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

**Section 1412.ILLUSTRATION V Blended 60% Male, 40% Female Nonsmoker Select & Ultimate Age Nearest Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 60% Male, 40% 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.54 | con't | | |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.53 | 0.61 | con't | | |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.53 | 0.61 | 0.67 | con't | | |
| 7 |  |  |  |  |  |  |  |  |  | 0.53 | 0.61 | 0.66 | 0.72 | con't | | |
| 8 |  |  |  |  |  |  |  |  | 0.52 | 0.61 | 0.66 | 0.71 | 0.72 | con't | | |
| 9 |  |  |  |  |  |  |  | 0.52 | 0.61 | 0.66 | 0.71 | 0.71 | 0.72 | con't | | |
| 10 |  |  |  |  |  |  | 0.52 | 0.60 | 0.65 | 0.70 | 0.70 | 0.71 | 0.71 | con't | | |
| 11 |  |  |  |  |  | 0.52 | 0.60 | 0.65 | 0.69 | 0.69 | 0.70 | 0.70 | 0.72 | con't | | |
| 12 |  |  |  |  | 0.52 | 0.59 | 0.65 | 0.68 | 0.68 | 0.69 | 0.69 | 0.71 | 0.73 | con't | | |
| 13 |  |  |  | 0.52 | 0.59 | 0.65 | 0.67 | 0.67 | 0.68 | 0.68 | 0.70 | 0.72 | 0.74 | con't | | |
| 14 |  |  | 0.52 | 0.59 | 0.65 | 0.66 | 0.67 | 0.68 | 0.68 | 0.69 | 0.71 | 0.73 | 0.77 | con't | | |
| 15 |  | 0.52 | 0.59 | 0.65 | 0.66 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.72 | 0.75 | 0.79 | con't | | |
| 16 | 0.52 | 0.59 | 0.64 | 0.65 | 0.65 | 0.66 | 0.66 | 0.67 | 0.69 | 0.70 | 0.73 | 0.77 | 0.79 | con't | | |
| 17 | 0.59 | 0.63 | 0.64 | 0.64 | 0.65 | 0.65 | 0.66 | 0.68 | 0.69 | 0.72 | 0.75 | 0.77 | 0.81 | con't | | |
| 18 | 0.62 | 0.63 | 0.63 | 0.64 | 0.64 | 0.65 | 0.66 | 0.68 | 0.70 | 0.73 | 0.75 | 0.78 | 0.81 | con't | | |
| 19 | 0.61 | 0.61 | 0.62 | 0.62 | 0.63 | 0.64 | 0.65 | 0.68 | 0.71 | 0.72 | 0.76 | 0.78 | 0.81 | con't | | |
| 20 | 0.58 | 0.58 | 0.59 | 0.60 | 0.61 | 0.63 | 0.65 | 0.68 | 0.69 | 0.72 | 0.75 | 0.79 | 0.82 | con't | | |
| 21 | 0.54 | 0.54 | 0.56 | 0.57 | 0.59 | 0.61 | 0.65 | 0.65 | 0.69 | 0.72 | 0.76 | 0.79 | 0.85 | con't | | |
| 22 | 0.50 | 0.51 | 0.53 | 0.55 | 0.58 | 0.61 | 0.62 | 0.66 | 0.69 | 0.73 | 0.77 | 0.83 | 0.87 | con't | | |
| 23 | 0.46 | 0.48 | 0.51 | 0.54 | 0.58 | 0.60 | 0.63 | 0.67 | 0.70 | 0.74 | 0.79 | 0.84 | 0.91 | con't | | |
| 24 | 0.43 | 0.45 | 0.50 | 0.54 | 0.57 | 0.61 | 0.65 | 0.68 | 0.72 | 0.77 | 0.83 | 0.89 | 0.96 | con't | | |
| 25 | 0.38 | 0.44 | 0.50 | 0.54 | 0.59 | 0.63 | 0.67 | 0.70 | 0.76 | 0.81 | 0.87 | 0.94 | 1.01 | con't | | |
| 26 | 0.37 | 0.44 | 0.50 | 0.57 | 0.61 | 0.65 | 0.68 | 0.74 | 0.79 | 0.85 | 0.92 | 0.99 | 1.08 | con't | | |
| 27 | 0.37 | 0.44 | 0.52 | 0.59 | 0.64 | 0.67 | 0.73 | 0.77 | 0.84 | 0.91 | 0.98 | 1.05 | 1.15 | con't | | |
| 28 | 0.38 | 0.46 | 0.54 | 0.60 | 0.65 | 0.70 | 0.76 | 0.82 | 0.88 | 0.95 | 1.05 | 1.14 | 1.25 | con't | | |
| 29 | 0.39 | 0.48 | 0.56 | 0.62 | 0.69 | 0.74 | 0.80 | 0.87 | 0.94 | 1.03 | 1.12 | 1.24 | 1.35 | con't | | |
| 30 | 0.39 | 0.49 | 0.56 | 0.65 | 0.72 | 0.79 | 0.85 | 0.92 | 1.00 | 1.10 | 1.21 | 1.32 | 1.45 | con't | | |
