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

**Section 1412.ILLUSTRATION G Ultimate Age Nearest Birthday (Male/Female Composite/Nonsmoker/Smoker)**

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|  2001 CSO Table – Ultimate Only – 1000qx  |
|  |  Male  |  Female  |
| Age | Composite | Nonsmoker | Smoker | Composite | Nonsmoker | Smoker |
| 0 | 0.97 |  |  | 0.48 |  |  |
| 1 | 0.56 |  |  | 0.35 |  |  |
| 2 | 0.39 |  |  | 0.26 |  |  |
| 3 | 0.27 |  |  | 0.20 |  |  |
| 4 | 0.21 |  |  | 0.19 |  |  |
| 5 | 0.21 |  |  | 0.18 |  |  |
| 6 | 0.22 |  |  | 0.18 |  |  |
| 7 | 0.22 |  |  | 0.21 |  |  |
| 8 | 0.22 |  |  | 0.21 |  |  |
| 9 | 0.23 |  |  | 0.21 |  |  |
| 10 | 0.23 |  |  | 0.22 |  |  |
| 11 | 0.27 |  |  | 0.23 |  |  |
| 12 | 0.33 |  |  | 0.27 |  |  |
| 13 | 0.39 |  |  | 0.30 |  |  |
| 14 | 0.47 |  |  | 0.33 |  |  |
| 15 | 0.61 |  |  | 0.35 |  |  |
| 16 | 0.74 | 0.74 | 0.79 | 0.39 | 0.39 | 0.41 |
| 17 | 0.87 | 0.85 | 0.97 | 0.41 | 0.41 | 0.46 |
| 18 | 0.94 | 0.92 | 1.11 | 0.43 | 0.42 | 0.50 |
| 19 | 0.98 | 0.94 | 1.21 | 0.46 | 0.45 | 0.54 |
| 20 | 1.00 | 0.95 | 1.27 | 0.47 | 0.45 | 0.58 |
| 21 | 1.00 | 0.95 | 1.33 | 0.48 | 0.46 | 0.61 |
| 22 | 1.02 | 0.95 | 1.40 | 0.50 | 0.48 | 0.65 |
| 23 | 1.03 | 0.96 | 1.46 | 0.50 | 0.48 | 0.67 |
| 24 | 1.05 | 0.97 | 1.54 | 0.52 | 0.50 | 0.72 |
| 25 | 1.07 | 0.98 | 1.63 | 0.54 | 0.50 | 0.77 |
| 26 | 1.12 | 1.02 | 1.71 | 0.56 | 0.53 | 0.81 |
| 27 | 1.17 | 1.07 | 1.81 | 0.60 | 0.57 | 0.87 |
| 28 | 1.17 | 1.05 | 1.82 | 0.63 | 0.58 | 0.92 |
| 29 | 1.15 | 1.03 | 1.81 | 0.66 | 0.62 | 0.99 |
| 30 | 1.14 | 1.02 | 1.80 | 0.68 | 0.64 | 1.03 |
| 31 | 1.13 | 1.01 | 1.80 | 0.73 | 0.68 | 1.12 |
| 32 | 1.13 | 1.01 | 1.82 | 0.77 | 0.72 | 1.19 |
| 33 | 1.15 | 1.04 | 1.87 | 0.82 | 0.76 | 1.28 |
| 34 | 1.18 | 1.06 | 1.94 | 0.88 | 0.82 | 1.39 |
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|  2001 CSO Table – Ultimate Only – 1000qx  |
|  |  Male  |  Female  |
| Age | Composite | Nonsmoker | Smoker | Composite | Nonsmoker | Smoker |
| 35 | 1.21 | 1.09 | 2.00 | 0.97 | 0.89 | 1.53 |
| 36 | 1.28 | 1.15 | 2.11 | 1.03 | 0.95 | 1.65 |
| 37 | 1.34 | 1.20 | 2.23 | 1.11 | 1.03 | 1.79 |
| 38 | 1.44 | 1.29 | 2.40 | 1.17 | 1.07 | 1.88 |
| 39 | 1.54 | 1.37 | 2.57 | 1.23 | 1.13 | 2.00 |
| 40 | 1.65 | 1.46 | 2.77 | 1.30 | 1.20 | 2.12 |
| 41 | 1.79 | 1.58 | 3.03 | 1.38 | 1.27 | 2.26 |
| 42 | 1.96 | 1.73 | 3.33 | 1.48 | 1.35 | 2.43 |
