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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 50% Male, 50% 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.52 | con't | |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.51 | 0.57 | con't | |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.51 | 0.57 | 0.62 | con't | |
| 7 |  |  |  |  |  |  |  |  |  | 0.51 | 0.56 | 0.62 | 0.66 | con't | |
| 8 |  |  |  |  |  |  |  |  | 0.50 | 0.56 | 0.62 | 0.65 | 0.67 | con't | |
| 9 |  |  |  |  |  |  |  | 0.50 | 0.56 | 0.61 | 0.65 | 0.66 | 0.67 | con't | |
| 10 |  |  |  |  |  |  | 0.49 | 0.56 | 0.61 | 0.64 | 0.65 | 0.66 | 0.67 | con't | |
| 11 |  |  |  |  |  | 0.49 | 0.55 | 0.61 | 0.63 | 0.64 | 0.65 | 0.66 | 0.68 | con't | |
| 12 |  |  |  |  | 0.49 | 0.55 | 0.60 | 0.62 | 0.63 | 0.64 | 0.65 | 0.67 | 0.69 | con't | |
| 13 |  |  |  | 0.49 | 0.55 | 0.60 | 0.61 | 0.62 | 0.63 | 0.64 | 0.66 | 0.68 | 0.69 | con't | |
| 14 |  |  | 0.49 | 0.55 | 0.60 | 0.61 | 0.62 | 0.62 | 0.64 | 0.65 | 0.67 | 0.69 | 0.73 | con't | |
| 15 |  | 0.49 | 0.55 | 0.60 | 0.60 | 0.61 | 0.62 | 0.62 | 0.64 | 0.65 | 0.68 | 0.71 | 0.74 | con't | |
| 16 | 0.49 | 0.55 | 0.59 | 0.59 | 0.60 | 0.61 | 0.62 | 0.63 | 0.65 | 0.66 | 0.69 | 0.73 | 0.75 | con't | |
| 17 | 0.55 | 0.59 | 0.59 | 0.59 | 0.60 | 0.61 | 0.62 | 0.64 | 0.65 | 0.68 | 0.71 | 0.74 | 0.77 | con't | |
| 18 | 0.58 | 0.58 | 0.58 | 0.59 | 0.60 | 0.61 | 0.62 | 0.64 | 0.67 | 0.69 | 0.72 | 0.75 | 0.77 | con't | |
| 19 | 0.56 | 0.56 | 0.57 | 0.58 | 0.59 | 0.60 | 0.61 | 0.65 | 0.67 | 0.69 | 0.72 | 0.75 | 0.79 | con't | |
| 20 | 0.53 | 0.54 | 0.55 | 0.56 | 0.57 | 0.59 | 0.62 | 0.64 | 0.66 | 0.69 | 0.72 | 0.77 | 0.81 | con't | |
| 21 | 0.49 | 0.50 | 0.52 | 0.54 | 0.55 | 0.58 | 0.61 | 0.63 | 0.67 | 0.69 | 0.74 | 0.78 | 0.83 | con't | |
| 22 | 0.46 | 0.48 | 0.50 | 0.51 | 0.55 | 0.58 | 0.60 | 0.64 | 0.66 | 0.72 | 0.76 | 0.81 | 0.86 | con't | |
| 23 | 0.43 | 0.45 | 0.48 | 0.51 | 0.55 | 0.58 | 0.61 | 0.65 | 0.69 | 0.73 | 0.78 | 0.83 | 0.90 | con't | |
| 24 | 0.40 | 0.42 | 0.47 | 0.51 | 0.55 | 0.59 | 0.62 | 0.67 | 0.72 | 0.76 | 0.82 | 0.87 | 0.95 | con't | |
| 25 | 0.35 | 0.42 | 0.47 | 0.52 | 0.56 | 0.60 | 0.65 | 0.69 | 0.74 | 0.80 | 0.86 | 0.92 | 1.00 | con't | |
| 26 | 0.35 | 0.42 | 0.48 | 0.54 | 0.58 | 0.63 | 0.67 | 0.72 | 0.78 | 0.84 | 0.90 | 0.98 | 1.06 | con't | |
| 27 | 0.35 | 0.42 | 0.49 | 0.56 | 0.61 | 0.65 | 0.70 | 0.76 | 0.82 | 0.89 | 0.96 | 1.04 | 1.13 | con't | |
| 28 | 0.36 | 0.44 | 0.51 | 0.58 | 0.63 | 0.68 | 0.74 | 0.80 | 0.87 | 0.94 | 1.03 | 1.12 | 1.22 | con't | |
| 29 | 0.37 | 0.45 | 0.54 | 0.60 | 0.66 | 0.72 | 0.78 | 0.85 | 0.92 | 1.01 | 1.10 | 1.20 | 1.31 | con't | |
| 30 | 0.38 | 0.47 | 0.54 | 0.62 | 0.69 | 0.76 | 0.83 | 0.89 | 0.98 | 1.08 | 1.18 | 1.28 | 1.41 | con't | |
| 31 | 0.40 | 0.49 | 0.56 | 0.64 | 0.72 | 0.80 | 0.88 | 0.95 | 1.03 | 1.13 | 1.24 | 1.37 | 1.53 | con't | |
