | | 2.86 | | 3.13 | | 3.43 | | 3.81 | | 4.28 | | 4.81 | | 5.39 | 50 |
| 26 | 1.83 | | 1.98 | | 2.16 | | 2.37 | | 2.59 | | 2.86 | | 3.13 | | 3.43 | | 3.81 | | 4.28 | | 4.81 | | 5.39 | | 6.02 | 51 |
| 27 | 1.95 | | 2.12 | | 2.33 | | 2.57 | | 2.83 | | 3.13 | | 3.43 | | 3.81 | | 4.28 | | 4.81 | | 5.39 | | 6.02 | | 6.71 | 52 |
| 28 | 2.07 | | 2.28 | | 2.54 | | 2.79 | | 3.11 | | 3.43 | | 3.81 | | 4.28 | | 4.81 | | 5.39 | | 6.02 | | 6.71 | | 7.44 | 53 |
| 29 | 2.23 | | 2.49 | | 2.76 | | 3.10 | | 3.43 | | 3.81 | | 4.28 | | 4.81 | | 5.39 | | 6.02 | | 6.71 | | 7.44 | | 8.24 | 54 |
| 30 | 2.43 | | 2.72 | | 3.04 | | 3.43 | | 3.81 | | 4.28 | | 4.81 | | 5.39 | | 6.02 | | 6.71 | | 7.44 | | 8.24 | | 9.08 | 55 |
| 31 | 2.67 | | 3.01 | | 3.39 | | 3.81 | | 4.28 | | 4.81 | | 5.39 | | 6.02 | | 6.71 | | 7.44 | | 8.24 | | 9.08 | | 9.98 | 56 |
| 32 | 2.95 | | 3.35 | | 3.78 | | 4.28 | | 4.81 | | 5.39 | | 6.02 | | 6.71 | | 7.44 | | 8.24 | | 9.08 | | 9.98 | | 10.94 | 57 |
| 33 | 3.29 | | 3.74 | | 4.23 | | 4.77 | | 5.39 | | 6.02 | | 6.71 | | 7.44 | | 8.24 | | 9.08 | | 9.98 | | 10.94 | | 11.87 | 58 |
| 34 | 3.69 | | 4.17 | | 4.73 | | 5.34 | | 6.02 | | 6.71 | | 7.44 | | 8.24 | | 9.08 | | 9.98 | | 10.94 | | 11.87 | | 12.90 | 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 – Smoker – 1000qx | | | | | | | | | | | |  | | |
| Issue Age | Duration | | | | | | | | | | | |  | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | | 13 | con't |
| 35 | 0.61 | 0.74 | 0.86 | 1.02 | 1.19 | 1.39 | 1.61 | 1.86 | 2.14 | 2.45 | 2.80 | 3.20 | | 3.65 | con't |
| 36 | 0.63 | 0.77 | 0.92 | 1.10 | 1.29 | 1.51 | 1.77 | 2.06 | 2.36 | 2.72 | 3.11 | 3.54 | | 4.05 | con't |
| 37 | 0.67 | 0.82 | 0.98 | 1.18 | 1.40 | 1.66 | 1.95 | 2.27 | 2.62 | 3.03 | 3.46 | 3.95 | | 4.47 | con't |
| 38 | 0.72 | 0.88 | 1.06 | 1.28 | 1.54 | 1.83 | 2.15 | 2.51 | 2.92 | 3.34 | 3.83 | 4.36 | | 4.95 | con't |
| 39 | 0.78 | 0.96 | 1.16 | 1.42 | 1.71 | 2.02 | 2.39 | 2.79 | 3.21 | 3.72 | 4.25 | 4.83 | | 5.45 | con't |
| 40 | 0.86 | 1.06 | 1.30 | 1.58 | 1.89 | 2.25 | 2.65 | 3.09 | 3.58 | 4.10 | 4.67 | 5.31 | | 6.00 | con't |
| 41 | 0.96 | 1.18 | 1.46 | 1.77 | 2.11 | 2.51 | 2.93 | 3.42 | 3.95 | 4.54 | 5.17 | 5.86 | | 6.61 | con't |
