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

**Section 1412.ILLUSTRATION Q Blended 50% Male, 50% Female Composite Select & Ultimate Age Nearest Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 50% Male, 50% Female Composite Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  |
| Issue  Age | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 0 | 0.73 | 0.46 | 0.33 | 0.24 | 0.20 | 0.20 | 0.20 | 0.22 | 0.22 | 0.22 | 0.23 | 0.25 | 0.30 | con't |
| 1 | 0.41 | 0.31 | 0.23 | 0.20 | 0.20 | 0.19 | 0.21 | 0.22 | 0.21 | 0.22 | 0.24 | 0.28 | 0.32 | con't |
| 2 | 0.31 | 0.23 | 0.20 | 0.20 | 0.19 | 0.20 | 0.22 | 0.21 | 0.22 | 0.22 | 0.25 | 0.30 | 0.34 | con't |
| 3 | 0.22 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.21 | 0.22 | 0.21 | 0.24 | 0.29 | 0.33 | 0.40 | con't |
| 4 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 | 0.22 | 0.21 | 0.24 | 0.28 | 0.33 | 0.40 | 0.52 | con't |
| 5 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 | 0.21 | 0.23 | 0.28 | 0.32 | 0.40 | 0.51 | 0.58 | con't |
| 6 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 | 0.20 | 0.23 | 0.28 | 0.31 | 0.39 | 0.51 | 0.58 | 0.64 | con't |
| 7 | 0.19 | 0.20 | 0.19 | 0.20 | 0.20 | 0.23 | 0.27 | 0.31 | 0.39 | 0.51 | 0.57 | 0.63 | 0.68 | con't |
| 8 | 0.20 | 0.19 | 0.20 | 0.20 | 0.21 | 0.26 | 0.30 | 0.38 | 0.50 | 0.57 | 0.63 | 0.67 | 0.70 | con't |
| 9 | 0.19 | 0.20 | 0.19 | 0.21 | 0.25 | 0.30 | 0.38 | 0.50 | 0.57 | 0.63 | 0.67 | 0.70 | 0.71 | con't |
| 10 | 0.20 | 0.19 | 0.21 | 0.25 | 0.29 | 0.37 | 0.49 | 0.57 | 0.62 | 0.67 | 0.69 | 0.70 | 0.72 | con't |
| 11 | 0.19 | 0.21 | 0.24 | 0.28 | 0.36 | 0.49 | 0.56 | 0.62 | 0.66 | 0.69 | 0.69 | 0.71 | 0.72 | con't |
| 12 | 0.20 | 0.24 | 0.28 | 0.36 | 0.49 | 0.56 | 0.62 | 0.65 | 0.68 | 0.68 | 0.70 | 0.71 | 0.74 | con't |
| 13 | 0.23 | 0.28 | 0.35 | 0.49 | 0.56 | 0.61 | 0.64 | 0.67 | 0.67 | 0.69 | 0.70 | 0.73 | 0.76 | con't |
| 14 | 0.27 | 0.35 | 0.49 | 0.56 | 0.61 | 0.64 | 0.66 | 0.66 | 0.68 | 0.69 | 0.72 | 0.75 | 0.78 | con't |
| 15 | 0.34 | 0.49 | 0.56 | 0.61 | 0.63 | 0.64 | 0.65 | 0.67 | 0.68 | 0.70 | 0.74 | 0.77 | 0.82 | con't |
| 16 | 0.49 | 0.56 | 0.61 | 0.63 | 0.64 | 0.64 | 0.66 | 0.67 | 0.69 | 0.72 | 0.75 | 0.80 | 0.83 | con't |
| 17 | 0.56 | 0.61 | 0.63 | 0.63 | 0.64 | 0.65 | 0.66 | 0.68 | 0.71 | 0.74 | 0.77 | 0.81 | 0.84 | con't |
| 18 | 0.60 | 0.61 | 0.62 | 0.62 | 0.64 | 0.64 | 0.67 | 0.69 | 0.72 | 0.75 | 0.78 | 0.82 | 0.85 | con't |
| 19 | 0.59 | 0.60 | 0.60 | 0.62 | 0.62 | 0.65 | 0.67 | 0.70 | 0.73 | 0.75 | 0.79 | 0.82 | 0.86 | con't |
| 20 | 0.57 | 0.57 | 0.59 | 0.59 | 0.61 | 0.64 | 0.66 | 0.70 | 0.73 | 0.76 | 0.79 | 0.83 | 0.88 | con't |
| 21 | 0.53 | 0.54 | 0.55 | 0.57 | 0.60 | 0.62 | 0.67 | 0.69 | 0.73 | 0.75 | 0.80 | 0.85 | 0.91 | con't |
| 22 | 0.50 | 0.51 | 0.53 | 0.56 | 0.59 | 0.63 | 0.66 | 0.69 | 0.72 | 0.78 | 0.83 | 0.88 | 0.94 | con't |
| 23 | 0.46 | 0.48 | 0.51 | 0.55 | 0.59 | 0.63 | 0.67 | 0.70 | 0.75 | 0.80 | 0.86 | 0.91 | 0.99 | con't |