| 43 | 2.15 | 1.90 | 3.69 | 1.59 | 1.45 | 2.63 |
| 44 | 2.39 | 2.10 | 4.12 | 1.72 | 1.57 | 2.86 |
| 45 | 2.65 | 2.33 | 4.57 | 1.87 | 1.71 | 3.13 |
| 46 | 2.90 | 2.55 | 4.99 | 2.05 | 1.87 | 3.43 |
| 47 | 3.17 | 2.79 | 5.46 | 2.27 | 2.07 | 3.81 |
| 48 | 3.33 | 2.93 | 5.72 | 2.50 | 2.29 | 4.28 |
| 49 | 3.52 | 3.09 | 6.02 | 2.78 | 2.53 | 4.81 |
| 50 | 3.76 | 3.32 | 6.45 | 3.08 | 2.81 | 5.39 |
| 51 | 4.06 | 3.59 | 6.96 | 3.41 | 3.12 | 6.02 |
| 52 | 4.47 | 3.96 | 7.66 | 3.79 | 3.47 | 6.71 |
| 53 | 4.93 | 4.36 | 8.45 | 4.20 | 3.85 | 7.44 |
| 54 | 5.50 | 4.87 | 9.44 | 4.63 | 4.25 | 8.24 |
| 55 | 6.17 | 5.50 | 10.56 | 5.10 | 4.68 | 9.08 |
| 56 | 6.88 | 6.14 | 11.70 | 5.63 | 5.18 | 9.98 |
| 57 | 7.64 | 6.83 | 12.91 | 6.19 | 5.70 | 10.94 |
| 58 | 8.27 | 7.42 | 13.86 | 6.80 | 6.26 | 11.87 |
| 59 | 8.99 | 8.10 | 14.96 | 7.39 | 6.82 | 12.90 |
| 60 | 9.86 | 8.92 | 16.29 | 8.01 | 7.40 | 13.97 |
| 61 | 10.94 | 9.92 | 17.94 | 8.68 | 8.03 | 15.08 |
| 62 | 12.25 | 11.14 | 19.93 | 9.39 | 8.72 | 16.33 |
| 63 | 13.71 | 12.51 | 22.14 | 10.14 | 9.43 | 17.58 |
| 64 | 15.24 | 13.95 | 24.40 | 10.96 | 10.20 | 18.90 |
| 65 | 16.85 | 15.47 | 26.63 | 11.85 | 11.05 | 20.34 |
| 66 | 18.47 | 17.01 | 28.78 | 12.82 | 11.99 | 21.87 |
| 67 | 20.09 | 18.57 | 30.87 | 13.89 | 13.02 | 23.59 |
| 68 | 21.85 | 20.25 | 33.07 | 15.07 | 14.17 | 25.48 |
| 69 | 23.64 | 21.99 | 35.25 | 16.36 | 15.43 | 27.53 |
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|  2001 CSO Table – Ultimate Only – 1000qx  |
|  |  Male  |  Female  |
| Age | Composite | Nonsmoker | Smoker | Composite | Nonsmoker | Smoker |
| 70 | 25.77 | 24.10 | 37.89 | 17.81 | 16.82 | 29.82 |
| 71 | 28.15 | 26.46 | 40.78 | 19.47 | 18.42 | 32.43 |
| 72 | 31.32 | 29.56 | 44.71 | 21.30 | 20.21 | 35.31 |
| 73 | 34.62 | 32.83 | 48.66 | 23.30 | 22.15 | 38.41 |
| 74 | 38.08 | 36.27 | 52.65 | 25.50 | 24.28 | 41.81 |
| 75 | 41.91 | 40.03 | 57.29 | 27.90 | 26.64 | 45.23 |
| 76 | 46.08 | 44.13 | 62.23 | 30.53 | 29.23 | 48.96 |
| 77 | 50.92 | 48.89 | 67.94 | 33.41 | 32.08 | 52.97 |
| 78 | 56.56 | 54.45 | 74.54 | 36.58 | 35.23 | 57.29 |
| 79 | 63.06 | 60.87 | 82.05 | 40.05 | 38.63 | 61.96 |
| 80 | 70.14 | 67.87 | 90.07 | 43.86 | 42.43 | 66.99 |
| 81 | 78.19 | 75.84 | 99.05 | 49.11 | 47.59 | 74.07 |
| 82 | 86.54 | 84.14 | 108.11 | 54.95 | 53.41 | 81.76 |
| 83 | 95.51 | 93.09 | 117.61 | 60.81 | 59.21 | 89.25 |
| 84 | 105.43 | 103.00 | 127.94 | 67.27 | 65.62 | 97.30 |
