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

**Section 1412.ILLUSTRATION C Male Smoker Select & Ultimate Age Nearest Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2001 CSO Table – Male – Smoker – 1000qx | | | | | | | | | | | | |  |
| 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.71 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.70 | 0.87 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.70 | 0.87 | 1.03 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.70 | 0.87 | 1.03 | 1.16 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.69 | 0.87 | 1.03 | 1.15 | 1.23 | con't |
| 9 |  |  |  |  |  |  |  | 0.69 | 0.87 | 1.03 | 1.15 | 1.23 | 1.30 | con't |
| 10 |  |  |  |  |  |  | 0.69 | 0.86 | 1.03 | 1.15 | 1.23 | 1.29 | 1.34 | con't |
| 11 |  |  |  |  |  | 0.69 | 0.86 | 1.03 | 1.13 | 1.21 | 1.27 | 1.33 | 1.38 | con't |
| 12 |  |  |  |  | 0.69 | 0.86 | 1.03 | 1.13 | 1.20 | 1.26 | 1.32 | 1.36 | 1.45 | con't |
| 13 |  |  |  | 0.69 | 0.86 | 1.03 | 1.12 | 1.19 | 1.25 | 1.30 | 1.35 | 1.43 | 1.52 | con't |
| 14 |  |  | 0.69 | 0.86 | 1.03 | 1.12 | 1.18 | 1.23 | 1.29 | 1.33 | 1.40 | 1.50 | 1.58 | con't |
| 15 |  | 0.69 | 0.86 | 1.03 | 1.11 | 1.15 | 1.22 | 1.27 | 1.32 | 1.39 | 1.49 | 1.55 | 1.65 | con't |
| 16 | 0.69 | 0.86 | 1.03 | 1.11 | 1.15 | 1.20 | 1.26 | 1.30 | 1.37 | 1.45 | 1.52 | 1.60 | 1.66 | con't |
| 17 | 0.86 | 1.03 | 1.11 | 1.14 | 1.19 | 1.26 | 1.30 | 1.35 | 1.44 | 1.49 | 1.55 | 1.61 | 1.65 | con't |
| 18 | 1.03 | 1.09 | 1.13 | 1.18 | 1.23 | 1.27 | 1.34 | 1.41 | 1.46 | 1.50 | 1.54 | 1.59 | 1.63 | con't |
| 19 | 1.05 | 1.09 | 1.14 | 1.19 | 1.23 | 1.29 | 1.36 | 1.41 | 1.45 | 1.48 | 1.52 | 1.55 | 1.61 | con't |
| 20 | 1.03 | 1.08 | 1.13 | 1.17 | 1.22 | 1.30 | 1.33 | 1.37 | 1.41 | 1.44 | 1.48 | 1.52 | 1.61 | con't |
| 21 | 1.00 | 1.04 | 1.08 | 1.13 | 1.19 | 1.23 | 1.29 | 1.31 | 1.36 | 1.40 | 1.46 | 1.54 | 1.64 | con't |
| 22 | 0.95 | 1.00 | 1.04 | 1.10 | 1.15 | 1.19 | 1.23 | 1.27 | 1.31 | 1.39 | 1.46 | 1.55 | 1.66 | con't |
| 23 | 0.91 | 0.95 | 1.01 | 1.08 | 1.13 | 1.19 | 1.22 | 1.26 | 1.32 | 1.40 | 1.50 | 1.60 | 1.75 | con't |
| 24 | 0.84 | 0.90 | 0.98 | 1.07 | 1.14 | 1.19 | 1.23 | 1.29 | 1.36 | 1.47 | 1.56 | 1.68 | 1.82 | con't |
| 25 | 0.74 | 0.84 | 0.97 | 1.09 | 1.16 | 1.22 | 1.27 | 1.33 | 1.43 | 1.54 | 1.66 | 1.78 | 1.96 | con't |
| 26 | 0.70 | 0.84 | 0.99 | 1.13 | 1.20 | 1.25 | 1.31 | 1.41 | 1.50 | 1.64 | 1.77 | 1.92 | 2.11 | con't |
| 27 | 0.68 | 0.86 | 1.03 | 1.16 | 1.25 | 1.31 | 1.41 | 1.50 | 1.62 | 1.77 | 1.92 | 2.10 | 2.30 | con't |
| 28 | 0.70 | 0.90 | 1.07 | 1.20 | 1.31 | 1.39 | 1.48 | 1.60 | 1.73 | 1.91 | 2.10 | 2.30 | 2.55 | con't |
| 29 | 0.70 | 0.92 | 1.10 | 1.24 | 1.39 | 1.48 | 1.60 | 1.73 | 1.87 | 2.10 | 2.30 | 2.55 | 2.81 | con't |
| 30 | 0.72 | 0.94 | 1.11 | 1.29 | 1.45 | 1.60 | 1.73 | 1.87 | 2.06 | 2.30 | 2.51 | 2.77 | 3.05 | con't |
| 31 | 0.70 | 0.94 | 1.14 | 1.33 | 1.52 | 1.70 | 1.87 | 2.03 | 2.21 | 2.42 | 2.66 | 2.97 | 3.35 | con't |
| 32 | 0.70 | 0.93 | 1.16 | 1.36 | 1.56 | 1.75 | 1.96 | 2.14 | 2.31 | 2.52 | 2.81 | 3.21 | 3.72 | con't |