| 24 | 0.43 | 0.46 | 0.50 | 0.56 | 0.60 | 0.64 | 0.67 | 0.72 | 0.78 | 0.84 | 0.89 | 0.96 | 1.04 | con't |
| 25 | 0.38 | 0.44 | 0.51 | 0.57 | 0.62 | 0.65 | 0.70 | 0.75 | 0.82 | 0.87 | 0.94 | 1.02 | 1.10 | con't |
| 26 | 0.37 | 0.45 | 0.52 | 0.59 | 0.63 | 0.68 | 0.73 | 0.79 | 0.85 | 0.92 | 1.00 | 1.07 | 1.17 | con't |
| 27 | 0.38 | 0.46 | 0.54 | 0.60 | 0.66 | 0.71 | 0.77 | 0.83 | 0.90 | 0.98 | 1.06 | 1.15 | 1.25 | con't |
| 28 | 0.39 | 0.48 | 0.55 | 0.63 | 0.69 | 0.75 | 0.81 | 0.88 | 0.95 | 1.03 | 1.13 | 1.23 | 1.35 | con't |
| 29 | 0.40 | 0.49 | 0.58 | 0.65 | 0.73 | 0.79 | 0.85 | 0.93 | 1.00 | 1.11 | 1.21 | 1.33 | 1.46 | con't |
| 30 | 0.41 | 0.50 | 0.59 | 0.68 | 0.75 | 0.83 | 0.91 | 0.98 | 1.08 | 1.19 | 1.30 | 1.42 | 1.57 | con't |
| 31 | 0.42 | 0.52 | 0.61 | 0.70 | 0.79 | 0.88 | 0.96 | 1.05 | 1.14 | 1.25 | 1.37 | 1.52 | 1.70 | con't |
| 32 | 0.43 | 0.53 | 0.63 | 0.72 | 0.81 | 0.90 | 1.01 | 1.10 | 1.20 | 1.32 | 1.46 | 1.64 | 1.87 | con't |
| 33 | 0.46 | 0.56 | 0.66 | 0.76 | 0.86 | 0.96 | 1.07 | 1.17 | 1.28 | 1.40 | 1.57 | 1.79 | 2.05 | con't |
| 34 | 0.48 | 0.58 | 0.69 | 0.79 | 0.91 | 1.02 | 1.14 | 1.26 | 1.37 | 1.52 | 1.73 | 1.97 | 2.24 | 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 50% Male, 50% Female Composite Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 0 | 0.35 | 0.40 | 0.48 | 0.57 | 0.64 | 0.69 | 0.72 | 0.74 | 0.74 | 0.76 | 0.77 | 0.79 | 0.81 | 25 |
| 1 | 0.36 | 0.46 | 0.55 | 0.61 | 0.67 | 0.71 | 0.73 | 0.74 | 0.76 | 0.77 | 0.79 | 0.81 | 0.84 | 26 |
| 2 | 0.41 | 0.53 | 0.60 | 0.66 | 0.70 | 0.73 | 0.74 | 0.76 | 0.77 | 0.79 | 0.81 | 0.83 | 0.89 | 27 |
| 3 | 0.52 | 0.58 | 0.64 | 0.69 | 0.73 | 0.74 | 0.76 | 0.77 | 0.79 | 0.81 | 0.83 | 0.87 | 0.90 | 28 |
| 4 | 0.58 | 0.64 | 0.69 | 0.72 | 0.74 | 0.76 | 0.77 | 0.79 | 0.81 | 0.83 | 0.87 | 0.88 | 0.91 | 29 |
| 5 | 0.64 | 0.69 | 0.72 | 0.73 | 0.76 | 0.77 | 0.79 | 0.81 | 0.83 | 0.86 | 0.87 | 0.90 | 0.91 | 30 |
| 6 | 0.68 | 0.71 | 0.73 | 0.75 | 0.76 | 0.79 | 0.81 | 0.82 | 0.85 | 0.86 | 0.89 | 0.90 | 0.93 | 31 |
| 7 | 0.71 | 0.72 | 0.75 | 0.75 | 0.78 | 0.80 | 0.81 | 0.84 | 0.86 | 0.88 | 0.89 | 0.92 | 0.95 | 32 |
| 8 | 0.71 | 0.74 | 0.75 | 0.77 | 0.80 | 0.81 | 0.84 | 0.86 | 0.88 | 0.89 | 0.92 | 0.95 | 0.99 | 33 |
| 9 | 0.73 | 0.74 | 0.76 | 0.79 | 0.81 | 0.84 | 0.86 | 0.88 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 34 |
| 10 | 0.73 | 0.76 | 0.78 | 0.81 | 0.84 | 0.86 | 0.88 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 1.09 | 35 |
| 11 | 0.75 | 0.78 | 0.80 | 0.83 | 0.85 | 0.88 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 1.09 | 1.16 | 36 |
| 12 | 0.77 | 0.80 | 0.83 | 0.85 | 0.88 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 1.09 | 1.16 | 1.23 | 37 |
| 13 | 0.79 | 0.83 | 0.85 | 0.88 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 1.09 | 1.16 | 1.22 | 1.31 | 38 |
| 14 | 0.83 | 0.85 | 0.88 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 1.09 | 1.16 | 1.22 | 1.30 | 1.39 | 39 |
| 15 | 0.84 | 0.87 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 1.09 | 1.16 | 1.22 | 1.30 | 1.39 | 1.48 | 40 |
