**Section 934.20 Purpose**

The purpose of the Part is to permit the use of mortality tables that reflect differences in mortality between smokers and nonsmokers in determining minimum reserve liabilities and minimum cash surrender values and amounts of paid-up nonforfeiture benefits for plans of insurance with separate premium rates for smokers and nonsmokers. This Part shall apply to any ordinary life insurance policy delivered or issued for delivery in this State after the operative date chosen by the company for the policy form pursuant to Section 229.2 of the Illinois Insurance Code.