| 33 | 0.76 | 0.99 | 1.22 | 1.44 | 1.66 | 1.87 | 2.08 | 2.26 | 2.45 | 2.67 | 3.02 | 3.50 | 4.10 | con't |
| 34 | 0.81 | 1.05 | 1.30 | 1.52 | 1.77 | 2.00 | 2.23 | 2.44 | 2.64 | 2.92 | 3.33 | 3.87 | 4.47 | 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 | con't |

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|  | 2001 CSO Table – Male – Smoker – 1000qx | | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | | Ultimate |
| 0 |  |  |  | 0.79 | 0.97 | 1.11 | 1.21 | 1.27 | 1.33 | 1.40 | 1.46 | 1.54 | 1.63 | | 25 |
| 1 |  |  | 0.76 | 0.93 | 1.09 | 1.18 | 1.25 | 1.33 | 1.40 | 1.46 | 1.54 | 1.63 | 1.71 | | 26 |
| 2 |  | 0.73 | 0.89 | 1.05 | 1.17 | 1.25 | 1.33 | 1.40 | 1.46 | 1.54 | 1.63 | 1.70 | 1.81 | | 27 |
| 3 | 0.71 | 0.87 | 1.03 | 1.16 | 1.25 | 1.33 | 1.40 | 1.46 | 1.54 | 1.63 | 1.68 | 1.76 | 1.82 | | 28 |
| 4 | 0.87 | 1.03 | 1.16 | 1.24 | 1.33 | 1.40 | 1.46 | 1.54 | 1.63 | 1.68 | 1.74 | 1.77 | 1.81 | | 29 |
| 5 | 1.03 | 1.16 | 1.24 | 1.33 | 1.40 | 1.46 | 1.54 | 1.63 | 1.68 | 1.71 | 1.74 | 1.77 | 1.80 | | 30 |
| 6 | 1.16 | 1.24 | 1.33 | 1.39 | 1.45 | 1.54 | 1.63 | 1.65 | 1.68 | 1.71 | 1.74 | 1.77 | 1.80 | | 31 |
| 7 | 1.24 | 1.31 | 1.39 | 1.43 | 1.52 | 1.61 | 1.63 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | | 32 |
| 8 | 1.30 | 1.37 | 1.42 | 1.51 | 1.60 | 1.63 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | | 33 |
| 9 | 1.36 | 1.41 | 1.48 | 1.58 | 1.63 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.94 | | 34 |
| 10 | 1.39 | 1.48 | 1.56 | 1.63 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.94 | 2.00 | | 35 |
| 11 | 1.46 | 1.55 | 1.62 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.94 | 2.00 | 2.11 | | 36 |
| 12 | 1.55 | 1.62 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.94 | 2.00 | 2.11 | 2.23 | | 37 |
| 13 | 1.60 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.94 | 2.00 | 2.11 | 2.23 | 2.40 | | 38 |
| 14 | 1.66 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.94 | 2.00 | 2.11 | 2.23 | 2.40 | 2.57 | | 39 |
| 15 | 1.69 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.94 | 2.00 | 2.11 | 2.23 | 2.40 | 2.57 | 2.77 | | 40 |
| 16 | 1.72 | 1.75 | 1.78 | 1.82 | 1.87 | 1.93 | 2.00 | 2.11 | 2.23 | 2.40 | 2.57 | 2.77 | 3.03 | | 41 |
| 17 | 1.70 | 1.73 | 1.77 | 1.87 | 1.93 | 2.00 | 2.10 | 2.22 | 2.40 | 2.57 | 2.77 | 3.03 | 3.33 | | 42 |
| 18 | 1.69 | 1.77 | 1.79 | 1.93 | 1.99 | 2.10 | 2.22 | 2.40 | 2.57 | 2.77 | 3.03 | 3.33 | 3.69 | | 43 |
| 19 | 1.70 | 1.79 | 1.87 | 1.99 | 2.10 | 2.22 | 2.39 | 2.57 | 2.76 | 3.03 | 3.33 | 3.69 | 4.12 | | 44 |
| 20 | 1.72 | 1.87 | 1.99 | 2.10 | 2.22 | 2.39 | 2.57 | 2.76 | 3.02 | 3.33 | 3.69 | 4.12 | 4.57 | | 45 |
| 21 | 1.77 | 1.94 | 2.10 | 2.22 | 2.39 | 2.57 | 2.76 | 3.02 | 3.33 | 3.69 | 4.12 | 4.57 | 4.99 | | 46 |
| 22 | 1.83 | 2.03 | 2.22 | 2.39 | 2.57 | 2.76 | 3.02 | 3.33 | 3.69 | 4.12 | 4.57 | 4.99 | 5.46 | | 47 |
| 23 | 1.91 | 2.15 | 2.38 | 2.57 | 2.76 | 3.02 | 3.33 | 3.69 | 4.12 | 4.54 | 4.99 | 5.46 | 5.72 | | 48 |