| 31 | 0.40 | 0.50 | 0.58 | 0.66 | 0.74 | 0.82 | 0.90 | 0.98 | 1.06 | 1.17 | 1.27 | 1.41 | 1.57 | con't | | |
| 32 | 0.41 | 0.50 | 0.60 | 0.68 | 0.77 | 0.85 | 0.94 | 1.02 | 1.12 | 1.22 | 1.35 | 1.52 | 1.73 | con't | | |
| 33 | 0.43 | 0.53 | 0.62 | 0.71 | 0.81 | 0.90 | 1.00 | 1.09 | 1.18 | 1.30 | 1.45 | 1.65 | 1.89 | con't | | |
| 34 | 0.46 | 0.55 | 0.65 | 0.75 | 0.85 | 0.95 | 1.07 | 1.17 | 1.27 | 1.41 | 1.59 | 1.81 | 2.07 | 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 60% Male, 40% 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 |  |  |  | 0.60 | 0.68 | 0.72 | 0.75 | 0.75 | 0.76 | 0.76 | 0.77 | 0.78 | 0.79 | | 25 |
| 1 |  |  | 0.58 | 0.65 | 0.70 | 0.74 | 0.75 | 0.76 | 0.76 | 0.77 | 0.78 | 0.79 | 0.82 | | 26 |
| 2 |  | 0.56 | 0.63 | 0.69 | 0.73 | 0.74 | 0.76 | 0.76 | 0.77 | 0.78 | 0.79 | 0.81 | 0.87 | | 27 |
| 3 | 0.54 | 0.62 | 0.67 | 0.72 | 0.74 | 0.76 | 0.76 | 0.77 | 0.78 | 0.79 | 0.80 | 0.85 | 0.86 | | 28 |
| 4 | 0.62 | 0.67 | 0.72 | 0.74 | 0.76 | 0.76 | 0.77 | 0.78 | 0.79 | 0.80 | 0.84 | 0.84 | 0.87 | | 29 |
| 5 | 0.67 | 0.72 | 0.74 | 0.75 | 0.76 | 0.77 | 0.78 | 0.79 | 0.80 | 0.82 | 0.83 | 0.86 | 0.87 | | 30 |
| 6 | 0.72 | 0.73 | 0.75 | 0.75 | 0.76 | 0.77 | 0.78 | 0.79 | 0.81 | 0.82 | 0.84 | 0.85 | 0.88 | | 31 |
| 7 | 0.73 | 0.74 | 0.74 | 0.75 | 0.76 | 0.77 | 0.78 | 0.81 | 0.81 | 0.84 | 0.85 | 0.87 | 0.89 | | 32 |
| 8 | 0.73 | 0.73 | 0.74 | 0.76 | 0.77 | 0.78 | 0.81 | 0.81 | 0.84 | 0.85 | 0.87 | 0.89 | 0.93 | | 33 |
| 9 | 0.72 | 0.73 | 0.75 | 0.77 | 0.78 | 0.80 | 0.81 | 0.84 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | | 34 |
| 10 | 0.73 | 0.74 | 0.76 | 0.78 | 0.80 | 0.81 | 0.84 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | 1.01 | | 35 |
| 11 | 0.73 | 0.76 | 0.78 | 0.80 | 0.81 | 0.84 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | 1.01 | 1.07 | | 36 |
| 12 | 0.75 | 0.77 | 0.80 | 0.81 | 0.83 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | 1.01 | 1.07 | 1.13 | | 37 |
| 13 | 0.77 | 0.79 | 0.81 | 0.83 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | 1.01 | 1.07 | 1.12 | 1.20 | | 38 |
| 14 | 0.79 | 0.80 | 0.83 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | 1.01 | 1.07 | 1.12 | 1.20 | 1.27 | | 39 |
| 15 | 0.80 | 0.83 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | 1.01 | 1.07 | 1.12 | 1.20 | 1.27 | 1.36 | | 40 |
| 16 | 0.83 | 0.85 | 0.87 | 0.89 | 0.93 | 0.96 | 1.01 | 1.07 | 1.12 | 1.19 | 1.27 | 1.36 | 1.46 | | 41 |
| 17 | 0.83 | 0.85 | 0.87 | 0.93 | 0.96 | 1.01 | 1.07 | 1.12 | 1.19 | 1.27 | 1.36 | 1.46 | 1.58 | | 42 |
| 18 | 0.85 | 0.87 | 0.90 | 0.96 | 1.00 | 1.07 | 1.12 | 1.19 | 1.27 | 1.36 | 1.46 | 1.58 | 1.72 | | 43 |
| 19 | 0.85 | 0.90 | 0.94 | 1.00 | 1.07 | 1.12 | 1.19 | 1.26 | 1.36 | 1.46 | 1.58 | 1.72 | 1.89 | | 44 |
| 20 | 0.88 | 0.94 | 1.00 | 1.06 | 1.12 | 1.19 | 1.26 | 1.36 | 1.46 | 1.58 | 1.72 | 1.89 | 2.08 | | 45 |
| 21 | 0.91 | 0.98 | 1.06 | 1.11 | 1.19 | 1.26 | 1.36 | 1.46 | 1.58 | 1.72 | 1.89 | 2.08 | 2.28 | | 46 |
