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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 40% Male, 60% 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.49 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.48 | 0.54 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.48 | 0.54 | 0.57 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.48 | 0.53 | 0.57 | 0.61 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.47 | 0.53 | 0.57 | 0.60 | 0.62 | con't |
| 9 |  |  |  |  |  |  |  | 0.47 | 0.52 | 0.56 | 0.60 | 0.61 | 0.62 | con't |
| 10 |  |  |  |  |  |  | 0.46 | 0.52 | 0.56 | 0.59 | 0.60 | 0.61 | 0.63 | con't |
| 11 |  |  |  |  |  | 0.45 | 0.51 | 0.56 | 0.58 | 0.59 | 0.60 | 0.62 | 0.63 | con't |
| 12 |  |  |  |  | 0.45 | 0.51 | 0.55 | 0.57 | 0.58 | 0.59 | 0.61 | 0.62 | 0.64 | con't |
| 13 |  |  |  | 0.45 | 0.51 | 0.54 | 0.56 | 0.57 | 0.58 | 0.60 | 0.61 | 0.64 | 0.65 | con't |
| 14 |  |  | 0.45 | 0.51 | 0.54 | 0.56 | 0.57 | 0.57 | 0.59 | 0.60 | 0.62 | 0.64 | 0.68 | con't |
| 15 |  | 0.45 | 0.51 | 0.54 | 0.55 | 0.56 | 0.57 | 0.57 | 0.59 | 0.61 | 0.63 | 0.67 | 0.70 | con't |
| 16 | 0.45 | 0.51 | 0.54 | 0.54 | 0.55 | 0.56 | 0.57 | 0.58 | 0.60 | 0.61 | 0.65 | 0.69 | 0.71 | con't |
| 17 | 0.51 | 0.54 | 0.54 | 0.54 | 0.55 | 0.56 | 0.57 | 0.59 | 0.60 | 0.64 | 0.67 | 0.70 | 0.72 | con't |
| 18 | 0.53 | 0.53 | 0.53 | 0.54 | 0.55 | 0.56 | 0.58 | 0.59 | 0.63 | 0.65 | 0.68 | 0.71 | 0.74 | con't |
| 19 | 0.51 | 0.51 | 0.52 | 0.53 | 0.54 | 0.56 | 0.57 | 0.61 | 0.63 | 0.65 | 0.68 | 0.72 | 0.76 | con't |
| 20 | 0.48 | 0.49 | 0.50 | 0.51 | 0.53 | 0.55 | 0.58 | 0.61 | 0.63 | 0.66 | 0.70 | 0.74 | 0.79 | con't |
| 21 | 0.45 | 0.46 | 0.47 | 0.50 | 0.51 | 0.55 | 0.58 | 0.60 | 0.64 | 0.67 | 0.71 | 0.77 | 0.82 | con't |
| 22 | 0.42 | 0.44 | 0.47 | 0.48 | 0.52 | 0.55 | 0.58 | 0.61 | 0.64 | 0.70 | 0.74 | 0.79 | 0.85 | con't |
| 23 | 0.39 | 0.42 | 0.44 | 0.48 | 0.52 | 0.55 | 0.58 | 0.63 | 0.67 | 0.72 | 0.77 | 0.83 | 0.89 | con't |
| 24 | 0.37 | 0.40 | 0.44 | 0.49 | 0.53 | 0.56 | 0.60 | 0.65 | 0.71 | 0.75 | 0.81 | 0.86 | 0.94 | con't |
| 25 | 0.33 | 0.39 | 0.44 | 0.50 | 0.53 | 0.58 | 0.63 | 0.68 | 0.73 | 0.80 | 0.85 | 0.91 | 0.99 | con't |
| 26 | 0.33 | 0.40 | 0.45 | 0.51 | 0.55 | 0.61 | 0.66 | 0.70 | 0.77 | 0.83 | 0.89 | 0.96 | 1.04 | con't |
| 27 | 0.34 | 0.40 | 0.46 | 0.53 | 0.58 | 0.63 | 0.68 | 0.75 | 0.80 | 0.87 | 0.94 | 1.02 | 1.11 | con't |
| 28 | 0.34 | 0.41 | 0.48 | 0.55 | 0.61 | 0.66 | 0.72 | 0.78 | 0.85 | 0.92 | 1.00 | 1.09 | 1.19 | con't |
| 29 | 0.35 | 0.43 | 0.51 | 0.57 | 0.63 | 0.70 | 0.75 | 0.83 | 0.89 | 0.98 | 1.07 | 1.16 | 1.27 | con't |
| 30 | 0.37 | 0.45 | 0.52 | 0.59 | 0.66 | 0.73 | 0.80 | 0.86 | 0.95 | 1.05 | 1.14 | 1.24 | 1.36 | con't |
| 31 | 0.38 | 0.47 | 0.54 | 0.62 | 0.69 | 0.77 | 0.85 | 0.92 | 1.00 | 1.09 | 1.20 | 1.33 | 1.49 | con't |
| 32 | 0.40 | 0.47 | 0.56 | 0.63 | 0.71 | 0.80 | 0.88 | 0.96 | 1.05 | 1.15 | 1.28 | 1.44 | 1.63 | con't |