| 32 | 0.41 | 0.48 | 0.58 | 0.66 | 0.74 | 0.83 | 0.91 | 0.99 | 1.09 | 1.19 | 1.32 | 1.48 | 1.68 | con't | |
| 33 | 0.42 | 0.52 | 0.60 | 0.69 | 0.78 | 0.88 | 0.97 | 1.06 | 1.15 | 1.26 | 1.42 | 1.61 | 1.84 | con't | |
| 34 | 0.45 | 0.53 | 0.63 | 0.73 | 0.83 | 0.92 | 1.03 | 1.13 | 1.24 | 1.38 | 1.56 | 1.77 | 2.01 | 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 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 |  |  |  | 0.57 | 0.63 | 0.67 | 0.70 | 0.70 | 0.71 | 0.72 | 0.72 | 0.74 | 0.74 | 25 | |
| 1 |  |  | 0.55 | 0.60 | 0.66 | 0.69 | 0.70 | 0.71 | 0.72 | 0.72 | 0.73 | 0.74 | 0.78 | 26 | |
| 2 |  | 0.53 | 0.59 | 0.64 | 0.68 | 0.69 | 0.71 | 0.72 | 0.72 | 0.73 | 0.74 | 0.77 | 0.82 | 27 | |
| 3 | 0.52 | 0.57 | 0.62 | 0.67 | 0.69 | 0.70 | 0.71 | 0.72 | 0.73 | 0.74 | 0.76 | 0.80 | 0.82 | 28 | |
| 4 | 0.57 | 0.62 | 0.67 | 0.69 | 0.70 | 0.71 | 0.72 | 0.73 | 0.74 | 0.76 | 0.79 | 0.80 | 0.83 | 29 | |
| 5 | 0.62 | 0.67 | 0.69 | 0.70 | 0.71 | 0.72 | 0.73 | 0.74 | 0.76 | 0.78 | 0.79 | 0.82 | 0.83 | 30 | |
| 6 | 0.66 | 0.68 | 0.69 | 0.70 | 0.71 | 0.73 | 0.73 | 0.75 | 0.77 | 0.78 | 0.80 | 0.81 | 0.85 | 31 | |
| 7 | 0.68 | 0.68 | 0.70 | 0.70 | 0.72 | 0.72 | 0.74 | 0.76 | 0.78 | 0.80 | 0.81 | 0.84 | 0.87 | 32 | |
| 8 | 0.67 | 0.69 | 0.70 | 0.72 | 0.72 | 0.74 | 0.76 | 0.78 | 0.80 | 0.81 | 0.84 | 0.86 | 0.90 | 33 | |
| 9 | 0.68 | 0.69 | 0.71 | 0.72 | 0.74 | 0.76 | 0.78 | 0.80 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 34 | |
| 10 | 0.68 | 0.70 | 0.71 | 0.74 | 0.76 | 0.78 | 0.80 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 0.99 | 35 | |
| 11 | 0.69 | 0.71 | 0.74 | 0.75 | 0.77 | 0.80 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 0.99 | 1.05 | 36 | |
| 12 | 0.70 | 0.73 | 0.75 | 0.77 | 0.79 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 0.99 | 1.05 | 1.12 | 37 | |
| 13 | 0.73 | 0.75 | 0.77 | 0.79 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 0.99 | 1.05 | 1.11 | 1.18 | 38 | |
| 14 | 0.75 | 0.77 | 0.79 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 0.99 | 1.05 | 1.10 | 1.18 | 1.25 | 39 | |
| 15 | 0.76 | 0.79 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 0.99 | 1.05 | 1.10 | 1.18 | 1.25 | 1.33 | 40 | |
| 16 | 0.79 | 0.81 | 0.84 | 0.86 | 0.90 | 0.94 | 0.99 | 1.05 | 1.10 | 1.17 | 1.25 | 1.33 | 1.43 | 41 | |
| 17 | 0.79 | 0.82 | 0.85 | 0.90 | 0.94 | 0.99 | 1.05 | 1.10 | 1.17 | 1.25 | 1.33 | 1.43 | 1.54 | 42 | |
| 18 | 0.82 | 0.85 | 0.87 | 0.94 | 0.98 | 1.05 | 1.10 | 1.17 | 1.25 | 1.33 | 1.43 | 1.54 | 1.68 | 43 | |
| 19 | 0.83 | 0.87 | 0.92 | 0.98 | 1.05 | 1.10 | 1.17 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | 1.84 | 44 | |
| 20 | 0.85 | 0.92 | 0.98 | 1.04 | 1.10 | 1.17 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | 1.84 | 2.02 | 45 | |
| 21 | 0.89 | 0.96 | 1.04 | 1.10 | 1.17 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | 1.84 | 2.02 | 2.21 | 46 | |
| 22 | 0.93 | 1.01 | 1.09 | 1.17 | 1.24 | 1.33 | 1.43 | 1.54 | 1.68 | 1.84 | 2.02 | 2.21 | 2.43 | 47 | |