| 22 | 0.95 | 1.03 | 1.11 | 1.19 | 1.26 | 1.36 | 1.46 | 1.58 | 1.72 | 1.89 | 2.08 | 2.28 | 2.50 | | 47 |
| 23 | 0.99 | 1.08 | 1.18 | 1.25 | 1.35 | 1.46 | 1.58 | 1.72 | 1.89 | 2.08 | 2.28 | 2.50 | 2.67 | | 48 |
| 24 | 1.04 | 1.15 | 1.24 | 1.34 | 1.45 | 1.58 | 1.72 | 1.89 | 2.08 | 2.28 | 2.49 | 2.67 | 2.87 | | 49 |
| 25 | 1.10 | 1.21 | 1.33 | 1.45 | 1.57 | 1.72 | 1.89 | 2.08 | 2.28 | 2.48 | 2.67 | 2.87 | 3.12 | | 50 |
| 26 | 1.17 | 1.30 | 1.44 | 1.57 | 1.71 | 1.89 | 2.08 | 2.28 | 2.48 | 2.66 | 2.87 | 3.12 | 3.40 | | 51 |
| 27 | 1.28 | 1.40 | 1.55 | 1.70 | 1.88 | 2.07 | 2.28 | 2.47 | 2.66 | 2.87 | 3.12 | 3.40 | 3.76 | | 52 |
| 28 | 1.38 | 1.52 | 1.70 | 1.87 | 2.06 | 2.28 | 2.46 | 2.66 | 2.87 | 3.12 | 3.40 | 3.76 | 4.16 | | 53 |
| 29 | 1.48 | 1.66 | 1.85 | 2.05 | 2.27 | 2.45 | 2.64 | 2.87 | 3.12 | 3.40 | 3.76 | 4.16 | 4.62 | | 54 |
| 30 | 1.61 | 1.80 | 2.01 | 2.23 | 2.43 | 2.64 | 2.86 | 3.12 | 3.40 | 3.74 | 4.16 | 4.60 | 5.17 | | 55 |
| 31 | 1.77 | 1.98 | 2.20 | 2.41 | 2.62 | 2.85 | 3.10 | 3.38 | 3.73 | 4.15 | 4.60 | 5.10 | 5.75 | | 56 |
| 32 | 1.95 | 2.18 | 2.39 | 2.62 | 2.84 | 3.09 | 3.36 | 3.71 | 4.14 | 4.58 | 5.08 | 5.65 | 6.38 | | 57 |
| 33 | 2.13 | 2.36 | 2.59 | 2.83 | 3.09 | 3.36 | 3.69 | 4.12 | 4.55 | 5.05 | 5.61 | 6.21 | 6.95 | | 58 |
| 34 | 2.32 | 2.56 | 2.80 | 3.07 | 3.35 | 3.68 | 4.08 | 4.52 | 5.01 | 5.55 | 6.16 | 6.77 | 7.58 | | 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 60% Male, 40% 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 | 0.48 | 0.58 | 0.68 | 0.79 | 0.89 | 1.02 | 1.13 | 1.25 | 1.39 | 1.56 | 1.75 | 1.99 | 2.24 | con't | | |
| 36 | 0.50 | 0.61 | 0.71 | 0.82 | 0.95 | 1.07 | 1.20 | 1.37 | 1.54 | 1.73 | 1.94 | 2.18 | 2.44 | con't | | |
| 37 | 0.53 | 0.62 | 0.74 | 0.87 | 0.99 | 1.14 | 1.30 | 1.50 | 1.70 | 1.91 | 2.12 | 2.36 | 2.65 | con't | | |
| 38 | 0.56 | 0.68 | 0.81 | 0.92 | 1.06 | 1.22 | 1.42 | 1.64 | 1.87 | 2.08 | 2.30 | 2.57 | 2.88 | con't | | |
| 39 | 0.60 | 0.74 | 0.87 | 1.00 | 1.15 | 1.34 | 1.57 | 1.80 | 2.03 | 2.26 | 2.50 | 2.79 | 3.13 | con't | | |
| 40 | 0.66 | 0.80 | 0.94 | 1.07 | 1.25 | 1.47 | 1.72 | 1.97 | 2.20 | 2.45 | 2.73 | 3.05 | 3.42 | con't | | |
| 41 | 0.70 | 0.86 | 1.03 | 1.20 | 1.39 | 1.63 | 1.88 | 2.13 | 2.40 | 2.68 | 2.99 | 3.36 | 3.77 | con't | | |
| 42 | 0.74 | 0.94 | 1.14 | 1.32 | 1.54 | 1.78 | 2.06 | 2.33 | 2.62 | 2.93 | 3.29 | 3.71 | 4.14 | con't | | |
| 43 | 0.80 | 1.01 | 1.23 | 1.43 | 1.67 | 1.92 | 2.22 | 2.52 | 2.84 | 3.19 | 3.61 | 4.05 | 4.58 | con't | | |
| 44 | 0.87 | 1.09 | 1.32 | 1.54 | 1.78 | 2.07 | 2.39 | 2.74 | 3.09 | 3.49 | 3.92 | 4.47 | 5.06 | con't | | |
| 45 | 0.95 | 1.19 | 1.41 | 1.65 | 1.93 | 2.24 | 2.60 | 2.98 | 3.40 | 3.80 | 4.31 | 4.94 | 5.55 | con't | | |
| 46 | 1.03 | 1.27 | 1.51 | 1.77 | 2.08 | 2.44 | 2.85 | 3.28 | 3.72 | 4.19 | 4.77 | 5.43 | 6.02 | con't | | |
| 47 | 1.11 | 1.35 | 1.61 | 1.91 | 2.26 | 2.65 | 3.11 | 3.58 | 4.06 | 4.63 | 5.24 | 5.89 | 6.52 | con't | | |