| 16 | 0.87 | 0.89 | 0.92 | 0.95 | 0.99 | 1.03 | 1.09 | 1.16 | 1.22 | 1.30 | 1.39 | 1.48 | 1.59 | 41 |
| 17 | 0.87 | 0.91 | 0.93 | 0.99 | 1.03 | 1.09 | 1.16 | 1.22 | 1.30 | 1.39 | 1.48 | 1.59 | 1.72 | 42 |
| 18 | 0.89 | 0.93 | 0.97 | 1.03 | 1.09 | 1.16 | 1.22 | 1.30 | 1.39 | 1.48 | 1.59 | 1.72 | 1.87 | 43 |
| 19 | 0.91 | 0.97 | 1.01 | 1.09 | 1.16 | 1.22 | 1.30 | 1.39 | 1.48 | 1.59 | 1.72 | 1.87 | 2.06 | 44 |
| 20 | 0.95 | 1.01 | 1.09 | 1.15 | 1.22 | 1.30 | 1.39 | 1.48 | 1.59 | 1.72 | 1.87 | 2.06 | 2.26 | 45 |
| 21 | 0.98 | 1.06 | 1.15 | 1.21 | 1.30 | 1.38 | 1.48 | 1.59 | 1.72 | 1.87 | 2.06 | 2.26 | 2.47 | 46 |
| 22 | 1.02 | 1.12 | 1.20 | 1.29 | 1.38 | 1.47 | 1.59 | 1.72 | 1.87 | 2.06 | 2.26 | 2.47 | 2.72 | 47 |
| 23 | 1.08 | 1.17 | 1.28 | 1.37 | 1.47 | 1.59 | 1.72 | 1.87 | 2.06 | 2.26 | 2.47 | 2.72 | 2.91 | 48 |
| 24 | 1.13 | 1.25 | 1.35 | 1.46 | 1.58 | 1.72 | 1.87 | 2.06 | 2.26 | 2.47 | 2.71 | 2.91 | 3.15 | 49 |
| 25 | 1.20 | 1.31 | 1.45 | 1.57 | 1.71 | 1.87 | 2.06 | 2.26 | 2.47 | 2.70 | 2.90 | 3.15 | 3.42 | 50 |
| 26 | 1.28 | 1.41 | 1.55 | 1.70 | 1.86 | 2.05 | 2.26 | 2.47 | 2.69 | 2.90 | 3.15 | 3.42 | 3.73 | 51 |
| 27 | 1.38 | 1.51 | 1.68 | 1.85 | 2.04 | 2.26 | 2.47 | 2.69 | 2.89 | 3.15 | 3.42 | 3.73 | 4.13 | 52 |
| 28 | 1.49 | 1.64 | 1.83 | 2.02 | 2.23 | 2.47 | 2.68 | 2.89 | 3.15 | 3.42 | 3.73 | 4.13 | 4.56 | 53 |
| 29 | 1.61 | 1.79 | 2.00 | 2.23 | 2.45 | 2.67 | 2.89 | 3.15 | 3.42 | 3.73 | 4.13 | 4.56 | 5.06 | 54 |
| 30 | 1.74 | 1.95 | 2.18 | 2.41 | 2.65 | 2.88 | 3.14 | 3.42 | 3.73 | 4.13 | 4.56 | 5.04 | 5.63 | 55 |
| 31 | 1.91 | 2.14 | 2.38 | 2.63 | 2.86 | 3.13 | 3.41 | 3.72 | 4.10 | 4.55 | 5.03 | 5.56 | 6.25 | 56 |
| 32 | 2.11 | 2.36 | 2.61 | 2.85 | 3.11 | 3.39 | 3.71 | 4.09 | 4.54 | 5.02 | 5.54 | 6.15 | 6.91 | 57 |
| 33 | 2.30 | 2.57 | 2.82 | 3.09 | 3.38 | 3.70 | 4.08 | 4.53 | 5.00 | 5.53 | 6.11 | 6.75 | 7.53 | 58 |
| 34 | 2.53 | 2.79 | 3.07 | 3.37 | 3.69 | 4.07 | 4.51 | 4.98 | 5.50 | 6.08 | 6.70 | 7.35 | 8.18 | 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 50% Male, 50% Female Composite 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 | 0.72 | 0.84 | 0.95 | 1.09 | 1.22 | 1.36 | 1.50 | 1.69 | 1.91 | 2.16 | 2.46 | con't |
| 36 | 0.53 | 0.64 | 0.76 | 0.88 | 1.01 | 1.15 | 1.30 | 1.47 | 1.67 | 1.88 | 2.11 | 2.38 | 2.67 | con't |
| 37 | 0.56 | 0.67 | 0.79 | 0.93 | 1.07 | 1.23 | 1.40 | 1.62 | 1.84 | 2.07 | 2.32 | 2.59 | 2.91 | con't |
| 38 | 0.60 | 0.72 | 0.86 | 0.99 | 1.14 | 1.32 | 1.54 | 1.78 | 2.03 | 2.27 | 2.52 | 2.82 | 3.17 | con't |
| 39 | 0.64 | 0.79 | 0.93 | 1.07 | 1.23 | 1.45 | 1.70 | 1.95 | 2.21 | 2.47 | 2.75 | 3.08 | 3.45 | con't |
| 40 | 0.69 | 0.85 | 1.01 | 1.16 | 1.36 | 1.60 | 1.86 | 2.14 | 2.41 | 2.69 | 3.01 | 3.37 | 3.78 | con't |
| 41 | 0.74 | 0.92 | 1.11 | 1.29 | 1.50 | 1.77 | 2.05 | 2.33 | 2.63 | 2.94 | 3.30 | 3.71 | 4.16 | con't |
| 42 | 0.80 | 1.02 | 1.22 | 1.43 | 1.67 | 1.94 | 2.24 | 2.54 | 2.87 | 3.23 | 3.63 | 4.08 | 4.57 | con't |
| 43 | 0.86 | 1.09 | 1.33 | 1.56 | 1.82 | 2.10 | 2.43 | 2.77 | 3.13 | 3.53 | 3.98 | 4.48 | 5.05 | con't |
| 44 | 0.94 | 1.19 | 1.44 | 1.69 | 1.96 | 2.28 | 2.64 | 3.02 | 3.42 | 3.86 | 4.34 | 4.94 | 5.57 | con't |
| 45 | 1.03 | 1.29 | 1.56 | 1.82 | 2.14 | 2.49 | 2.88 | 3.31 | 3.76 | 4.23 | 4.78 | 5.45 | 6.11 | con't |
| 46 | 1.12 | 1.40 | 1.67 | 1.97 | 2.32 | 2.72 | 3.16 | 3.63 | 4.12 | 4.64 | 5.27 | 5.98 | 6.63 | con't |
| 47 | 1.23 | 1.50 | 1.80 | 2.13 | 2.53 | 2.97 | 3.45 | 3.97 | 4.50 | 5.12 | 5.77 | 6.48 | 7.15 | con't |
| 48 | 1.34 | 1.64 | 1.96 | 2.33 | 2.74 | 3.20 | 3.73 | 4.31 | 4.90 | 5.59 | 6.25 | 6.99 | 7.76 | con't |
| 49 | 1.42 | 1.76 | 2.14 | 2.54 | 2.97 | 3.46 | 4.03 | 4.66 | 5.29 | 6.00 | 6.73 | 7.57 | 8.48 | con't |
| 50 | 1.52 | 1.92 | 2.34 | 2.75 | 3.20 | 3.71 | 4.33 | 5.00 | 5.66 | 6.40 | 7.26 | 8.26 | 9.36 | con't |
| 51 | 1.63 | 2.13 | 2.56 | 2.99 | 3.45 | 3.99 | 4.62 | 5.31 | 6.05 | 6.88 | 7.89 | 9.10 | 10.34 | con't |
| 52 | 1.75 | 2.34 | 2.79 | 3.24 | 3.72 | 4.26 | 4.91 | 5.65 | 6.49 | 7.47 | 8.65 | 10.03 | 11.34 | con't |
| 53 | 1.84 | 2.52 | 3.02 | 3.50 | 4.00 | 4.57 | 5.27 | 6.11 | 7.04 | 8.20 | 9.53 | 11.00 | 12.16 | con't |
| 54 | 1.94 | 2.70 | 3.27 | 3.76 | 4.28 | 4.91 | 5.71 | 6.67 | 7.71 | 9.01 | 10.44 | 11.78 | 13.15 | con't |
| 55 | 2.04 | 2.89 | 3.52 | 4.03 | 4.59 | 5.31 | 6.22 | 7.30 | 8.45 | 9.82 | 11.14 | 12.69 | 14.28 | con't |
| 56 | 2.18 | 3.08 | 3.77 | 4.33 | 4.96 | 5.77 | 6.82 | 8.00 | 9.22 | 10.49 | 12.00 | 13.74 | 15.57 | con't |
| 57 | 2.29 | 3.27 | 4.03 | 4.67 | 5.40 | 6.33 | 7.48 | 8.74 | 10.02 | 11.49 | 13.18 | 15.08 | 17.06 | con't |
| 58 | 2.42 | 3.48 | 4.32 | 5.06 | 5.91 | 6.97 | 8.17 | 9.49 | 10.82 | 12.45 | 14.34 | 16.54 | 18.84 | con't |
| 59 | 2.60 | 3.70 | 4.65 | 5.50 | 6.48 | 7.63 | 8.91 | 10.26 | 11.63 | 13.45 | 15.57 | 18.11 | 20.88 | con't |
| 60 | 2.79 | 3.95 | 5.00 | 5.95 | 7.06 | 8.32 | 9.67 | 11.07 | 12.50 | 14.53 | 16.97 | 19.79 | 22.97 | con't |
| 61 | 3.01 | 4.22 | 5.37 | 6.42 | 7.64 | 9.01 | 10.43 | 11.88 | 13.41 | 15.73 | 18.45 | 21.50 | 24.89 | con't |
| 62 | 3.27 | 4.52 | 5.75 | 6.90 | 8.25 | 9.72 | 11.23 | 12.79 | 14.47 | 17.07 | 20.01 | 23.28 | 26.93 | con't |
| 63 | 3.52 | 4.85 | 6.21 | 7.47 | 8.91 | 10.49 | 12.14 | 13.87 | 15.75 | 18.60 | 21.78 | 25.32 | 29.31 | con't |
| 64 | 3.77 | 5.55 | 6.71 | 8.07 | 9.63 | 11.34 | 13.16 | 15.11 | 17.24 | 20.32 | 23.79 | 27.70 | 32.15 | con't |
| 65 | 4.03 | 5.94 | 7.22 | 8.72 | 10.41 | 12.27 | 14.28 | 16.46 | 18.87 | 22.25 | 26.09 | 30.45 | 35.44 | con't |
| 66 | 4.20 | 6.45 | 7.83 | 9.43 | 11.32 | 13.32 | 15.49 | 17.90 | 20.62 | 24.34 | 28.63 | 33.54 | 39.19 | con't |
| 67 | 4.41 | 7.02 | 8.50 | 10.23 | 12.35 | 14.50 | 16.86 | 19.50 | 22.52 | 26.68 | 31.49 | 37.03 | 43.39 | con't |
| 68 | 4.91 | 7.65 | 9.27 | 11.13 | 13.36 | 15.86 | 18.59 | 21.58 | 24.87 | 29.56 | 35.00 | 41.25 | 48.26 | con't |
| 69 | 5.43 | 8.33 | 10.12 | 12.14 | 14.20 | 17.44 | 20.33 | 23.49 | 27.18 | 32.43 | 38.52 | 45.38 | 53.18 | 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 50% Male, 50% Female Composite Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 2.74 | 3.04 | 3.35 | 3.68 | 4.06 | 4.49 | 4.95 | 5.47 | 6.04 | 6.65 | 7.30 | 7.97 | 8.93 | 60 |
| 36 | 2.99 | 3.32 | 3.66 | 4.04 | 4.46 | 4.92 | 5.43 | 6.00 | 6.61 | 7.25 | 7.93 | 8.66 | 9.80 | 61 |
| 37 | 3.27 | 3.63 | 4.02 | 4.43 | 4.89 | 5.40 | 5.96 | 6.57 | 7.21 | 7.89 | 8.65 | 9.50 | 10.81 | 62 |
| 38 | 3.55 | 3.96 | 4.39 | 4.86 | 5.36 | 5.93 | 6.53 | 7.16 | 7.86 | 8.63 | 9.48 | 10.50 | 11.91 | 63 |
| 39 | 3.87 | 4.32 | 4.81 | 5.32 | 5.89 | 6.49 | 7.13 | 7.82 | 8.62 | 9.47 | 10.49 | 11.60 | 13.07 | 64 |
| 40 | 4.23 | 4.72 | 5.25 | 5.84 | 6.45 | 7.09 | 7.79 | 8.59 | 9.46 | 10.46 | 11.55 | 12.70 | 14.31 | 65 |
| 41 | 4.64 | 5.20 | 5.78 | 6.39 | 7.05 | 7.76 | 8.56 | 9.44 | 10.45 | 11.52 | 12.70 | 13.81 | 15.60 | 66 |
| 42 | 5.13 | 5.74 | 6.33 | 6.98 | 7.71 | 8.53 | 9.42 | 10.43 | 11.50 | 12.66 | 13.81 | 14.89 | 16.93 | 67 |
| 43 | 5.66 | 6.29 | 6.89 | 7.64 | 8.48 | 9.39 | 10.40 | 11.47 | 12.59 | 13.74 | 14.89 | 16.19 | 18.38 | 68 |
| 44 | 6.20 | 6.83 | 7.54 | 8.39 | 9.32 | 10.35 | 11.44 | 12.56 | 13.70 | 14.89 | 16.12 | 17.57 | 19.90 | 69 |
| 45 | 6.73 | 7.41 | 8.27 | 9.23 | 10.27 | 11.38 | 12.53 | 13.66 | 14.84 | 16.06 | 17.57 | 19.24 | 21.67 | 70 |
| 46 | 7.27 | 8.13 | 9.09 | 10.15 | 11.28 | 12.46 | 13.62 | 14.79 | 16.00 | 17.48 | 19.24 | 21.23 | 23.66 | 71 |
| 47 | 7.94 | 8.92 | 10.00 | 11.16 | 12.35 | 13.58 | 14.75 | 15.93 | 17.39 | 19.15 | 21.23 | 23.52 | 26.11 | 72 |
| 48 | 8.69 | 9.81 | 11.01 | 12.24 | 13.47 | 14.73 | 15.88 | 17.30 | 19.04 | 21.12 | 23.52 | 25.97 | 28.71 | 73 |
| 49 | 9.55 | 10.78 | 12.08 | 13.33 | 14.60 | 15.84 | 17.21 | 18.95 | 21.01 | 23.39 | 25.97 | 28.56 | 31.48 | 74 |
| 50 | 10.56 | 11.82 | 13.18 | 14.44 | 15.71 | 17.03 | 18.85 | 20.90 | 23.27 | 25.83 | 28.56 | 31.31 | 34.51 | 75 |
| 51 | 11.60 | 12.84 | 14.27 | 15.52 | 16.85 | 18.65 | 20.79 | 23.14 | 25.70 | 28.40 | 31.31 | 34.30 | 37.81 | 76 |
| 52 | 12.44 | 13.86 | 15.31 | 16.69 | 18.48 | 20.57 | 23.02 | 25.56 | 28.26 | 31.15 | 34.30 | 37.61 | 41.54 | 77 |
| 53 | 13.45 | 14.93 | 16.50 | 18.29 | 20.40 | 22.77 | 25.42 | 28.10 | 30.98 | 34.12 | 37.61 | 41.32 | 45.76 | 78 |
| 54 | 14.62 | 16.28 | 18.09 | 20.20 | 22.58 | 25.14 | 27.95 | 30.81 | 33.93 | 37.41 | 41.32 | 45.52 | 50.51 | 79 |
| 55 | 15.94 | 17.84 | 19.98 | 22.37 | 24.96 | 27.64 | 30.65 | 33.76 | 37.21 | 41.10 | 45.52 | 50.25 | 55.64 | 80 |
| 56 | 17.47 | 19.71 | 22.13 | 24.74 | 27.50 | 30.32 | 33.57 | 37.01 | 40.89 | 45.28 | 50.24 | 55.35 | 61.95 | 81 |
| 57 | 19.30 | 21.83 | 24.46 | 27.26 | 30.15 | 33.21 | 36.81 | 40.66 | 45.04 | 49.98 | 55.34 | 61.02 | 68.66 | 82 |
| 58 | 21.36 | 24.12 | 26.94 | 29.97 | 33.01 | 36.41 | 40.44 | 44.79 | 49.71 | 55.05 | 61.01 | 66.98 | 75.58 | 83 |
| 59 | 23.61 | 26.57 | 29.60 | 32.93 | 36.20 | 40.00 | 44.55 | 49.44 | 54.74 | 60.69 | 66.97 | 73.36 | 83.16 | 84 |
| 60 | 26.02 | 29.20 | 32.53 | 36.19 | 39.77 | 44.06 | 49.16 | 54.45 | 60.36 | 66.61 | 73.35 | 80.32 | 91.56 | 85 |
| 61 | 28.63 | 32.11 | 35.82 | 39.76 | 43.81 | 48.62 | 54.15 | 60.02 | 66.25 | 72.96 | 80.30 | 87.96 | 99.92 | 86 |
| 62 | 31.01 | 35.39 | 39.58 | 43.79 | 48.34 | 53.54 | 59.69 | 65.88 | 72.56 | 79.87 | 87.94 | 96.27 | 110.50 | 87 |
| 63 | 33.84 | 39.00 | 43.78 | 48.33 | 53.24 | 59.03 | 65.52 | 72.16 | 79.44 | 87.47 | 96.24 | 105.18 | 121.59 | 88 |
| 64 | 37.22 | 43.04 | 48.31 | 53.22 | 58.68 | 64.79 | 71.76 | 79.00 | 87.00 | 95.72 | 105.12 | 114.65 | 133.20 | 89 |
| 65 | 41.18 | 47.74 | 53.19 | 58.66 | 64.42 | 70.97 | 78.56 | 86.52 | 95.20 | 104.56 | 114.57 | 124.62 | 144.15 | 90 |
| 66 | 45.65 | 52.64 | 58.63 | 64.39 | 70.56 | 77.71 | 86.03 | 94.68 | 104.00 | 113.98 | 124.54 | 135.11 | 151.11 | 91 |
| 67 | 50.49 | 57.91 | 64.37 | 70.54 | 77.28 | 85.13 | 94.17 | 103.46 | 113.40 | 123.93 | 135.05 | 145.64 | 161.29 | 92 |
| 68 | 56.22 | 63.77 | 70.51 | 77.25 | 84.66 | 93.20 | 102.92 | 112.83 | 123.33 | 134.42 | 145.59 | 156.79 | 174.81 | 93 |
| 69 | 61.61 | 69.44 | 77.22 | 84.63 | 92.69 | 101.88 | 112.25 | 122.72 | 133.79 | 144.94 | 156.73 | 169.39 | 191.41 | 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 50% Male, 50% Female Composite 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 | 5.99 | 9.11 | 11.09 | 13.29 | 15.11 | 19.17 | 22.15 | 25.61 | 30.79 | 36.77 | 43.54 | 51.26 | 59.75 | con't |
| 71 | 7.00 | 9.97 | 12.17 | 14.20 | 17.06 | 20.88 | 24.07 | 29.49 | 34.13 | 40.70 | 48.24 | 56.56 | 65.78 | con't |
| 72 | 8.98 | 10.91 | 13.38 | 16.02 | 19.06 | 22.57 | 26.59 | 31.20 | 36.50 | 43.68 | 51.68 | 60.60 | 70.56 | con't |
| 73 | 9.98 | 12.47 | 15.05 | 17.84 | 20.93 | 24.47 | 28.61 | 34.40 | 39.54 | 47.22 | 55.85 | 65.52 | 76.34 | con't |
| 74 | 11.16 | 13.63 | 16.50 | 19.69 | 23.13 | 26.93 | 32.38 | 37.56 | 43.35 | 51.77 | 61.19 | 71.79 | 83.08 | con't |
| 75 | 12.51 | 14.71 | 18.05 | 21.95 | 25.54 | 30.51 | 35.68 | 41.47 | 50.13 | 59.45 | 69.98 | 81.73 | 93.64 | con't |
| 76 | 13.25 | 16.30 | 20.01 | 24.29 | 28.74 | 33.87 | 39.63 | 47.79 | 57.28 | 67.67 | 79.31 | 92.18 | 104.62 | con't |
| 77 | 14.18 | 17.91 | 22.21 | 27.13 | 32.16 | 37.82 | 45.48 | 54.93 | 63.36 | 75.94 | 88.62 | 102.54 | 115.36 | con't |
| 78 | 15.53 | 19.77 | 24.75 | 30.65 | 36.19 | 43.32 | 52.69 | 61.24 | 73.87 | 86.43 | 100.24 | 115.23 | 128.46 | con't |
| 79 | 16.50 | 22.03 | 27.87 | 34.72 | 41.29 | 50.51 | 59.08 | 71.31 | 80.50 | 93.93 | 108.60 | 124.19 | 137.55 | con't |
| 80 | 17.98 | 24.97 | 31.69 | 39.57 | 48.59 | 57.14 | 68.93 | 78.02 | 90.12 | 104.54 | 120.21 | 135.97 | 150.10 | con't |
| 81 | 19.73 | 28.60 | 36.36 | 45.32 | 55.47 | 66.76 | 75.71 | 87.53 | 100.31 | 115.69 | 131.88 | 149.77 | 168.79 | con't |
| 82 | 21.84 | 33.08 | 41.97 | 52.05 | 63.30 | 73.65 | 85.14 | 97.62 | 108.57 | 128.84 | 147.40 | 168.79 | 181.70 | con't |
| 83 | 24.40 | 38.54 | 48.61 | 59.77 | 72.02 | 83.09 | 95.22 | 105.85 | 125.87 | 144.16 | 166.18 | 181.70 | 195.83 | con't |
| 84 | 29.06 | 44.88 | 56.23 | 68.36 | 81.53 | 93.22 | 103.42 | 123.08 | 141.04 | 162.68 | 178.54 | 195.83 | 210.90 | con't |
| 85 | 34.44 | 52.27 | 64.82 | 77.81 | 91.77 | 101.48 | 120.64 | 138.19 | 159.34 | 174.77 | 191.75 | 209.87 | 227.70 | con't |
| 86 | 42.82 | 60.77 | 74.22 | 88.19 | 100.19 | 118.78 | 135.74 | 156.36 | 171.21 | 187.68 | 205.36 | 224.95 | 246.44 | con't |
| 87 | 50.30 | 70.24 | 84.84 | 99.80 | 117.70 | 133.97 | 153.92 | 168.09 | 183.89 | 200.96 | 220.01 | 241.12 | 263.94 | con't |
| 88 | 61.33 | 81.08 | 96.90 | 117.49 | 133.08 | 152.26 | 165.60 | 180.60 | 196.89 | 215.21 | 235.63 | 257.81 | 282.08 | con't |
| 89 | 74.50 | 93.55 | 115.62 | 132.91 | 151.66 | 164.05 | 178.11 | 193.50 | 210.94 | 230.53 | 251.88 | 275.38 | 297.32 | con't |
| 90 | 89.18 | 113.46 | 131.70 | 151.54 | 163.70 | 176.70 | 191.04 | 207.47 | 226.08 | 246.47 | 269.03 | 290.93 | 312.81 | con't |
| 91 | 110.67 | 130.33 | 151.46 | 163.58 | 176.53 | 189.81 | 205.08 | 222.56 | 241.83 | 263.30 | 284.96 | 306.01 | 329.23 | con't |
| 92 | 128.58 | 151.39 | 163.49 | 176.41 | 189.63 | 204.06 | 220.25 | 238.25 | 258.47 | 279.67 | 299.71 | 322.00 | 346.56 | con't |
| 93 | 151.35 | 163.43 | 176.32 | 189.51 | 203.88 | 219.48 | 236.06 | 254.85 | 275.33 | 294.19 | 315.39 | 338.92 | 364.82 | con't |
| 94 | 163.39 | 176.26 | 189.42 | 203.76 | 219.30 | 235.56 | 252.77 | 272.26 | 289.76 | 309.67 | 331.99 | 356.78 | 384.02 | con't |
| 95 | 176.22 | 189.37 | 203.68 | 219.18 | 235.38 | 252.49 | 270.77 | 286.73 | 305.15 | 326.07 | 349.55 | 375.57 | 404.11 | con't |
| 96 | 189.33 | 203.63 | 219.10 | 235.26 | 252.31 | 270.77 | 285.45 | 302.19 | 321.51 | 343.46 | 368.04 | 395.27 | 425.11 | con't |
| 97 | 203.59 | 219.04 | 235.19 | 252.19 | 270.77 | 285.45 | 301.15 | 318.64 | 338.85 | 361.79 | 387.47 | 415.88 | 446.99 | con't |
| 98 | 219.01 | 235.14 | 252.12 | 270.77 | 285.45 | 301.15 | 317.86 | 336.10 | 357.17 | 381.06 | 407.81 | 437.37 | 469.76 | con't |
| 99 | 235.11 | 252.08 | 270.77 | 285.45 | 301.15 | 317.86 | 335.61 | 354.56 | 376.44 | 401.27 | 429.04 | 459.76 | 493.42 | con't |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 50% Male, 50% Female Composite 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 | 68.59 | | 77.19 | 84.60 | 92.65 | 101.33 | 111.13 | 122.11 | 133.13 | 144.27 | 156.04 | 169.28 | 182.39 | 211.91 | | 95 |
| 71 | 75.00 | | 84.42 | 92.61 | 101.27 | 110.53 | 120.91 | 132.47 | 143.57 | 155.31 | 169.12 | 182.18 | 196.54 | 231.35 | | 96 |
| 72 | 80.08 | | 90.17 | 101.19 | 110.47 | 120.27 | 131.21 | 142.87 | 154.60 | 168.98 | 181.97 | 196.23 | 211.48 | 251.96 | | 97 |
| 73 | 86.15 | | 96.92 | 108.60 | 120.21 | 130.54 | 141.58 | 153.89 | 168.84 | 181.77 | 195.95 | 211.07 | 227.96 | 257.63 | | 98 |
| 74 | 93.65 | | 105.14 | 117.50 | 130.50 | 140.94 | 152.62 | 168.80 | 181.71 | 195.86 | 210.93 | 227.75 | 246.52 | 270.58 | | 99 |
| 75 | 105.14 | | 117.49 | 130.49 | 140.92 | 152.00 | 168.79 | 181.70 | 195.83 | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | | 100 |
| 76 | 116.94 | | 130.10 | 140.92 | 152.00 | 168.79 | 181.70 | 195.83 | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | | 101 |
| 77 | 128.46 | | 140.31 | 152.00 | 168.79 | 181.70 | 195.83 | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | | 102 |
| 78 | 140.31 | | 152.00 | 168.79 | 181.70 | 195.83 | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | | 103 |
| 79 | 151.39 | | 168.79 | 181.70 | 195.83 | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | | 104 |
| 80 | 168.79 | | 181.70 | 195.83 | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | | 105 |
| 81 | 181.70 | | 195.83 | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | 446.79 | | 106 |
| 82 | 195.83 | | 210.90 | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | 446.79 | 479.37 | | 107 |
| 83 | 210.90 | | 227.70 | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | 446.79 | 479.37 | 512.39 | | 108 |
| 84 | 227.70 | | 246.44 | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | 446.79 | 479.37 | 512.39 | 546.91 | | 109 |
| 85 | 246.44 | | 266.96 | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | 446.79 | 479.37 | 512.39 | 546.91 | 582.35 | | 110 |
| 86 | 266.96 | | 289.72 | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | 446.79 | 479.37 | 512.39 | 546.91 | 582.35 | 616.65 | | 111 |
| 87 | 288.82 | | 309.63 | 331.98 | 356.97 | 384.81 | 415.25 | 446.40 | 478.95 | 512.39 | 546.91 | 582.35 | 616.65 | 650.13 | | 112 |
| 88 | 303.90 | | 327.00 | 352.05 | 379.01 | 407.90 | 438.64 | 471.22 | 505.58 | 541.70 | 579.54 | 616.65 | 650.13 | 680.97 | | 113 |
| 89 | 319.89 | | 344.47 | 371.07 | 399.67 | 430.22 | 462.68 | 497.04 | 533.24 | 571.24 | 611.04 | 650.13 | 680.97 | 723.58 | | 114 |
| 90 | 336.80 | | 362.87 | 391.04 | 421.26 | 453.49 | 487.70 | 523.85 | 561.91 | 601.84 | 643.66 | 680.97 | 723.58 | 763.57 | | 115 |
| 91 | 354.63 | | 382.21 | 411.94 | 443.79 | 477.71 | 513.67 | 551.64 | 591.59 | 633.51 | 677.38 | 723.21 | 763.57 | 805.11 | | 116 |
| 92 | 373.39 | | 402.47 | 433.77 | 467.24 | 502.86 | 540.58 | 580.40 | 622.30 | 666.23 | 712.21 | 760.27 | 805.11 | 850.55 | | 117 |
| 93 | 393.08 | | 423.65 | 456.50 | 491.61 | 528.94 | 568.46 | 610.17 | 654.02 | 699.99 | 748.17 | 798.50 | 850.55 | 892.89 | | 118 |
| 94 | 413.67 | | 445.73 | 480.13 | 516.88 | 555.94 | 597.29 | 640.89 | 686.70 | 734.84 | 785.24 | 837.91 | 892.89 | 935.99 | | 119 |
| 95 | 435.16 | | 468.68 | 504.67 | 543.07 | 583.88 | 627.05 | 672.53 | 720.46 | 770.76 | 823.44 | 878.53 | 935.99 | 1,000.00 | | 120 |
| 96 | 457.54 | | 492.54 | 530.09 | 570.17 | 612.72 | 657.68 | 705.21 | 755.23 | 807.75 | 862.79 | 920.25 | 1,000.00 |  | |  |
| 97 | 480.80 | | 517.29 | 556.42 | 598.14 | 642.38 | 689.32 | 738.87 | 791.02 | 845.82 | 903.11 | 1,000.00 |  |  | |  |
| 98 | 504.95 | | 542.92 | 583.60 | 626.88 | 673.03 | 721.89 | 773.48 | 827.86 | 884.78 | 1,000.00 |  |  |  | |  |
| 99 | 529.98 | | 569.38 | 611.50 | 656.62 | 704.59 | 755.40 | 809.12 | 865.45 | 1,000.00 |  |  |  |  | |  |