| 33 | 0.42 | 0.50 | 0.58 | 0.67 | 0.75 | 0.85 | 0.94 | 1.02 | 1.11 | 1.23 | 1.39 | 1.57 | 1.79 | con't |
| 34 | 0.44 | 0.51 | 0.61 | 0.70 | 0.80 | 0.89 | 0.99 | 1.09 | 1.20 | 1.34 | 1.52 | 1.73 | 1.95 | 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 40% Male, 60% 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 |  |  |  | 0.53 | 0.59 | 0.62 | 0.65 | 0.65 | 0.66 | 0.67 | 0.67 | 0.69 | 0.69 | | 25 |
| 1 |  |  | 0.51 | 0.57 | 0.61 | 0.64 | 0.65 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.73 | | 26 |
| 2 |  | 0.49 | 0.56 | 0.59 | 0.64 | 0.64 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.72 | 0.77 | | 27 |
| 3 | 0.49 | 0.54 | 0.58 | 0.63 | 0.64 | 0.65 | 0.66 | 0.67 | 0.68 | 0.69 | 0.72 | 0.75 | 0.77 | | 28 |
| 4 | 0.54 | 0.58 | 0.62 | 0.63 | 0.65 | 0.66 | 0.66 | 0.68 | 0.69 | 0.72 | 0.74 | 0.76 | 0.78 | | 29 |
| 5 | 0.57 | 0.62 | 0.63 | 0.65 | 0.66 | 0.66 | 0.68 | 0.69 | 0.71 | 0.74 | 0.75 | 0.77 | 0.79 | | 30 |
| 6 | 0.61 | 0.63 | 0.64 | 0.65 | 0.66 | 0.68 | 0.68 | 0.70 | 0.73 | 0.74 | 0.76 | 0.78 | 0.81 | | 31 |
| 7 | 0.62 | 0.63 | 0.65 | 0.65 | 0.68 | 0.68 | 0.70 | 0.72 | 0.74 | 0.75 | 0.77 | 0.81 | 0.84 | | 32 |
| 8 | 0.62 | 0.64 | 0.65 | 0.67 | 0.68 | 0.70 | 0.72 | 0.74 | 0.75 | 0.77 | 0.81 | 0.83 | 0.87 | | 33 |
| 9 | 0.63 | 0.64 | 0.66 | 0.68 | 0.70 | 0.72 | 0.74 | 0.75 | 0.77 | 0.81 | 0.83 | 0.87 | 0.92 | | 34 |
| 10 | 0.63 | 0.66 | 0.67 | 0.69 | 0.72 | 0.74 | 0.75 | 0.77 | 0.81 | 0.83 | 0.87 | 0.92 | 0.97 | | 35 |
| 11 | 0.65 | 0.66 | 0.69 | 0.71 | 0.73 | 0.75 | 0.77 | 0.80 | 0.83 | 0.86 | 0.91 | 0.96 | 1.03 | | 36 |
| 12 | 0.66 | 0.69 | 0.71 | 0.73 | 0.75 | 0.77 | 0.80 | 0.83 | 0.86 | 0.91 | 0.96 | 1.03 | 1.10 | | 37 |
| 13 | 0.69 | 0.71 | 0.73 | 0.75 | 0.77 | 0.80 | 0.83 | 0.86 | 0.91 | 0.96 | 1.03 | 1.09 | 1.16 | | 38 |
| 14 | 0.71 | 0.73 | 0.75 | 0.77 | 0.80 | 0.83 | 0.86 | 0.91 | 0.96 | 1.02 | 1.08 | 1.15 | 1.23 | | 39 |
| 15 | 0.72 | 0.74 | 0.77 | 0.80 | 0.83 | 0.86 | 0.91 | 0.96 | 1.02 | 1.08 | 1.15 | 1.23 | 1.30 | | 40 |
| 16 | 0.74 | 0.77 | 0.80 | 0.83 | 0.86 | 0.91 | 0.96 | 1.02 | 1.08 | 1.15 | 1.23 | 1.29 | 1.39 | | 41 |
| 17 | 0.75 | 0.79 | 0.82 | 0.86 | 0.91 | 0.96 | 1.02 | 1.08 | 1.15 | 1.23 | 1.29 | 1.39 | 1.50 | | 42 |
| 18 | 0.78 | 0.82 | 0.85 | 0.91 | 0.96 | 1.02 | 1.08 | 1.15 | 1.23 | 1.29 | 1.39 | 1.50 | 1.63 | | 43 |
| 19 | 0.81 | 0.85 | 0.90 | 0.96 | 1.02 | 1.08 | 1.15 | 1.23 | 1.29 | 1.39 | 1.50 | 1.63 | 1.78 | | 44 |
| 20 | 0.83 | 0.90 | 0.96 | 1.02 | 1.08 | 1.15 | 1.23 | 1.29 | 1.39 | 1.50 | 1.63 | 1.78 | 1.96 | | 45 |
| 21 | 0.88 | 0.94 | 1.02 | 1.08 | 1.15 | 1.22 | 1.29 | 1.39 | 1.50 | 1.63 | 1.78 | 1.96 | 2.14 | | 46 |
| 22 | 0.91 | 1.00 | 1.07 | 1.14 | 1.22 | 1.29 | 1.39 | 1.50 | 1.63 | 1.78 | 1.96 | 2.14 | 2.36 | | 47 |
| 23 | 0.97 | 1.04 | 1.13 | 1.21 | 1.29 | 1.39 | 1.50 | 1.63 | 1.78 | 1.96 | 2.14 | 2.36 | 2.55 | | 48 |