| 48 | 1.20 | 1.46 | 1.75 | 2.08 | 2.44 | 2.87 | 3.35 | 3.88 | 4.43 | 5.07 | 5.68 | 6.37 | 7.09 | con't | | |
| 49 | 1.27 | 1.57 | 1.91 | 2.25 | 2.65 | 3.09 | 3.61 | 4.20 | 4.79 | 5.44 | 6.13 | 6.92 | 7.80 | con't | | |
| 50 | 1.37 | 1.71 | 2.07 | 2.45 | 2.84 | 3.32 | 3.89 | 4.52 | 5.12 | 5.81 | 6.63 | 7.59 | 8.64 | con't | | |
| 51 | 1.47 | 1.89 | 2.27 | 2.65 | 3.08 | 3.56 | 4.16 | 4.79 | 5.48 | 6.27 | 7.24 | 8.41 | 9.62 | con't | | |
| 52 | 1.57 | 2.08 | 2.48 | 2.89 | 3.32 | 3.82 | 4.42 | 5.11 | 5.90 | 6.84 | 7.99 | 9.34 | 10.62 | con't | | |
| 53 | 1.66 | 2.23 | 2.68 | 3.13 | 3.59 | 4.11 | 4.76 | 5.56 | 6.44 | 7.55 | 8.87 | 10.31 | 11.43 | con't | | |
| 54 | 1.74 | 2.39 | 2.89 | 3.36 | 3.84 | 4.42 | 5.17 | 6.10 | 7.10 | 8.37 | 9.77 | 11.07 | 12.39 | con't | | |
| 55 | 1.83 | 2.55 | 3.12 | 3.60 | 4.12 | 4.80 | 5.67 | 6.71 | 7.83 | 9.18 | 10.45 | 11.96 | 13.51 | con't | | |
| 56 | 1.95 | 2.74 | 3.35 | 3.88 | 4.47 | 5.26 | 6.25 | 7.41 | 8.59 | 9.81 | 11.27 | 12.97 | 14.78 | con't | | |
| 57 | 2.06 | 2.90 | 3.60 | 4.21 | 4.90 | 5.79 | 6.90 | 8.13 | 9.37 | 10.80 | 12.46 | 14.31 | 16.26 | con't | | |
| 58 | 2.18 | 3.10 | 3.87 | 4.57 | 5.39 | 6.41 | 7.59 | 8.86 | 10.13 | 11.72 | 13.57 | 15.75 | 18.03 | con't | | |
| 59 | 2.36 | 3.31 | 4.18 | 4.99 | 5.94 | 7.05 | 8.30 | 9.59 | 10.89 | 12.66 | 14.75 | 17.29 | 20.07 | con't | | |
| 60 | 2.56 | 3.55 | 4.51 | 5.44 | 6.50 | 7.72 | 9.02 | 10.35 | 11.70 | 13.69 | 16.10 | 18.92 | 22.15 | con't | | |
| 61 | 2.77 | 3.81 | 4.86 | 5.88 | 7.08 | 8.39 | 9.75 | 11.12 | 12.56 | 14.82 | 17.51 | 20.57 | 23.97 | con't | | |
| 62 | 3.03 | 4.11 | 5.23 | 6.36 | 7.67 | 9.09 | 10.53 | 11.99 | 13.56 | 16.09 | 19.01 | 22.26 | 25.90 | con't | | |
| 63 | 3.26 | 4.43 | 5.70 | 6.93 | 8.33 | 9.85 | 11.41 | 13.03 | 14.80 | 17.56 | 20.69 | 24.21 | 28.19 | con't | | |
| 64 | 3.48 | 5.03 | 6.18 | 7.53 | 9.06 | 10.69 | 12.42 | 14.25 | 16.24 | 19.22 | 22.62 | 26.51 | 30.96 | con't | | |
| 65 | 3.71 | 5.40 | 6.71 | 8.20 | 9.85 | 11.64 | 13.54 | 15.58 | 17.81 | 21.08 | 24.85 | 29.19 | 34.18 | con't | | |
| 66 | 3.86 | 5.92 | 7.33 | 8.93 | 10.79 | 12.72 | 14.77 | 17.02 | 19.57 | 23.18 | 27.39 | 32.27 | 37.95 | con't | | |
| 67 | 4.09 | 6.48 | 8.01 | 9.75 | 11.85 | 13.93 | 16.16 | 18.63 | 21.47 | 25.53 | 30.27 | 35.80 | 42.24 | con't | | |
| 68 | 4.58 | 7.10 | 8.80 | 10.68 | 12.90 | 15.32 | 17.94 | 20.77 | 23.86 | 28.44 | 33.84 | 40.12 | 47.24 | con't | | |
| 69 | 5.06 | 7.81 | 9.67 | 11.71 | 13.71 | 16.93 | 19.70 | 22.67 | 26.15 | 31.33 | 37.40 | 44.31 | 52.24 | 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 | 3 of 6 | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 60% Male, 40% 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 | 2.51 | 2.78 | 3.05 | 3.34 | 3.67 | 4.06 | 4.47 | 4.96 | 5.50 | 6.10 | 6.71 | 7.35 | 8.31 | 60 |
| 36 | 2.74 | 3.03 | 3.33 | 3.66 | 4.04 | 4.45 | 4.91 | 5.45 | 6.04 | 6.65 | 7.31 | 8.02 | 9.16 | 61 |
