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

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 40% Male, 60% Female Composite Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  |
| Issue  Age | Duration | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | con't |
| 0 | 0.68 | 0.43 | 0.31 | 0.23 | 0.20 | 0.19 | 0.20 | 0.21 | 0.21 | 0.22 | 0.22 | 0.25 | 0.29 | con't |
| 1 | 0.39 | 0.30 | 0.22 | 0.20 | 0.19 | 0.20 | 0.20 | 0.21 | 0.22 | 0.21 | 0.24 | 0.27 | 0.32 | con't |
| 2 | 0.29 | 0.22 | 0.20 | 0.19 | 0.20 | 0.19 | 0.21 | 0.22 | 0.21 | 0.22 | 0.25 | 0.30 | 0.34 | con't |
| 3 | 0.21 | 0.20 | 0.19 | 0.20 | 0.19 | 0.19 | 0.22 | 0.21 | 0.22 | 0.24 | 0.28 | 0.33 | 0.39 | con't |
| 4 | 0.20 | 0.19 | 0.19 | 0.19 | 0.19 | 0.20 | 0.21 | 0.22 | 0.23 | 0.28 | 0.33 | 0.38 | 0.49 | con't |
| 5 | 0.19 | 0.19 | 0.18 | 0.19 | 0.20 | 0.19 | 0.22 | 0.22 | 0.27 | 0.32 | 0.38 | 0.48 | 0.55 | con't |
| 6 | 0.19 | 0.18 | 0.19 | 0.20 | 0.19 | 0.21 | 0.22 | 0.27 | 0.31 | 0.38 | 0.48 | 0.55 | 0.59 | con't |
| 7 | 0.18 | 0.19 | 0.20 | 0.19 | 0.20 | 0.22 | 0.26 | 0.31 | 0.37 | 0.48 | 0.54 | 0.59 | 0.63 | con't |
| 8 | 0.19 | 0.20 | 0.19 | 0.20 | 0.21 | 0.26 | 0.30 | 0.37 | 0.47 | 0.54 | 0.59 | 0.62 | 0.64 | con't |
| 9 | 0.20 | 0.19 | 0.20 | 0.21 | 0.24 | 0.30 | 0.36 | 0.47 | 0.53 | 0.58 | 0.62 | 0.64 | 0.66 | con't |
| 10 | 0.19 | 0.20 | 0.21 | 0.24 | 0.28 | 0.35 | 0.46 | 0.53 | 0.58 | 0.61 | 0.63 | 0.65 | 0.67 | con't |
| 11 | 0.20 | 0.21 | 0.24 | 0.28 | 0.35 | 0.45 | 0.52 | 0.58 | 0.60 | 0.63 | 0.64 | 0.66 | 0.67 | con't |
| 12 | 0.20 | 0.23 | 0.28 | 0.35 | 0.45 | 0.52 | 0.57 | 0.60 | 0.62 | 0.63 | 0.65 | 0.66 | 0.69 | con't |
| 13 | 0.23 | 0.28 | 0.34 | 0.45 | 0.52 | 0.56 | 0.59 | 0.61 | 0.62 | 0.64 | 0.65 | 0.68 | 0.70 | con't |
| 14 | 0.27 | 0.34 | 0.45 | 0.52 | 0.56 | 0.58 | 0.60 | 0.61 | 0.63 | 0.63 | 0.66 | 0.69 | 0.74 | con't |
| 15 | 0.33 | 0.45 | 0.52 | 0.56 | 0.58 | 0.58 | 0.60 | 0.61 | 0.62 | 0.65 | 0.68 | 0.73 | 0.77 | con't |
| 16 | 0.45 | 0.52 | 0.56 | 0.57 | 0.58 | 0.59 | 0.60 | 0.61 | 0.64 | 0.66 | 0.71 | 0.75 | 0.79 | con't |
| 17 | 0.52 | 0.56 | 0.57 | 0.57 | 0.58 | 0.60 | 0.61 | 0.63 | 0.65 | 0.69 | 0.72 | 0.77 | 0.80 | con't |
| 18 | 0.55 | 0.56 | 0.56 | 0.57 | 0.58 | 0.59 | 0.61 | 0.64 | 0.68 | 0.71 | 0.75 | 0.78 | 0.81 | con't |
| 19 | 0.54 | 0.54 | 0.55 | 0.57 | 0.57 | 0.59 | 0.62 | 0.65 | 0.69 | 0.72 | 0.76 | 0.78 | 0.83 | con't |
| 20 | 0.51 | 0.52 | 0.54 | 0.54 | 0.56 | 0.59 | 0.63 | 0.66 | 0.70 | 0.72 | 0.76 | 0.81 | 0.86 | con't |
| 21 | 0.48 | 0.50 | 0.50 | 0.53 | 0.56 | 0.59 | 0.63 | 0.66 | 0.70 | 0.72 | 0.78 | 0.83 | 0.89 | con't |
| 22 | 0.45 | 0.46 | 0.49 | 0.52 | 0.56 | 0.59 | 0.63 | 0.66 | 0.70 | 0.76 | 0.81 | 0.86 | 0.92 | con't |
| 23 | 0.42 | 0.44 | 0.47 | 0.52 | 0.56 | 0.60 | 0.64 | 0.67 | 0.73 | 0.78 | 0.84 | 0.90 | 0.98 | con't |
| 24 | 0.39 | 0.43 | 0.48 | 0.53 | 0.57 | 0.61 | 0.65 | 0.70 | 0.76 | 0.82 | 0.88 | 0.95 | 1.02 | con't |
| 25 | 0.35 | 0.42 | 0.48 | 0.54 | 0.59 | 0.63 | 0.68 | 0.73 | 0.80 | 0.86 | 0.93 | 1.00 | 1.07 | con't |