| 24 | 1.01 | 1.10 | 1.20 | 1.28 | 1.38 | 1.49 | 1.63 | 1.78 | 1.96 | 2.14 | 2.35 | 2.55 | 2.75 | | 49 |
| 25 | 1.07 | 1.16 | 1.27 | 1.37 | 1.49 | 1.62 | 1.78 | 1.96 | 2.14 | 2.34 | 2.55 | 2.75 | 3.01 | | 50 |
| 26 | 1.14 | 1.24 | 1.36 | 1.48 | 1.61 | 1.78 | 1.96 | 2.14 | 2.34 | 2.55 | 2.75 | 3.01 | 3.31 | | 51 |
| 27 | 1.22 | 1.33 | 1.47 | 1.61 | 1.77 | 1.95 | 2.14 | 2.34 | 2.54 | 2.75 | 3.01 | 3.31 | 3.67 | | 52 |
| 28 | 1.31 | 1.43 | 1.60 | 1.75 | 1.94 | 2.13 | 2.32 | 2.54 | 2.75 | 3.01 | 3.31 | 3.67 | 4.05 | | 53 |
| 29 | 1.40 | 1.56 | 1.74 | 1.93 | 2.12 | 2.32 | 2.53 | 2.75 | 3.01 | 3.31 | 3.67 | 4.05 | 4.50 | | 54 |
| 30 | 1.52 | 1.69 | 1.90 | 2.09 | 2.30 | 2.52 | 2.74 | 3.00 | 3.31 | 3.66 | 4.04 | 4.49 | 5.01 | | 55 |
| 31 | 1.66 | 1.87 | 2.07 | 2.28 | 2.51 | 2.73 | 2.99 | 3.30 | 3.64 | 4.03 | 4.48 | 4.97 | 5.56 | | 56 |
| 32 | 1.83 | 2.05 | 2.26 | 2.49 | 2.72 | 2.98 | 3.27 | 3.62 | 4.02 | 4.47 | 4.94 | 5.49 | 6.15 | | 57 |
| 33 | 2.00 | 2.23 | 2.47 | 2.70 | 2.96 | 3.25 | 3.60 | 4.00 | 4.44 | 4.93 | 5.45 | 6.04 | 6.72 | | 58 |
| 34 | 2.19 | 2.44 | 2.68 | 2.95 | 3.24 | 3.58 | 3.96 | 4.40 | 4.88 | 5.41 | 5.98 | 6.58 | 7.33 | | 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 40% Male, 60% 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 | 0.46 | 0.54 | 0.63 | 0.73 | 0.83 | 0.95 | 1.06 | 1.19 | 1.32 | 1.48 | 1.68 | 1.89 | 2.14 | con't |
| 36 | 0.48 | 0.57 | 0.67 | 0.78 | 0.89 | 1.00 | 1.14 | 1.29 | 1.46 | 1.65 | 1.84 | 2.08 | 2.35 | con't |
| 37 | 0.50 | 0.59 | 0.70 | 0.81 | 0.93 | 1.07 | 1.24 | 1.42 | 1.61 | 1.81 | 2.03 | 2.27 | 2.55 | con't |
| 38 | 0.53 | 0.64 | 0.75 | 0.87 | 1.00 | 1.16 | 1.35 | 1.56 | 1.77 | 1.99 | 2.22 | 2.47 | 2.78 | con't |
| 39 | 0.57 | 0.69 | 0.80 | 0.94 | 1.09 | 1.26 | 1.49 | 1.70 | 1.93 | 2.17 | 2.41 | 2.70 | 3.03 | con't |
| 40 | 0.61 | 0.74 | 0.87 | 1.02 | 1.19 | 1.40 | 1.62 | 1.87 | 2.11 | 2.35 | 2.63 | 2.96 | 3.33 | con't |
| 41 | 0.65 | 0.81 | 0.96 | 1.12 | 1.32 | 1.54 | 1.79 | 2.04 | 2.29 | 2.57 | 2.90 | 3.26 | 3.65 | con't |
| 42 | 0.71 | 0.89 | 1.06 | 1.25 | 1.45 | 1.69 | 1.96 | 2.22 | 2.50 | 2.83 | 3.18 | 3.58 | 4.02 | con't |
| 43 | 0.77 | 0.96 | 1.16 | 1.36 | 1.59 | 1.84 | 2.12 | 2.41 | 2.74 | 3.09 | 3.48 | 3.93 | 4.43 | con't |
| 44 | 0.83 | 1.04 | 1.26 | 1.49 | 1.72 | 2.00 | 2.30 | 2.64 | 2.99 | 3.36 | 3.80 | 4.32 | 4.87 | con't |
| 45 | 0.91 | 1.13 | 1.37 | 1.60 | 1.87 | 2.17 | 2.51 | 2.89 | 3.27 | 3.69 | 4.17 | 4.76 | 5.33 | con't |
| 46 | 0.99 | 1.23 | 1.47 | 1.73 | 2.03 | 2.38 | 2.76 | 3.16 | 3.59 | 4.06 | 4.59 | 5.22 | 5.81 | con't |
| 47 | 1.08 | 1.32 | 1.58 | 1.87 | 2.22 | 2.59 | 3.01 | 3.46 | 3.92 | 4.45 | 5.03 | 5.67 | 6.30 | con't |
| 48 | 1.18 | 1.43 | 1.71 | 2.04 | 2.39 | 2.79 | 3.26 | 3.75 | 4.27 | 4.87 | 5.47 | 6.13 | 6.83 | con't |
| 49 | 1.24 | 1.52 | 1.87 | 2.21 | 2.59 | 3.02 | 3.51 | 4.05 | 4.60 | 5.23 | 5.89 | 6.64 | 7.47 | con't |
| 50 | 1.31 | 1.67 | 2.02 | 2.38 | 2.78 | 3.23 | 3.77 | 4.34 | 4.93 | 5.60 | 6.36 | 7.25 | 8.22 | con't |
| 51 | 1.41 | 1.84 | 2.21 | 2.58 | 3.00 | 3.46 | 4.02 | 4.62 | 5.28 | 6.01 | 6.90 | 7.96 | 9.06 | con't |
| 52 | 1.51 | 2.02 | 2.41 | 2.79 | 3.22 | 3.69 | 4.27 | 4.92 | 5.65 | 6.53 | 7.55 | 8.74 | 9.92 | con't |
| 53 | 1.59 | 2.17 | 2.59 | 3.01 | 3.45 | 3.96 | 4.57 | 5.31 | 6.13 | 7.13 | 8.29 | 9.58 | 10.67 | con't |
| 54 | 1.67 | 2.32 | 2.79 | 3.22 | 3.69 | 4.24 | 4.93 | 5.76 | 6.69 | 7.81 | 9.06 | 10.28 | 11.55 | con't |
| 55 | 1.76 | 2.48 | 3.00 | 3.45 | 3.95 | 4.57 | 5.36 | 6.28 | 7.29 | 8.50 | 9.70 | 11.09 | 12.57 | con't |
| 56 | 1.89 | 2.66 | 3.23 | 3.72 | 4.26 | 4.97 | 5.86 | 6.88 | 7.96 | 9.11 | 10.46 | 12.03 | 13.71 | con't |
| 57 | 1.99 | 2.83 | 3.48 | 4.02 | 4.65 | 5.44 | 6.42 | 7.52 | 8.66 | 9.97 | 11.50 | 13.21 | 15.05 | con't |
| 58 | 2.10 | 3.02 | 3.74 | 4.35 | 5.09 | 5.99 | 7.03 | 8.18 | 9.37 | 10.84 | 12.52 | 14.50 | 16.61 | con't |
| 59 | 2.28 | 3.22 | 4.04 | 4.74 | 5.57 | 6.56 | 7.67 | 8.86 | 10.11 | 11.74 | 13.64 | 15.91 | 18.42 | con't |
| 60 | 2.44 | 3.44 | 4.35 | 5.14 | 6.07 | 7.15 | 8.33 | 9.59 | 10.92 | 12.74 | 14.90 | 17.42 | 20.31 | con't |
| 61 | 2.63 | 3.68 | 4.67 | 5.55 | 6.59 | 7.76 | 9.02 | 10.34 | 11.79 | 13.84 | 16.27 | 19.02 | 22.11 | con't |
| 62 | 2.86 | 3.95 | 5.01 | 5.97 | 7.11 | 8.39 | 9.74 | 11.18 | 12.77 | 15.07 | 17.73 | 20.71 | 24.04 | con't |
| 63 | 3.08 | 4.24 | 5.41 | 6.45 | 7.69 | 9.06 | 10.55 | 12.15 | 13.94 | 16.49 | 19.38 | 22.63 | 26.32 | con't |
| 64 | 3.33 | 4.91 | 5.83 | 6.97 | 8.30 | 9.80 | 11.45 | 13.26 | 15.28 | 18.06 | 21.23 | 24.86 | 28.98 | con't |
| 65 | 3.58 | 5.25 | 6.29 | 7.52 | 8.97 | 10.61 | 12.43 | 14.46 | 16.74 | 19.81 | 23.36 | 27.41 | 32.03 | con't |
| 66 | 3.75 | 5.71 | 6.81 | 8.14 | 9.76 | 11.55 | 13.54 | 15.80 | 18.38 | 21.81 | 25.77 | 30.34 | 35.58 | con't |
| 67 | 3.95 | 6.21 | 7.39 | 8.84 | 10.65 | 12.61 | 14.80 | 17.29 | 20.19 | 24.05 | 28.51 | 33.67 | 39.60 | con't |
| 68 | 4.41 | 6.76 | 8.07 | 9.64 | 11.59 | 13.84 | 16.37 | 19.21 | 22.41 | 26.76 | 31.82 | 37.65 | 44.21 | con't |
| 69 | 4.87 | 7.38 | 8.81 | 10.53 | 12.41 | 15.26 | 18.00 | 21.07 | 24.66 | 29.56 | 35.25 | 41.68 | 48.99 | 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 40% Male, 60% 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 | 2.40 | 2.65 | 2.92 | 3.23 | 3.57 | 3.94 | 4.36 | 4.84 | 5.36 | 5.92 | 6.52 | 7.16 | 8.00 | | 60 |
| 36 | 2.61 | 2.91 | 3.21 | 3.55 | 3.92 | 4.34 | 4.79 | 5.31 | 5.88 | 6.46 | 7.12 | 7.79 | 8.78 | | 61 |
| 37 | 2.86 | 3.19 | 3.53 | 3.90 | 4.31 | 4.77 | 5.26 | 5.82 | 6.41 | 7.06 | 7.75 | 8.55 | 9.68 | | 62 |
| 38 | 3.11 | 3.48 | 3.86 | 4.28 | 4.73 | 5.22 | 5.77 | 6.36 | 7.01 | 7.72 | 8.50 | 9.43 | 10.65 | | 63 |
| 39 | 3.41 | 3.79 | 4.23 | 4.69 | 5.19 | 5.74 | 6.31 | 6.96 | 7.68 | 8.47 | 9.39 | 10.40 | 11.68 | | 64 |