| 24 | 2.03 | 2.31 | 2.54 | 2.76 | 3.02 | 3.33 | 3.69 | 4.11 | 4.54 | 4.99 | 5.42 | 5.72 | 6.02 | | 49 |
| 25 | 2.18 | 2.45 | 2.75 | 3.02 | 3.33 | 3.69 | 4.10 | 4.54 | 4.99 | 5.39 | 5.72 | 6.02 | 6.45 | | 50 |
| 26 | 2.38 | 2.66 | 3.01 | 3.33 | 3.69 | 4.09 | 4.54 | 4.99 | 5.39 | 5.72 | 6.02 | 6.45 | 6.96 | | 51 |
| 27 | 2.61 | 2.90 | 3.30 | 3.69 | 4.08 | 4.54 | 4.99 | 5.38 | 5.72 | 6.02 | 6.45 | 6.96 | 7.66 | | 52 |
| 28 | 2.88 | 3.21 | 3.65 | 4.07 | 4.54 | 4.99 | 5.37 | 5.72 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | | 53 |
| 29 | 3.14 | 3.55 | 4.05 | 4.54 | 4.99 | 5.36 | 5.72 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | 9.44 | | 54 |
| 30 | 3.42 | 3.89 | 4.41 | 4.90 | 5.35 | 5.72 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | 9.37 | 10.56 | | 55 |
| 31 | 3.80 | 4.32 | 4.83 | 5.29 | 5.72 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | 9.37 | 10.34 | 11.70 | | 56 |
| 32 | 4.26 | 4.78 | 5.26 | 5.71 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | 9.37 | 10.34 | 11.47 | 12.91 | | 57 |
| 33 | 4.66 | 5.18 | 5.66 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | 9.37 | 10.33 | 11.47 | 12.52 | 13.86 | | 58 |
| 34 | 5.08 | 5.60 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | 9.37 | 10.33 | 11.47 | 12.52 | 13.44 | 14.96 | | 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 |

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|  | 2001 CSO Table – Male – Smoker – 1000qx | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 35 | 0.88 | 1.11 | 1.37 | 1.61 | 1.86 | 2.13 | 2.37 | 2.62 | 2.91 | 3.27 | 3.72 | 4.26 | 4.87 | con't |
| 36 | 0.93 | 1.17 | 1.43 | 1.69 | 1.96 | 2.22 | 2.51 | 2.87 | 3.25 | 3.69 | 4.14 | 4.68 | 5.29 | con't |
| 37 | 0.99 | 1.21 | 1.49 | 1.76 | 2.03 | 2.34 | 2.72 | 3.18 | 3.64 | 4.08 | 4.54 | 5.06 | 5.72 | con't |
| 38 | 1.06 | 1.34 | 1.63 | 1.88 | 2.16 | 2.53 | 3.01 | 3.54 | 4.04 | 4.50 | 4.95 | 5.49 | 6.16 | con't |
| 39 | 1.16 | 1.48 | 1.76 | 2.02 | 2.34 | 2.78 | 3.35 | 3.89 | 4.43 | 4.89 | 5.35 | 5.95 | 6.71 | con't |
| 40 | 1.24 | 1.59 | 1.91 | 2.21 | 2.58 | 3.12 | 3.70 | 4.29 | 4.79 | 5.30 | 5.86 | 6.57 | 7.37 | con't |
| 41 | 1.32 | 1.72 | 2.11 | 2.46 | 2.91 | 3.49 | 4.12 | 4.67 | 5.22 | 5.81 | 6.50 | 7.29 | 8.18 | con't |
| 42 | 1.41 | 1.90 | 2.35 | 2.77 | 3.26 | 3.84 | 4.47 | 5.09 | 5.71 | 6.44 | 7.22 | 8.10 | 9.09 | con't |
| 43 | 1.49 | 2.01 | 2.52 | 2.99 | 3.49 | 4.09 | 4.78 | 5.48 | 6.22 | 7.05 | 7.92 | 8.96 | 10.16 | con't |
| 44 | 1.60 | 2.16 | 2.68 | 3.16 | 3.70 | 4.35 | 5.12 | 5.96 | 6.79 | 7.70 | 8.67 | 10.00 | 11.37 | con't |
| 45 | 1.76 | 2.31 | 2.84 | 3.35 | 3.96 | 4.69 | 5.58 | 6.51 | 7.48 | 8.45 | 9.64 | 11.22 | 12.50 | con't |
| 46 | 1.92 | 2.46 | 2.98 | 3.53 | 4.24 | 5.10 | 6.07 | 7.12 | 8.17 | 9.30 | 10.68 | 12.21 | 13.42 | con't |
| 47 | 2.10 | 2.60 | 3.13 | 3.78 | 4.61 | 5.54 | 6.62 | 7.78 | 8.92 | 10.30 | 11.66 | 13.11 | 14.32 | con't |
| 48 | 2.28 | 2.81 | 3.42 | 4.13 | 4.97 | 5.96 | 7.13 | 8.39 | 9.67 | 11.23 | 12.51 | 13.99 | 15.42 | con't |
| 49 | 2.44 | 3.09 | 3.76 | 4.54 | 5.40 | 6.42 | 7.66 | 9.07 | 10.39 | 11.90 | 13.36 | 15.05 | 16.91 | con't |