| 42 | 1.06 | 1.34 | 1.65 | 2.00 | 2.38 | 2.80 | 3.28 | 3.80 | 4.38 | 5.02 | 5.69 | 6.45 | | 7.25 | con't |
| 43 | 1.20 | 1.51 | 1.86 | 2.25 | 2.69 | 3.15 | 3.67 | 4.25 | 4.86 | 5.54 | 6.29 | 7.08 | | 7.96 | con't |
| 44 | 1.36 | 1.71 | 2.11 | 2.56 | 3.02 | 3.54 | 4.10 | 4.72 | 5.40 | 6.13 | 6.92 | 7.78 | | 8.72 | con't |
| 45 | 1.52 | 1.93 | 2.39 | 2.87 | 3.40 | 3.98 | 4.58 | 5.26 | 5.99 | 6.77 | 7.61 | 8.54 | | 9.54 | con't |
| 46 | 1.69 | 2.17 | 2.67 | 3.20 | 3.79 | 4.41 | 5.09 | 5.79 | 6.59 | 7.42 | 8.33 | 9.32 | | 10.38 | con't |
| 47 | 1.89 | 2.41 | 2.96 | 3.55 | 4.20 | 4.87 | 5.59 | 6.37 | 7.21 | 8.12 | 9.08 | 10.14 | | 11.26 | con't |
| 48 | 2.11 | 2.67 | 3.27 | 3.93 | 4.59 | 5.33 | 6.10 | 6.95 | 7.85 | 8.81 | 9.86 | 10.97 | | 12.19 | con't |
| 49 | 2.22 | 2.83 | 3.58 | 4.28 | 5.01 | 5.79 | 6.62 | 7.51 | 8.48 | 9.52 | 10.64 | 11.85 | | 13.15 | con't |
| 50 | 2.35 | 3.14 | 3.89 | 4.61 | 5.39 | 6.21 | 7.10 | 8.07 | 9.10 | 10.23 | 11.42 | 12.74 | | 14.14 | con't |
| 51 | 2.50 | 3.52 | 4.26 | 4.98 | 5.80 | 6.66 | 7.61 | 8.63 | 9.75 | 10.95 | 12.25 | 13.66 | | 15.18 | con't |
| 52 | 2.66 | 3.92 | 4.64 | 5.37 | 6.19 | 7.10 | 8.09 | 9.18 | 10.39 | 11.70 | 13.09 | 14.62 | | 16.28 | con't |
| 53 | 2.85 | 4.24 | 5.03 | 5.76 | 6.60 | 7.55 | 8.60 | 9.76 | 11.04 | 12.47 | 13.99 | 15.66 | | 17.47 | con't |
| 54 | 3.03 | 4.58 | 5.44 | 6.17 | 7.03 | 8.02 | 9.15 | 10.39 | 11.76 | 13.28 | 14.96 | 16.80 | | 18.78 | con't |
| 55 | 3.21 | 4.95 | 5.90 | 6.64 | 7.54 | 8.56 | 9.75 | 11.06 | 12.55 | 14.22 | 16.05 | 18.07 | | 20.26 | con't |
| 56 | 3.50 | 5.23 | 6.29 | 7.05 | 7.97 | 9.05 | 10.30 | 11.71 | 13.33 | 15.13 | 17.13 | 19.34 | | 21.75 | con't |
| 57 | 3.64 | 5.52 | 6.70 | 7.49 | 8.48 | 9.62 | 10.96 | 12.49 | 14.23 | 16.18 | 18.35 | 20.78 | | 23.46 | con't |
| 58 | 3.73 | 5.83 | 7.12 | 7.98 | 9.04 | 10.28 | 11.72 | 13.40 | 15.28 | 17.42 | 19.77 | 22.41 | | 25.35 | con't |
| 59 | 3.95 | 6.09 | 7.57 | 8.50 | 9.62 | 11.00 | 12.56 | 14.39 | 16.45 | 18.81 | 21.41 | 24.31 | | 27.53 | con't |
| 60 | 4.11 | 6.34 | 7.99 | 8.98 | 10.23 | 11.74 | 13.49 | 15.50 | 17.78 | 20.37 | 23.24 | 26.43 | | 29.98 | con't |
| 61 | 4.25 | 6.61 | 8.38 | 9.47 | 10.84 | 12.50 | 14.43 | 16.66 | 19.23 | 22.10 | 25.29 | 28.83 | | 32.72 | con't |