| 40 | 3.72 | 4.16 | 4.63 | 5.14 | 5.69 | 6.27 | 6.91 | 7.63 | 8.44 | 9.36 | 10.34 | 11.40 | 12.79 | | 65 |
| 41 | 4.09 | 4.57 | 5.09 | 5.65 | 6.23 | 6.88 | 7.58 | 8.40 | 9.32 | 10.30 | 11.37 | 12.42 | 13.96 | | 66 |
| 42 | 4.51 | 5.04 | 5.58 | 6.17 | 6.83 | 7.55 | 8.35 | 9.26 | 10.25 | 11.31 | 12.38 | 13.43 | 15.20 | | 67 |
| 43 | 4.96 | 5.53 | 6.09 | 6.77 | 7.50 | 8.31 | 9.21 | 10.19 | 11.22 | 12.29 | 13.38 | 14.63 | 16.54 | | 68 |
| 44 | 5.44 | 6.02 | 6.67 | 7.41 | 8.25 | 9.16 | 10.12 | 11.16 | 12.22 | 13.33 | 14.54 | 15.92 | 17.98 | | 69 |
| 45 | 5.91 | 6.55 | 7.30 | 8.16 | 9.08 | 10.06 | 11.09 | 12.14 | 13.26 | 14.44 | 15.87 | 17.46 | 19.64 | | 70 |
| 46 | 6.42 | 7.18 | 8.04 | 8.97 | 9.98 | 11.04 | 12.09 | 13.20 | 14.36 | 15.76 | 17.41 | 19.27 | 21.52 | | 71 |
| 47 | 7.00 | 7.88 | 8.84 | 9.87 | 10.95 | 12.07 | 13.14 | 14.29 | 15.66 | 17.30 | 19.21 | 21.36 | 23.80 | | 72 |
| 48 | 7.68 | 8.67 | 9.73 | 10.82 | 11.96 | 13.14 | 14.23 | 15.56 | 17.17 | 19.09 | 21.31 | 23.62 | 26.23 | | 73 |
| 49 | 8.43 | 9.52 | 10.69 | 11.83 | 13.02 | 14.21 | 15.47 | 17.08 | 18.98 | 21.17 | 23.57 | 26.03 | 28.82 | | 74 |
| 50 | 9.29 | 10.44 | 11.67 | 12.86 | 14.09 | 15.44 | 16.99 | 18.87 | 21.05 | 23.42 | 25.97 | 28.61 | 31.68 | | 75 |
| 51 | 10.20 | 11.35 | 12.66 | 13.89 | 15.29 | 16.94 | 18.76 | 20.93 | 23.28 | 25.81 | 28.55 | 31.41 | 34.79 | | 76 |
| 52 | 10.97 | 12.29 | 13.66 | 15.06 | 16.79 | 18.69 | 20.82 | 23.15 | 25.67 | 28.38 | 31.36 | 34.53 | 38.29 | | 77 |
| 53 | 11.89 | 13.29 | 14.77 | 16.53 | 18.55 | 20.62 | 23.03 | 25.53 | 28.22 | 31.17 | 34.48 | 38.00 | 42.25 | | 78 |
| 54 | 12.94 | 14.48 | 16.22 | 18.24 | 20.48 | 22.82 | 25.40 | 28.07 | 31.01 | 34.29 | 37.94 | 41.92 | 46.65 | | 79 |
| 55 | 14.13 | 15.88 | 17.91 | 20.18 | 22.64 | 25.15 | 27.94 | 30.86 | 34.11 | 37.74 | 41.88 | 46.32 | 51.46 | | 80 |
| 56 | 15.51 | 17.54 | 19.86 | 22.35 | 25.00 | 27.63 | 30.69 | 33.92 | 37.54 | 41.65 | 46.25 | 51.08 | 57.45 | | 81 |
| 57 | 17.12 | 19.48 | 21.97 | 24.67 | 27.45 | 30.35 | 33.72 | 37.32 | 41.41 | 46.01 | 50.99 | 56.36 | 63.93 | | 82 |
| 58 | 18.96 | 21.54 | 24.26 | 27.19 | 30.14 | 33.35 | 37.12 | 41.17 | 45.74 | 50.73 | 56.30 | 61.99 | 70.55 | | 83 |
| 59 | 20.98 | 23.78 | 26.71 | 29.97 | 33.11 | 36.69 | 40.95 | 45.48 | 50.43 | 55.98 | 61.89 | 68.00 | 77.83 | | 84 |
| 60 | 23.16 | 26.19 | 29.44 | 33.01 | 36.44 | 40.47 | 45.23 | 50.15 | 55.65 | 61.56 | 67.92 | 74.56 | 85.94 | | 85 |
| 61 | 25.54 | 28.89 | 32.50 | 36.32 | 40.18 | 44.69 | 49.85 | 55.33 | 61.18 | 67.54 | 74.48 | 81.82 | 93.85 | | 86 |
| 62 | 27.83 | 31.94 | 36.02 | 40.04 | 44.37 | 49.28 | 55.02 | 60.84 | 67.16 | 74.07 | 81.69 | 89.73 | 104.24 | | 87 |
| 63 | 30.51 | 35.31 | 39.92 | 44.21 | 48.92 | 54.38 | 60.49 | 66.77 | 73.67 | 81.25 | 89.59 | 98.20 | 115.11 | | 88 |
| 64 | 33.68 | 39.07 | 44.07 | 48.73 | 53.96 | 59.79 | 66.36 | 73.25 | 80.82 | 89.11 | 98.05 | 107.28 | 126.54 | | 89 |