| 37 | 2.98 | 3.30 | 3.64 | 4.02 | 4.42 | 4.89 | 5.39 | 5.98 | 6.59 | 7.26 | 7.99 | 8.83 | 10.16 | 62 |
| 38 | 3.22 | 3.59 | 3.99 | 4.40 | 4.86 | 5.36 | 5.92 | 6.52 | 7.20 | 7.95 | 8.79 | 9.81 | 11.27 | 63 |
| 39 | 3.50 | 3.92 | 4.35 | 4.82 | 5.33 | 5.90 | 6.47 | 7.14 | 7.91 | 8.76 | 9.77 | 10.91 | 12.43 | 64 |
| 40 | 3.84 | 4.27 | 4.76 | 5.28 | 5.86 | 6.44 | 7.09 | 7.86 | 8.72 | 9.73 | 10.83 | 12.01 | 13.68 | 65 |
| 41 | 4.21 | 4.71 | 5.24 | 5.81 | 6.41 | 7.06 | 7.80 | 8.68 | 9.68 | 10.77 | 11.97 | 13.12 | 14.97 | 66 |
| 42 | 4.65 | 5.21 | 5.76 | 6.34 | 7.02 | 7.78 | 8.62 | 9.61 | 10.70 | 11.88 | 13.08 | 14.17 | 16.31 | 67 |
| 43 | 5.14 | 5.72 | 6.26 | 6.96 | 7.73 | 8.59 | 9.54 | 10.62 | 11.75 | 12.94 | 14.12 | 15.47 | 17.76 | 68 |
| 44 | 5.64 | 6.21 | 6.86 | 7.65 | 8.53 | 9.49 | 10.54 | 11.66 | 12.84 | 14.05 | 15.33 | 16.84 | 19.29 | 69 |
| 45 | 6.11 | 6.74 | 7.54 | 8.44 | 9.42 | 10.47 | 11.57 | 12.72 | 13.93 | 15.18 | 16.77 | 18.53 | 21.10 | 70 |
| 46 | 6.62 | 7.43 | 8.33 | 9.32 | 10.41 | 11.53 | 12.65 | 13.84 | 15.07 | 16.61 | 18.46 | 20.56 | 23.13 | 71 |
| 47 | 7.24 | 8.19 | 9.21 | 10.33 | 11.46 | 12.64 | 13.76 | 14.96 | 16.46 | 18.30 | 20.49 | 22.91 | 25.67 | 72 |
| 48 | 7.98 | 9.05 | 10.21 | 11.37 | 12.56 | 13.76 | 14.87 | 16.31 | 18.12 | 20.31 | 22.83 | 25.44 | 28.36 | 73 |
| 49 | 8.81 | 10.01 | 11.27 | 12.47 | 13.68 | 14.85 | 16.18 | 17.97 | 20.13 | 22.63 | 25.36 | 28.10 | 31.22 | 74 |
| 50 | 9.81 | 11.04 | 12.37 | 13.56 | 14.76 | 16.14 | 17.83 | 19.97 | 22.44 | 25.13 | 28.01 | 30.91 | 34.35 | 75 |
| 51 | 10.85 | 12.04 | 13.42 | 14.62 | 16.01 | 17.77 | 19.81 | 22.25 | 24.92 | 27.76 | 30.83 | 33.98 | 37.76 | 76 |
| 52 | 11.67 | 13.04 | 14.44 | 15.83 | 17.64 | 19.72 | 22.09 | 24.73 | 27.54 | 30.57 | 33.90 | 37.40 | 41.64 | 77 |
| 53 | 12.66 | 14.09 | 15.61 | 17.43 | 19.58 | 21.83 | 24.55 | 27.33 | 30.33 | 33.62 | 37.32 | 41.25 | 46.07 | 78 |
| 54 | 13.81 | 15.38 | 17.19 | 19.33 | 21.70 | 24.25 | 27.14 | 30.11 | 33.37 | 37.03 | 41.17 | 45.64 | 51.07 | 79 |
| 55 | 15.12 | 16.93 | 19.07 | 21.47 | 24.05 | 26.80 | 29.91 | 33.14 | 36.76 | 40.86 | 45.57 | 50.62 | 56.51 | 80 |
| 56 | 16.64 | 18.78 | 21.25 | 23.85 | 26.59 | 29.49 | 32.89 | 36.48 | 40.55 | 45.22 | 50.53 | 56.01 | 63.04 | 81 |
| 57 | 18.46 | 20.98 | 23.58 | 26.36 | 29.25 | 32.42 | 36.20 | 40.23 | 44.87 | 50.15 | 55.90 | 62.02 | 69.98 | 82 |
| 58 | 20.53 | 23.28 | 26.06 | 29.06 | 32.15 | 35.68 | 39.94 | 44.52 | 49.76 | 55.49 | 61.93 | 68.35 | 77.20 | 83 |
| 59 | 22.79 | 25.72 | 28.71 | 32.01 | 35.37 | 39.35 | 44.20 | 49.38 | 55.06 | 61.46 | 68.23 | 75.10 | 85.13 | 84 |
| 60 | 25.18 | 28.33 | 31.62 | 35.28 | 39.01 | 43.54 | 49.02 | 54.65 | 60.98 | 67.72 | 74.99 | 82.47 | 93.94 | 85 |
| 61 | 27.76 | 31.22 | 34.90 | 38.90 | 43.15 | 48.27 | 54.23 | 60.53 | 67.19 | 74.42 | 82.35 | 90.63 | 102.88 | 86 |
| 62 | 30.03 | 34.48 | 38.65 | 43.01 | 47.84 | 53.42 | 60.09 | 66.70 | 73.87 | 81.75 | 90.49 | 99.53 | 113.85 | 87 |