| 62 | 4.49 | 6.86 | 8.77 | 9.92 | 11.41 | 13.25 | 15.40 | 17.89 | 20.75 | 23.97 | 27.53 | 31.46 | | 35.82 | con't |
| 63 | 4.88 | 7.13 | 9.11 | 10.35 | 11.96 | 13.97 | 16.37 | 19.17 | 22.37 | 26.01 | 30.00 | 34.41 | | 39.26 | con't |
| 64 | 5.31 | 8.66 | 9.48 | 10.77 | 12.51 | 14.72 | 17.39 | 20.52 | 24.12 | 28.19 | 32.67 | 37.62 | | 43.02 | con't |
| 65 | 5.82 | 9.05 | 9.85 | 11.19 | 13.08 | 15.51 | 18.47 | 21.97 | 26.00 | 30.60 | 35.61 | 41.14 | | 47.16 | con't |
| 66 | 6.03 | 9.50 | 10.27 | 11.66 | 13.69 | 16.32 | 19.56 | 23.40 | 27.85 | 32.86 | 38.40 | 44.47 | | 51.08 | con't |
| 67 | 6.17 | 9.97 | 10.72 | 12.21 | 14.40 | 17.28 | 20.83 | 25.03 | 29.88 | 35.36 | 41.44 | 48.08 | | 55.32 | con't |
| 68 | 6.76 | 10.48 | 11.29 | 12.90 | 15.28 | 18.42 | 22.30 | 26.90 | 32.19 | 38.14 | 44.75 | 52.01 | | 59.88 | con't |
| 69 | 7.39 | 11.03 | 11.94 | 13.72 | 16.35 | 19.79 | 24.02 | 29.01 | 34.74 | 41.18 | 48.38 | 56.20 | | 64.72 | 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 – Smoker – 1000qx | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 4.13 | 4.67 | 5.30 | 5.97 | 6.71 | 7.44 | 8.24 | 9.08 | 9.98 | 10.94 | 11.87 | 12.90 | 13.97 | 60 |
| 36 | 4.57 | 5.18 | 5.84 | 6.58 | 7.44 | 8.24 | 9.08 | 9.98 | 10.94 | 11.87 | 12.90 | 13.97 | 15.08 | 61 |
| 37 | 5.07 | 5.71 | 6.43 | 7.21 | 8.24 | 9.01 | 9.98 | 10.94 | 11.87 | 12.90 | 13.97 | 15.08 | 16.33 | 62 |
| 38 | 5.58 | 6.27 | 7.06 | 7.90 | 8.82 | 9.81 | 10.88 | 11.87 | 12.90 | 13.97 | 15.08 | 16.33 | 17.58 | 63 |
| 39 | 6.15 | 6.89 | 7.74 | 8.63 | 9.60 | 10.66 | 11.79 | 12.85 | 13.97 | 15.08 | 16.33 | 17.58 | 18.90 | 64 |
| 40 | 6.76 | 7.57 | 8.45 | 9.42 | 10.46 | 11.56 | 12.75 | 13.87 | 15.08 | 16.30 | 17.58 | 18.90 | 20.34 | 65 |
| 41 | 7.41 | 8.30 | 9.25 | 10.28 | 11.37 | 12.53 | 13.78 | 14.99 | 16.26 | 17.58 | 18.90 | 20.34 | 21.87 | 66 |
| 42 | 8.13 | 9.08 | 10.10 | 11.18 | 12.33 | 13.57 | 14.86 | 16.18 | 17.54 | 18.90 | 20.33 | 21.87 | 23.59 | 67 |
| 43 | 8.90 | 9.92 | 11.00 | 12.16 | 13.39 | 14.68 | 16.04 | 17.43 | 18.84 | 20.29 | 21.84 | 23.56 | 25.48 | 68 |
| 44 | 9.73 | 10.82 | 11.98 | 13.20 | 14.50 | 15.87 | 17.29 | 18.74 | 20.20 | 21.77 | 23.51 | 25.40 | 27.53 | 69 |