| 65 | 37.36 | 43.43 | 48.56 | 53.76 | 59.33 | 65.57 | 72.79 | 80.36 | 88.61 | 97.53 | 107.12 | 116.99 | 137.35 | | 90 |
| 66 | 41.59 | 48.07 | 53.65 | 59.20 | 65.14 | 72.01 | 79.94 | 88.13 | 97.02 | 106.61 | 116.80 | 127.22 | 143.93 | | 91 |
| 67 | 46.23 | 53.06 | 59.10 | 65.05 | 71.59 | 79.10 | 87.70 | 96.54 | 106.08 | 116.24 | 127.13 | 137.76 | 154.06 | | 92 |
| 68 | 51.65 | 58.58 | 64.95 | 71.47 | 78.63 | 86.86 | 96.13 | 105.58 | 115.76 | 126.55 | 137.68 | 149.15 | 167.98 | | 93 |
| 69 | 56.92 | 64.10 | 71.35 | 78.53 | 86.34 | 95.19 | 105.14 | 115.30 | 126.06 | 137.17 | 149.06 | 161.84 | 185.21 | | 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 40% Male, 60% 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 | 5.39 | 8.06 | 9.67 | 11.58 | 13.33 | 16.86 | 19.75 | 23.15 | 27.98 | 33.56 | 39.89 | 47.15 | 55.16 | con't | |
| 71 | 6.24 | 8.82 | 10.64 | 12.47 | 15.06 | 18.50 | 21.65 | 26.62 | 31.18 | 37.37 | 44.45 | 52.32 | 61.10 | con't | |
| 72 | 8.10 | 9.66 | 11.71 | 14.07 | 16.88 | 20.21 | 24.08 | 28.57 | 33.78 | 40.61 | 48.22 | 56.72 | 66.24 | con't | |
| 73 | 8.97 | 10.97 | 13.18 | 15.72 | 18.68 | 22.13 | 26.23 | 31.75 | 37.01 | 44.41 | 52.66 | 61.96 | 70.95 | con't | |
| 74 | 10.00 | 12.03 | 14.53 | 17.47 | 20.78 | 24.56 | 29.78 | 35.02 | 40.96 | 49.11 | 58.20 | 68.37 | 78.01 | con't | |
| 75 | 11.17 | 13.08 | 16.02 | 19.59 | 23.14 | 27.93 | 33.10 | 39.02 | 47.31 | 56.18 | 66.32 | 77.60 | 87.89 | con't | |
| 76 | 11.93 | 14.55 | 17.86 | 21.81 | 26.14 | 31.20 | 36.97 | 44.81 | 53.93 | 63.99 | 75.15 | 87.52 | 98.67 | con't | |
| 77 | 12.91 | 16.11 | 19.96 | 24.51 | 29.39 | 35.00 | 42.37 | 51.36 | 59.85 | 71.82 | 84.00 | 97.40 | 109.22 | con't | |
| 78 | 14.28 | 17.94 | 22.42 | 27.82 | 33.24 | 40.08 | 48.91 | 57.43 | 69.30 | 81.48 | 94.71 | 109.17 | 121.53 | con't | |
| 79 | 15.20 | 20.20 | 25.43 | 31.67 | 37.98 | 46.58 | 55.01 | 66.47 | 75.99 | 89.03 | 103.21 | 118.21 | 130.95 | con't | |
| 80 | 16.66 | 23.10 | 29.09 | 36.24 | 44.54 | 52.81 | 63.85 | 73.20 | 85.12 | 99.16 | 114.27 | 129.65 | 143.15 | con't | |
| 81 | 18.41 | 26.65 | 33.55 | 41.65 | 50.98 | 61.46 | 70.58 | 82.18 | 94.87 | 109.88 | 125.67 | 142.88 | 160.31 | con't | |
| 82 | 20.45 | 31.02 | 38.89 | 47.98 | 58.27 | 68.26 | 79.48 | 91.81 | 103.39 | 122.34 | 140.17 | 160.17 | 173.41 | con't | |
| 83 | 22.86 | 36.31 | 45.20 | 55.25 | 66.46 | 77.20 | 89.06 | 100.26 | 118.86 | 136.62 | 157.31 | 173.38 | 187.94 | con't | |
| 84 | 27.38 | 42.39 | 52.46 | 63.38 | 75.40 | 86.81 | 97.53 | 115.68 | 132.96 | 153.41 | 169.85 | 187.91 | 203.61 | con't | |
| 85 | 32.50 | 49.47 | 60.67 | 72.31 | 85.18 | 95.26 | 112.84 | 129.69 | 149.60 | 165.75 | 183.38 | 202.35 | 220.91 | con't | |
| 86 | 40.73 | 57.57 | 69.59 | 82.26 | 93.80 | 110.71 | 126.91 | 146.20 | 161.75 | 179.01 | 197.51 | 217.97 | 240.36 | con't | |
