

**Appendix****SELECT MORTALITY FACTORS**

This appendix contains tables of select mortality factors that are the bases to which the respective percentage of Section 5A(2), 5B(2) and 5B(3) are applied.

The six tables of select mortality factors contained herein include: (1) male aggregate, (2) male nonsmoker, (3) male smoker, (4) female aggregate, (5) female nonsmoker, and (6) female smoker.

These tables apply to both age last birthday and age nearest birthday mortality tables.

For sex-blended mortality tables, compute select mortality factors in the same proportion as the underlying mortality. For example, for the 1980 CSO-B Table, the calculated select mortality factors are eighty percent (80%) of the appropriate male table in this Appendix, plus twenty percent (20%) of the appropriate female table in this Appendix.

Appendix

SELECT MORTALITY FACTORS

Male, Aggregate

| Issue | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|       | Age      | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| 0-15  | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 16    | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 17    | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 18    | 96       | 98  | 98  | 99  | 99  | 100 | 100 | 90  | 92  | 92  | 92  | 92  | 92  | 93  | 93  | 96  | 97  | 98  | 98  | 99  | 100 |
| 19    | 83       | 84  | 84  | 87  | 87  | 87  | 79  | 79  | 79  | 81  | 81  | 82  | 82  | 82  | 85  | 88  | 91  | 94  | 97  | 97  | 100 |
| 20    | 69       | 71  | 71  | 74  | 74  | 69  | 69  | 67  | 69  | 70  | 71  | 71  | 71  | 71  | 74  | 79  | 84  | 90  | 95  | 95  | 100 |
| 21    | 66       | 68  | 69  | 71  | 66  | 66  | 67  | 66  | 67  | 70  | 70  | 70  | 70  | 71  | 71  | 77  | 83  | 88  | 94  | 94  | 100 |
| 22    | 65       | 66  | 66  | 63  | 63  | 64  | 64  | 64  | 65  | 68  | 68  | 68  | 68  | 69  | 71  | 77  | 83  | 88  | 94  | 94  | 100 |
| 23    | 62       | 63  | 59  | 60  | 62  | 62  | 63  | 63  | 64  | 65  | 65  | 67  | 67  | 69  | 70  | 76  | 82  | 88  | 94  | 94  | 100 |
| 24    | 60       | 56  | 56  | 59  | 59  | 60  | 61  | 61  | 61  | 64  | 64  | 64  | 66  | 67  | 70  | 76  | 82  | 88  | 94  | 94  | 100 |
| 25    | 52       | 53  | 55  | 56  | 58  | 58  | 60  | 60  | 60  | 63  | 62  | 63  | 64  | 67  | 69  | 75  | 81  | 88  | 94  | 94  | 100 |
| 26    | 51       | 52  | 55  | 56  | 58  | 58  | 57  | 61  | 61  | 62  | 63  | 64  | 66  | 69  | 66  | 73  | 80  | 86  | 93  | 93  | 100 |
| 27    | 51       | 52  | 55  | 57  | 58  | 60  | 61  | 61  | 60  | 63  | 63  | 64  | 67  | 66  | 67  | 74  | 80  | 87  | 93  | 93  | 100 |
| 28    | 49       | 51  | 56  | 58  | 60  | 60  | 61  | 62  | 62  | 63  | 64  | 66  | 65  | 66  | 68  | 74  | 81  | 87  | 94  | 94  | 100 |
| 29    | 49       | 51  | 56  | 58  | 60  | 61  | 62  | 62  | 62  | 64  | 64  | 62  | 66  | 67  | 70  | 76  | 82  | 88  | 94  | 94  | 100 |
| 30    | 49       | 50  | 56  | 58  | 60  | 60  | 62  | 63  | 63  | 64  | 62  | 63  | 67  | 68  | 71  | 77  | 83  | 88  | 94  | 94  | 100 |
| 31    | 47       | 50  | 56  | 58  | 60  | 62  | 63  | 64  | 64  | 62  | 63  | 66  | 68  | 70  | 72  | 78  | 83  | 89  | 94  | 94  | 100 |
| 32    | 46       | 49  | 56  | 59  | 60  | 62  | 63  | 66  | 62  | 63  | 66  | 67  | 70  | 72  | 73  | 78  | 84  | 89  | 95  | 95  | 100 |
| 33    | 43       | 49  | 56  | 59  | 62  | 63  | 64  | 62  | 65  | 66  | 67  | 70  | 72  | 73  | 75  | 80  | 85  | 90  | 95  | 95  | 100 |
| 34    | 42       | 47  | 56  | 60  | 62  | 63  | 61  | 63  | 66  | 67  | 70  | 71  | 73  | 75  | 76  | 81  | 86  | 90  | 95  | 95  | 100 |
| 35    | 40       | 47  | 56  | 60  | 63  | 61  | 62  | 65  | 67  | 68  | 71  | 73  | 74  | 76  | 76  | 81  | 86  | 90  | 95  | 95  | 100 |
| 36    | 38       | 42  | 56  | 60  | 59  | 61  | 63  | 65  | 67  | 68  | 70  | 72  | 74  | 76  | 77  | 82  | 86  | 91  | 95  | 95  | 100 |
| 37    | 38       | 45  | 56  | 57  | 61  | 62  | 63  | 65  | 67  | 68  | 70  | 72  | 74  | 76  | 76  | 81  | 86  | 90  | 95  | 95  | 100 |
| 38    | 37       | 44  | 53  | 58  | 61  | 62  | 65  | 66  | 67  | 69  | 69  | 73  | 75  | 76  | 77  | 82  | 86  | 91  | 95  | 95  | 100 |
| 39    | 37       | 41  | 53  | 58  | 62  | 63  | 65  | 65  | 66  | 68  | 69  | 72  | 74  | 76  | 76  | 81  | 86  | 90  | 95  | 95  | 100 |
| 40    | 34       | 40  | 53  | 58  | 62  | 63  | 65  | 65  | 66  | 68  | 68  | 71  | 75  | 76  | 77  | 82  | 86  | 91  | 95  | 95  | 100 |

Male, Aggregate

Duration

| Issue | Duration |    |    |    |    |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |
|-------|----------|----|----|----|----|----|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Age   | 1        | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| 41    | 34       | 41 | 53 | 58 | 62 | 63 | 65 | 64 | 64 | 66 | 68  | 70  | 74  | 76  | 77  | 82  | 86  | 91  | 95  | 100 |
| 42    | 34       | 43 | 53 | 58 | 61 | 62 | 63 | 63 | 63 | 64 | 66  | 69  | 72  | 75  | 77  | 82  | 86  | 91  | 95  | 100 |
| 43    | 34       | 43 | 54 | 59 | 60 | 61 | 63 | 62 | 62 | 64 | 66  | 67  | 72  | 74  | 77  | 82  | 86  | 91  | 95  | 100 |
| 44    | 34       | 44 | 54 | 58 | 59 | 60 | 61 | 60 | 61 | 62 | 64  | 67  | 71  | 74  | 77  | 82  | 86  | 91  | 95  | 100 |
| 45    | 34       | 45 | 53 | 58 | 59 | 60 | 60 | 60 | 59 | 60 | 63  | 66  | 71  | 74  | 77  | 82  | 86  | 91  | 95  | 100 |
| 46    | 31       | 43 | 52 | 56 | 57 | 58 | 59 | 59 | 59 | 60 | 63  | 67  | 71  | 74  | 75  | 80  | 85  | 90  | 95  | 100 |
| 47    | 32       | 42 | 50 | 53 | 55 | 56 | 57 | 58 | 59 | 60 | 65  | 68  | 71  | 74  | 75  | 80  | 85  | 90  | 95  | 100 |
| 48    | 32       | 41 | 47 | 52 | 54 | 56 | 57 | 57 | 57 | 61 | 65  | 68  | 72  | 73  | 74  | 79  | 84  | 90  | 95  | 100 |
| 49    | 30       | 40 | 46 | 49 | 52 | 54 | 55 | 56 | 57 | 61 | 66  | 69  | 72  | 73  | 74  | 79  | 84  | 90  | 95  | 100 |
| 50    | 30       | 38 | 44 | 47 | 51 | 53 | 54 | 56 | 57 | 61 | 66  | 71  | 72  | 73  | 75  | 80  | 85  | 90  | 95  | 100 |
| 51    | 28       | 37 | 42 | 46 | 49 | 53 | 54 | 56 | 57 | 61 | 66  | 71  | 72  | 73  | 75  | 80  | 85  | 90  | 95  | 100 |
| 52    | 28       | 35 | 41 | 45 | 49 | 51 | 54 | 56 | 57 | 61 | 66  | 71  | 72  | 74  | 75  | 80  | 85  | 90  | 100 | 100 |
| 53    | 27       | 35 | 39 | 44 | 48 | 51 | 53 | 55 | 57 | 61 | 67  | 71  | 74  | 75  | 76  | 81  | 86  | 100 | 100 | 100 |
| 54    | 27       | 33 | 38 | 44 | 48 | 50 | 53 | 55 | 57 | 61 | 67  | 72  | 74  | 75  | 76  | 81  | 100 | 100 | 100 | 100 |
| 55    | 25       | 32 | 37 | 43 | 47 | 50 | 53 | 55 | 57 | 61 | 68  | 72  | 74  | 75  | 78  | 100 | 100 | 100 | 100 | 100 |
| 56    | 25       | 32 | 37 | 43 | 47 | 49 | 51 | 54 | 56 | 61 | 67  | 70  | 73  | 74  | 100 | 100 | 100 | 100 | 100 | 100 |
| 57    | 24       | 31 | 38 | 43 | 47 | 49 | 51 | 54 | 56 | 59 | 66  | 69  | 72  | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 58    | 24       | 31 | 38 | 43 | 48 | 48 | 50 | 53 | 56 | 59 | 64  | 67  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 59    | 23       | 30 | 39 | 43 | 48 | 48 | 51 | 53 | 55 | 58 | 63  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 60    | 23       | 30 | 39 | 43 | 48 | 47 | 50 | 52 | 53 | 57 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 61    | 23       | 30 | 39 | 43 | 49 | 49 | 50 | 52 | 53 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 62    | 23       | 30 | 39 | 44 | 49 | 49 | 51 | 52 | 75 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 63    | 22       | 30 | 39 | 45 | 50 | 50 | 52 | 75 | 75 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 64    | 22       | 30 | 39 | 45 | 50 | 51 | 75 | 75 | 75 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 65    | 22       | 30 | 39 | 45 | 50 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 66    | 22       | 30 | 39 | 45 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 67    | 22       | 30 | 39 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 68    | 23       | 32 | 55 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 69    | 23       | 52 | 55 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 70    | 48       | 52 | 55 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

**Male, Aggregate**

| Issue      | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|            | Age      | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| <b>71</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>72</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>73</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>74</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>75</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>76</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>77</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>78</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>79</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>80</b>  | 48       | 52  | 55  | 60  | 60  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>81</b>  | 48       | 52  | 55  | 60  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>82</b>  | 48       | 52  | 55  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>83</b>  | 48       | 52  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>84</b>  | 48       | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>85+</b> | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

**Male, Non-Smoker**

**Issue**

**Duration**

| <b>Age</b>  | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20+</b> |
|-------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| <b>0-15</b> | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>16</b>   | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>17</b>   | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>18</b>   | 93       | 95       | 96       | 98       | 99       | 100      | 100      | 90       | 92       | 92        | 92        | 92        | 95        | 95        | 96        | 97        | 98        | 98        | 99        | 100        |
| <b>19</b>   | 80       | 81       | 83       | 86       | 87       | 87       | 79       | 79       | 79       | 81        | 81        | 82        | 83        | 83        | 86        | 89        | 92        | 94        | 97        | 100        |
| <b>20</b>   | 65       | 68       | 69       | 72       | 74       | 69       | 69       | 67       | 69       | 70        | 71        | 71        | 72        | 72        | 75        | 80        | 85        | 90        | 95        | 100        |
| <b>21</b>   | 63       | 66       | 68       | 71       | 66       | 66       | 67       | 66       | 67       | 70        | 70        | 70        | 71        | 71        | 73        | 78        | 84        | 89        | 95        | 100        |
| <b>22</b>   | 62       | 65       | 66       | 62       | 63       | 64       | 64       | 64       | 67       | 68        | 68        | 68        | 70        | 70        | 73        | 78        | 84        | 89        | 95        | 100        |
| <b>23</b>   | 60       | 62       | 58       | 60       | 62       | 62       | 63       | 63       | 64       | 67        | 68        | 68        | 67        | 69        | 71        | 77        | 83        | 88        | 94        | 100        |
| <b>24</b>   | 59       | 55       | 56       | 58       | 59       | 60       | 61       | 61       | 63       | 65        | 67        | 66        | 66        | 69        | 71        | 77        | 83        | 88        | 94        | 100        |
| <b>25</b>   | 52       | 53       | 55       | 56       | 58       | 58       | 60       | 60       | 61       | 64        | 64        | 64        | 64        | 67        | 70        | 76        | 82        | 88        | 94        | 100        |
| <b>26</b>   | 51       | 53       | 55       | 56       | 58       | 60       | 61       | 61       | 61       | 63        | 64        | 64        | 66        | 69        | 67        | 74        | 80        | 87        | 93        | 100        |