| 23 | 0.98 | 1.06 | 1.16 | 1.23 | 1.32 | 1.43 | 1.54 | 1.68 | 1.84 | 2.02 | 2.21 | 2.43 | 2.61 | 48 | |
| 24 | 1.03 | 1.13 | 1.22 | 1.31 | 1.42 | 1.54 | 1.68 | 1.84 | 2.02 | 2.21 | 2.42 | 2.61 | 2.81 | 49 | |
| 25 | 1.08 | 1.19 | 1.30 | 1.41 | 1.53 | 1.67 | 1.84 | 2.02 | 2.21 | 2.41 | 2.61 | 2.81 | 3.06 | 50 | |
| 26 | 1.16 | 1.27 | 1.40 | 1.53 | 1.66 | 1.84 | 2.02 | 2.21 | 2.41 | 2.61 | 2.81 | 3.06 | 3.35 | 51 | |
| 27 | 1.25 | 1.37 | 1.51 | 1.66 | 1.83 | 2.01 | 2.21 | 2.41 | 2.60 | 2.81 | 3.06 | 3.35 | 3.71 | 52 | |
| 28 | 1.35 | 1.48 | 1.65 | 1.81 | 2.00 | 2.20 | 2.39 | 2.60 | 2.81 | 3.06 | 3.35 | 3.71 | 4.10 | 53 | |
| 29 | 1.44 | 1.61 | 1.80 | 1.99 | 2.19 | 2.39 | 2.59 | 2.81 | 3.06 | 3.35 | 3.71 | 4.10 | 4.56 | 54 | |
| 30 | 1.57 | 1.75 | 1.96 | 2.16 | 2.37 | 2.58 | 2.80 | 3.05 | 3.35 | 3.70 | 4.09 | 4.55 | 5.09 | 55 | |
| 31 | 1.72 | 1.93 | 2.14 | 2.35 | 2.56 | 2.79 | 3.04 | 3.34 | 3.68 | 4.09 | 4.54 | 5.04 | 5.66 | 56 | |
| 32 | 1.89 | 2.12 | 2.33 | 2.55 | 2.78 | 3.03 | 3.31 | 3.66 | 4.07 | 4.53 | 5.01 | 5.58 | 6.26 | 57 | |
| 33 | 2.07 | 2.30 | 2.53 | 2.76 | 3.02 | 3.30 | 3.64 | 4.05 | 4.50 | 4.99 | 5.54 | 6.12 | 6.84 | 58 | |
| 34 | 2.26 | 2.50 | 2.74 | 3.01 | 3.29 | 3.63 | 4.02 | 4.46 | 4.95 | 5.49 | 6.07 | 6.68 | 7.46 | 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 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 | 0.47 | 0.56 | 0.66 | 0.76 | 0.86 | 0.98 | 1.10 | 1.22 | 1.36 | 1.52 | 1.72 | 1.94 | 2.19 | | | con't |
| 36 | 0.49 | 0.59 | 0.69 | 0.80 | 0.92 | 1.04 | 1.17 | 1.33 | 1.50 | 1.69 | 1.89 | 2.13 | 2.40 | | | con't |
| 37 | 0.52 | 0.61 | 0.72 | 0.84 | 0.96 | 1.11 | 1.27 | 1.46 | 1.66 | 1.86 | 2.08 | 2.32 | 2.60 | | | con't |
| 38 | 0.55 | 0.66 | 0.78 | 0.90 | 1.03 | 1.19 | 1.39 | 1.60 | 1.82 | 2.04 | 2.26 | 2.52 | 2.83 | | | con't |
| 39 | 0.59 | 0.72 | 0.84 | 0.97 | 1.12 | 1.30 | 1.53 | 1.75 | 1.98 | 2.22 | 2.46 | 2.74 | 3.08 | | | con't |
| 40 | 0.64 | 0.77 | 0.91 | 1.05 | 1.22 | 1.44 | 1.67 | 1.92 | 2.16 | 2.40 | 2.68 | 3.00 | 3.37 | | | con't |
| 41 | 0.68 | 0.84 | 1.00 | 1.16 | 1.36 | 1.59 | 1.84 | 2.08 | 2.34 | 2.62 | 2.94 | 3.31 | 3.71 | | | con't |
| 42 | 0.73 | 0.92 | 1.10 | 1.29 | 1.50 | 1.74 | 2.01 | 2.27 | 2.56 | 2.88 | 3.23 | 3.64 | 4.08 | | | con't |
| 43 | 0.79 | 0.99 | 1.20 | 1.40 | 1.63 | 1.88 | 2.17 | 2.46 | 2.79 | 3.14 | 3.54 | 3.99 | 4.50 | | | con't |
| 44 | 0.85 | 1.07 | 1.29 | 1.52 | 1.75 | 2.04 | 2.34 | 2.69 | 3.04 | 3.42 | 3.86 | 4.39 | 4.97 | | | con't |
| 45 | 0.93 | 1.16 | 1.39 | 1.63 | 1.90 | 2.20 | 2.55 | 2.93 | 3.33 | 3.74 | 4.24 | 4.85 | 5.44 | | | con't |
| 46 | 1.01 | 1.25 | 1.49 | 1.75 | 2.05 | 2.41 | 2.80 | 3.22 | 3.65 | 4.12 | 4.68 | 5.32 | 5.92 | | | con't |
| 47 | 1.10 | 1.34 | 1.60 | 1.89 | 2.24 | 2.62 | 3.06 | 3.52 | 3.99 | 4.54 | 5.13 | 5.78 | 6.41 | | | con't |
| 48 | 1.19 | 1.45 | 1.73 | 2.06 | 2.41 | 2.83 | 3.30 | 3.81 | 4.35 | 4.97 | 5.58 | 6.25 | 6.97 | | | con't |
| 49 | 1.26 | 1.54 | 1.89 | 2.23 | 2.62 | 3.06 | 3.56 | 4.13 | 4.69 | 5.34 | 6.01 | 6.78 | 7.64 | | | con't |
| 50 | 1.34 | 1.69 | 2.04 | 2.41 | 2.81 | 3.28 | 3.83 | 4.43 | 5.03 | 5.71 | 6.50 | 7.42 | 8.43 | | | con't |
| 51 | 1.44 | 1.86 | 2.24 | 2.61 | 3.04 | 3.52 | 4.09 | 4.71 | 5.38 | 6.14 | 7.07 | 8.19 | 9.34 | | | con't |
| 52 | 1.54 | 2.05 | 2.44 | 2.84 | 3.27 | 3.75 | 4.34 | 5.02 | 5.78 | 6.69 | 7.77 | 9.04 | 10.27 | | | con't |
| 53 | 1.62 | 2.20 | 2.63 | 3.07 | 3.52 | 4.03 | 4.67 | 5.44 | 6.29 | 7.34 | 8.58 | 9.95 | 11.04 | | | con't |
| 54 | 1.70 | 2.36 | 2.84 | 3.29 | 3.76 | 4.33 | 5.05 | 5.93 | 6.89 | 8.09 | 9.42 | 10.67 | 11.96 | | | con't |
| 55 | 1.79 | 2.52 | 3.06 | 3.53 | 4.04 | 4.69 | 5.52 | 6.50 | 7.56 | 8.85 | 10.07 | 11.52 | 13.03 | | | con't |
| 56 | 1.92 | 2.70 | 3.29 | 3.80 | 4.37 | 5.12 | 6.06 | 7.14 | 8.28 | 9.46 | 10.86 | 12.50 | 14.24 | | | con't |
| 57 | 2.02 | 2.87 | 3.54 | 4.11 | 4.77 | 5.62 | 6.66 | 7.83 | 9.01 | 10.38 | 11.98 | 13.76 | 15.65 | | | con't |
| 58 | 2.14 | 3.06 | 3.81 | 4.46 | 5.24 | 6.20 | 7.31 | 8.52 | 9.75 | 11.27 | 13.05 | 15.13 | 17.32 | | | con't |
| 59 | 2.32 | 3.27 | 4.11 | 4.86 | 5.76 | 6.81 | 7.98 | 9.22 | 10.50 | 12.20 | 14.20 | 16.60 | 19.24 | | | con't |
| 60 | 2.50 | 3.49 | 4.43 | 5.29 | 6.29 | 7.43 | 8.67 | 9.97 | 11.31 | 13.21 | 15.50 | 18.17 | 21.23 | | | con't |
| 61 | 2.70 | 3.75 | 4.76 | 5.72 | 6.83 | 8.07 | 9.38 | 10.73 | 12.17 | 14.33 | 16.89 | 19.79 | 23.03 | | | con't |
| 62 | 2.94 | 4.03 | 5.13 | 6.17 | 7.39 | 8.74 | 10.14 | 11.59 | 13.17 | 15.58 | 18.36 | 21.47 | 24.96 | | | con't |
| 63 | 3.17 | 4.34 | 5.55 | 6.69 | 8.01 | 9.45 | 10.98 | 12.59 | 14.37 | 17.02 | 20.03 | 23.41 | 27.24 | | | con't |
| 64 | 3.41 | 4.97 | 6.01 | 7.25 | 8.68 | 10.25 | 11.93 | 13.75 | 15.76 | 18.63 | 21.92 | 25.67 | 29.95 | | | con't |
| 65 | 3.65 | 5.32 | 6.50 | 7.86 | 9.41 | 11.13 | 12.98 | 15.02 | 17.27 | 20.44 | 24.09 | 28.28 | 33.09 | | | con't |
| 66 | 3.80 | 5.81 | 7.07 | 8.54 | 10.28 | 12.13 | 14.15 | 16.40 | 18.97 | 22.48 | 26.56 | 31.29 | 36.75 | | | con't |
| 67 | 4.02 | 6.35 | 7.70 | 9.29 | 11.25 | 13.26 | 15.47 | 17.95 | 20.82 | 24.78 | 29.37 | 34.72 | 40.89 | | | con't |
| 68 | 4.49 | 6.93 | 8.43 | 10.15 | 12.24 | 14.57 | 17.15 | 19.98 | 23.12 | 27.59 | 32.81 | 38.86 | 45.70 | | | con't |
| 69 | 4.97 | 7.59 | 9.24 | 11.12 | 13.05 | 16.09 | 18.84 | 21.86 | 25.39 | 30.44 | 36.31 | 42.97 | 50.58 | | | 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 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 | 2.46 | 2.71 | 2.98 | 3.28 | 3.62 | 4.00 | 4.41 | 4.90 | 5.44 | 6.01 | 6.62 | 7.26 | 8.16 | | 60 |
| 36 | 2.67 | 2.97 | 3.26 | 3.60 | 3.98 | 4.39 | 4.85 | 5.39 | 5.96 | 6.56 | 7.22 | 7.91 | 8.97 | | 61 |
| 37 | 2.92 | 3.24 | 3.58 | 3.96 | 4.36 | 4.83 | 5.33 | 5.90 | 6.51 | 7.17 | 7.88 | 8.69 | 9.92 | | 62 |
| 38 | 3.16 | 3.53 | 3.92 | 4.34 | 4.80 | 5.30 | 5.84 | 6.45 | 7.11 | 7.84 | 8.65 | 9.62 | 10.96 | | 63 |