| 45 | 10.62 | 11.77 | 13.00 | 14.31 | 15.69 | 17.12 | 18.61 | 20.08 | 21.66 | 23.42 | 25.32 | 27.42 | 29.82 | 70 |
| 46 | 11.53 | 12.77 | 14.06 | 15.45 | 16.93 | 18.49 | 19.94 | 21.54 | 23.29 | 25.20 | 27.31 | 29.68 | 32.43 | 71 |
| 47 | 12.48 | 13.80 | 15.18 | 16.67 | 18.24 | 19.91 | 21.39 | 23.15 | 25.07 | 27.17 | 29.54 | 32.24 | 35.31 | 72 |
| 48 | 13.49 | 14.89 | 16.38 | 17.94 | 19.63 | 21.27 | 22.97 | 24.90 | 27.00 | 29.38 | 32.09 | 35.06 | 38.41 | 73 |
| 49 | 14.55 | 16.06 | 17.65 | 19.34 | 21.16 | 22.87 | 24.67 | 26.73 | 29.15 | 31.86 | 34.85 | 38.10 | 41.81 | 74 |
| 50 | 15.65 | 17.29 | 18.99 | 20.83 | 22.79 | 24.63 | 26.46 | 28.88 | 31.56 | 34.50 | 37.73 | 41.26 | 45.23 | 75 |
| 51 | 16.82 | 18.59 | 20.46 | 22.45 | 24.58 | 26.22 | 28.60 | 31.26 | 34.18 | 37.35 | 40.85 | 44.66 | 48.96 | 76 |
| 52 | 18.06 | 19.99 | 22.03 | 24.23 | 25.96 | 28.33 | 30.98 | 33.87 | 36.99 | 40.43 | 44.20 | 48.31 | 52.97 | 77 |
| 53 | 19.42 | 21.53 | 23.77 | 25.71 | 28.06 | 30.68 | 33.56 | 36.70 | 40.03 | 43.75 | 47.81 | 52.25 | 57.29 | 78 |
| 54 | 20.95 | 23.27 | 25.45 | 27.81 | 30.39 | 33.27 | 36.40 | 39.76 | 43.32 | 47.34 | 51.71 | 56.52 | 61.96 | 79 |
| 55 | 22.63 | 25.21 | 27.53 | 30.11 | 32.96 | 36.10 | 39.50 | 43.08 | 46.86 | 51.19 | 55.93 | 61.10 | 66.99 | 80 |
| 56 | 24.41 | 27.27 | 29.84 | 32.70 | 35.82 | 39.22 | 42.86 | 46.69 | 50.79 | 55.46 | 60.55 | 66.12 | 74.07 | 81 |
| 57 | 26.38 | 29.56 | 32.40 | 35.53 | 38.96 | 42.65 | 46.54 | 50.75 | 55.28 | 60.07 | 65.55 | 71.49 | 81.76 | 82 |
| 58 | 28.59 | 32.12 | 35.23 | 38.68 | 42.40 | 46.39 | 50.67 | 55.07 | 59.90 | 65.04 | 70.90 | 77.28 | 89.25 | 83 |
| 59 | 31.07 | 34.95 | 38.40 | 42.16 | 46.24 | 50.59 | 54.87 | 59.70 | 64.87 | 70.42 | 76.67 | 83.53 | 97.30 | 84 |
| 60 | 33.86 | 38.14 | 41.95 | 46.09 | 50.51 | 54.66 | 59.49 | 64.63 | 70.17 | 76.01 | 82.59 | 89.73 | 105.41 | 85 |
| 61 | 37.03 | 41.72 | 45.92 | 50.43 | 54.47 | 59.29 | 64.40 | 69.92 | 75.73 | 82.38 | 88.87 | 97.63 | 112.17 | 86 |
| 62 | 40.58 | 45.77 | 50.37 | 54.29 | 59.08 | 64.18 | 69.68 | 75.46 | 82.18 | 88.59 | 97.01 | 104.16 | 122.89 | 87 |
| 63 | 44.54 | 50.27 | 54.10 | 58.88 | 63.99 | 69.46 | 75.18 | 81.97 | 88.24 | 96.43 | 103.44 | 111.41 | 133.59 | 88 |
| 64 | 48.91 | 53.90 | 58.67 | 63.76 | 69.21 | 74.89 | 81.75 | 87.88 | 95.78 | 102.79 | 110.60 | 119.00 | 144.35 | 89 |