| 85 | 116.57 | 114.07 | 140.09 | 74.45 | 72.84 | 105.41 |
| 86 | 128.91 | 126.34 | 153.39 | 80.99 | 79.39 | 112.17 |
| 87 | 142.35 | 139.74 | 167.69 | 90.79 | 89.25 | 122.89 |
| 88 | 156.73 | 154.10 | 182.72 | 101.07 | 99.55 | 133.59 |
| 89 | 171.88 | 169.25 | 198.27 | 112.02 | 110.53 | 144.35 |
| 90 | 187.66 | 185.06 | 214.13 | 121.92 | 120.65 | 153.05 |
| 91 | 202.44 | 199.93 | 228.43 | 126.85 | 125.77 | 154.94 |
| 92 | 217.83 | 215.43 | 243.02 | 136.88 | 135.84 | 162.66 |
| 93 | 234.04 | 231.78 | 258.10 | 151.64 | 150.78 | 175.10 |
| 94 | 251.14 | 249.05 | 273.74 | 170.31 | 169.64 | 190.97 |
| 95 | 269.17 | 267.19 | 291.05 | 193.66 | 192.92 | 214.97 |
| 96 | 285.64 | 283.79 | 306.33 | 215.66 | 215.03 | 236.91 |
| 97 | 303.18 | 301.49 | 322.44 | 238.48 | 237.79 | 258.95 |
| 98 | 321.88 | 320.38 | 339.45 | 242.16 | 241.69 | 260.01 |
| 99 | 341.85 | 340.54 | 357.42 | 255.23 | 254.74 | 270.77 |
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|  2001 CSO Table – Ultimate Only – 1000qx  |
|  |  Male  |  Female  |
| Age | Composite | Nonsmoker | Smoker | Composite | Nonsmoker | Smoker |
| 100 | 363.19 | 362.10 | 376.40 | 275.73 | 275.46 | 289.27 |
| 101 | 380.08 | 379.21 | 390.77 | 297.84 | 297.55 | 309.03 |
| 102 | 398.06 | 397.44 | 405.92 | 322.21 | 322.19 | 330.78 |
| 103 | 417.20 | 416.84 | 421.83 | 349.06 | 349.04 | 354.11 |
| 104 | 437.56 | 437.48 | 438.57 | 378.61 | 378.60 | 379.41 |
| 105 | 459.21 | 459.13 | 460.15 | 410.57 | 410.56 | 411.32 |
| 106 | 482.22 | 482.15 | 483.10 | 443.33 | 443.32 | 444.02 |
| 107 | 506.69 | 506.62 | 507.51 | 476.89 | 476.88 | 477.53 |
| 108 | 532.69 | 532.63 | 533.44 | 510.65 | 510.64 | 511.24 |
| 109 | 560.31 | 560.26 | 561.01 | 545.81 | 545.80 | 546.35 |
| 110 | 589.64 | 589.59 | 590.27 | 581.77 | 581.76 | 582.26 |
| 111 | 620.79 | 620.74 | 621.35 | 616.33 | 616.32 | 616.78 |
| 112 | 653.84 | 653.80 | 654.35 | 649.85 | 649.84 | 650.25 |
| 113 | 688.94 | 688.91 | 689.38 | 680.37 | 680.36 | 680.72 |
| 114 | 726.18 | 726.15 | 726.56 | 723.39 | 723.38 | 723.69 |
| 115 | 765.70 | 765.67 | 766.01 | 763.41 | 763.40 | 763.66 |
| 116 | 807.61 | 807.59 | 807.86 | 804.93 | 804.92 | 805.12 |
| 117 | 852.07 | 852.05 | 852.26 | 850.44 | 850.44 | 850.59 |
| 118 | 899.23 | 899.22 | 899.35 | 892.44 | 892.44 | 892.54 |
| 119 | 949.22 | 949.22 | 949.29 | 935.11 | 935.11 | 935.16 |
| 120 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |