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

**Section 1412.ILLUSTRATION M Female Smoker Select & Ultimate Age Last Birthday**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Female – Smoker – Age Last 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 |  |  |  |  |  |  |  |  |  |  |  |  | 0.40 | con't |
| 5 |  |  |  |  |  |  |  |  |  |  |  | 0.40 | 0.44 | con't |
| 6 |  |  |  |  |  |  |  |  |  |  | 0.39 | 0.43 | 0.47 | con't |
| 7 |  |  |  |  |  |  |  |  |  | 0.39 | 0.43 | 0.46 | 0.51 | con't |
| 8 |  |  |  |  |  |  |  |  | 0.38 | 0.42 | 0.46 | 0.49 | 0.54 | con't |
| 9 |  |  |  |  |  |  |  | 0.38 | 0.41 | 0.45 | 0.49 | 0.52 | 0.58 | con't |
| 10 |  |  |  |  |  |  | 0.37 | 0.41 | 0.44 | 0.48 | 0.51 | 0.56 | 0.61 | con't |
| 11 |  |  |  |  |  | 0.36 | 0.40 | 0.43 | 0.47 | 0.51 | 0.55 | 0.59 | 0.65 | con't |
| 12 |  |  |  |  | 0.36 | 0.39 | 0.42 | 0.46 | 0.49 | 0.54 | 0.58 | 0.63 | 0.69 | con't |
| 13 |  |  |  | 0.36 | 0.38 | 0.41 | 0.44 | 0.48 | 0.52 | 0.56 | 0.62 | 0.67 | 0.73 | con't |
| 14 |  |  | 0.36 | 0.38 | 0.40 | 0.43 | 0.47 | 0.50 | 0.55 | 0.59 | 0.66 | 0.71 | 0.77 | con't |
| 15 |  | 0.36 | 0.38 | 0.40 | 0.43 | 0.46 | 0.49 | 0.52 | 0.58 | 0.63 | 0.69 | 0.75 | 0.82 | con't |
| 16 | 0.36 | 0.38 | 0.40 | 0.42 | 0.44 | 0.48 | 0.51 | 0.56 | 0.62 | 0.67 | 0.73 | 0.81 | 0.88 | con't |
| 17 | 0.38 | 0.39 | 0.41 | 0.43 | 0.46 | 0.49 | 0.54 | 0.60 | 0.66 | 0.71 | 0.79 | 0.87 | 0.95 | con't |
| 18 | 0.38 | 0.40 | 0.42 | 0.45 | 0.48 | 0.52 | 0.58 | 0.64 | 0.70 | 0.76 | 0.85 | 0.94 | 1.03 | con't |
| 19 | 0.38 | 0.41 | 0.43 | 0.47 | 0.50 | 0.56 | 0.62 | 0.67 | 0.75 | 0.82 | 0.92 | 1.02 | 1.12 | con't |
| 20 | 0.37 | 0.40 | 0.44 | 0.48 | 0.53 | 0.60 | 0.66 | 0.72 | 0.81 | 0.89 | 0.99 | 1.10 | 1.20 | con't |
| 21 | 0.36 | 0.40 | 0.45 | 0.50 | 0.56 | 0.63 | 0.71 | 0.78 | 0.88 | 0.97 | 1.07 | 1.18 | 1.29 | con't |
| 22 | 0.35 | 0.39 | 0.46 | 0.52 | 0.59 | 0.67 | 0.75 | 0.85 | 0.95 | 1.05 | 1.15 | 1.28 | 1.38 | con't |
| 23 | 0.34 | 0.41 | 0.47 | 0.54 | 0.62 | 0.71 | 0.80 | 0.90 | 1.01 | 1.12 | 1.24 | 1.36 | 1.48 | con't |
| 24 | 0.34 | 0.42 | 0.49 | 0.57 | 0.66 | 0.76 | 0.86 | 0.96 | 1.08 | 1.20 | 1.32 | 1.43 | 1.56 | con't |
| 25 | 0.34 | 0.42 | 0.51 | 0.60 | 0.70 | 0.80 | 0.92 | 1.02 | 1.15 | 1.27 | 1.40 | 1.50 | 1.64 | con't |
| 26 | 0.35 | 0.44 | 0.54 | 0.63 | 0.74 | 0.85 | 0.96 | 1.08 | 1.21 | 1.34 | 1.46 | 1.58 | 1.73 | con't |
| 27 | 0.38 | 0.47 | 0.57 | 0.67 | 0.78 | 0.89 | 1.01 | 1.13 | 1.27 | 1.39 | 1.53 | 1.68 | 1.84 | con't |
| 28 | 0.41 | 0.51 | 0.61 | 0.71 | 0.82 | 0.94 | 1.06 | 1.19 | 1.32 | 1.46 | 1.61 | 1.78 | 1.96 | con't |
| 29 | 0.45 | 0.55 | 0.64 | 0.75 | 0.87 | 0.99 | 1.11 | 1.24 | 1.38 | 1.54 | 1.70 | 1.89 | 2.09 | con't |
| 30 | 0.49 | 0.59 | 0.68 | 0.80 | 0.91 | 1.04 | 1.16 | 1.30 | 1.45 | 1.63 | 1.81 | 2.02 | 2.27 | con't |
| 31 | 0.53 | 0.62 | 0.73 | 0.84 | 0.96 | 1.09 | 1.23 | 1.38 | 1.55 | 1.75 | 1.96 | 2.21 | 2.49 | con't |
| 32 | 0.56 | 0.66 | 0.76 | 0.89 | 1.01 | 1.16 | 1.31 | 1.48 | 1.67 | 1.90 | 2.16 | 2.44 | 2.76 | con't |
| 33 | 0.59 | 0.69 | 0.80 | 0.93 | 1.08 | 1.24 | 1.41 | 1.61 | 1.83 | 2.09 | 2.38 | 2.71 | 3.08 | con't |
| 34 | 0.60 | 0.72 | 0.84 | 0.99 | 1.15 | 1.33 | 1.53 | 1.77 | 2.03 | 2.32 | 2.65 | 3.03 | 3.45 | 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 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Female – Smoker – Age Last Birthday | | | | | | | | | | | | |  |
| IssueAge | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 0 |  |  |  | 0.43 | 0.47 | 0.51 | 0.56 | 0.59 | 0.63 | 0.66 | 0.69 | 0.73 | 0.79 | 25 |
| 1 |  |  | 0.42 | 0.47 | 0.51 | 0.54 | 0.59 | 0.63 | 0.66 | 0.69 | 0.73 | 0.77 | 0.84 | 26 |
| 2 |  | 0.41 | 0.46 | 0.50 | 0.54 | 0.57 | 0.62 | 0.66 | 0.69 | 0.73 | 0.77 | 0.83 | 0.89 | 27 |
| 3 | 0.41 | 0.45 | 0.48 | 0.53 | 0.57 | 0.61 | 0.65 | 0.69 | 0.73 | 0.77 | 0.83 | 0.89 | 0.95 | 28 |
| 4 | 0.44 | 0.48 | 0.52 | 0.56 | 0.61 | 0.65 | 0.69 | 0.73 | 0.77 | 0.83 | 0.89 | 0.95 | 1.01 | 29 |
| 5 | 0.47 | 0.52 | 0.56 | 0.60 | 0.65 | 0.69 | 0.73 | 0.77 | 0.83 | 0.88 | 0.95 | 1.00 | 1.07 | 30 |
| 6 | 0.51 | 0.55 | 0.60 | 0.63 | 0.69 | 0.73 | 0.77 | 0.82 | 0.88 | 0.94 | 0.99 | 1.05 | 1.15 | 31 |
| 7 | 0.54 | 0.59 | 0.63 | 0.67 | 0.73 | 0.77 | 0.82 | 0.88 | 0.94 | 0.99 | 1.05 | 1.14 | 1.23 | 32 |
| 8 | 0.58 | 0.62 | 0.67 | 0.72 | 0.77 | 0.81 | 0.88 | 0.94 | 0.99 | 1.05 | 1.14 | 1.22 | 1.33 | 33 |
| 9 | 0.61 | 0.66 | 0.72 | 0.76 | 0.81 | 0.87 | 0.94 | 0.99 | 1.05 | 1.14 | 1.22 | 1.33 | 1.46 | 34 |
| 10 | 0.65 | 0.71 | 0.76 | 0.80 | 0.86 | 0.94 | 0.99 | 1.05 | 1.13 | 1.22 | 1.32 | 1.45 | 1.59 | 35 |
| 11 | 0.69 | 0.75 | 0.80 | 0.86 | 0.92 | 0.99 | 1.05 | 1.13 | 1.21 | 1.31 | 1.44 | 1.57 | 1.72 | 36 |
| 12 | 0.74 | 0.78 | 0.86 | 0.92 | 0.98 | 1.05 | 1.13 | 1.21 | 1.31 | 1.44 | 1.57 | 1.69 | 1.83 | 37 |
| 13 | 0.78 | 0.84 | 0.92 | 0.98 | 1.05 | 1.13 | 1.21 | 1.31 | 1.44 | 1.57 | 1.68 | 1.81 | 1.94 | 38 |
| 14 | 0.83 | 0.91 | 0.98 | 1.05 | 1.13 | 1.21 | 1.31 | 1.44 | 1.56 | 1.68 | 1.79 | 1.92 | 2.06 | 39 |
| 15 | 0.89 | 0.97 | 1.05 | 1.13 | 1.21 | 1.31 | 1.44 | 1.56 | 1.67 | 1.79 | 1.92 | 2.05 | 2.19 | 40 |
| 16 | 0.96 | 1.05 | 1.13 | 1.21 | 1.31 | 1.44 | 1.56 | 1.67 | 1.79 | 1.92 | 2.05 | 2.18 | 2.34 | 41 |
| 17 | 1.04 | 1.13 | 1.21 | 1.31 | 1.44 | 1.56 | 1.67 | 1.79 | 1.92 | 2.05 | 2.18 | 2.34 | 2.53 | 42 |
| 18 | 1.13 | 1.21 | 1.31 | 1.44 | 1.56 | 1.67 | 1.79 | 1.92 | 2.05 | 2.18 | 2.34 | 2.53 | 2.74 | 43 |
| 19 | 1.21 | 1.31 | 1.44 | 1.56 | 1.67 | 1.79 | 1.92 | 2.05 | 2.18 | 2.34 | 2.53 | 2.74 | 2.99 | 44 |
| 20 | 1.31 | 1.42 | 1.56 | 1.67 | 1.79 | 1.91 | 2.05 | 2.18 | 2.34 | 2.53 | 2.74 | 2.99 | 3.28 | 45 |
| 21 | 1.41 | 1.53 | 1.65 | 1.77 | 1.91 | 2.04 | 2.18 | 2.34 | 2.53 | 2.74 | 2.99 | 3.28 | 3.62 | 46 |
| 22 | 1.51 | 1.62 | 1.75 | 1.88 | 2.03 | 2.17 | 2.34 | 2.53 | 2.74 | 2.99 | 3.28 | 3.62 | 4.04 | 47 |
| 23 | 1.59 | 1.71 | 1.86 | 1.99 | 2.15 | 2.33 | 2.53 | 2.74 | 2.99 | 3.28 | 3.62 | 4.04 | 4.54 | 48 |