| 65 | 53.70 | 58.46 | 63.52 | 68.95 | 74.60 | 81.54 | 87.58 | 95.13 | 102.06 | 109.79 | 118.67 | 127.46 | 153.05 | 90 |
| 66 | 58.24 | 63.29 | 68.74 | 74.32 | 81.33 | 87.23 | 94.48 | 101.42 | 108.93 | 118.03 | 126.73 | 136.03 | 154.94 | 91 |
| 67 | 63.10 | 68.49 | 74.05 | 81.14 | 86.90 | 93.93 | 100.74 | 108.18 | 117.21 | 126.01 | 135.23 | 145.13 | 162.66 | 92 |
| 68 | 68.28 | 73.83 | 80.33 | 86.58 | 93.33 | 100.14 | 107.45 | 116.41 | 125.12 | 134.35 | 144.28 | 155.26 | 175.10 | 93 |
| 69 | 73.56 | 79.34 | 85.62 | 92.34 | 99.48 | 106.71 | 115.43 | 124.14 | 133.38 | 143.30 | 154.54 | 165.80 | 190.97 | 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 – Smoker – 1000qx | | | | | | | | | | | | | | 5 of 6 | |
| Issue Age | Duration | | | | | | | | | | | |  | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | | 13 | | con't |
| 70 | 8.06 | 11.62 | 12.69 | 14.69 | 17.61 | 21.39 | 26.02 | 31.44 | 37.65 | 44.57 | 52.30 | 60.77 | | 69.84 | | con't |
| 71 | 8.87 | 12.29 | 13.58 | 15.85 | 19.12 | 23.27 | 28.32 | 34.18 | 40.83 | 48.22 | 56.52 | 65.58 | | 75.31 | | con't |
| 72 | 12.18 | 13.00 | 14.58 | 17.20 | 20.84 | 25.42 | 30.91 | 37.26 | 44.35 | 52.18 | 61.07 | 70.67 | | 80.94 | | con't |
| 73 | 12.89 | 13.83 | 15.75 | 18.78 | 22.84 | 27.88 | 33.82 | 40.58 | 48.15 | 56.40 | 65.85 | 76.01 | | 86.78 | | con't |
| 74 | 13.66 | 14.83 | 17.17 | 20.63 | 25.15 | 30.66 | 37.05 | 44.28 | 52.27 | 60.91 | 70.86 | 81.58 | | 91.92 | | con't |
| 75 | 14.48 | 16.07 | 18.86 | 22.78 | 27.77 | 33.72 | 40.56 | 48.24 | 56.59 | 65.61 | 76.09 | 87.29 | | 93.83 | | con't |
| 76 | 15.72 | 17.80 | 21.14 | 25.65 | 31.23 | 37.85 | 45.37 | 53.69 | 62.77 | 72.53 | 83.75 | 92.96 | | 102.92 | | con't |
| 77 | 17.39 | 20.00 | 23.90 | 29.03 | 35.27 | 42.52 | 50.71 | 59.75 | 69.58 | 80.04 | 92.14 | 100.92 | | 108.32 | | con't |
| 78 | 19.59 | 22.76 | 27.23 | 32.95 | 39.85 | 47.80 | 56.66 | 66.44 | 76.97 | 88.26 | 99.02 | 108.00 | | 120.27 | | con't |
| 79 | 20.42 | 26.16 | 31.25 | 37.57 | 45.10 | 53.70 | 63.27 | 73.79 | 85.10 | 97.12 | 107.63 | 119.14 | | 130.38 | | con't |
| 80 | 21.60 | 30.35 | 35.96 | 42.89 | 51.02 | 60.35 | 70.58 | 81.78 | 93.83 | 106.64 | 118.04 | 129.59 | | 141.46 | | con't |