| 50 | 2.67 | 3.40 | 4.16 | 4.97 | 5.85 | 6.91 | 8.26 | 9.70 | 11.05 | 12.58 | 14.33 | 16.51 | 18.84 | con't |
| 51 | 2.95 | 3.80 | 4.65 | 5.52 | 6.39 | 7.48 | 8.79 | 10.25 | 11.74 | 13.45 | 15.65 | 18.42 | 21.07 | con't |
| 52 | 3.24 | 4.23 | 5.20 | 6.10 | 7.00 | 8.03 | 9.36 | 10.91 | 12.63 | 14.75 | 17.42 | 20.57 | 23.30 | con't |
| 53 | 3.42 | 4.60 | 5.68 | 6.69 | 7.64 | 8.73 | 10.17 | 11.97 | 13.92 | 16.48 | 19.52 | 22.79 | 24.65 | con't |
| 54 | 3.57 | 4.97 | 6.23 | 7.30 | 8.28 | 9.51 | 11.22 | 13.33 | 15.56 | 18.47 | 21.61 | 24.12 | 26.43 | con't |
| 55 | 3.76 | 5.38 | 6.77 | 7.86 | 8.96 | 10.45 | 12.50 | 14.91 | 17.35 | 20.34 | 22.78 | 25.72 | 28.47 | con't |
| 56 | 3.94 | 5.72 | 7.21 | 8.45 | 9.75 | 11.59 | 13.98 | 16.67 | 19.21 | 21.58 | 24.47 | 27.81 | 30.78 | con't |
| 57 | 4.10 | 6.03 | 7.68 | 9.16 | 10.77 | 12.94 | 15.61 | 18.43 | 21.01 | 23.89 | 27.19 | 30.76 | 33.50 | con't |
| 58 | 4.41 | 6.40 | 8.22 | 10.00 | 12.00 | 14.46 | 17.26 | 20.06 | 22.56 | 25.83 | 29.53 | 33.50 | 36.88 | con't |
| 59 | 4.78 | 6.83 | 8.88 | 10.98 | 13.34 | 16.05 | 18.92 | 21.61 | 24.03 | 27.68 | 31.88 | 36.88 | 40.72 | con't |
| 60 | 5.26 | 7.37 | 9.62 | 12.05 | 14.75 | 17.63 | 20.50 | 23.15 | 25.50 | 29.64 | 34.51 | 40.16 | 44.70 | con't |
| 61 | 5.82 | 7.99 | 10.41 | 13.12 | 16.12 | 19.20 | 22.08 | 24.63 | 27.00 | 31.79 | 37.19 | 43.10 | 48.66 | con't |
| 62 | 6.45 | 8.69 | 11.28 | 14.26 | 17.55 | 20.82 | 23.76 | 26.36 | 28.87 | 34.22 | 39.87 | 45.88 | 52.27 | con't |
| 63 | 6.88 | 9.50 | 12.47 | 15.75 | 19.21 | 22.65 | 25.78 | 28.61 | 31.42 | 37.12 | 42.94 | 49.16 | 55.94 | con't |
| 64 | 7.22 | 10.36 | 13.75 | 17.33 | 21.07 | 24.72 | 28.12 | 31.33 | 34.51 | 40.48 | 46.57 | 53.23 | 60.65 | con't |
| 65 | 7.46 | 11.21 | 15.08 | 19.11 | 23.13 | 27.04 | 30.75 | 34.30 | 37.90 | 44.25 | 50.82 | 58.14 | 66.39 | con't |
| 66 | 7.62 | 12.37 | 16.60 | 20.80 | 25.28 | 29.32 | 33.07 | 36.78 | 40.71 | 47.43 | 54.61 | 62.73 | 72.08 | con't |
| 67 | 8.06 | 13.69 | 18.21 | 22.68 | 27.66 | 31.77 | 35.58 | 39.41 | 43.62 | 50.82 | 58.77 | 67.94 | 78.41 | con't |
| 68 | 9.10 | 15.13 | 20.02 | 24.71 | 29.72 | 34.53 | 39.02 | 43.30 | 47.46 | 55.36 | 64.36 | 74.64 | 85.95 | con't |
| 69 | 10.05 | 16.71 | 21.99 | 26.89 | 30.69 | 37.65 | 41.95 | 45.90 | 50.42 | 59.06 | 69.02 | 80.00 | 92.47 | 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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|  | 2001 CSO Table – Male – Smoker – 1000qx | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 5.49 | 6.02 | 6.45 | 6.96 | 7.66 | 8.45 | 9.37 | 10.33 | 11.47 | 12.51 | 13.44 | 14.34 | 16.29 | 60 |
| 36 | 5.95 | 6.44 | 6.96 | 7.66 | 8.45 | 9.37 | 10.33 | 11.47 | 12.51 | 13.44 | 14.33 | 15.43 | 17.94 | 61 |
| 37 | 6.44 | 6.96 | 7.66 | 8.45 | 9.37 | 10.33 | 11.47 | 12.51 | 13.43 | 14.33 | 15.43 | 16.95 | 19.93 | 62 |
| 38 | 6.96 | 7.65 | 8.45 | 9.37 | 10.33 | 11.47 | 12.51 | 13.43 | 14.33 | 15.43 | 16.94 | 18.92 | 22.14 | 63 |