| 63 | 32.77 | 38.04 | 42.88 | 47.68 | 52.92 | 59.17 | 66.21 | 73.33 | 81.17 | 89.84 | 99.38 | 109.04 | 125.35 | 88 |
| 64 | 36.09 | 42.05 | 47.53 | 52.74 | 58.61 | 65.20 | 72.79 | 80.59 | 89.21 | 98.68 | 108.89 | 119.15 | 137.39 | 89 |
| 65 | 40.01 | 46.76 | 52.55 | 58.39 | 64.58 | 71.66 | 79.99 | 88.58 | 97.99 | 108.15 | 119.01 | 129.83 | 149.03 | 90 |
| 66 | 44.55 | 51.81 | 58.26 | 64.41 | 71.02 | 78.79 | 87.97 | 97.30 | 107.40 | 118.23 | 129.66 | 140.93 | 157.06 | 91 |
| 67 | 49.49 | 57.34 | 64.28 | 70.89 | 78.13 | 86.68 | 96.64 | 106.68 | 117.44 | 128.81 | 140.82 | 151.87 | 167.71 | 92 |
| 68 | 55.40 | 63.49 | 70.75 | 77.98 | 85.95 | 95.29 | 106.02 | 116.68 | 128.04 | 139.95 | 151.78 | 163.42 | 181.36 | 93 |
| 69 | 60.90 | 69.41 | 77.84 | 85.82 | 94.51 | 104.54 | 115.98 | 127.29 | 139.14 | 150.95 | 163.34 | 176.49 | 197.77 | 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 60% Male, 40% 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 | 5.60 | 8.59 | 10.66 | 12.88 | 14.59 | 18.69 | 21.52 | 24.78 | 29.90 | 35.86 | 42.64 | 50.48 | 59.14 | con't | |
| 71 | 6.60 | 9.46 | 11.76 | 13.77 | 16.60 | 20.41 | 23.41 | 28.85 | 33.30 | 39.88 | 47.48 | 55.92 | 65.37 | con't | |
| 72 | 8.38 | 10.42 | 12.98 | 15.64 | 18.65 | 22.06 | 25.94 | 30.38 | 35.52 | 42.74 | 50.78 | 59.81 | 70.00 | con't | |
| 73 | 9.39 | 12.04 | 14.72 | 17.50 | 20.51 | 23.89 | 27.84 | 33.58 | 38.45 | 46.17 | 54.83 | 64.66 | 74.77 | con't | |
| 74 | 10.60 | 13.22 | 16.16 | 19.36 | 22.70 | 26.32 | 31.71 | 36.66 | 42.19 | 50.71 | 60.23 | 71.01 | 81.91 | con't | |
| 75 | 11.99 | 14.28 | 17.71 | 21.63 | 25.10 | 29.99 | 34.97 | 40.57 | 49.42 | 58.64 | 69.40 | 81.46 | 93.31 | con't | |
| 76 | 12.68 | 15.86 | 19.64 | 23.93 | 28.30 | 33.29 | 38.86 | 47.14 | 56.88 | 67.58 | 79.53 | 92.86 | 105.76 | con't | |
| 77 | 13.54 | 17.41 | 21.80 | 26.74 | 31.68 | 37.19 | 44.90 | 54.60 | 62.93 | 76.18 | 89.27 | 103.73 | 117.46 | con't | |
| 78 | 14.78 | 19.16 | 24.26 | 30.26 | 35.69 | 42.81 | 52.45 | 60.97 | 74.27 | 87.40 | 101.71 | 117.38 | 131.83 | con't | |
| 79 | 15.79 | 21.29 | 27.29 | 34.31 | 40.84 | 50.35 | 58.95 | 71.78 | 80.76 | 94.78 | 110.01 | 126.27 | 140.81 | con't | |
| 80 | 17.21 | 24.09 | 31.02 | 39.17 | 48.51 | 57.13 | 69.51 | 78.44 | 90.82 | 105.92 | 122.16 | 138.65 | 153.94 | con't | |
| 81 | 18.92 | 27.53 | 35.63 | 44.99 | 55.62 | 67.43 | 76.26 | 88.37 | 101.46 | 117.60 | 134.32 | 153.45 | 174.96 | con't | |
| 82 | 20.97 | 31.84 | 41.22 | 51.86 | 63.70 | 74.32 | 86.11 | 98.92 | 109.52 | 131.72 | 151.31 | 174.80 | 187.96 | con't | |
| 83 | 23.58 | 37.16 | 47.89 | 59.77 | 72.80 | 84.21 | 96.65 | 106.96 | 128.92 | 148.52 | 172.51 | 187.90 | 202.24 | con't | |
| 84 | 28.07 | 43.42 | 55.57 | 68.61 | 82.66 | 94.77 | 104.72 | 126.32 | 145.58 | 169.40 | 185.04 | 202.19 | 217.19 | con't | |
| 85 | 33.44 | 50.79 | 64.27 | 78.24 | 93.36 | 102.84 | 124.01 | 142.95 | 166.29 | 181.72 | 198.47 | 216.12 | 233.73 | con't | |