| 81 | 24.00 | 35.36 | 41.51 | 48.99 | 57.74 | 67.67 | 78.59 | 90.53 | 103.35 | 116.96 | 128.76 | 140.82 | | 153.23 | | con't |
| 82 | 26.83 | 41.26 | 47.89 | 55.91 | 65.25 | 75.76 | 87.34 | 99.99 | 113.48 | 127.89 | 140.15 | 152.79 | | 166.54 | | con't |
| 83 | 29.65 | 46.76 | 55.19 | 63.69 | 73.53 | 84.69 | 96.83 | 110.10 | 124.42 | 139.62 | 152.32 | 166.07 | | 179.62 | | con't |
| 84 | 34.11 | 54.47 | 63.42 | 72.32 | 82.69 | 94.36 | 107.09 | 121.03 | 135.96 | 151.95 | 165.45 | 179.28 | | 194.63 | | con't |
| 85 | 40.64 | 63.15 | 71.14 | 81.87 | 92.64 | 104.81 | 118.11 | 132.57 | 148.33 | 164.96 | 179.04 | 194.11 | | 210.55 | | con't |
| 86 | 52.43 | 69.94 | 81.06 | 92.27 | 103.43 | 117.64 | 129.88 | 144.95 | 161.29 | 178.86 | 193.65 | 209.84 | | 228.74 | | con't |
| 87 | 57.47 | 80.26 | 91.89 | 103.25 | 117.26 | 129.43 | 142.25 | 157.90 | 174.91 | 193.26 | 209.16 | 226.40 | | 247.64 | | con't |
| 88 | 71.66 | 91.57 | 103.02 | 116.81 | 128.99 | 141.85 | 155.28 | 171.45 | 189.09 | 208.19 | 225.05 | 243.50 | | 267.17 | | con't |
| 89 | 87.95 | 102.87 | 116.39 | 128.60 | 141.52 | 154.93 | 169.09 | 185.76 | 203.89 | 223.72 | 241.59 | 261.57 | | 284.92 | | con't |
| 90 | 102.67 | 115.89 | 128.22 | 141.09 | 154.60 | 168.71 | 183.42 | 200.59 | 219.31 | 239.73 | 258.91 | 278.44 | | 307.66 | | con't |
| 91 | 115.50 | 127.88 | 140.80 | 154.26 | 168.30 | 182.96 | 199.84 | 215.83 | 235.14 | 256.53 | 275.76 | 299.93 | | 322.03 | | con't |
| 92 | 127.53 | 140.51 | 154.04 | 168.04 | 182.49 | 199.17 | 215.13 | 231.77 | 251.46 | 273.19 | 292.78 | 314.04 | | 336.66 | | con't |
| 93 | 140.23 | 153.72 | 167.66 | 182.05 | 198.48 | 214.32 | 230.69 | 248.00 | 268.61 | 286.54 | 306.46 | 328.13 | | 355.53 | | con't |
| 94 | 153.42 | 167.44 | 181.64 | 197.84 | 213.58 | 229.90 | 246.90 | 265.77 | 281.81 | 299.90 | 320.38 | 346.63 | | 375.12 | | con't |
| 95 | 167.11 | 181.25 | 197.23 | 213.06 | 229.29 | 245.96 | 264.85 | 278.71 | 295.26 | 313.77 | 338.63 | 365.85 | | 395.44 | | con't |
| 96 | 180.88 | 196.32 | 212.41 | 228.54 | 245.09 | 264.18 | 277.92 | 292.12 | 308.67 | 331.89 | 357.59 | 385.80 | | 416.49 | | con't |