| 39 | 7.55 | 8.45 | 9.37 | 10.33 | 11.47 | 12.51 | 13.43 | 14.33 | 15.43 | 16.94 | 18.92 | 21.19 | 24.40 | 64 |
| 40 | 8.28 | 9.24 | 10.32 | 11.47 | 12.51 | 13.43 | 14.33 | 15.43 | 16.94 | 18.91 | 21.19 | 23.46 | 26.63 | 65 |
| 41 | 9.14 | 10.27 | 11.46 | 12.51 | 13.43 | 14.33 | 15.42 | 16.94 | 18.91 | 21.18 | 23.46 | 24.99 | 28.78 | 66 |
| 42 | 10.21 | 11.46 | 12.51 | 13.43 | 14.33 | 15.42 | 16.94 | 18.91 | 21.18 | 23.45 | 24.98 | 26.47 | 30.87 | 67 |
| 43 | 11.43 | 12.51 | 13.43 | 14.33 | 15.42 | 16.93 | 18.91 | 21.18 | 23.45 | 24.98 | 26.46 | 28.49 | 33.07 | 68 |
| 44 | 12.51 | 13.43 | 14.32 | 15.42 | 16.93 | 18.90 | 21.18 | 23.45 | 24.98 | 26.46 | 28.48 | 30.79 | 35.25 | 69 |
| 45 | 13.42 | 14.32 | 15.42 | 16.93 | 18.90 | 21.17 | 23.44 | 24.97 | 26.46 | 28.48 | 30.78 | 33.51 | 37.89 | 70 |
| 46 | 14.32 | 15.42 | 16.93 | 18.90 | 21.17 | 23.44 | 24.97 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.78 | 71 |
| 47 | 15.42 | 16.93 | 18.90 | 21.17 | 23.44 | 24.97 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.71 | 72 |
| 48 | 16.93 | 18.90 | 21.17 | 23.44 | 24.97 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.71 | 48.66 | 73 |
| 49 | 18.90 | 21.17 | 23.44 | 24.97 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.71 | 48.66 | 52.65 | 74 |
| 50 | 21.17 | 23.44 | 24.97 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.71 | 48.66 | 52.65 | 57.29 | 75 |
| 51 | 23.44 | 24.97 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 76 |
| 52 | 24.95 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 77 |
| 53 | 26.46 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 78 |
| 54 | 28.47 | 30.78 | 33.50 | 36.88 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 79 |
| 55 | 30.78 | 33.50 | 36.88 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 80 |
| 56 | 33.50 | 36.88 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 81 |
| 57 | 36.88 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 82 |
| 58 | 40.72 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 83 |
| 59 | 44.70 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 127.94 | 84 |
| 60 | 48.66 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 127.94 | 140.09 | 85 |
| 61 | 52.64 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 127.94 | 140.09 | 153.39 | 86 |
| 62 | 57.19 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 127.94 | 140.09 | 153.39 | 167.69 | 87 |
| 63 | 62.23 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 127.94 | 140.09 | 153.39 | 167.69 | 182.72 | 88 |
| 64 | 67.94 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 127.94 | 140.09 | 153.39 | 167.69 | 182.72 | 198.27 | 89 |
| 65 | 74.54 | 82.05 | 90.07 | 99.05 | 108.11 | 117.61 | 127.94 | 140.09 | 153.39 | 167.69 | 182.72 | 198.27 | 214.13 | 90 |
| 66 | 82.05 | 90.07 | 99.04 | 108.10 | 117.60 | 127.93 | 140.07 | 151.91 | 167.61 | 182.72 | 198.27 | 214.13 | 228.43 | 91 |
| 67 | 89.83 | 99.03 | 108.09 | 117.59 | 127.91 | 140.05 | 151.16 | 166.28 | 181.96 | 198.20 | 214.13 | 228.43 | 243.02 | 92 |