| 39 | 3.45 | 3.85 | 4.29 | 4.76 | 5.27 | 5.82 | 6.40 | 7.06 | 7.80 | 8.61 | 9.58 | 10.66 | 12.06 | | 64 |
| 40 | 3.78 | 4.21 | 4.70 | 5.22 | 5.77 | 6.36 | 7.01 | 7.75 | 8.58 | 9.54 | 10.59 | 11.71 | 13.23 | | 65 |
| 41 | 4.15 | 4.64 | 5.17 | 5.73 | 6.33 | 6.98 | 7.70 | 8.54 | 9.50 | 10.53 | 11.67 | 12.77 | 14.46 | | 66 |
| 42 | 4.58 | 5.13 | 5.67 | 6.26 | 6.93 | 7.67 | 8.48 | 9.44 | 10.47 | 11.60 | 12.73 | 13.79 | 15.75 | | 67 |
| 43 | 5.05 | 5.62 | 6.18 | 6.87 | 7.62 | 8.45 | 9.37 | 10.40 | 11.49 | 12.61 | 13.75 | 15.05 | 17.15 | | 68 |
| 44 | 5.54 | 6.12 | 6.77 | 7.54 | 8.39 | 9.33 | 10.33 | 11.42 | 12.53 | 13.69 | 14.93 | 16.38 | 18.64 | | 69 |
| 45 | 6.02 | 6.65 | 7.43 | 8.30 | 9.25 | 10.27 | 11.34 | 12.43 | 13.59 | 14.81 | 16.32 | 18.00 | 20.37 | | 70 |
| 46 | 6.53 | 7.31 | 8.19 | 9.15 | 10.20 | 11.29 | 12.37 | 13.51 | 14.71 | 16.19 | 17.94 | 19.92 | 22.32 | | 71 |
| 47 | 7.13 | 8.04 | 9.03 | 10.10 | 11.21 | 12.35 | 13.45 | 14.62 | 16.06 | 17.80 | 19.85 | 22.13 | 24.73 | | 72 |
| 48 | 7.83 | 8.86 | 9.97 | 11.10 | 12.25 | 13.44 | 14.55 | 15.94 | 17.65 | 19.70 | 22.07 | 24.52 | 27.28 | | 73 |
| 49 | 8.62 | 9.77 | 10.98 | 12.15 | 13.34 | 14.53 | 15.83 | 17.53 | 19.55 | 21.90 | 24.46 | 27.05 | 30.01 | | 74 |
| 50 | 9.55 | 10.75 | 12.02 | 13.21 | 14.42 | 15.80 | 17.42 | 19.42 | 21.74 | 24.27 | 26.97 | 29.75 | 33.00 | | 75 |
| 51 | 10.53 | 11.69 | 13.04 | 14.25 | 15.65 | 17.36 | 19.29 | 21.59 | 24.09 | 26.77 | 29.68 | 32.68 | 36.25 | | 76 |
| 52 | 11.32 | 12.66 | 14.05 | 15.44 | 17.22 | 19.21 | 21.45 | 23.93 | 26.59 | 29.47 | 32.61 | 35.94 | 39.94 | | 77 |
| 53 | 12.27 | 13.68 | 15.19 | 16.99 | 19.07 | 21.22 | 23.79 | 26.42 | 29.27 | 32.38 | 35.87 | 39.60 | 44.13 | | 78 |
| 54 | 13.37 | 14.93 | 16.71 | 18.79 | 21.08 | 23.53 | 26.25 | 29.08 | 32.18 | 35.64 | 39.53 | 43.75 | 48.82 | | 79 |
| 55 | 14.63 | 16.41 | 18.49 | 20.82 | 23.34 | 25.96 | 28.91 | 31.99 | 35.42 | 39.28 | 43.69 | 48.44 | 53.94 | | 80 |
| 56 | 16.08 | 18.16 | 20.55 | 23.10 | 25.78 | 28.55 | 31.77 | 35.17 | 39.03 | 43.41 | 48.35 | 53.50 | 60.18 | | 81 |
| 57 | 17.79 | 20.22 | 22.77 | 25.50 | 28.34 | 31.38 | 34.94 | 38.76 | 43.11 | 48.04 | 53.40 | 59.12 | 66.88 | | 82 |
| 58 | 19.74 | 22.41 | 25.15 | 28.11 | 31.13 | 34.49 | 38.51 | 42.82 | 47.71 | 53.06 | 59.05 | 65.09 | 73.78 | | 83 |
| 59 | 21.88 | 24.73 | 27.70 | 30.97 | 34.22 | 38.00 | 42.55 | 47.39 | 52.71 | 58.65 | 64.98 | 71.45 | 81.37 | | 84 |
| 60 | 24.16 | 27.25 | 30.52 | 34.12 | 37.71 | 41.98 | 47.09 | 52.36 | 58.25 | 64.56 | 71.35 | 78.39 | 89.80 | | 85 |
| 61 | 26.64 | 30.04 | 33.68 | 37.59 | 41.64 | 46.45 | 52.00 | 57.87 | 64.11 | 70.88 | 78.30 | 86.07 | 98.19 | | 86 |
| 62 | 28.92 | 33.19 | 37.32 | 41.50 | 46.07 | 51.31 | 57.49 | 63.70 | 70.42 | 77.79 | 85.94 | 94.44 | 108.83 | | 87 |
| 63 | 31.62 | 36.65 | 41.38 | 45.91 | 50.88 | 56.71 | 63.28 | 69.95 | 77.31 | 85.39 | 94.30 | 103.38 | 119.97 | | 88 |