| 97 | 195.09 | 211.23 | 227.83 | 244.28 | 263.28 | 277.20 | 291.18 | 305.46 | 326.79 | 350.73 | 377.29 | 406.47 | | 438.26 | | con't |
| 98 | 209.70 | 226.35 | 243.50 | 262.38 | 276.47 | 290.66 | 304.59 | 323.75 | 345.65 | 370.30 | 397.71 | 427.86 | | 460.76 | | con't |
| 99 | 224.50 | 241.71 | 261.71 | 275.74 | 289.88 | 304.59 | 323.21 | 342.79 | 365.26 | 390.61 | 418.85 | 449.97 | | 483.98 | | con't |

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|  | 2001 CSO Table – Female – Smoker – 1000qx | | | | | | | | | | | | | 6 of 6 | |
| Issue Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate | |
| 70 | 78.30 | 84.48 | 91.16 | 98.33 | 105.97 | 114.20 | 122.98 | 132.59 | 142.86 | 153.79 | 165.07 | 176.93 | 214.97 | | 95 |
| 71 | 83.27 | 89.83 | 96.94 | 104.60 | 112.70 | 121.50 | 130.86 | 141.49 | 152.99 | 164.27 | 176.12 | 191.24 | 236.91 | | 96 |
| 72 | 88.41 | 92.71 | 102.99 | 111.09 | 119.82 | 129.11 | 139.02 | 150.75 | 163.47 | 175.46 | 189.61 | 206.54 | 258.95 | | 97 |
| 73 | 92.29 | 95.70 | 109.22 | 117.86 | 127.05 | 136.97 | 147.53 | 160.59 | 174.68 | 188.03 | 203.81 | 225.31 | 260.01 | | 98 |
| 74 | 94.76 | 107.04 | 115.74 | 124.82 | 134.63 | 145.20 | 156.46 | 170.90 | 186.70 | 201.44 | 222.86 | 243.46 | 270.77 | | 99 |
| 75 | 104.86 | 109.12 | 123.65 | 133.78 | 144.49 | 155.93 | 170.13 | 181.77 | 199.34 | 218.65 | 239.91 | 263.29 | 289.27 | | 100 |
| 76 | 108.72 | 122.52 | 132.87 | 143.85 | 155.49 | 169.65 | 181.38 | 198.38 | 217.41 | 238.35 | 261.38 | 286.71 | 309.03 | | 101 |
| 77 | 121.39 | 132.07 | 143.22 | 155.06 | 169.18 | 181.18 | 197.80 | 216.58 | 237.22 | 260.14 | 285.12 | 307.14 | 330.78 | | 102 |
| 78 | 131.17 | 142.59 | 154.63 | 168.57 | 180.97 | 197.40 | 215.75 | 236.52 | 259.14 | 283.77 | 305.79 | 329.31 | 354.11 | | 103 |
| 79 | 141.97 | 154.21 | 168.10 | 180.62 | 197.01 | 215.12 | 235.42 | 258.38 | 282.94 | 304.98 | 328.12 | 353.14 | 379.41 | | 104 |
| 80 | 153.66 | 167.64 | 180.42 | 196.44 | 214.29 | 234.30 | 256.72 | 282.39 | 304.17 | 327.53 | 352.81 | 379.41 | 411.32 | | 105 |
| 81 | 167.02 | 180.05 | 196.02 | 213.46 | 233.17 | 255.03 | 280.08 | 303.90 | 327.24 | 352.49 | 379.41 | 411.32 | 444.02 | | 106 |
| 82 | 179.83 | 195.42 | 212.79 | 231.80 | 253.30 | 277.67 | 300.94 | 326.65 | 352.17 | 379.41 | 411.32 | 444.02 | 477.53 | | 107 |