| 68 | 98.71 | 108.08 | 117.56 | 127.88 | 140.01 | 150.38 | 164.59 | 180.32 | 196.66 | 213.43 | 228.43 | 243.02 | 258.10 | 93 |
| 69 | 105.56 | 117.54 | 127.84 | 139.96 | 149.60 | 164.23 | 178.29 | 194.69 | 211.54 | 226.98 | 243.02 | 258.10 | 273.74 | 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 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2001 CSO Table – Male – Smoker – 1000qx | | | | | | | | | | | | | | | | | 5 of 6 | |
| Issue Age | Duration | | | | | | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | | 5 | 6 | 7 | 8 | 9 | | 10 | | | 11 | 12 | 13 | | con't |
| 70 | 11.10 | 18.48 | 24.15 | | 29.28 | 31.59 | 40.80 | 44.56 | 48.54 | | 57.13 | | 66.82 | 77.73 | | 90.13 | 103.26 | | con't |
| 71 | 13.66 | 20.44 | 26.51 | | 30.42 | 35.89 | 43.33 | 46.80 | 53.78 | | 61.92 | | 72.10 | 84.11 | | 96.93 | 110.83 | | con't |
| 72 | 16.85 | 22.55 | 29.07 | | 34.61 | 39.91 | 45.15 | 50.51 | 56.13 | | 62.32 | | 72.93 | 84.95 | | 98.11 | 112.73 | | con't |
| 73 | 19.27 | 26.84 | 33.13 | | 38.32 | 42.78 | 47.05 | 51.59 | 59.97 | | 64.01 | | 74.50 | 86.95 | | 100.86 | 116.53 | | con't |
| 74 | 22.27 | 29.24 | 35.80 | | 41.54 | 46.20 | 50.17 | 57.96 | 62.57 | | 67.13 | | 82.42 | 98.16 | | 106.40 | 123.24 | | con't |
| 75 | 25.71 | 30.87 | 38.25 | | 45.54 | 49.56 | 56.30 | 61.50 | 66.87 | | 80.33 | | 96.95 | 105.39 | | 122.27 | 140.93 | | con't |
| 76 | 26.15 | 33.72 | 41.53 | | 49.09 | 55.02 | 60.99 | 66.71 | 78.30 | | 95.75 | | 104.87 | 121.17 | | 140.46 | 160.90 | | con't |
| 77 | 26.66 | 35.89 | 44.85 | | 53.60 | 60.31 | 66.54 | 77.59 | 94.54 | | 104.57 | | 120.54 | 136.69 | | 157.04 | 174.84 | | con't |
| 78 | 27.89 | 37.96 | 48.33 | | 59.45 | 66.36 | 76.71 | 93.33 | 104.24 | | 119.89 | | 133.28 | 149.37 | | 170.95 | 192.44 | | con't |
| 79 | 29.51 | 40.56 | 52.91 | | 66.20 | 75.58 | 92.16 | 103.96 | 119.29 | | 131.58 | | 145.65 | 167.14 | | 190.11 | 212.79 | | con't |
| 80 | 31.21 | 44.22 | 58.59 | | 74.23 | 91.00 | 103.66 | 118.69 | 129.89 | | 144.00 | | 162.85 | 185.71 | | 208.38 | 243.02 | | con't |
| 81 | 33.34 | 48.83 | 65.79 | | 84.05 | 103.39 | 118.11 | 128.26 | 143.00 | | 160.39 | | 180.42 | 207.74 | | 243.02 | 258.10 | | con't |
| 82 | 36.18 | 54.81 | 74.72 | | 95.72 | 117.56 | 126.69 | 142.05 | 159.55 | | 178.03 | | 207.10 | 243.02 | | 258.10 | 273.74 | | con't |
| 83 | 40.52 | 62.46 | 85.36 | | 109.01 | 125.14 | 141.12 | 158.71 | 175.67 | | 206.45 | | 243.02 | 258.10 | | 273.74 | 291.05 | | con't |
| 84 | 46.93 | 71.93 | 97.55 | | 123.60 | 140.19 | 157.88 | 173.35 | 205.81 | | 243.02 | | 258.10 | 273.74 | | 291.05 | 306.33 | | con't |
| 85 | 55.48 | 83.11 | 111.11 | | 139.26 | 157.05 | 171.06 | 205.17 | 243.02 | | 258.10 | | 273.74 | 291.05 | | 306.33 | 322.44 | | con't |
| 86 | 65.85 | 96.06 | 126.24 | | 156.24 | 168.80 | 204.54 | 243.02 | 258.10 | | 273.74 | | 291.05 | 306.33 | | 322.44 | 339.45 | | con't |
| 87 | 77.84 | 111.08 | 143.62 | | 166.58 | 203.91 | 243.02 | 258.10 | 273.74 | | 291.05 | | 306.33 | 322.44 | | 339.45 | 357.42 | | con't |