| 87 | 47.77 | 66.54 | 79.64 | 93.36 | 109.43 | 124.78 | 143.39 | 158.20 | 174.76 | 192.81 | 212.71 | 234.69 | 258.35 | con't | |
| 88 | 58.51 | 76.80 | 91.08 | 109.10 | 123.77 | 141.44 | 155.36 | 171.06 | 188.29 | 207.61 | 228.73 | 251.91 | 277.03 | con't | |
| 89 | 71.30 | 88.53 | 107.62 | 123.45 | 140.63 | 153.53 | 168.22 | 184.47 | 202.89 | 223.32 | 245.66 | 269.99 | 292.95 | con't | |
| 90 | 85.26 | 105.95 | 122.47 | 140.43 | 152.99 | 166.66 | 181.81 | 199.01 | 218.58 | 239.95 | 263.32 | 286.27 | 308.80 | con't | |
| 91 | 103.83 | 121.36 | 140.27 | 152.79 | 166.30 | 180.32 | 196.42 | 214.64 | 234.85 | 257.32 | 280.05 | 301.72 | 325.53 | con't | |
| 92 | 120.00 | 140.12 | 152.62 | 166.11 | 180.08 | 195.16 | 212.17 | 231.05 | 252.02 | 274.52 | 295.17 | 318.05 | 343.41 | con't | |
| 93 | 140.00 | 152.50 | 165.96 | 179.90 | 194.92 | 211.15 | 228.53 | 248.21 | 269.97 | 289.45 | 311.20 | 335.53 | 361.88 | con't | |
| 94 | 152.38 | 165.84 | 179.75 | 194.74 | 210.93 | 227.98 | 246.00 | 266.55 | 284.82 | 305.29 | 328.37 | 353.60 | 381.23 | con't | |
| 95 | 165.73 | 179.65 | 194.62 | 210.77 | 227.76 | 245.68 | 264.98 | 281.44 | 300.60 | 322.27 | 346.16 | 372.56 | 401.42 | con't | |
| 96 | 179.56 | 194.52 | 210.65 | 227.61 | 245.47 | 264.97 | 280.11 | 297.54 | 317.56 | 339.89 | 364.83 | 392.35 | 422.46 | con't | |
| 97 | 194.44 | 210.56 | 227.51 | 245.33 | 264.95 | 280.10 | 296.46 | 314.59 | 335.14 | 358.41 | 384.35 | 413.00 | 444.33 | con't | |
| 98 | 210.49 | 227.43 | 245.23 | 264.94 | 280.09 | 296.45 | 313.79 | 332.32 | 353.65 | 377.78 | 404.74 | 434.49 | 467.04 | con't | |
| 99 | 227.36 | 245.16 | 264.93 | 280.09 | 296.45 | 313.79 | 331.81 | 350.98 | 373.05 | 398.04 | 425.97 | 456.82 | 490.60 | con't | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 40% Male, 60% 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 | 63.42 | 71.29 | 78.46 | 86.25 | 94.70 | 104.20 | 114.77 | 125.48 | 136.55 | 148.40 | 161.70 | 175.31 | 206.34 | | 95 |
| 71 | 69.62 | 77.86 | 85.93 | 94.43 | 103.61 | 113.76 | 124.97 | 136.01 | 147.74 | 161.43 | 175.06 | 189.78 | 226.50 | | 96 |
| 72 | 74.15 | 83.82 | 94.22 | 103.40 | 113.21 | 123.94 | 135.49 | 147.18 | 161.26 | 174.71 | 189.31 | 205.23 | 247.63 | | 97 |
| 73 | 80.56 | 90.82 | 101.89 | 113.12 | 123.37 | 134.43 | 146.65 | 161.11 | 174.49 | 188.99 | 204.65 | 222.08 | 252.97 | | 98 |
| 74 | 88.20 | 99.22 | 110.99 | 123.24 | 133.90 | 145.55 | 160.94 | 174.30 | 188.76 | 204.50 | 221.85 | 241.19 | 265.93 | | 99 |
| 75 | 98.95 | 110.76 | 123.23 | 133.87 | 145.06 | 160.93 | 174.28 | 188.73 | 204.46 | 221.80 | 241.11 | 262.11 | 285.58 | | 100 |
| 76 | 110.53 | 122.86 | 133.72 | 144.99 | 160.92 | 174.15 | 188.72 | 204.31 | 221.63 | 240.94 | 262.11 | 285.58 | 306.10 | | 101 |
| 77 | 121.58 | 133.21 | 144.92 | 160.74 | 174.14 | 188.58 | 204.31 | 221.63 | 240.94 | 262.11 | 285.58 | 306.10 | 329.01 | | 102 |