| 64 | 34.86 | 40.54 | 45.77 | 50.70 | 56.23 | 62.43 | 69.48 | 76.81 | 84.87 | 93.70 | 103.23 | 112.91 | 131.66 | | 89 |
| 65 | 38.67 | 45.07 | 50.52 | 56.02 | 61.89 | 68.53 | 76.28 | 84.33 | 93.11 | 102.60 | 112.76 | 123.05 | 142.83 | | 90 |
| 66 | 43.04 | 49.91 | 55.90 | 61.74 | 68.00 | 75.29 | 83.82 | 92.54 | 101.98 | 112.13 | 122.87 | 133.65 | 150.04 | | 91 |
| 67 | 47.83 | 55.15 | 61.63 | 67.89 | 74.77 | 82.76 | 92.00 | 101.38 | 111.47 | 122.17 | 133.55 | 144.32 | 160.36 | | 92 |
| 68 | 53.48 | 60.97 | 67.77 | 74.62 | 82.16 | 90.91 | 100.85 | 110.84 | 121.55 | 132.84 | 144.24 | 155.73 | 174.10 | | 93 |
| 69 | 58.86 | 66.68 | 74.50 | 82.05 | 90.27 | 99.66 | 110.29 | 120.96 | 132.19 | 143.58 | 155.65 | 168.54 | 190.91 | | 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 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 | 5.50 | 8.32 | 10.16 | 12.22 | 13.96 | 17.76 | 20.62 | 23.95 | 28.92 | 34.69 | 41.24 | 48.77 | 57.10 | | | con't |
| 71 | 6.42 | 9.14 | 11.19 | 13.11 | 15.82 | 19.44 | 22.51 | 27.72 | 32.22 | 38.60 | 45.93 | 54.07 | 63.17 | | | con't |
| 72 | 8.24 | 10.03 | 12.34 | 14.85 | 17.75 | 21.12 | 24.99 | 29.46 | 34.64 | 41.65 | 49.47 | 58.22 | 68.07 | | | con't |
| 73 | 9.17 | 11.50 | 13.94 | 16.60 | 19.58 | 22.99 | 27.02 | 32.65 | 37.71 | 45.26 | 53.72 | 63.28 | 72.79 | | | con't |
| 74 | 10.29 | 12.62 | 15.33 | 18.40 | 21.73 | 25.42 | 30.73 | 35.82 | 41.56 | 49.89 | 59.18 | 69.64 | 79.88 | | | con't |
| 75 | 11.58 | 13.67 | 16.85 | 20.59 | 24.10 | 28.94 | 34.02 | 39.78 | 48.33 | 57.37 | 67.80 | 79.46 | 90.48 | | | con't |
| 76 | 12.30 | 15.20 | 18.74 | 22.85 | 27.20 | 32.22 | 37.89 | 45.94 | 55.36 | 65.72 | 77.26 | 90.07 | 102.04 | | | con't |
| 77 | 13.22 | 16.75 | 20.86 | 25.61 | 30.51 | 36.07 | 43.60 | 52.93 | 61.34 | 73.91 | 86.52 | 100.41 | 113.11 | | | con't |
| 78 | 14.53 | 18.54 | 23.32 | 29.01 | 34.44 | 41.41 | 50.63 | 59.14 | 71.69 | 84.31 | 98.03 | 113.04 | 126.36 | | | con't |
| 79 | 15.49 | 20.74 | 26.34 | 32.96 | 39.37 | 48.41 | 56.91 | 69.03 | 78.27 | 91.76 | 106.42 | 121.99 | 135.54 | | | con't |
| 80 | 16.93 | 23.58 | 30.03 | 37.66 | 46.46 | 54.89 | 66.57 | 75.70 | 87.83 | 102.35 | 117.97 | 133.84 | 148.13 | | | con't |
| 81 | 18.66 | 27.08 | 34.56 | 43.27 | 53.22 | 64.33 | 73.29 | 85.12 | 97.98 | 113.50 | 129.70 | 147.76 | 167.01 | | | con't |
| 82 | 20.71 | 31.42 | 40.02 | 49.85 | 60.88 | 71.15 | 82.63 | 95.16 | 106.27 | 126.70 | 145.31 | 166.86 | 180.01 | | | con't |
| 83 | 23.21 | 36.72 | 46.50 | 57.42 | 69.49 | 80.52 | 92.64 | 103.41 | 123.54 | 142.11 | 164.27 | 179.97 | 194.37 | | | con't |
| 84 | 27.72 | 42.89 | 53.96 | 65.88 | 78.85 | 90.57 | 100.90 | 120.63 | 138.79 | 160.72 | 176.74 | 194.33 | 209.66 | | | con't |
| 85 | 32.95 | 50.11 | 62.39 | 75.13 | 89.04 | 98.82 | 118.04 | 135.81 | 157.24 | 173.00 | 190.17 | 208.49 | 226.59 | | | con't |
| 86 | 41.07 | 58.37 | 71.58 | 85.43 | 97.44 | 116.07 | 133.26 | 154.11 | 169.31 | 186.14 | 204.01 | 223.84 | 245.63 | | | con't |
| 87 | 48.32 | 67.63 | 82.04 | 96.98 | 114.87 | 131.29 | 151.54 | 166.04 | 182.21 | 199.67 | 218.96 | 240.33 | 263.32 | | | con't |
| 88 | 59.02 | 78.31 | 94.02 | 114.51 | 130.33 | 149.73 | 163.42 | 178.78 | 195.46 | 214.22 | 234.77 | 257.26 | 281.59 | | | con't |
| 89 | 71.90 | 90.66 | 112.58 | 129.99 | 148.97 | 161.72 | 176.15 | 191.91 | 209.80 | 229.71 | 251.39 | 274.94 | 297.11 | | | con't |
| 90 | 86.34 | 110.37 | 128.71 | 148.76 | 161.19 | 174.68 | 189.42 | 206.18 | 225.26 | 246.02 | 268.64 | 290.76 | 312.66 | | | con't |
| 91 | 107.57 | 127.26 | 148.58 | 160.98 | 174.33 | 188.02 | 203.75 | 221.57 | 241.22 | 262.97 | 284.84 | 305.89 | 329.13 | | | con't |
| 92 | 125.45 | 148.42 | 160.80 | 174.13 | 187.78 | 202.56 | 219.24 | 237.63 | 257.95 | 279.59 | 299.64 | 321.95 | 346.78 | | | con't |
| 93 | 148.28 | 160.66 | 173.97 | 187.59 | 202.32 | 218.27 | 235.26 | 254.34 | 275.26 | 294.17 | 315.38 | 339.19 | 365.09 | | | con't |
| 94 | 160.53 | 173.83 | 187.43 | 202.13 | 218.05 | 234.72 | 252.24 | 272.00 | 289.75 | 309.70 | 332.30 | 357.09 | 384.32 | | | con't |
| 95 | 173.71 | 187.31 | 202.00 | 217.88 | 234.50 | 251.93 | 270.50 | 286.52 | 305.21 | 326.42 | 349.89 | 375.91 | 404.44 | | | con't |
| 96 | 187.21 | 201.88 | 217.75 | 234.35 | 251.72 | 270.48 | 285.24 | 302.27 | 321.88 | 343.83 | 368.42 | 395.64 | 425.47 | | | con't |
| 97 | 201.80 | 217.65 | 234.24 | 251.58 | 270.46 | 285.22 | 301.22 | 319.03 | 339.25 | 362.20 | 387.88 | 416.28 | 447.38 | | | con't |
| 98 | 217.57 | 234.15 | 251.47 | 270.44 | 285.21 | 301.22 | 318.25 | 336.52 | 357.59 | 381.49 | 408.24 | 437.80 | 470.18 | | | con't |
| 99 | 234.08 | 251.40 | 270.42 | 285.20 | 301.21 | 318.25 | 336.03 | 355.00 | 376.89 | 401.73 | 429.50 | 460.22 | 493.87 | | | con't |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 50% Male, 50% 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 | 65.82 | 74.42 | 81.96 | 90.15 | 99.02 | 109.06 | 120.30 | 131.48 | 142.82 | 154.84 | 168.41 | 181.88 | 211.38 | | | 95 |
| 71 | 72.27 | 81.38 | 89.86 | 98.76 | 108.33 | 119.00 | 130.84 | 142.14 | 154.04 | 168.16 | 181.65 | 196.18 | | 230.91 | | 96 |
| 72 | 76.77 | 87.23 | 98.54 | 108.12 | 118.29 | 129.49 | 141.48 | 153.35 | 168.01 | 181.32 | 195.75 | 211.28 | | 251.49 | | 97 |
| 73 | 83.09 | 94.19 | 106.17 | 118.18 | 128.76 | 140.10 | 152.68 | 167.86 | 181.13 | 195.45 | 210.74 | 227.77 | | 257.48 | | 98 |
| 74 | 90.83 | 102.70 | 115.41 | 128.63 | 139.40 | 151.26 | 167.71 | 180.95 | 195.23 | 210.60 | 227.56 | 246.49 | | 270.50 | | 99 |
| 75 | 102.37 | 115.11 | 128.62 | 139.37 | 150.60 | 167.70 | 180.93 | 195.21 | 210.57 | 227.51 | 246.41 | 266.92 | | 289.72 | | 100 |
| 76 | 114.80 | 128.13 | 139.21 | 150.51 | 167.68 | 180.80 | 195.19 | 210.43 | 227.35 | 246.25 | 266.92 | 289.72 | | 309.63 | | 101 |
| 77 | 126.43 | 138.52 | 150.42 | 167.49 | 180.79 | 195.06 | 210.43 | 227.35 | 246.25 | 266.92 | 289.72 | 309.63 | | 331.98 | | 102 |
| 78 | 138.44 | 150.26 | 167.40 | 180.60 | 195.04 | 210.29 | 227.35 | 246.24 | 266.92 | 289.51 | 309.63 | 331.72 | | 356.97 | | 103 |
| 79 | 149.57 | 167.23 | 180.52 | 194.85 | 210.21 | 227.19 | 246.24 | 266.91 | 289.50 | 309.63 | 331.72 | 356.40 | | 384.81 | | 104 |
| 80 | 167.07 | 180.24 | 194.77 | 210.00 | 227.12 | 246.05 | 266.72 | 289.49 | 309.63 | 331.72 | 355.83 | 384.81 | | 415.25 | | 105 |
| 81 | 180.18 | 194.59 | 209.94 | 227.06 | 245.99 | 266.72 | 289.49 | 309.63 | 331.72 | 355.55 | 384.81 | 415.25 | | 446.79 | | 106 |
| 82 | 194.54 | 209.89 | 226.87 | 245.95 | 266.66 | 289.48 | 309.63 | 331.72 | 354.98 | 384.81 | 415.25 | 446.79 | | 479.37 | | 107 |
| 83 | 209.70 | 226.82 | 245.91 | 266.62 | 289.44 | 309.63 | 331.72 | 354.41 | 384.81 | 415.25 | 446.79 | 479.37 | | 512.39 | | 108 |
| 84 | 226.78 | 245.69 | 266.58 | 289.40 | 309.38 | 331.72 | 353.84 | 384.81 | 415.25 | 446.79 | 479.37 | 512.39 | | 546.91 | | 109 |
| 85 | 245.66 | 266.36 | 289.37 | 309.36 | 331.70 | 353.55 | 384.81 | 415.25 | 446.79 | 479.37 | 512.39 | 546.91 | | 582.35 | | 110 |
| 86 | 266.32 | 289.13 | 309.34 | 331.69 | 352.98 | 384.81 | 415.25 | 446.79 | 479.37 | 512.39 | 546.91 | 582.35 | | 616.65 | | 111 |
| 87 | 288.21 | 309.33 | 331.68 | 352.41 | 384.81 | 415.25 | 446.40 | 478.95 | 512.39 | 546.91 | 582.35 | 616.65 | | 650.13 | | 112 |
| 88 | 303.63 | 326.73 | 352.06 | 379.05 | 407.94 | 438.68 | 471.26 | 505.61 | 541.72 | 579.55 | 616.65 | 650.13 | | 680.97 | | 113 |
| 89 | 319.68 | 344.53 | 371.15 | 399.75 | 430.30 | 462.76 | 497.11 | 533.29 | 571.28 | 611.06 | 650.13 | 680.97 | | 723.58 | | 114 |
| 90 | 336.90 | 363.00 | 391.17 | 421.38 | 453.60 | 487.80 | 523.93 | 561.98 | 601.89 | 643.68 | 680.97 | 723.58 | | 763.56 | | 115 |
| 91 | 354.81 | 382.39 | 412.11 | 443.95 | 477.85 | 513.80 | 551.75 | 591.68 | 633.57 | 677.40 | 723.21 | 763.56 | | 805.11 | | 116 |
| 92 | 373.61 | 402.69 | 433.97 | 467.43 | 503.03 | 540.74 | 580.54 | 622.40 | 666.28 | 712.25 | 760.27 | 805.11 | | 850.55 | | 117 |
| 93 | 393.34 | 423.89 | 456.73 | 491.83 | 529.14 | 568.64 | 610.31 | 654.11 | 700.07 | 748.21 | 798.52 | 850.55 | | 892.89 | | 118 |
| 94 | 413.96 | 446.00 | 480.39 | 517.13 | 556.17 | 597.48 | 641.04 | 686.83 | 734.93 | 785.31 | 837.96 | 892.89 | | 935.99 | | 119 |
| 95 | 435.48 | 468.99 | 504.96 | 543.34 | 584.12 | 627.25 | 672.71 | 720.60 | 770.88 | 823.53 | 878.58 | 935.99 | | 1,000.00 | | 120 |
| 96 | 457.88 | 492.87 | 530.41 | 570.46 | 612.97 | 657.91 | 705.41 | 755.40 | 807.89 | 862.89 | 920.30 | 1,000.00 | |  | |  |
| 97 | 481.18 | 517.65 | 556.76 | 598.44 | 642.66 | 689.57 | 739.09 | 791.22 | 845.98 | 903.22 | 1,000.00 |  | |  | |  |
| 98 | 505.36 | 543.31 | 583.95 | 627.22 | 673.33 | 722.18 | 773.75 | 828.08 | 884.94 | 1,000.00 |  |  | |  | |  |
| 99 | 530.42 | 569.78 | 611.89 | 656.98 | 704.93 | 755.73 | 809.41 | 865.68 | 1,000.00 |  |  |  | |  | |  |