| 88 | 91.94 | 129.05 | 164.39 | | 203.27 | 243.02 | 258.10 | 273.74 | 291.05 | | 306.33 | | 322.44 | 339.45 | | 357.42 | 376.40 | | con't |
| 89 | 109.59 | 150.88 | 202.65 | | 243.02 | 258.10 | 273.74 | 291.05 | 306.33 | | 322.44 | | 339.45 | 357.42 | | 376.40 | 390.77 | | con't |
| 90 | 132.90 | 202.03 | 243.02 | | 258.10 | 273.74 | 291.05 | 306.33 | 322.44 | | 339.45 | | 357.42 | 376.40 | | 390.77 | 405.92 | | con't |
| 91 | 189.56 | 240.02 | 258.10 | | 273.74 | 291.05 | 306.33 | 322.44 | 339.45 | | 357.42 | | 376.40 | 390.77 | | 405.92 | 421.83 | | con't |
| 92 | 230.95 | 258.10 | 273.74 | | 291.05 | 306.33 | 322.44 | 339.45 | 357.42 | | 376.40 | | 390.77 | 405.92 | | 421.83 | 438.57 | | con't |
| 93 | 258.10 | 273.74 | 291.05 | | 306.33 | 322.44 | 339.45 | 357.42 | 376.40 | | 390.77 | | 405.92 | 421.83 | | 438.57 | 460.15 | | con't |
| 94 | 273.74 | 291.05 | 306.33 | | 322.44 | 339.45 | 357.42 | 376.40 | 390.77 | | 405.92 | | 421.83 | 438.57 | | 460.15 | 483.10 | | con't |
| 95 | 291.05 | 306.33 | 322.44 | | 339.45 | 357.42 | 376.40 | 390.77 | 405.92 | | 421.83 | | 438.57 | 460.15 | | 483.10 | 507.51 | | con't |
| 96 | 306.33 | 322.44 | 339.45 | | 357.42 | 376.40 | 390.77 | 405.92 | 421.83 | | 438.57 | | 460.15 | 483.10 | | 507.51 | 533.44 | | con't |
| 97 | 322.44 | 339.45 | 357.42 | | 376.40 | 390.77 | 405.92 | 421.83 | 438.57 | | 460.15 | | 483.10 | 507.51 | | 533.44 | 561.01 | | con't |
| 98 | 339.45 | 357.42 | 376.40 | | 390.77 | 405.92 | 421.83 | 438.57 | 460.15 | | 483.10 | | 507.51 | 533.44 | | 561.01 | 590.27 | | con't |
| 99 | 357.42 | 376.40 | 390.77 | | 405.91 | 421.83 | 438.57 | 460.15 | 483.10 | | 507.51 | | 533.44 | 561.01 | | 590.27 | 621.35 | | con't |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2001 CSO Table – Male – Smoker – 1000qx | | | | | | | | | | | | | | | | | 5 of 6 | |
| Issue Age | Duration | | | | | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | | 17 | 18 | 19 | | 20 | | 21 | 22 | 23 | 24 | 25 | Ultimate | | |
| 70 | 117.42 | 127.79 | 139.89 | 148.80 | | 159.73 | | 177.61 | 192.30 | 209.32 | | 225.03 | 243.02 | 258.10 | 273.74 | | 291.05 | | 95 |
| 71 | 126.17 | 139.83 | 148.00 | 157.48 | | 175.64 | | 191.23 | 206.39 | 222.32 | | 243.02 | 258.10 | 273.74 | 291.05 | | 306.33 | | 96 |
| 72 | 129.10 | 147.20 | 155.25 | 174.60 | | 187.27 | | 204.90 | 218.86 | 243.02 | | 258.10 | 273.74 | 291.05 | 306.33 | | 322.44 | | 97 |
| 73 | 133.97 | 153.09 | 173.62 | 185.32 | | 204.52 | | 216.92 | 243.02 | 258.10 | | 273.74 | 291.05 | 306.33 | 322.44 | | 339.45 | | 98 |
| 74 | 141.81 | 161.94 | 183.37 | 202.05 | | 216.13 | | 243.02 | 258.10 | 273.74 | | 291.05 | 306.33 | 322.44 | 339.45 | | 357.42 | | 99 |
| 75 | 161.22 | 182.91 | 199.60 | 215.45 | | 243.02 | | 258.10 | 273.74 | 291.05 | | 306.33 | 322.44 | 339.45 | 357.42 | | 376.40 | | 100 |
| 76 | 178.83 | 197.18 | 214.79 | 243.02 | | 258.10 | | 273.74 | 291.05 | 306.33 | | 322.44 | 339.45 | 357.42 | 376.40 | | 390.77 | | 101 |
| 77 | 194.79 | 214.12 | 243.02 | 258.10 | | 273.74 | | 291.05 | 306.33 | 322.44 | | 339.45 | 357.42 | 376.40 | 390.77 | | 405.92 | | 102 |