| 26 | 0.35 | 0.42 | 0.49 | 0.56 | 0.60 | 0.66 | 0.71 | 0.77 | 0.83 | 0.91 | 0.98 | 1.05 | 1.15 | con't |
| 27 | 0.36 | 0.44 | 0.51 | 0.57 | 0.63 | 0.69 | 0.74 | 0.81 | 0.88 | 0.96 | 1.03 | 1.12 | 1.21 | con't |
| 28 | 0.37 | 0.45 | 0.52 | 0.60 | 0.66 | 0.72 | 0.78 | 0.86 | 0.93 | 1.00 | 1.10 | 1.19 | 1.31 | con't |
| 29 | 0.38 | 0.47 | 0.55 | 0.62 | 0.69 | 0.76 | 0.83 | 0.90 | 0.97 | 1.08 | 1.17 | 1.29 | 1.41 | con't |
| 30 | 0.39 | 0.48 | 0.56 | 0.64 | 0.72 | 0.80 | 0.87 | 0.94 | 1.04 | 1.14 | 1.25 | 1.37 | 1.52 | con't |
| 31 | 0.41 | 0.50 | 0.58 | 0.67 | 0.76 | 0.84 | 0.92 | 1.01 | 1.09 | 1.21 | 1.32 | 1.47 | 1.64 | con't |
| 32 | 0.42 | 0.51 | 0.60 | 0.70 | 0.78 | 0.86 | 0.97 | 1.05 | 1.16 | 1.27 | 1.42 | 1.59 | 1.81 | con't |
| 33 | 0.45 | 0.54 | 0.63 | 0.73 | 0.82 | 0.93 | 1.02 | 1.13 | 1.23 | 1.37 | 1.53 | 1.74 | 1.98 | con't |
| 34 | 0.47 | 0.56 | 0.66 | 0.76 | 0.87 | 0.97 | 1.09 | 1.21 | 1.34 | 1.48 | 1.68 | 1.91 | 2.18 | 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 Composite Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  | |
| Issue  Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate | |
| 0 | 0.34 | 0.39 | 0.45 | 0.53 | 0.60 | 0.64 | 0.67 | 0.68 | 0.69 | 0.71 | 0.71 | 0.73 | 0.75 | | 25 |
| 1 | 0.36 | 0.44 | 0.51 | 0.58 | 0.63 | 0.66 | 0.68 | 0.69 | 0.71 | 0.71 | 0.73 | 0.75 | 0.79 | | 26 |
| 2 | 0.39 | 0.49 | 0.57 | 0.61 | 0.65 | 0.67 | 0.69 | 0.71 | 0.71 | 0.73 | 0.75 | 0.79 | 0.83 | | 27 |
| 3 | 0.49 | 0.55 | 0.60 | 0.64 | 0.67 | 0.68 | 0.70 | 0.71 | 0.73 | 0.75 | 0.78 | 0.82 | 0.85 | | 28 |
| 4 | 0.55 | 0.60 | 0.64 | 0.66 | 0.68 | 0.70 | 0.71 | 0.73 | 0.75 | 0.78 | 0.81 | 0.84 | 0.86 | | 29 |
| 5 | 0.59 | 0.64 | 0.66 | 0.68 | 0.70 | 0.71 | 0.73 | 0.75 | 0.78 | 0.81 | 0.83 | 0.85 | 0.86 | | 30 |
| 6 | 0.63 | 0.65 | 0.68 | 0.69 | 0.71 | 0.73 | 0.75 | 0.77 | 0.80 | 0.82 | 0.84 | 0.85 | 0.89 | | 31 |
| 7 | 0.65 | 0.67 | 0.69 | 0.70 | 0.73 | 0.75 | 0.77 | 0.79 | 0.82 | 0.84 | 0.85 | 0.89 | 0.91 | | 32 |
| 8 | 0.66 | 0.68 | 0.69 | 0.72 | 0.74 | 0.77 | 0.79 | 0.82 | 0.84 | 0.85 | 0.89 | 0.91 | 0.95 | | 33 |
| 9 | 0.67 | 0.68 | 0.71 | 0.74 | 0.77 | 0.79 | 0.82 | 0.84 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | | 34 |
| 10 | 0.67 | 0.70 | 0.73 | 0.76 | 0.79 | 0.82 | 0.84 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | 1.07 | | 35 |
| 11 | 0.69 | 0.72 | 0.76 | 0.78 | 0.81 | 0.84 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | 1.07 | 1.13 | | 36 |
| 12 | 0.72 | 0.75 | 0.78 | 0.81 | 0.83 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | 1.07 | 1.13 | 1.20 | | 37 |
| 13 | 0.75 | 0.78 | 0.81 | 0.83 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | 1.07 | 1.13 | 1.19 | 1.28 | | 38 |
| 14 | 0.78 | 0.81 | 0.83 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | 1.07 | 1.13 | 1.19 | 1.27 | 1.35 | | 39 |
| 15 | 0.80 | 0.83 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | 1.07 | 1.13 | 1.19 | 1.27 | 1.35 | 1.44 | | 40 |
| 16 | 0.82 | 0.85 | 0.89 | 0.91 | 0.95 | 1.00 | 1.07 | 1.13 | 1.19 | 1.27 | 1.35 | 1.44 | 1.54 | | 41 |
| 17 | 0.83 | 0.87 | 0.90 | 0.95 | 1.00 | 1.07 | 1.13 | 1.19 | 1.27 | 1.35 | 1.44 | 1.54 | 1.67 | | 42 |
| 18 | 0.86 | 0.90 | 0.93 | 1.00 | 1.07 | 1.13 | 1.19 | 1.27 | 1.35 | 1.44 | 1.54 | 1.67 | 1.81 | | 43 |
| 19 | 0.88 | 0.93 | 0.99 | 1.07 | 1.13 | 1.19 | 1.27 | 1.35 | 1.44 | 1.54 | 1.67 | 1.81 | 1.99 | | 44 |
| 20 | 0.92 | 0.99 | 1.06 | 1.12 | 1.19 | 1.27 | 1.35 | 1.44 | 1.54 | 1.67 | 1.81 | 1.99 | 2.18 | | 45 |
| 21 | 0.96 | 1.04 | 1.12 | 1.18 | 1.27 | 1.34 | 1.44 | 1.54 | 1.67 | 1.81 | 1.99 | 2.18 | 2.39 | | 46 |
| 22 | 1.01 | 1.09 | 1.17 | 1.26 | 1.34 | 1.43 | 1.54 | 1.67 | 1.81 | 1.99 | 2.18 | 2.39 | 2.63 | | 47 |
| 23 | 1.06 | 1.14 | 1.25 | 1.33 | 1.43 | 1.54 | 1.67 | 1.81 | 1.99 | 2.18 | 2.39 | 2.63 | 2.83 | | 48 |
| 24 | 1.10 | 1.22 | 1.31 | 1.42 | 1.53 | 1.66 | 1.81 | 1.99 | 2.18 | 2.39 | 2.62 | 2.83 | 3.08 | | 49 |
| 25 | 1.18 | 1.27 | 1.41 | 1.52 | 1.65 | 1.80 | 1.99 | 2.18 | 2.39 | 2.61 | 2.82 | 3.08 | 3.35 | | 50 |
| 26 | 1.25 | 1.37 | 1.50 | 1.65 | 1.79 | 1.98 | 2.18 | 2.39 | 2.61 | 2.82 | 3.08 | 3.35 | 3.67 | | 51 |
| 27 | 1.34 | 1.46 | 1.63 | 1.79 | 1.97 | 2.17 | 2.39 | 2.60 | 2.81 | 3.08 | 3.35 | 3.67 | 4.06 | | 52 |
| 28 | 1.44 | 1.59 | 1.77 | 1.95 | 2.15 | 2.38 | 2.60 | 2.81 | 3.08 | 3.35 | 3.67 | 4.06 | 4.49 | | 53 |
| 29 | 1.55 | 1.72 | 1.93 | 2.14 | 2.37 | 2.59 | 2.81 | 3.08 | 3.35 | 3.67 | 4.06 | 4.49 | 4.98 | | 54 |
| 30 | 1.68 | 1.88 | 2.10 | 2.33 | 2.57 | 2.80 | 3.07 | 3.35 | 3.67 | 4.06 | 4.49 | 4.96 | 5.53 | | 55 |
| 31 | 1.85 | 2.07 | 2.31 | 2.54 | 2.78 | 3.06 | 3.34 | 3.66 | 4.04 | 4.48 | 4.96 | 5.47 | 6.13 | | 56 |
| 32 | 2.03 | 2.28 | 2.52 | 2.77 | 3.04 | 3.32 | 3.65 | 4.02 | 4.47 | 4.95 | 5.46 | 6.05 | 6.77 | | 57 |
| 33 | 2.23 | 2.49 | 2.74 | 3.02 | 3.31 | 3.63 | 4.01 | 4.46 | 4.93 | 5.45 | 6.02 | 6.64 | 7.38 | | 58 |
| 34 | 2.45 | 2.71 | 3.00 | 3.30 | 3.62 | 4.00 | 4.43 | 4.91 | 5.42 | 5.99 | 6.59 | 7.22 | 8.03 | | 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 Composite Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  | | |
| Issue  Age | Duration | | | | | | | | | | | | | | |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | | con't | |
| 35 | 0.49 | 0.59 | 0.69 | 0.81 | 0.91 | 1.05 | 1.17 | 1.31 | 1.46 | 1.65 | 1.86 | 2.11 | 2.39 | | con't | |
| 36 | 0.51 | 0.61 | 0.73 | 0.85 | 0.97 | 1.11 | 1.26 | 1.43 | 1.62 | 1.82 | 2.06 | 2.32 | 2.61 | | con't | |
| 37 | 0.54 | 0.65 | 0.76 | 0.89 | 1.03 | 1.19 | 1.36 | 1.58 | 1.78 | 2.02 | 2.26 | 2.53 | 2.85 | | con't | |
| 38 | 0.58 | 0.69 | 0.82 | 0.96 | 1.11 | 1.28 | 1.50 | 1.73 | 1.97 | 2.21 | 2.47 | 2.76 | 3.10 | | con't | |
| 39 | 0.62 | 0.76 | 0.89 | 1.04 | 1.20 | 1.41 | 1.64 | 1.90 | 2.15 | 2.42 | 2.70 | 3.02 | 3.39 | | con't | |
| 40 | 0.66 | 0.82 | 0.97 | 1.13 | 1.32 | 1.55 | 1.81 | 2.08 | 2.35 | 2.63 | 2.95 | 3.31 | 3.72 | | con't | |
| 41 | 0.72 | 0.89 | 1.07 | 1.25 | 1.46 | 1.72 | 1.99 | 2.27 | 2.57 | 2.88 | 3.24 | 3.65 | 4.09 | | con't | |
| 42 | 0.78 | 0.98 | 1.18 | 1.39 | 1.62 | 1.89 | 2.18 | 2.49 | 2.81 | 3.17 | 3.56 | 4.01 | 4.50 | | con't | |
| 43 | 0.85 | 1.06 | 1.29 | 1.52 | 1.77 | 2.05 | 2.38 | 2.71 | 3.07 | 3.47 | 3.91 | 4.40 | 4.96 | | con't | |
| 44 | 0.92 | 1.16 | 1.41 | 1.66 | 1.92 | 2.24 | 2.58 | 2.97 | 3.36 | 3.79 | 4.27 | 4.85 | 5.46 | | con't | |
| 45 | 1.01 | 1.27 | 1.53 | 1.80 | 2.11 | 2.45 | 2.84 | 3.25 | 3.70 | 4.16 | 4.70 | 5.34 | 5.98 | | con't | |
| 46 | 1.10 | 1.38 | 1.66 | 1.95 | 2.29 | 2.68 | 3.11 | 3.57 | 4.05 | 4.56 | 5.17 | 5.85 | 6.48 | | con't | |
| 47 | 1.22 | 1.49 | 1.79 | 2.12 | 2.51 | 2.93 | 3.40 | 3.91 | 4.43 | 5.02 | 5.65 | 6.33 | 7.02 | | con't | |
| 48 | 1.33 | 1.63 | 1.95 | 2.32 | 2.72 | 3.17 | 3.69 | 4.24 | 4.82 | 5.47 | 6.12 | 6.85 | 7.60 | | con't | |
| 49 | 1.40 | 1.74 | 2.13 | 2.52 | 2.95 | 3.43 | 3.98 | 4.58 | 5.19 | 5.88 | 6.60 | 7.40 | 8.30 | | con't | |
| 50 | 1.50 | 1.91 | 2.32 | 2.73 | 3.18 | 3.68 | 4.27 | 4.91 | 5.56 | 6.29 | 7.10 | 8.07 | 9.11 | | con't | |
| 51 | 1.61 | 2.11 | 2.54 | 2.96 | 3.42 | 3.95 | 4.56 | 5.22 | 5.95 | 6.74 | 7.71 | 8.84 | 10.02 | | con't | |
| 52 | 1.72 | 2.33 | 2.77 | 3.21 | 3.67 | 4.21 | 4.83 | 5.56 | 6.36 | 7.30 | 8.41 | 9.69 | 10.95 | | con't | |
| 53 | 1.81 | 2.50 | 2.99 | 3.45 | 3.94 | 4.50 | 5.18 | 5.98 | 6.88 | 7.96 | 9.21 | 10.60 | 11.75 | | con't | |
| 54 | 1.91 | 2.68 | 3.23 | 3.70 | 4.20 | 4.83 | 5.59 | 6.50 | 7.49 | 8.70 | 10.06 | 11.34 | 12.69 | | con't | |
| 55 | 2.01 | 2.87 | 3.48 | 3.96 | 4.51 | 5.19 | 6.07 | 7.07 | 8.16 | 9.47 | 10.73 | 12.22 | 13.76 | | con't | |
| 56 | 2.16 | 3.06 | 3.72 | 4.26 | 4.85 | 5.64 | 6.61 | 7.72 | 8.89 | 10.11 | 11.56 | 13.22 | 15.00 | | con't | |
| 57 | 2.27 | 3.25 | 3.98 | 4.58 | 5.28 | 6.15 | 7.22 | 8.41 | 9.64 | 11.04 | 12.67 | 14.49 | 16.41 | | con't | |
| 58 | 2.38 | 3.46 | 4.27 | 4.95 | 5.76 | 6.75 | 7.88 | 9.12 | 10.41 | 11.98 | 13.78 | 15.87 | 18.08 | | con't | |
| 59 | 2.56 | 3.67 | 4.59 | 5.37 | 6.28 | 7.37 | 8.58 | 9.87 | 11.21 | 12.95 | 14.97 | 17.36 | 19.99 | | con't | |
| 60 | 2.74 | 3.91 | 4.93 | 5.80 | 6.84 | 8.01 | 9.30 | 10.66 | 12.08 | 14.02 | 16.33 | 18.99 | 21.99 | | con't | |
| 61 | 2.93 | 4.16 | 5.27 | 6.25 | 7.38 | 8.67 | 10.04 | 11.46 | 13.00 | 15.20 | 17.78 | 20.67 | 23.89 | | con't | |
| 62 | 3.17 | 4.44 | 5.64 | 6.69 | 7.95 | 9.34 | 10.81 | 12.36 | 14.05 | 16.53 | 19.32 | 22.45 | 25.93 | | con't | |
| 63 | 3.43 | 4.75 | 6.06 | 7.21 | 8.55 | 10.06 | 11.67 | 13.39 | 15.29 | 18.02 | 21.07 | 24.47 | 28.31 | | con't | |
| 64 | 3.69 | 5.49 | 6.52 | 7.76 | 9.22 | 10.85 | 12.63 | 14.57 | 16.72 | 19.69 | 23.04 | 26.82 | 31.10 | | con't | |
| 65 | 3.97 | 5.86 | 6.99 | 8.35 | 9.93 | 11.71 | 13.68 | 15.86 | 18.28 | 21.56 | 25.29 | 29.51 | 34.31 | | con't | |
| 66 | 4.13 | 6.35 | 7.55 | 9.00 | 10.75 | 12.68 | 14.82 | 17.23 | 19.97 | 23.60 | 27.77 | 32.51 | 37.94 | | con't | |
| 67 | 4.34 | 6.87 | 8.16 | 9.73 | 11.69 | 13.78 | 16.12 | 18.77 | 21.83 | 25.89 | 30.56 | 35.91 | 42.00 | | con't | |
| 68 | 4.82 | 7.46 | 8.86 | 10.56 | 12.64 | 15.05 | 17.74 | 20.74 | 24.09 | 28.66 | 33.93 | 39.94 | 46.70 | | con't | |
| 69 | 5.32 | 8.09 | 9.65 | 11.49 | 13.48 | 16.52 | 19.41 | 22.62 | 26.38 | 31.49 | 37.38 | 44.02 | 51.51 | | 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 Composite Select & Ultimate Age Nearest Birthday | | | | | | | | | | | | |  | |
| Issue  Age | Duration | | | | | | | | | | | | | | Att Age |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | Ultimate | |
| 35 | 2.67 | 2.97 | 3.28 | 3.61 | 3.99 | 4.41 | 4.88 | 5.39 | 5.95 | 6.55 | 7.18 | 7.85 | 8.74 | | 60 |
| 36 | 2.92 | 3.25 | 3.59 | 3.97 | 4.39 | 4.85 | 5.35 | 5.91 | 6.51 | 7.13 | 7.81 | 8.52 | 9.58 | | 61 |
| 37 | 3.20 | 3.56 | 3.94 | 4.35 | 4.81 | 5.32 | 5.87 | 6.47 | 7.09 | 7.77 | 8.50 | 9.33 | 10.52 | | 62 |
| 38 | 3.48 | 3.89 | 4.32 | 4.78 | 5.28 | 5.84 | 6.43 | 7.05 | 7.74 | 8.48 | 9.31 | 10.26 | 11.55 | | 63 |
| 39 | 3.81 | 4.24 | 4.73 | 5.24 | 5.79 | 6.39 | 7.01 | 7.70 | 8.46 | 9.30 | 10.25 | 11.30 | 12.65 | | 64 |
| 40 | 4.16 | 4.65 | 5.17 | 5.74 | 6.34 | 6.97 | 7.67 | 8.43 | 9.28 | 10.23 | 11.26 | 12.35 | 13.81 | | 65 |
| 41 | 4.57 | 5.11 | 5.69 | 6.29 | 6.93 | 7.64 | 8.41 | 9.27 | 10.21 | 11.24 | 12.35 | 13.41 | 15.03 | | 66 |
| 42 | 5.04 | 5.64 | 6.22 | 6.86 | 7.59 | 8.37 | 9.24 | 10.19 | 11.22 | 12.32 | 13.41 | 14.46 | 16.31 | | 67 |
| 43 | 5.55 | 6.17 | 6.77 | 7.51 | 8.32 | 9.21 | 10.16 | 11.19 | 12.27 | 13.36 | 14.46 | 15.72 | 17.71 | | 68 |
| 44 | 6.08 | 6.70 | 7.41 | 8.23 | 9.14 | 10.12 | 11.17 | 12.24 | 13.32 | 14.46 | 15.67 | 17.06 | 19.18 | | 69 |
| 45 | 6.60 | 7.28 | 8.11 | 9.04 | 10.04 | 11.10 | 12.22 | 13.29 | 14.42 | 15.62 | 17.06 | 18.66 | 20.88 | | 70 |
| 46 | 7.14 | 7.97 | 8.90 | 9.91 | 11.00 | 12.15 | 13.26 | 14.38 | 15.57 | 16.99 | 18.66 | 20.53 | 22.80 | | 71 |
| 47 | 7.78 | 8.73 | 9.76 | 10.88 | 12.03 | 13.22 | 14.36 | 15.51 | 16.92 | 18.58 | 20.53 | 22.68 | 25.12 | | 72 |
| 48 | 8.51 | 9.57 | 10.72 | 11.90 | 13.10 | 14.33 | 15.47 | 16.85 | 18.50 | 20.44 | 22.68 | 25.01 | 27.59 | | 73 |
| 49 | 9.31 | 10.49 | 11.74 | 12.95 | 14.19 | 15.44 | 16.78 | 18.42 | 20.36 | 22.59 | 25.01 | 27.47 | 30.23 | | 74 |
| 50 | 10.25 | 11.48 | 12.77 | 14.02 | 15.30 | 16.63 | 18.34 | 20.27 | 22.49 | 24.90 | 27.47 | 30.10 | 33.13 | | 75 |
| 51 | 11.24 | 12.44 | 13.82 | 15.10 | 16.46 | 18.18 | 20.18 | 22.39 | 24.79 | 27.35 | 30.09 | 32.96 | 36.28 | | 76 |
| 52 | 12.05 | 13.43 | 14.86 | 16.27 | 18.02 | 20.00 | 22.29 | 24.68 | 27.23 | 29.97 | 32.96 | 36.12 | 39.82 | | 77 |
| 53 | 13.02 | 14.48 | 16.04 | 17.80 | 19.84 | 22.09 | 24.57 | 27.11 | 29.83 | 32.82 | 36.12 | 39.65 | 43.81 | | 78 |
| 54 | 14.15 | 15.78 | 17.55 | 19.61 | 21.91 | 24.35 | 26.99 | 29.70 | 32.67 | 35.97 | 39.65 | 43.62 | 48.26 | | 79 |
| 55 | 15.40 | 17.27 | 19.35 | 21.67 | 24.19 | 26.74 | 29.57 | 32.53 | 35.81 | 39.48 | 43.62 | 48.05 | 53.10 | | 80 |
| 56 | 16.86 | 19.03 | 21.38 | 23.92 | 26.63 | 29.31 | 32.39 | 35.65 | 39.30 | 43.43 | 48.05 | 52.88 | 59.15 | | 81 |
| 57 | 18.58 | 21.03 | 23.60 | 26.35 | 29.17 | 32.10 | 35.49 | 39.13 | 43.24 | 47.85 | 52.87 | 58.18 | 65.63 | | 82 |
| 58 | 20.52 | 23.20 | 25.97 | 28.96 | 31.94 | 35.17 | 38.95 | 43.04 | 47.63 | 52.63 | 58.18 | 63.80 | 72.28 | | 83 |
| 59 | 22.65 | 25.53 | 28.53 | 31.85 | 35.01 | 38.61 | 42.85 | 47.41 | 52.39 | 57.92 | 63.79 | 69.84 | 79.57 | | 84 |
| 60 | 24.94 | 28.06 | 31.37 | 35.00 | 38.42 | 42.47 | 47.19 | 52.16 | 57.66 | 63.51 | 69.83 | 76.43 | 87.64 | | 85 |
| 61 | 27.45 | 30.88 | 34.56 | 38.41 | 42.27 | 46.77 | 51.92 | 57.40 | 63.22 | 69.52 | 76.40 | 83.65 | 95.52 | | 86 |
| 62 | 29.84 | 34.06 | 38.20 | 42.25 | 46.55 | 51.44 | 57.13 | 62.93 | 69.21 | 76.07 | 83.62 | 91.50 | 105.85 | | 87 |
| 63 | 32.65 | 37.56 | 42.24 | 46.53 | 51.20 | 56.61 | 62.64 | 68.88 | 75.73 | 83.25 | 91.46 | 99.94 | 116.67 | | 88 |
| 64 | 35.96 | 41.50 | 46.51 | 51.18 | 56.33 | 62.07 | 68.57 | 75.38 | 82.88 | 91.05 | 99.88 | 108.96 | 128.03 | | 89 |
| 65 | 39.80 | 46.01 | 51.16 | 56.31 | 61.77 | 67.95 | 75.03 | 82.49 | 90.63 | 99.43 | 108.88 | 118.52 | 138.62 | | 90 |
| 66 | 44.11 | 50.72 | 56.29 | 61.74 | 67.63 | 74.36 | 82.11 | 90.22 | 98.99 | 108.40 | 118.43 | 128.65 | 144.96 | | 91 |
| 67 | 48.81 | 55.72 | 61.73 | 67.60 | 74.02 | 81.41 | 89.83 | 98.57 | 107.96 | 117.96 | 128.59 | 139.07 | 154.97 | | 92 |
| 68 | 54.29 | 61.26 | 67.58 | 74.00 | 81.04 | 89.08 | 98.15 | 107.51 | 117.49 | 128.11 | 139.01 | 150.20 | 168.68 | | 93 |
| 69 | 59.58 | 66.75 | 73.97 | 81.02 | 88.68 | 97.35 | 107.07 | 117.02 | 127.62 | 138.51 | 150.13 | 162.70 | 185.71 | | 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 Composite 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 | 5.88 | 8.82 | 10.54 | 12.57 | 14.42 | 18.17 | 21.20 | 24.73 | 29.77 | 35.55 | 42.11 | 49.54 | 57.70 | con't |
| 71 | 6.80 | 9.61 | 11.55 | 13.48 | 16.22 | 19.85 | 23.13 | 28.31 | 33.01 | 39.40 | 46.67 | 54.70 | 63.60 | con't |
| 72 | 8.82 | 10.48 | 12.67 | 15.16 | 18.11 | 21.56 | 25.60 | 30.23 | 35.59 | 42.57 | 50.35 | 59.02 | 68.65 | con't |
| 73 | 9.74 | 11.87 | 14.21 | 16.87 | 19.93 | 23.52 | 27.74 | 33.44 | 38.79 | 46.30 | 54.72 | 64.14 | 74.60 | con't |
| 74 | 10.82 | 12.96 | 15.60 | 18.66 | 22.09 | 25.98 | 31.35 | 36.69 | 42.69 | 50.94 | 60.14 | 70.44 | 81.27 | con't |
| 75 | 12.04 | 14.04 | 17.12 | 20.83 | 24.48 | 29.41 | 34.68 | 40.63 | 49.02 | 58.12 | 68.35 | 79.72 | 91.02 | con't |
| 76 | 12.82 | 15.57 | 19.03 | 23.14 | 27.58 | 32.75 | 38.61 | 46.57 | 55.76 | 65.85 | 77.11 | 89.53 | 101.22 | con't |
| 77 | 13.82 | 17.19 | 21.21 | 25.93 | 30.94 | 36.65 | 44.15 | 53.26 | 61.79 | 73.74 | 86.01 | 99.43 | 111.39 | con't |
| 78 | 15.24 | 19.09 | 23.75 | 29.34 | 34.88 | 41.88 | 50.86 | 59.42 | 71.37 | 83.49 | 96.81 | 111.25 | 123.53 | con't |
| 79 | 16.16 | 21.43 | 26.86 | 33.31 | 39.78 | 48.55 | 57.05 | 68.62 | 78.11 | 91.10 | 105.30 | 120.33 | 132.87 | con't |
| 80 | 17.66 | 24.42 | 30.65 | 38.01 | 46.51 | 54.91 | 66.05 | 75.39 | 87.31 | 101.25 | 116.42 | 131.70 | 145.06 | con't |
| 81 | 19.44 | 28.10 | 35.24 | 43.57 | 53.08 | 63.72 | 72.85 | 84.46 | 97.09 | 111.98 | 127.77 | 144.81 | 162.03 | con't |
| 82 | 21.54 | 32.61 | 40.73 | 50.04 | 60.52 | 70.60 | 81.84 | 94.14 | 105.60 | 124.38 | 142.18 | 162.03 | 175.07 | con't |
| 83 | 23.99 | 38.06 | 47.20 | 57.45 | 68.82 | 79.60 | 91.48 | 102.59 | 121.08 | 138.57 | 159.15 | 175.07 | 189.41 | con't |
| 84 | 28.67 | 44.31 | 54.61 | 65.71 | 77.91 | 89.29 | 99.91 | 117.99 | 135.10 | 155.29 | 171.62 | 189.41 | 204.86 | con't |
| 85 | 33.93 | 51.56 | 62.97 | 74.82 | 87.73 | 97.78 | 115.30 | 131.94 | 151.61 | 167.48 | 184.97 | 203.75 | 222.07 | con't |
| 86 | 42.43 | 59.86 | 72.07 | 84.84 | 96.39 | 113.24 | 129.24 | 148.32 | 163.59 | 180.54 | 198.87 | 219.11 | 241.23 | con't |
| 87 | 49.66 | 69.03 | 82.28 | 96.01 | 112.07 | 127.30 | 145.63 | 160.17 | 176.42 | 194.12 | 213.80 | 235.53 | 259.05 | con't |
| 88 | 60.72 | 79.42 | 93.80 | 111.88 | 126.33 | 143.80 | 157.45 | 172.84 | 189.72 | 208.65 | 229.67 | 252.54 | 277.51 | con't |
| 89 | 73.78 | 91.25 | 110.44 | 126.16 | 143.14 | 155.75 | 170.12 | 186.05 | 204.06 | 224.21 | 246.23 | 270.43 | 293.17 | con't |
| 90 | 87.95 | 108.81 | 125.23 | 143.01 | 155.36 | 168.60 | 183.39 | 200.33 | 219.45 | 240.48 | 263.72 | 286.46 | 308.98 | con't |
| 91 | 106.71 | 124.19 | 142.91 | 155.23 | 168.41 | 182.07 | 197.76 | 215.69 | 235.56 | 257.67 | 280.19 | 301.87 | 325.69 | con't |
| 92 | 122.87 | 142.84 | 155.13 | 168.28 | 181.87 | 196.67 | 213.22 | 231.75 | 252.57 | 274.63 | 295.29 | 318.16 | 343.25 | con't |
| 93 | 142.79 | 155.07 | 168.19 | 181.74 | 196.47 | 212.40 | 229.42 | 248.75 | 270.08 | 289.53 | 311.29 | 335.34 | 361.69 | con't |
| 94 | 155.02 | 168.12 | 181.65 | 196.34 | 212.21 | 228.90 | 246.54 | 266.85 | 284.90 | 305.34 | 328.15 | 353.38 | 381.02 | con't |
| 95 | 168.07 | 181.59 | 196.26 | 212.08 | 228.70 | 246.25 | 265.28 | 281.73 | 300.64 | 322.02 | 345.91 | 372.31 | 401.18 | con't |
| 96 | 181.55 | 196.20 | 211.99 | 228.57 | 246.07 | 265.28 | 280.39 | 297.56 | 317.29 | 339.62 | 364.56 | 392.09 | 422.21 | con't |
| 97 | 196.16 | 211.93 | 228.49 | 245.94 | 265.28 | 280.39 | 296.47 | 314.31 | 334.86 | 358.12 | 384.07 | 412.73 | 444.06 | con't |
| 98 | 211.90 | 228.44 | 245.86 | 265.28 | 280.39 | 296.47 | 313.51 | 332.02 | 353.35 | 377.48 | 404.44 | 434.19 | 466.75 | con't |
| 99 | 228.41 | 245.82 | 265.28 | 280.39 | 296.47 | 313.51 | 331.51 | 350.66 | 372.73 | 397.72 | 425.65 | 456.50 | 490.29 | con't |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Blended 40% Male, 60% Female Composite 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 | 66.08 | 73.94 | 80.99 | 88.65 | 96.92 | 106.21 | 116.55 | 127.11 | 137.99 | 149.59 | 162.57 | 175.84 | 206.89 | | 95 |
| 71 | 72.25 | 80.85 | 88.60 | 96.87 | 105.74 | 115.63 | 126.59 | 137.43 | 149.01 | 162.41 | 175.60 | 190.17 | 226.96 | | 96 |
| 72 | 77.50 | 86.72 | 96.80 | 105.68 | 115.13 | 125.63 | 136.89 | 148.44 | 162.25 | 175.37 | 189.83 | 205.49 | 248.14 | | 97 |
| 73 | 83.64 | 93.53 | 104.25 | 115.07 | 125.10 | 135.90 | 147.88 | 162.10 | 175.16 | 189.53 | 205.04 | 222.34 | 253.19 | | 98 |
| 74 | 91.02 | 101.62 | 113.01 | 125.06 | 135.41 | 146.93 | 162.05 | 175.09 | 189.43 | 204.89 | 222.12 | 241.32 | 266.11 | | 99 |
| 75 | 101.61 | 113.00 | 125.06 | 135.39 | 146.47 | 162.03 | 175.07 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | | 100 |
| 76 | 112.59 | 124.76 | 135.39 | 146.47 | 162.03 | 175.07 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | | 101 |
| 77 | 123.53 | 134.94 | 146.47 | 162.03 | 175.07 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | | 102 |
| 78 | 134.94 | 146.47 | 162.03 | 175.07 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | | 103 |
| 79 | 146.01 | 162.03 | 175.07 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | | 104 |
| 80 | 162.03 | 175.07 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | | 105 |
| 81 | 175.07 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | 445.71 | | 106 |
| 82 | 189.41 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | 445.71 | 478.59 | | 107 |
| 83 | 204.86 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | | 108 |
| 84 | 222.07 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | 546.56 | | 109 |
| 85 | 241.23 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | 546.56 | 582.16 | | 110 |
| 86 | 262.26 | 285.58 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | 445.71 | 478.59 | 511.84 | 546.56 | 582.16 | 616.55 | | 111 |
| 87 | 284.63 | 306.10 | 329.01 | 354.54 | 382.89 | 413.79 | 445.31 | 478.16 | 511.84 | 546.56 | 582.16 | 616.55 | 650.04 | | 112 |
| 88 | 300.08 | 323.80 | 349.42 | 376.88 | 406.20 | 437.32 | 470.21 | 504.85 | 541.21 | 579.28 | 616.55 | 650.04 | 680.78 | | 113 |
| 89 | 316.38 | 341.54 | 368.65 | 397.69 | 428.63 | 461.43 | 496.08 | 532.53 | 570.77 | 610.80 | 650.04 | 680.78 | 723.52 | | 114 |
| 90 | 333.56 | 360.15 | 388.78 | 419.40 | 451.97 | 486.49 | 522.90 | 561.21 | 601.38 | 643.41 | 680.78 | 723.52 | 763.52 | | 115 |
| 91 | 351.61 | 379.66 | 409.80 | 441.99 | 476.22 | 512.46 | 550.68 | 590.87 | 633.01 | 677.11 | 723.14 | 763.52 | 805.05 | | 116 |
| 92 | 370.55 | 400.04 | 431.69 | 465.48 | 501.37 | 539.35 | 579.41 | 621.53 | 665.68 | 711.88 | 760.14 | 805.05 | 850.51 | | 117 |
| 93 | 390.36 | 421.28 | 454.45 | 489.83 | 527.41 | 567.18 | 609.10 | 653.18 | 699.38 | 747.76 | 798.29 | 850.51 | 892.75 | | 118 |
| 94 | 411.02 | 443.38 | 478.05 | 515.05 | 554.35 | 595.91 | 639.74 | 685.78 | 734.12 | 784.72 | 837.59 | 892.75 | 935.72 | | 119 |
| 95 | 432.53 | 466.31 | 502.53 | 541.16 | 582.18 | 625.56 | 671.27 | 719.41 | 769.91 | 822.78 | 878.07 | 935.72 | 1,000.00 | | 120 |
| 96 | 454.88 | 490.10 | 527.86 | 568.13 | 610.89 | 656.07 | 703.81 | 754.02 | 806.73 | 861.97 | 919.65 | 1,000.00 |  | |  |
| 97 | 478.06 | 514.74 | 554.05 | 595.96 | 640.41 | 687.54 | 737.28 | 789.63 | 844.63 | 902.15 | 1,000.00 |  |  | |  |
| 98 | 502.10 | 540.22 | 581.06 | 624.55 | 670.87 | 719.92 | 771.69 | 826.26 | 883.43 | 1,000.00 |  |  |  | |  |
| 99 | 526.97 | 566.50 | 608.81 | 654.08 | 702.21 | 753.20 | 807.10 | 863.70 | 1,000.00 |  |  |  |  | |  |