| 86 | 41.44 | 59.26 | 73.79 | 88.98 | 101.57 | 122.23 | 140.66 | 163.50 | 178.41 | 194.88 | 212.09 | 231.24 | 252.34 | con't | |
| 87 | 48.92 | 68.84 | 84.72 | 101.07 | 121.12 | 138.88 | 161.20 | 175.47 | 191.33 | 208.18 | 226.82 | 247.51 | 269.72 | con't | |
| 88 | 59.58 | 80.01 | 97.34 | 120.72 | 137.99 | 159.58 | 173.12 | 188.23 | 204.37 | 222.53 | 242.45 | 264.17 | 287.59 | con't | |
| 89 | 72.57 | 93.07 | 118.27 | 137.63 | 158.87 | 171.58 | 185.85 | 201.15 | 218.50 | 237.84 | 258.78 | 281.44 | 302.65 | con't | |
| 90 | 87.56 | 115.46 | 135.99 | 158.64 | 171.07 | 184.51 | 198.88 | 215.20 | 233.77 | 253.86 | 275.62 | 296.75 | 317.84 | con't | |
| 91 | 111.86 | 134.14 | 158.44 | 170.85 | 184.16 | 197.59 | 212.97 | 230.38 | 249.43 | 270.38 | 291.24 | 311.50 | 334.01 | con't | |
| 92 | 131.80 | 158.25 | 170.65 | 183.95 | 197.34 | 211.87 | 228.24 | 246.13 | 265.73 | 286.34 | 305.64 | 327.24 | 351.40 | con't | |
| 93 | 158.09 | 170.48 | 183.77 | 197.14 | 211.62 | 227.33 | 243.93 | 262.38 | 282.31 | 300.51 | 321.05 | 344.21 | 369.51 | con't | |
| 94 | 170.33 | 183.61 | 196.97 | 211.43 | 227.11 | 243.42 | 260.42 | 279.26 | 296.36 | 315.69 | 337.68 | 361.89 | 388.61 | con't | |
| 95 | 183.47 | 196.83 | 211.28 | 226.93 | 243.20 | 260.12 | 277.86 | 293.33 | 311.45 | 332.10 | 355.04 | 380.58 | 408.66 | con't | |
| 96 | 196.71 | 211.15 | 226.79 | 243.04 | 259.92 | 277.83 | 292.12 | 308.68 | 327.80 | 349.27 | 373.42 | 400.23 | 429.69 | con't | |
| 97 | 211.05 | 226.68 | 242.92 | 259.77 | 277.80 | 292.10 | 307.69 | 325.10 | 344.91 | 367.48 | 392.79 | 420.86 | 451.65 | con't | |
| 98 | 226.59 | 242.82 | 259.66 | 277.78 | 292.09 | 307.68 | 324.36 | 342.31 | 363.08 | 386.68 | 413.14 | 442.44 | 474.59 | con't | |
| 99 | 242.74 | 259.58 | 277.75 | 292.07 | 307.67 | 324.36 | 341.84 | 360.60 | 382.27 | 406.89 | 434.45 | 464.99 | 498.48 | con't | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 60% Male, 40% 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 | 68.35 | 77.75 | 85.71 | 94.37 | 103.75 | 114.44 | 126.49 | 138.27 | 150.02 | 162.36 | 176.37 | 189.79 | 217.55 | | 95 |
| 71 | 75.09 | 85.15 | 94.10 | 103.49 | 113.55 | 124.86 | 137.48 | 149.17 | 161.40 | 176.15 | 189.58 | 204.02 | 236.39 | | 96 |
| 72 | 79.57 | 90.91 | 103.27 | 113.34 | 123.97 | 135.78 | 148.36 | 160.54 | 176.01 | 189.29 | 203.63 | 218.79 | 256.35 | | 97 |
| 73 | 85.83 | 97.87 | 110.92 | 123.85 | 134.86 | 146.61 | 159.72 | 175.88 | 189.11 | 203.36 | 218.31 | 234.93 | 263.22 | | 98 |
| 74 | 93.71 | 106.56 | 120.36 | 134.73 | 145.72 | 157.92 | 175.74 | 188.95 | 203.16 | 218.18 | 234.74 | 253.23 | 276.39 | | 99 |
| 75 | 106.16 | 119.97 | 134.71 | 145.68 | 157.07 | 175.73 | 188.93 | 203.14 | 218.15 | 234.70 | 253.16 | 273.11 | 295.16 | | 100 |
| 76 | 119.59 | 134.10 | 145.50 | 156.95 | 175.71 | 188.81 | 203.12 | 218.03 | 234.56 | 253.01 | 273.11 | 295.16 | 314.35 | | 101 |
