**Section 1409.APPENDIX A Select Mortality Factors**

**Section 1409.ILLUSTRATION F Female, Smoker**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Issue | Duration | | | | | | | | | | | | | | | | | | | |
| Age | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20+ |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0-15 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 16 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 17 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 18 | 99 | 100 | 100 | 100 | 100 | 100 | 100 | 95 | 96 | 97 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 19 | 87 | 89 | 92 | 92 | 92 | 92 | 84 | 84 | 86 | 86 | 92 | 93 | 95 | 96 | 99 | 99 | 99 | 100 | 100 | 100 |
| 20 | 74 | 77 | 80 | 80 | 80 | 73 | 73 | 73 | 75 | 77 | 83 | 83 | 86 | 88 | 90 | 92 | 94 | 96 | 98 | 100 |
| 21 | 71 | 74 | 78 | 78 | 71 | 71 | 73 | 74 | 77 | 79 | 85 | 86 | 88 | 89 | 90 | 92 | 94 | 96 | 98 | 100 |
| 22 | 68 | 71 | 75 | 70 | 71 | 71 | 73 | 74 | 78 | 79 | 88 | 90 | 89 | 89 | 92 | 94 | 95 | 97 | 98 | 100 |
| 23 | 65 | 69 | 67 | 70 | 70 | 70 | 73 | 77 | 79 | 81 | 89 | 90 | 90 | 92 | 92 | 94 | 95 | 97 | 98 | 100 |
| 24 | 62 | 60 | 64 | 69 | 70 | 70 | 74 | 77 | 79 | 81 | 92 | 90 | 92 | 93 | 93 | 94 | 96 | 97 | 99 | 100 |
| 25 | 53 | 58 | 63 | 67 | 69 | 70 | 74 | 78 | 81 | 82 | 92 | 93 | 93 | 95 | 95 | 96 | 97 | 98 | 99 | 100 |
| 26 | 53 | 58 | 63 | 69 | 71 | 72 | 75 | 79 | 82 | 82 | 93 | 93 | 95 | 96 | 90 | 92 | 94 | 96 | 98 | 100 |
| 27 | 52 | 56 | 63 | 70 | 74 | 74 | 78 | 81 | 82 | 84 | 93 | 95 | 95 | 90 | 90 | 92 | 94 | 96 | 98 | 100 |
| 28 | 52 | 56 | 64 | 71 | 75 | 77 | 79 | 82 | 85 | 86 | 95 | 95 | 90 | 92 | 92 | 94 | 95 | 97 | 98 | 100 |
| 29 | 51 | 56 | 64 | 71 | 78 | 78 | 81 | 84 | 86 | 88 | 95 | 90 | 90 | 92 | 92 | 94 | 95 | 97 | 98 | 100 |
| 30 | 51 | 56 | 64 | 72 | 79 | 79 | 82 | 85 | 88 | 89 | 90 | 90 | 92 | 93 | 93 | 94 | 96 | 97 | 99 | 100 |
| 31 | 51 | 56 | 64 | 72 | 78 | 81 | 84 | 84 | 88 | 84 | 90 | 90 | 92 | 93 | 93 | 94 | 96 | 97 | 99 | 100 |
| 32 | 51 | 56 | 64 | 71 | 78 | 81 | 85 | 86 | 84 | 85 | 90 | 90 | 92 | 94 | 93 | 94 | 96 | 97 | 99 | 100 |
| 33 | 51 | 57 | 62 | 71 | 78 | 82 | 85 | 83 | 84 | 85 | 90 | 92 | 93 | 93 | 93 | 94 | 96 | 97 | 99 | 100 |
| 34 | 51 | 56 | 62 | 71 | 78 | 82 | 81 | 83 | 85 | 86 | 90 | 92 | 92 | 94 | 93 | 94 | 96 | 97 | 99 | 100 |
| 35 | 51 | 56 | 62 | 71 | 78 | 79 | 73 | 84 | 85 | 86 | 90 | 91 | 91 | 93 | 93 | 94 | 96 | 97 | 99 | 100 |
| 36 | 49 | 56 | 62 | 71 | 74 | 79 | 73 | 84 | 85 | 86 | 90 | 90 | 91 | 93 | 92 | 94 | 95 | 97 | 98 | 100 |
| 37 | 48 | 55 | 62 | 67 | 74 | 79 | 73 | 84 | 85 | 86 | 89 | 90 | 89 | 92 | 91 | 93 | 95 | 96 | 98 | 100 |
| 38 | 47 | 55 | 57 | 66 | 72 | 77 | 81 | 84 | 86 | 86 | 87 | 88 | 88 | 90 | 91 | 93 | 95 | 96 | 98 | 100 |
| 39 | 45 | 50 | 57 | 66 | 72 | 77 | 81 | 83 | 85 | 86 | 86 | 87 | 86 | 89 | 90 | 92 | 94 | 96 | 98 | 100 |
| 40 | 41 | 50 | 57 | 66 | 72 | 77 | 81 | 83 | 84 | 85 | 86 | 86 | 86 | 89 | 89 | 91 | 93 | 96 | 98 | 100 |
| 41 | 40 | 50 | 57 | 65 | 71 | 76 | 79 | 81 | 83 | 84 | 85 | 86 | 85 | 89 | 90 | 92 | 94 | 96 | 98 | 100 |
| 42 | 40 | 49 | 57 | 65 | 69 | 74 | 77 | 80 | 82 | 83 | 84 | 85 | 86 | 90 | 92 | 94 | 95 | 97 | 98 | 100 |
| 43 | 39 | 49 | 55 | 63 | 69 | 73 | 76 | 78 | 80 | 82 | 83 | 84 | 85 | 92 | 93 | 94 | 96 | 97 | 99 | 100 |
| 44 | 39 | 48 | 55 | 62 | 67 | 71 | 75 | 78 | 80 | 80 | 82 | 84 | 86 | 93 | 96 | 97 | 98 | 98 | 99 | 100 |
| 45 | 37 | 47 | 55 | 61 | 65 | 70 | 73 | 76 | 78 | 80 | 81 | 84 | 86 | 94 | 97 | 98 | 98 | 99 | 99 | 100 |
| 46 | 36 | 46 | 53 | 59 | 63 | 68 | 71 | 75 | 77 | 79 | 83 | 85 | 86 | 93 | 96 | 97 | 98 | 98 | 99 | 100 |