| 78 | 213.46 | 243.02 | 258.10 | 273.74 | | 291.05 | | 306.33 | 322.44 | 339.45 | | 357.42 | 376.40 | 390.77 | 405.92 | | 421.83 | | 103 |
| 79 | 243.02 | 258.10 | 273.74 | 291.05 | | 306.33 | | 322.44 | 339.45 | 357.42 | | 376.40 | 390.77 | 405.92 | 421.83 | | 438.57 | | 104 |
| 80 | 258.10 | 273.74 | 291.05 | 306.33 | | 322.44 | | 339.45 | 357.42 | 376.40 | | 390.77 | 405.92 | 421.83 | 438.57 | | 460.15 | | 105 |
| 81 | 273.74 | 291.05 | 306.33 | 322.44 | | 339.45 | | 357.42 | 376.40 | 390.77 | | 405.92 | 421.83 | 438.57 | 460.15 | | 483.10 | | 106 |
| 82 | 291.05 | 306.33 | 322.44 | 339.45 | | 357.42 | | 376.40 | 390.77 | 405.92 | | 421.83 | 438.57 | 460.15 | 483.10 | | 507.51 | | 107 |
| 83 | 306.33 | 322.44 | 339.45 | 357.42 | | 376.40 | | 390.77 | 405.92 | 421.83 | | 438.57 | 460.15 | 483.10 | 507.51 | | 533.44 | | 108 |
| 84 | 322.44 | 339.45 | 357.42 | 376.40 | | 390.77 | | 405.92 | 421.83 | 438.57 | | 460.15 | 483.10 | 507.51 | 533.44 | | 561.01 | | 109 |
| 85 | 339.45 | 357.42 | 376.40 | 390.77 | | 405.92 | | 421.83 | 438.57 | 460.15 | | 483.10 | 507.51 | 533.44 | 561.01 | | 590.27 | | 110 |
| 86 | 357.42 | 376.40 | 390.77 | 405.92 | | 421.83 | | 438.57 | 460.15 | 483.10 | | 507.51 | 533.44 | 561.01 | 590.27 | | 621.35 | | 111 |
| 87 | 376.40 | 390.77 | 405.92 | 421.83 | | 438.57 | | 460.15 | 483.10 | 507.51 | | 533.44 | 561.01 | 590.27 | 621.35 | | 654.35 | | 112 |
| 88 | 390.77 | 405.92 | 421.83 | 438.57 | | 460.15 | | 483.10 | 507.51 | 533.44 | | 561.01 | 590.27 | 621.35 | 654.35 | | 689.38 | | 113 |
| 89 | 405.92 | 421.83 | 438.57 | 460.15 | | 483.10 | | 507.51 | 533.44 | 561.01 | | 590.27 | 621.35 | 654.35 | 689.38 | | 726.56 | | 114 |
| 90 | 421.83 | 438.57 | 460.15 | 483.10 | | 507.51 | | 533.44 | 561.01 | 590.27 | | 621.35 | 654.35 | 689.38 | 726.56 | | 766.01 | | 115 |
| 91 | 438.57 | 460.15 | 483.10 | 507.51 | | 533.44 | | 561.01 | 590.27 | 621.35 | | 654.35 | 689.38 | 726.56 | 766.01 | | 807.86 | | 116 |
| 92 | 460.15 | 483.10 | 507.51 | 533.44 | | 561.01 | | 590.27 | 621.35 | 654.35 | | 689.38 | 726.56 | 766.01 | 807.86 | | 852.26 | | 117 |
| 93 | 483.10 | 507.51 | 533.44 | 561.01 | | 590.27 | | 621.35 | 654.35 | 689.38 | | 726.56 | 766.01 | 807.86 | 852.26 | | 899.35 | | 118 |
| 94 | 507.51 | 533.44 | 561.01 | 590.27 | | 621.35 | | 654.35 | 689.38 | 726.56 | | 766.01 | 807.86 | 852.26 | 899.35 | | 949.29 | | 119 |
| 95 | 533.44 | 561.01 | 590.27 | 621.35 | | 654.35 | | 689.38 | 726.56 | 766.01 | | 807.86 | 852.26 | 899.35 | 949.29 | | 1000.00 | | 120 |
| 96 | 561.01 | 590.27 | 621.35 | 654.35 | | 689.38 | | 726.56 | 766.01 | 807.86 | | 852.26 | 899.35 | 949.29 | 1000.00 | |  | |  |
| 97 | 590.27 | 621.35 | 654.35 | 689.38 | | 726.56 | | 766.01 | 807.86 | 852.26 | | 899.35 | 949.29 | 1000.00 |  | |  | |  |
| 98 | 621.35 | 654.35 | 689.38 | 726.56 | | 766.01 | | 807.86 | 852.26 | 899.35 | | 949.29 | 1000.00 |  |  | |  | |  |
| 99 | 654.35 | 689.38 | 726.56 | 766.01 | | 807.86 | | 852.26 | 899.35 | 949.29 | | 1000.00 |  |  |  | |  | |  |