| 77 | 131.92 | 144.61 | 156.84 | 175.50 | 188.80 | 203.00 | 218.03 | 234.56 | 253.01 | 273.11 | 295.16 | 314.35 | 335.97 | | 102 |
| 78 | 144.52 | 156.66 | 175.38 | 188.59 | 202.97 | 217.90 | 234.56 | 253.01 | 273.11 | 294.97 | 314.35 | 335.73 | 360.27 | | 103 |
| 79 | 155.77 | 175.20 | 188.49 | 202.77 | 217.79 | 234.40 | 253.01 | 273.10 | 294.96 | 314.35 | 335.73 | 359.73 | 387.44 | | 104 |
| 80 | 175.03 | 188.21 | 202.67 | 217.58 | 234.31 | 252.83 | 272.93 | 294.95 | 314.35 | 335.73 | 359.19 | 387.44 | 417.26 | | 105 |
| 81 | 188.13 | 202.48 | 217.50 | 234.23 | 252.75 | 272.92 | 294.95 | 314.35 | 335.73 | 358.93 | 387.44 | 417.26 | 448.30 | | 106 |
| 82 | 202.41 | 217.43 | 234.04 | 252.69 | 272.85 | 294.94 | 314.35 | 335.73 | 358.39 | 387.44 | 417.26 | 448.30 | 480.46 | | 107 |
| 83 | 217.24 | 233.97 | 252.63 | 272.80 | 294.88 | 314.34 | 335.73 | 357.86 | 387.44 | 417.26 | 448.30 | 480.46 | 513.16 | | 108 |
| 84 | 233.92 | 252.42 | 272.75 | 294.83 | 314.10 | 335.72 | 357.32 | 387.44 | 417.26 | 448.30 | 480.46 | 513.16 | 547.39 | | 109 |
| 85 | 252.38 | 272.53 | 294.79 | 314.07 | 335.70 | 357.05 | 387.44 | 417.26 | 448.30 | 480.46 | 513.16 | 547.39 | 582.61 | | 110 |
| 86 | 272.48 | 294.56 | 314.05 | 335.69 | 356.51 | 387.44 | 417.26 | 448.30 | 480.46 | 513.16 | 547.39 | 582.61 | 616.80 | | 111 |
| 87 | 293.71 | 314.03 | 335.67 | 355.96 | 387.44 | 417.26 | 447.93 | 480.06 | 513.16 | 547.39 | 582.61 | 616.80 | 650.26 | | 112 |
| 88 | 308.73 | 331.03 | 355.63 | 381.98 | 410.30 | 440.55 | 472.68 | 506.65 | 542.39 | 579.92 | 616.80 | 650.26 | 681.25 | | 113 |
| 89 | 324.42 | 348.53 | 374.49 | 402.50 | 432.54 | 464.54 | 498.48 | 534.29 | 571.95 | 611.41 | 650.26 | 681.25 | 723.67 | | 114 |
| 90 | 341.34 | 366.77 | 394.34 | 424.02 | 455.77 | 489.55 | 525.29 | 563.00 | 602.58 | 644.04 | 681.25 | 723.67 | 763.63 | | 115 |
| 91 | 359.00 | 385.98 | 415.16 | 446.52 | 479.99 | 515.54 | 553.15 | 592.74 | 634.29 | 677.80 | 723.31 | 763.63 | 805.19 | | 116 |
| 92 | 377.62 | 406.16 | 436.96 | 469.98 | 505.18 | 542.54 | 582.00 | 623.53 | 667.08 | 712.73 | 760.46 | 805.19 | 850.60 | | 117 |
| 93 | 397.23 | 427.30 | 459.71 | 494.40 | 531.36 | 570.53 | 611.87 | 655.35 | 700.98 | 748.81 | 798.83 | 850.60 | 893.09 | | 118 |
| 94 | 417.79 | 449.40 | 483.40 | 519.80 | 558.51 | 599.50 | 642.74 | 688.20 | 735.99 | 786.06 | 838.43 | 893.09 | 936.37 | | 119 |
| 95 | 439.30 | 472.44 | 508.08 | 546.16 | 586.63 | 629.44 | 674.57 | 722.15 | 772.12 | 824.49 | 879.26 | 936.37 | 1,000.00 | | 120 |
| 96 | 461.75 | 496.44 | 533.69 | 573.45 | 615.67 | 660.28 | 707.48 | 757.18 | 809.38 | 864.09 | 921.18 | 1,000.00 |  | |  |
| 97 | 485.18 | 521.40 | 560.25 | 601.66 | 645.56 | 692.18 | 741.43 | 793.27 | 847.75 | 904.63 | 1,000.00 |  |  | |  |
| 98 | 509.56 | 547.28 | 587.69 | 630.66 | 676.51 | 725.09 | 776.39 | 830.45 | 886.93 | 1,000.00 |  |  |  | |  |
| 99 | 534.85 | 574.02 | 615.86 | 660.72 | 708.44 | 758.98 | 812.40 | 868.28 | 1,000.00 |  |  |  |  | |  |