| 78 | 133.15 | 144.77 | 160.67 | 173.96 | 188.56 | 204.16 | 221.63 | 240.93 | 262.11 | 285.36 | 306.10 | 328.74 | 354.54 | | 103 |
| 79 | 144.26 | 160.51 | 173.90 | 188.38 | 204.10 | 221.45 | 240.93 | 262.10 | 285.35 | 306.10 | 328.74 | 353.95 | 382.89 | | 104 |
| 80 | 160.36 | 173.62 | 188.32 | 203.90 | 221.40 | 240.72 | 261.90 | 285.34 | 306.10 | 328.74 | 353.35 | 382.89 | 413.79 | | 105 |
| 81 | 173.58 | 188.15 | 203.86 | 221.36 | 240.68 | 261.90 | 285.34 | 306.10 | 328.74 | 353.06 | 382.89 | 413.79 | 445.71 | | 106 |
| 82 | 188.11 | 203.82 | 221.17 | 240.65 | 261.86 | 285.33 | 306.10 | 328.74 | 352.46 | 382.89 | 413.79 | 445.71 | 478.59 | | 107 |
| 83 | 203.63 | 221.13 | 240.62 | 261.83 | 285.30 | 306.10 | 328.74 | 351.88 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | | 108 |
| 84 | 221.10 | 240.41 | 261.80 | 285.27 | 305.84 | 328.74 | 351.28 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | 546.56 | | 109 |
| 85 | 240.38 | 261.57 | 285.24 | 305.83 | 328.73 | 350.98 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | 546.56 | 582.16 | | 110 |
| 86 | 261.54 | 285.00 | 305.82 | 328.72 | 350.39 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | 546.56 | 582.16 | 616.55 | | 111 |
| 87 | 284.03 | 305.81 | 328.71 | 349.79 | 382.89 | 413.79 | 445.31 | 478.16 | 511.84 | 546.56 | 582.16 | 616.55 | 650.04 | | 112 |
| 88 | 299.82 | 323.53 | 349.43 | 376.91 | 406.23 | 437.34 | 470.23 | 504.87 | 541.23 | 579.29 | 616.55 | 650.04 | 680.78 | | 113 |
| 89 | 316.15 | 341.58 | 368.70 | 397.75 | 428.69 | 461.48 | 496.12 | 532.57 | 570.80 | 610.81 | 650.04 | 680.78 | 723.52 | | 114 |
| 90 | 333.63 | 360.24 | 388.87 | 419.49 | 452.05 | 486.56 | 522.96 | 561.26 | 601.41 | 643.43 | 680.78 | 723.52 | 763.51 | | 115 |
| 91 | 351.74 | 379.78 | 409.91 | 442.10 | 476.32 | 512.55 | 550.76 | 590.93 | 633.05 | 677.11 | 723.14 | 763.51 | 805.05 | | 116 |
| 92 | 370.70 | 400.19 | 431.83 | 465.61 | 501.49 | 539.46 | 579.51 | 621.60 | 665.72 | 711.91 | 760.14 | 805.05 | 850.51 | | 117 |
| 93 | 390.54 | 421.45 | 454.61 | 489.98 | 527.55 | 567.30 | 609.21 | 653.24 | 699.44 | 747.79 | 798.30 | 850.51 | 892.75 | | 118 |
| 94 | 411.22 | 443.57 | 478.24 | 515.22 | 554.51 | 596.04 | 639.84 | 685.87 | 734.18 | 784.77 | 837.62 | 892.75 | 935.72 | | 119 |
| 95 | 432.75 | 466.53 | 502.73 | 541.35 | 582.35 | 625.70 | 671.40 | 719.50 | 769.99 | 822.84 | 878.11 | 935.72 | 1,000.00 | | 120 |
| 96 | 455.12 | 490.33 | 528.08 | 568.33 | 611.06 | 656.23 | 703.94 | 754.14 | 806.84 | 862.04 | 919.68 | 1,000.00 |  | |  |
| 97 | 478.33 | 514.99 | 554.29 | 596.17 | 640.61 | 687.71 | 737.44 | 789.77 | 844.74 | 902.22 | 1,000.00 |  |  | |  |
| 98 | 502.39 | 540.49 | 581.31 | 624.79 | 671.08 | 720.12 | 771.88 | 826.41 | 883.54 | 1,000.00 |  |  |  | |  |
| 99 | 527.27 | 566.78 | 609.08 | 654.33 | 702.45 | 753.43 | 807.30 | 863.85 | 1,000.00 |  |  |  |  | |  |