| 24 | 1.68 | 1.81 | 1.97 | 2.12 | 2.30 | 2.52 | 2.74 | 2.99 | 3.28 | 3.62 | 4.04 | 4.54 | 5.10 | 49 |
| 25 | 1.78 | 1.92 | 2.09 | 2.28 | 2.48 | 2.74 | 2.99 | 3.28 | 3.62 | 4.04 | 4.54 | 5.10 | 5.70 | 50 |
| 26 | 1.89 | 2.05 | 2.24 | 2.47 | 2.71 | 2.99 | 3.28 | 3.62 | 4.04 | 4.54 | 5.10 | 5.70 | 6.36 | 51 |
| 27 | 2.01 | 2.20 | 2.43 | 2.68 | 2.97 | 3.28 | 3.62 | 4.04 | 4.54 | 5.10 | 5.70 | 6.36 | 7.07 | 52 |
| 28 | 2.15 | 2.38 | 2.65 | 2.94 | 3.27 | 3.62 | 4.04 | 4.54 | 5.10 | 5.70 | 6.36 | 7.07 | 7.84 | 53 |
| 29 | 2.33 | 2.60 | 2.90 | 3.26 | 3.62 | 4.04 | 4.54 | 5.10 | 5.70 | 6.36 | 7.07 | 7.84 | 8.66 | 54 |
| 30 | 2.55 | 2.86 | 3.21 | 3.62 | 4.04 | 4.54 | 5.10 | 5.70 | 6.36 | 7.07 | 7.84 | 8.66 | 9.53 | 55 |
| 31 | 2.81 | 3.18 | 3.58 | 4.04 | 4.54 | 5.10 | 5.70 | 6.36 | 7.07 | 7.84 | 8.66 | 9.53 | 10.46 | 56 |
| 32 | 3.12 | 3.54 | 4.00 | 4.52 | 5.10 | 5.70 | 6.36 | 7.07 | 7.84 | 8.66 | 9.53 | 10.46 | 11.40 | 57 |
| 33 | 3.49 | 3.95 | 4.48 | 5.05 | 5.70 | 6.36 | 7.07 | 7.84 | 8.66 | 9.53 | 10.46 | 11.40 | 12.38 | 58 |
| 34 | 3.91 | 4.42 | 5.01 | 5.65 | 6.36 | 7.07 | 7.84 | 8.66 | 9.53 | 10.46 | 11.40 | 12.38 | 13.43 | 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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|  | Female – Smoker – Age Last Birthday | | | | | | | | | | | | |  |
| Issue Age | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 35 | 0.62 | 0.75 | 0.89 | 1.06 | 1.24 | 1.45 | 1.69 | 1.96 | 2.25 | 2.58 | 2.95 | 3.37 | 3.85 | con't |
| 36 | 0.65 | 0.79 | 0.95 | 1.14 | 1.34 | 1.58 | 1.86 | 2.16 | 2.49 | 2.87 | 3.28 | 3.74 | 4.26 | con't |
| 37 | 0.69 | 0.85 | 1.02 | 1.23 | 1.47 | 1.74 | 2.05 | 2.39 | 2.77 | 3.18 | 3.64 | 4.15 | 4.71 | con't |
| 38 | 0.75 | 0.92 | 1.11 | 1.35 | 1.62 | 1.92 | 2.27 | 2.65 | 3.06 | 3.53 | 4.04 | 4.59 | 5.20 | con't |
| 39 | 0.82 | 1.01 | 1.23 | 1.50 | 1.80 | 2.13 | 2.52 | 2.94 | 3.39 | 3.91 | 4.46 | 5.07 | 5.72 | con't |
| 40 | 0.91 | 1.12 | 1.38 | 1.67 | 2.00 | 2.38 | 2.79 | 3.25 | 3.76 | 4.32 | 4.92 | 5.58 | 6.30 | con't |
| 41 | 1.01 | 1.26 | 1.55 | 1.88 | 2.24 | 2.65 | 3.10 | 3.61 | 4.16 | 4.78 | 5.43 | 6.15 | 6.93 | con't |
| 42 | 1.13 | 1.42 | 1.75 | 2.12 | 2.53 | 2.97 | 3.47 | 4.02 | 4.62 | 5.28 | 5.99 | 6.76 | 7.60 | con't |
| 43 | 1.28 | 1.61 | 1.98 | 2.40 | 2.85 | 3.34 | 3.88 | 4.48 | 5.13 | 5.83 | 6.60 | 7.43 | 8.34 | con't |
| 44 | 1.44 | 1.82 | 2.25 | 2.71 | 3.21 | 3.76 | 4.34 | 4.99 | 5.69 | 6.45 | 7.26 | 8.16 | 9.13 | con't |
| 45 | 1.60 | 2.05 | 2.53 | 3.03 | 3.59 | 4.19 | 4.83 | 5.52 | 6.29 | 7.09 | 7.97 | 8.93 | 9.96 | con't |
| 46 | 1.79 | 2.29 | 2.81 | 3.37 | 3.99 | 4.64 | 5.34 | 6.08 | 6.90 | 7.77 | 8.70 | 9.73 | 10.82 | con't |
| 47 | 2.00 | 2.54 | 3.11 | 3.74 | 4.39 | 5.10 | 5.84 | 6.66 | 7.53 | 8.46 | 9.47 | 10.55 | 11.72 | con't |
| 48 | 2.16 | 2.75 | 3.42 | 4.10 | 4.80 | 5.56 | 6.36 | 7.23 | 8.16 | 9.16 | 10.25 | 11.41 | 12.67 | con't |
| 49 | 2.28 | 2.98 | 3.73 | 4.44 | 5.20 | 6.00 | 6.86 | 7.79 | 8.79 | 9.87 | 11.03 | 12.29 | 13.64 | con't |
| 50 | 2.42 | 3.33 | 4.07 | 4.79 | 5.59 | 6.43 | 7.35 | 8.35 | 9.42 | 10.59 | 11.83 | 13.20 | 14.66 | con't |
| 51 | 2.58 | 3.72 | 4.45 | 5.17 | 5.99 | 6.88 | 7.85 | 8.90 | 10.07 | 11.32 | 12.67 | 14.14 | 15.73 | con't |
| 52 | 2.75 | 4.08 | 4.83 | 5.56 | 6.39 | 7.32 | 8.34 | 9.47 | 10.71 | 12.08 | 13.54 | 15.14 | 16.87 | con't |
| 53 | 2.94 | 4.41 | 5.23 | 5.96 | 6.81 | 7.78 | 8.87 | 10.07 | 11.40 | 12.87 | 14.47 | 16.23 | 18.12 | con't |
| 54 | 3.12 | 4.76 | 5.67 | 6.40 | 7.28 | 8.29 | 9.45 | 10.72 | 12.15 | 13.75 | 15.50 | 17.43 | 19.51 | con't |
| 55 | 3.35 | 5.09 | 6.09 | 6.84 | 7.75 | 8.80 | 10.02 | 11.38 | 12.94 | 14.67 | 16.59 | 18.70 | 21.00 | con't |
| 56 | 3.57 | 5.37 | 6.49 | 7.27 | 8.22 | 9.33 | 10.63 | 12.10 | 13.78 | 15.65 | 17.73 | 20.05 | 22.60 | con't |
| 57 | 3.68 | 5.67 | 6.91 | 7.73 | 8.76 | 9.95 | 11.34 | 12.94 | 14.75 | 16.79 | 19.05 | 21.59 | 24.39 | con't |
| 58 | 3.84 | 5.96 | 7.34 | 8.24 | 9.33 | 10.64 | 12.14 | 13.89 | 15.86 | 18.11 | 20.58 | 23.35 | 26.43 | con't |
| 59 | 4.03 | 6.21 | 7.78 | 8.74 | 9.92 | 11.37 | 13.02 | 14.94 | 17.11 | 19.58 | 22.32 | 25.36 | 28.74 | con't |
| 60 | 4.18 | 6.47 | 8.18 | 9.22 | 10.53 | 12.12 | 13.96 | 16.08 | 18.50 | 21.23 | 24.25 | 27.61 | 31.33 | con't |
| 61 | 4.37 | 6.73 | 8.57 | 9.69 | 11.12 | 12.87 | 14.91 | 17.27 | 19.98 | 23.02 | 26.40 | 30.13 | 34.24 | con't |
| 62 | 4.68 | 6.99 | 8.94 | 10.13 | 11.68 | 13.61 | 15.88 | 18.52 | 21.55 | 24.98 | 28.75 | 32.91 | 37.51 | con't |
| 63 | 5.09 | 7.89 | 9.29 | 10.56 | 12.23 | 14.34 | 16.88 | 19.84 | 23.24 | 27.09 | 31.31 | 35.99 | 41.10 | con't |
| 64 | 5.56 | 8.85 | 9.66 | 10.98 | 12.79 | 15.11 | 17.93 | 21.24 | 25.05 | 29.38 | 34.12 | 39.35 | 45.04 | con't |
| 65 | 5.92 | 9.27 | 10.06 | 11.42 | 13.38 | 15.91 | 19.01 | 22.68 | 26.91 | 31.71 | 36.98 | 42.77 | 49.07 | con't |
| 66 | 6.10 | 9.73 | 10.49 | 11.93 | 14.04 | 16.80 | 20.19 | 24.21 | 28.85 | 34.09 | 39.89 | 46.23 | 53.14 | con't |
| 67 | 6.46 | 10.22 | 11.00 | 12.55 | 14.84 | 17.85 | 21.56 | 25.95 | 31.02 | 36.72 | 43.06 | 50.00 | 57.54 | con't |
| 68 | 7.07 | 10.75 | 11.61 | 13.31 | 15.81 | 19.10 | 23.15 | 27.94 | 33.44 | 39.63 | 46.52 | 54.05 | 62.23 | con't |
| 69 | 7.72 | 11.32 | 12.31 | 14.20 | 16.97 | 20.58 | 25.01 | 30.21 | 36.17 | 42.84 | 50.29 | 58.42 | 67.19 | 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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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Female – Smoker – Age Last Birthday | | | | | | | | | | | | |  |
| IssueAge | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 35 | 4.35 | 4.92 | 5.57 | 6.27 | 7.07 | 7.84 | 8.66 | 9.53 | 10.46 | 11.40 | 12.38 | 13.43 | 14.52 | 60 |
| 36 | 4.82 | 5.44 | 6.13 | 6.89 | 7.84 | 8.62 | 9.53 | 10.46 | 11.40 | 12.38 | 13.43 | 14.52 | 15.70 | 61 |
| 37 | 5.32 | 5.99 | 6.74 | 7.55 | 8.53 | 9.41 | 10.43 | 11.40 | 12.38 | 13.43 | 14.52 | 15.70 | 16.95 | 62 |
| 38 | 5.86 | 6.58 | 7.40 | 8.26 | 9.21 | 10.23 | 11.33 | 12.36 | 13.43 | 14.52 | 15.70 | 16.95 | 18.23 | 63 |
| 39 | 6.45 | 7.23 | 8.09 | 9.02 | 10.03 | 11.11 | 12.27 | 13.36 | 14.52 | 15.69 | 16.95 | 18.23 | 19.61 | 64 |
| 40 | 7.08 | 7.93 | 8.85 | 9.85 | 10.91 | 12.04 | 13.26 | 14.43 | 15.67 | 16.93 | 18.23 | 19.61 | 21.10 | 65 |
| 41 | 7.77 | 8.69 | 9.67 | 10.73 | 11.85 | 13.05 | 14.32 | 15.58 | 16.89 | 18.23 | 19.61 | 21.10 | 22.72 | 66 |
| 42 | 8.51 | 9.50 | 10.55 | 11.67 | 12.86 | 14.12 | 15.45 | 16.80 | 18.18 | 19.59 | 21.08 | 22.71 | 24.52 | 67 |
| 43 | 9.31 | 10.37 | 11.49 | 12.68 | 13.94 | 15.27 | 16.66 | 18.08 | 19.51 | 21.02 | 22.67 | 24.47 | 26.49 | 68 |
| 44 | 10.17 | 11.29 | 12.49 | 13.75 | 15.09 | 16.49 | 17.94 | 19.40 | 20.92 | 22.59 | 24.40 | 26.40 | 28.66 | 69 |
| 45 | 11.07 | 12.27 | 13.53 | 14.88 | 16.31 | 17.80 | 19.27 | 20.80 | 22.47 | 24.30 | 26.30 | 28.53 | 31.11 | 70 |
| 46 | 12.00 | 13.28 | 14.62 | 16.06 | 17.58 | 19.19 | 20.66 | 22.34 | 24.17 | 26.17 | 28.41 | 30.94 | 33.85 | 71 |
| 47 | 12.98 | 14.34 | 15.78 | 17.30 | 18.93 | 20.58 | 22.17 | 24.01 | 26.02 | 28.26 | 30.80 | 33.63 | 36.83 | 72 |
| 48 | 14.02 | 15.47 | 17.01 | 18.63 | 20.39 | 22.06 | 23.81 | 25.80 | 28.06 | 30.60 | 33.45 | 36.55 | 40.08 | 73 |
| 49 | 15.10 | 16.67 | 18.31 | 20.08 | 21.97 | 23.74 | 25.55 | 27.79 | 30.34 | 33.16 | 36.26 | 39.65 | 43.48 | 74 |
| 50 | 16.23 | 17.93 | 19.72 | 21.63 | 23.67 | 25.42 | 27.52 | 30.05 | 32.85 | 35.90 | 39.26 | 42.92 | 47.05 | 75 |
| 51 | 17.43 | 19.28 | 21.24 | 23.33 | 25.26 | 27.26 | 29.77 | 32.54 | 35.56 | 38.86 | 42.49 | 46.44 | 50.91 | 76 |
| 52 | 18.73 | 20.75 | 22.89 | 24.96 | 27.00 | 29.49 | 32.25 | 35.26 | 38.48 | 42.06 | 45.96 | 50.23 | 55.07 | 77 |
| 53 | 20.18 | 22.39 | 24.60 | 26.75 | 29.21 | 31.95 | 34.96 | 38.20 | 41.64 | 45.50 | 49.71 | 54.33 | 59.56 | 78 |
| 54 | 21.78 | 24.23 | 26.48 | 28.94 | 31.66 | 34.66 | 37.92 | 41.39 | 45.05 | 49.22 | 53.76 | 58.74 | 64.39 | 79 |
| 55 | 23.51 | 26.23 | 28.67 | 31.39 | 34.37 | 37.63 | 41.15 | 44.85 | 48.78 | 53.27 | 58.17 | 63.53 | 70.41 | 80 |
| 56 | 25.38 | 28.40 | 31.10 | 34.09 | 37.36 | 40.90 | 44.66 | 48.67 | 52.98 | 57.70 | 62.97 | 68.71 | 77.77 | 81 |
| 57 | 27.47 | 30.82 | 33.79 | 37.08 | 40.65 | 44.48 | 48.56 | 52.85 | 57.52 | 62.48 | 68.13 | 74.28 | 85.35 | 82 |
| 58 | 29.81 | 33.51 | 36.79 | 40.39 | 44.28 | 48.44 | 52.72 | 57.32 | 62.31 | 67.64 | 73.68 | 80.28 | 93.09 | 83 |
| 59 | 32.44 | 36.52 | 40.14 | 44.08 | 48.32 | 52.57 | 57.11 | 62.09 | 67.43 | 73.11 | 79.51 | 86.49 | 101.15 | 84 |
| 60 | 35.42 | 39.90 | 43.89 | 48.21 | 52.44 | 56.91 | 61.87 | 67.19 | 72.85 | 79.07 | 85.59 | 93.49 | 108.60 | 85 |
| 61 | 38.77 | 43.70 | 48.09 | 52.31 | 56.71 | 61.66 | 66.95 | 72.59 | 78.83 | 85.35 | 92.75 | 100.73 | 117.21 | 86 |
| 62 | 42.52 | 47.97 | 52.19 | 56.52 | 61.46 | 66.73 | 72.33 | 78.59 | 85.08 | 92.33 | 100.06 | 107.59 | 127.89 | 87 |
| 63 | 46.68 | 52.04 | 56.32 | 61.25 | 66.51 | 72.08 | 78.34 | 84.80 | 91.84 | 99.45 | 106.82 | 114.98 | 138.58 | 88 |
| 64 | 51.24 | 56.12 | 61.02 | 66.27 | 71.81 | 78.09 | 84.54 | 91.34 | 98.76 | 106.10 | 114.40 | 122.96 | 148.36 | 89 |
| 65 | 55.91 | 60.80 | 66.04 | 71.54 | 77.83 | 84.26 | 90.87 | 98.12 | 105.31 | 113.67 | 122.45 | 131.45 | 153.92 | 90 |
| 66 | 60.60 | 65.81 | 71.30 | 77.60 | 84.00 | 90.43 | 97.45 | 104.62 | 112.83 | 121.77 | 130.69 | 140.25 | 158.48 | 91 |
| 67 | 65.61 | 71.07 | 77.07 | 83.74 | 89.97 | 96.88 | 103.92 | 112.06 | 120.92 | 129.90 | 139.43 | 149.80 | 168.33 | 92 |
| 68 | 70.83 | 76.48 | 82.86 | 89.33 | 96.25 | 103.25 | 111.21 | 120.04 | 128.97 | 138.50 | 149.01 | 160.09 | 182.27 | 93 |
| 69 | 75.84 | 81.80 | 88.27 | 95.19 | 102.56 | 110.24 | 118.97 | 128.09 | 137.78 | 148.14 | 159.36 | 170.86 | 201.70 | 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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|  | Female – Smoker – Age Last Birthday | | | | | | | | | | | | | 5 of 6 |
| Issue Age | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 70 | 8.46 | 11.95 | 13.13 | 15.27 | 18.36 | 22.32 | 27.15 | 32.79 | 39.21 | 46.35 | 54.35 | 63.10 | 72.48 | con't |
| 71 | 10.52 | 12.64 | 14.08 | 16.52 | 19.97 | 24.33 | 29.60 | 35.69 | 42.55 | 50.15 | 58.73 | 68.04 | 78.01 | con't |
| 72 | 12.53 | 13.41 | 15.16 | 17.98 | 21.83 | 26.63 | 32.34 | 38.89 | 46.21 | 54.23 | 63.38 | 73.24 | 83.74 | con't |
| 73 | 13.27 | 14.33 | 16.45 | 19.70 | 23.98 | 29.25 | 35.41 | 42.39 | 50.16 | 58.59 | 68.27 | 78.68 | 89.23 | con't |
| 74 | 14.07 | 15.45 | 18.01 | 21.69 | 26.44 | 32.17 | 38.77 | 46.22 | 54.37 | 63.19 | 73.38 | 84.31 | 92.83 | con't |
| 75 | 15.10 | 16.93 | 19.99 | 24.20 | 29.48 | 35.75 | 42.92 | 50.90 | 59.59 | 68.95 | 79.77 | 90.00 | 98.15 | con't |
| 76 | 16.55 | 18.89 | 22.51 | 27.32 | 33.22 | 40.14 | 47.98 | 56.64 | 66.06 | 76.14 | 87.76 | 96.75 | 105.47 | con't |
| 77 | 18.48 | 21.37 | 25.54 | 30.96 | 37.52 | 45.10 | 53.61 | 62.99 | 73.14 | 83.98 | 95.41 | 104.27 | 113.95 | con't |
| 78 | 20.00 | 24.44 | 29.21 | 35.22 | 42.42 | 50.68 | 59.87 | 69.99 | 80.87 | 92.49 | 103.10 | 113.25 | 125.00 | con't |
| 79 | 21.00 | 28.23 | 33.57 | 40.18 | 47.99 | 56.93 | 66.81 | 77.63 | 89.27 | 101.64 | 112.54 | 124.03 | 135.53 | con't |
| 80 | 22.79 | 32.82 | 38.68 | 45.87 | 54.29 | 63.90 | 74.44 | 85.97 | 98.36 | 111.51 | 123.06 | 134.82 | 146.90 | con't |
| 81 | 25.40 | 38.26 | 44.63 | 52.36 | 61.38 | 71.57 | 82.79 | 95.04 | 108.14 | 122.09 | 134.06 | 146.35 | 159.33 | con't |
| 82 | 28.22 | 43.95 | 51.45 | 59.69 | 69.25 | 80.05 | 91.87 | 104.78 | 118.62 | 133.35 | 145.78 | 158.88 | 172.49 | con't |
| 83 | 31.85 | 50.52 | 59.19 | 67.86 | 77.94 | 89.31 | 101.70 | 115.25 | 129.81 | 145.32 | 158.34 | 172.08 | 186.38 | con't |
| 84 | 37.32 | 58.69 | 67.15 | 76.92 | 87.45 | 99.33 | 112.29 | 126.43 | 141.69 | 157.92 | 171.63 | 185.96 | 201.73 | con't |
| 85 | 46.41 | 66.43 | 75.92 | 86.85 | 97.77 | 110.87 | 123.63 | 138.32 | 154.29 | 171.29 | 185.63 | 201.13 | 218.57 | con't |
| 86 | 54.88 | 74.91 | 86.25 | 97.49 | 109.97 | 123.17 | 135.64 | 150.92 | 167.50 | 185.35 | 200.57 | 217.15 | 236.97 | con't |
| 87 | 64.36 | 85.68 | 97.19 | 109.66 | 122.76 | 135.21 | 148.27 | 164.09 | 181.32 | 199.93 | 216.18 | 233.86 | 256.03 | con't |
| 88 | 79.50 | 96.95 | 109.34 | 122.34 | 134.82 | 147.89 | 161.60 | 177.93 | 195.72 | 215.05 | 232.27 | 251.28 | 274.68 | con't |
| 89 | 94.97 | 109.03 | 121.94 | 134.42 | 147.56 | 161.24 | 175.59 | 192.42 | 210.72 | 230.72 | 249.06 | 268.74 | 294.40 | con't |
| 90 | 108.74 | 121.52 | 134.08 | 147.18 | 160.88 | 175.18 | 190.80 | 207.36 | 226.25 | 246.99 | 266.08 | 287.45 | 313.54 | con't |
| 91 | 121.15 | 133.76 | 146.92 | 160.57 | 174.74 | 190.25 | 206.64 | 222.84 | 242.21 | 263.63 | 282.91 | 305.74 | 327.94 | con't |
| 92 | 133.45 | 146.62 | 160.28 | 174.40 | 189.68 | 205.91 | 221.97 | 238.82 | 258.80 | 278.81 | 298.45 | 319.77 | 344.19 | con't |
| 93 | 146.33 | 160.01 | 174.01 | 189.15 | 205.20 | 221.18 | 237.74 | 255.63 | 274.19 | 292.10 | 312.16 | 335.56 | 363.21 | con't |
| 94 | 159.70 | 173.71 | 188.66 | 204.61 | 220.50 | 236.89 | 254.61 | 271.25 | 287.43 | 305.61 | 327.76 | 354.23 | 382.93 | con't |
| 95 | 173.37 | 188.03 | 203.99 | 219.88 | 236.17 | 253.79 | 270.39 | 284.33 | 300.80 | 321.14 | 346.18 | 373.59 | 403.37 | con't |
| 96 | 187.28 | 202.96 | 219.20 | 235.39 | 252.91 | 269.70 | 283.48 | 297.65 | 316.08 | 339.44 | 365.30 | 393.66 | 424.51 | con't |
| 97 | 201.61 | 217.90 | 234.66 | 252.07 | 268.88 | 282.85 | 296.74 | 312.96 | 334.38 | 358.43 | 385.13 | 414.44 | 446.35 | con't |
| 98 | 216.23 | 233.05 | 251.34 | 268.05 | 282.10 | 296.44 | 312.23 | 331.43 | 353.41 | 378.15 | 405.66 | 435.91 | 468.89 | con't |
| 99 | 232.02 | 250.34 | 267.67 | 281.68 | 295.99 | 312.23 | 331.11 | 351.70 | 375.10 | 401.30 | 430.29 | 462.04 | 496.54 | con't |

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|  | Female – Smoker – Age Last Birthday | | | | | | | | | | | | | 6 of 6 |
| IssueAge | Duration | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate |
| 70 | 80.68 | 87.04 | 93.91 | 101.30 | 109.15 | 117.63 | 126.66 | 136.72 | 147.54 | 158.59 | 170.10 | 183.39 | 224.62 | 95 |
| 71 | 85.73 | 91.20 | 99.81 | 107.67 | 116.05 | 125.06 | 134.65 | 145.77 | 157.80 | 169.36 | 182.21 | 198.08 | 246.45 | 96 |
| 72 | 90.26 | 94.13 | 105.94 | 114.28 | 123.20 | 132.77 | 142.96 | 155.27 | 168.58 | 181.14 | 195.97 | 214.84 | 259.40 | 97 |
| 73 | 93.47 | 101.09 | 112.29 | 121.12 | 130.58 | 140.78 | 151.64 | 165.29 | 180.11 | 194.04 | 212.25 | 233.23 | 264.59 | 98 |
| 74 | 99.56 | 108.02 | 119.45 | 129.00 | 139.20 | 150.15 | 162.71 | 175.83 | 192.37 | 209.08 | 230.32 | 252.00 | 278.57 | 99 |
| 75 | 106.68 | 115.43 | 127.96 | 138.45 | 149.56 | 162.21 | 175.23 | 189.24 | 207.37 | 227.29 | 249.18 | 273.22 | 297.48 | 100 |
| 76 | 114.69 | 126.98 | 137.68 | 149.02 | 161.76 | 174.88 | 188.77 | 206.48 | 226.11 | 247.77 | 271.47 | 295.22 | 317.92 | 101 |
| 77 | 125.96 | 136.96 | 148.48 | 161.25 | 174.53 | 188.48 | 205.79 | 225.34 | 246.71 | 270.19 | 293.74 | 316.21 | 340.13 | 102 |
| 78 | 136.19 | 147.95 | 160.80 | 174.04 | 188.19 | 205.29 | 224.40 | 245.98 | 269.27 | 292.62 | 314.94 | 338.88 | 364.04 | 103 |
| 79 | 147.37 | 160.36 | 173.69 | 187.74 | 204.71 | 223.55 | 244.65 | 268.60 | 291.81 | 314.23 | 338.04 | 363.46 | 391.63 | 104 |
| 80 | 159.78 | 173.28 | 187.45 | 204.02 | 222.60 | 243.29 | 266.68 | 291.38 | 313.64 | 337.57 | 363.26 | 391.63 | 423.44 | 105 |
| 81 | 172.84 | 186.97 | 203.49 | 221.53 | 241.91 | 264.70 | 288.81 | 313.24 | 337.27 | 363.07 | 391.63 | 423.44 | 455.99 | 106 |
| 82 | 186.67 | 202.79 | 220.66 | 240.49 | 263.13 | 286.75 | 310.54 | 336.79 | 362.88 | 391.63 | 423.44 | 455.99 | 489.10 | 107 |
| 83 | 202.29 | 219.72 | 239.64 | 262.28 | 285.97 | 309.36 | 334.87 | 362.68 | 391.63 | 423.44 | 455.99 | 489.10 | 522.77 | 108 |
| 84 | 219.01 | 239.04 | 262.01 | 285.95 | 309.36 | 334.53 | 361.91 | 391.63 | 423.44 | 455.99 | 489.10 | 522.77 | 557.56 | 109 |
| 85 | 238.58 | 262.01 | 285.95 | 309.36 | 334.53 | 361.91 | 391.63 | 423.44 | 455.99 | 489.10 | 522.77 | 557.56 | 592.43 | 110 |
| 86 | 261.55 | 285.95 | 309.36 | 334.53 | 361.91 | 391.63 | 423.28 | 455.83 | 489.10 | 522.77 | 557.56 | 592.43 | 626.05 | 111 |
| 87 | 282.52 | 307.00 | 332.28 | 359.36 | 388.52 | 420.12 | 452.55 | 486.27 | 520.92 | 556.61 | 592.43 | 626.05 | 658.15 | 112 |
| 88 | 299.85 | 325.43 | 352.52 | 381.08 | 411.65 | 443.83 | 477.64 | 513.04 | 550.01 | 588.56 | 626.05 | 658.15 | 691.12 | 113 |
| 89 | 317.25 | 343.76 | 372.02 | 402.35 | 434.39 | 468.14 | 503.58 | 540.70 | 579.45 | 619.85 | 658.15 | 691.12 | 732.34 | 114 |
| 90 | 334.92 | 362.69 | 392.63 | 424.38 | 457.93 | 493.27 | 530.37 | 569.23 | 609.82 | 652.11 | 691.02 | 732.34 | 771.59 | 115 |
| 91 | 353.33 | 382.70 | 413.98 | 447.17 | 482.25 | 519.20 | 558.01 | 598.65 | 641.09 | 685.31 | 731.27 | 771.59 | 812.54 | 116 |
| 92 | 372.80 | 403.43 | 436.08 | 470.73 | 507.35 | 545.94 | 586.48 | 628.93 | 673.27 | 719.46 | 767.45 | 812.54 | 856.04 | 117 |
| 93 | 392.99 | 424.90 | 458.92 | 495.04 | 533.24 | 573.49 | 615.79 | 660.08 | 706.35 | 754.53 | 804.59 | 856.04 | 896.68 | 118 |
| 94 | 413.89 | 447.09 | 482.49 | 520.10 | 559.90 | 601.84 | 645.92 | 692.09 | 740.30 | 790.52 | 842.67 | 896.68 | 939.11 | 119 |
| 95 | 435.51 | 469.99 | 506.80 | 545.92 | 587.33 | 630.99 | 676.87 | 724.94 | 775.14 | 827.41 | 881.68 | 939.11 | 1,000.00 | 120 |
| 96 | 457.83 | 493.62 | 531.84 | 572.49 | 615.52 | 660.92 | 708.64 | 758.63 | 810.84 | 865.19 | 924.54 | 1,000.00 |  |  |
| 97 | 480.87 | 517.96 | 557.62 | 599.80 | 644.49 | 691.64 | 741.21 | 793.16 | 847.39 | 909.18 | 1,000.00 |  |  |  |
| 98 | 504.61 | 543.02 | 584.11 | 627.85 | 674.21 | 723.13 | 774.58 | 828.49 | 893.30 | 1,000.00 |  |  |  |  |
| 99 | 533.77 | 573.68 | 616.27 | 661.48 | 709.25 | 759.54 | 812.26 | 877.16 | 1,000.00 |  |  |  |  |  |