| 83 | 195.01 | 211.95 | 230.65 | 251.81 | 276.30 | 299.32 | 324.28 | 351.84 | 379.41 | 411.32 | 444.02 | 477.53 | 511.24 | | 108 |
| 84 | 211.34 | 229.58 | 251.33 | 276.27 | 299.32 | 323.69 | 350.55 | 379.41 | 411.32 | 444.02 | 477.53 | 511.24 | 546.35 | | 109 |
| 85 | 228.74 | 251.33 | 276.27 | 299.32 | 323.69 | 350.55 | 379.41 | 411.32 | 444.02 | 477.53 | 511.24 | 546.35 | 582.26 | | 110 |
| 86 | 251.33 | 276.27 | 299.32 | 323.69 | 350.55 | 379.41 | 411.32 | 444.02 | 477.53 | 511.24 | 546.35 | 582.26 | 616.78 | | 111 |
| 87 | 275.20 | 299.32 | 323.69 | 350.55 | 379.41 | 411.32 | 443.59 | 477.07 | 511.24 | 546.35 | 582.26 | 616.78 | 650.25 | | 112 |
| 88 | 292.62 | 317.96 | 344.97 | 372.93 | 403.19 | 435.08 | 468.64 | 503.85 | 540.71 | 579.23 | 616.78 | 650.25 | 680.72 | | 113 |
| 89 | 310.06 | 336.38 | 364.05 | 394.08 | 425.83 | 459.33 | 494.58 | 531.56 | 570.27 | 610.73 | 650.25 | 680.72 | 723.69 | | 114 |
| 90 | 327.68 | 354.89 | 384.54 | 416.00 | 449.30 | 484.44 | 521.40 | 560.20 | 600.82 | 643.28 | 680.72 | 723.69 | 763.66 | | 115 |
| 91 | 345.68 | 374.77 | 405.77 | 438.72 | 473.59 | 510.39 | 549.12 | 589.77 | 632.35 | 676.86 | 723.29 | 763.66 | 805.12 | | 116 |
| 92 | 365.01 | 395.38 | 427.79 | 462.23 | 498.70 | 537.19 | 577.72 | 620.28 | 664.86 | 711.48 | 760.12 | 805.12 | 850.59 | | 117 |
| 93 | 385.07 | 416.75 | 450.57 | 486.53 | 524.62 | 564.85 | 607.22 | 651.72 | 698.36 | 747.13 | 798.03 | 850.59 | 892.54 | | 118 |
| 94 | 405.87 | 438.87 | 474.11 | 511.61 | 551.36 | 593.35 | 637.60 | 684.09 | 732.83 | 783.81 | 837.05 | 892.54 | 935.16 | | 119 |
| 95 | 427.40 | 461.73 | 498.43 | 537.49 | 578.92 | 622.71 | 668.87 | 717.40 | 768.28 | 821.54 | 877.17 | 935.16 | 1000.00 | | 120 |
| 96 | 449.67 | 485.34 | 523.50 | 564.15 | 607.29 | 652.92 | 701.04 | 751.63 | 804.73 | 860.31 | 918.38 | 1000.00 |  | |  |
| 97 | 472.67 | 509.70 | 549.35 | 591.61 | 636.49 | 683.98 | 734.08 | 786.81 | 842.15 | 900.11 | 1000.00 |  |  | |  |
| 98 | 496.41 | 534.81 | 575.96 | 619.85 | 666.50 | 715.88 | 768.02 | 822.92 | 880.56 | 1000.00 |  |  |  | |  |
| 99 | 520.88 | 560.66 | 603.33 | 648.89 | 697.32 | 748.65 | 802.86 | 859.96 | 1000.00 |  |  |  |  | |  |