| 47 | 34 | 44 | 51 | 57 | 62 | 66 | 70 | 75 | 77 | 80 | 83 | 85 | 86 | 93 | 94 | 95 | 96 | 98 | 99 | 100 |
| 48 | 34 | 44 | 50 | 54 | 60 | 64 | 69 | 74 | 77 | 80 | 84 | 86 | 87 | 92 | 92 | 94 | 95 | 97 | 98 | 100 |
| 49 | 33 | 42 | 48 | 53 | 58 | 63 | 68 | 74 | 77 | 81 | 84 | 86 | 87 | 92 | 91 | 93 | 95 | 96 | 98 | 100 |
| 50 | 31 | 41 | 46 | 51 | 57 | 61 | 67 | 74 | 77 | 81 | 85 | 87 | 87 | 91 | 90 | 92 | 94 | 96 | 98 | 100 |
| 51 | 30 | 39 | 45 | 51 | 56 | 61 | 67 | 74 | 75 | 80 | 83 | 85 | 85 | 90 | 90 | 92 | 94 | 96 | 98 | 100 |
| 52 | 29 | 38 | 45 | 50 | 56 | 62 | 68 | 74 | 75 | 79 | 81 | 83 | 84 | 90 | 90 | 92 | 94 | 96 | 100 | 100 |
| 53 | 28 | 37 | 43 | 49 | 57 | 62 | 68 | 73 | 74 | 77 | 79 | 81 | 83 | 89 | 89 | 91 | 93 | 100 | 100 | 100 |
| 54 | 28 | 36 | 43 | 49 | 57 | 63 | 69 | 73 | 74 | 75 | 78 | 80 | 81 | 87 | 89 | 91 | 100 | 100 | 100 | 100 |
| 55 | 26 | 35 | 42 | 49 | 57 | 63 | 69 | 73 | 73 | 74 | 76 | 78 | 79 | 86 | 87 | 100 | 100 | 100 | 100 | 100 |
| 56 | 26 | 35 | 42 | 49 | 56 | 62 | 67 | 71 | 72 | 74 | 76 | 78 | 79 | 85 | 100 | 100 | 100 | 100 | 100 | 100 |
| 57 | 26 | 35 | 42 | 49 | 55 | 61 | 66 | 69 | 72 | 73 | 76 | 78 | 79 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 58 | 28 | 36 | 43 | 49 | 55 | 59 | 63 | 68 | 69 | 72 | 76 | 78 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 59 | 28 | 36 | 43 | 49 | 54 | 57 | 63 | 67 | 68 | 70 | 76 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 60 | 28 | 36 | 43 | 49 | 53 | 57 | 61 | 64 | 67 | 69 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 61 | 26 | 35 | 42 | 48 | 52 | 56 | 59 | 63 | 66 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 62 | 26 | 33 | 41 | 47 | 51 | 55 | 58 | 62 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 63 | 25 | 33 | 41 | 46 | 51 | 55 | 57 | 80 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 64 | 25 | 33 | 40 | 45 | 50 | 53 | 80 | 80 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 65 | 24 | 32 | 39 | 44 | 49 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 66 | 24 | 32 | 39 | 44 | 72 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 67 | 24 | 32 | 39 | 72 | 72 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 68 | 24 | 32 | 68 | 72 | 72 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 69 | 24 | 64 | 68 | 72 | 72 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 70 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 71 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 72 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 73 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 74 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 75 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 80 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 76 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 80 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 77 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 78 | 60 | 60 | 64 | 68 | 68 | 72 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 79 | 60 | 60 | 64 | 68 | 68 | 72 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 80 | 60 | 60 | 64 | 68 | 68 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 81 | 60 | 60 | 64 | 68 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 82 | 60 | 60 | 64 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 83 | 60 | 60 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 84 | 60 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 85+ | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

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