| <b>27</b>   | 51       | 52       | 55       | 58       | 60       | 60       | 61       | 61       | 62       | 63        | 64        | 66        | 67        | 66        | 67        | 74        | 80        | 87        | 93        | 100        |
| <b>28</b>   | 49       | 52       | 57       | 58       | 60       | 61       | 63       | 62       | 62       | 64        | 66        | 66        | 63        | 66        | 68        | 74        | 81        | 87        | 94        | 100        |
| <b>29</b>   | 49       | 51       | 57       | 60       | 61       | 61       | 62       | 62       | 63       | 64        | 66        | 63        | 65        | 67        | 68        | 74        | 81        | 87        | 94        | 100        |
| <b>30</b>   | 49       | 51       | 57       | 60       | 61       | 62       | 63       | 63       | 63       | 64        | 62        | 63        | 66        | 68        | 70        | 76        | 82        | 88        | 94        | 100        |
| <b>31</b>   | 47       | 50       | 57       | 60       | 60       | 62       | 63       | 64       | 64       | 62        | 63        | 65        | 67        | 70        | 71        | 77        | 83        | 88        | 94        | 100        |
| <b>32</b>   | 46       | 50       | 57       | 60       | 62       | 63       | 64       | 64       | 62       | 63        | 65        | 66        | 68        | 71        | 72        | 78        | 83        | 89        | 94        | 100        |
| <b>33</b>   | 45       | 49       | 56       | 60       | 62       | 63       | 64       | 62       | 63       | 65        | 66        | 68        | 71        | 73        | 74        | 79        | 84        | 90        | 95        | 100        |
| <b>34</b>   | 43       | 48       | 56       | 62       | 63       | 64       | 62       | 62       | 65       | 66        | 67        | 70        | 72        | 74        | 74        | 79        | 84        | 90        | 95        | 100        |
| <b>35</b>   | 41       | 47       | 56       | 62       | 63       | 61       | 62       | 63       | 66       | 67        | 68        | 70        | 72        | 74        | 75        | 80        | 85        | 90        | 95        | 100        |
| <b>36</b>   | 40       | 47       | 56       | 62       | 59       | 61       | 62       | 63       | 66       | 67        | 68        | 70        | 72        | 74        | 75        | 80        | 85        | 90        | 95        | 100        |
| <b>37</b>   | 38       | 45       | 56       | 58       | 59       | 61       | 62       | 63       | 66       | 67        | 67        | 69        | 71        | 73        | 74        | 79        | 84        | 90        | 95        | 100        |
| <b>38</b>   | 38       | 45       | 53       | 58       | 61       | 62       | 63       | 65       | 65       | 67        | 68        | 70        | 72        | 74        | 73        | 78        | 84        | 89        | 95        | 100        |
| <b>39</b>   | 37       | 41       | 53       | 58       | 61       | 62       | 63       | 64       | 65       | 67        | 68        | 70        | 71        | 73        | 73        | 78        | 84        | 89        | 95        | 100        |
| <b>40</b>   | 34       | 41       | 53       | 58       | 61       | 62       | 63       | 64       | 64       | 66        | 67        | 69        | 71        | 73        | 72        | 78        | 83        | 89        | 94        | 100        |

**Male, Non-Smoker**

**Issue**

**Duration**

| <b>Age</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20+</b> |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| <b>41</b>  | 34       | 41       | 53       | 58       | 61       | 61       | 62       | 62       | 63       | 65        | 65        | 67        | 69        | 71        | 71        | 77        | 83        | 88        | 94        | 100        |
| <b>42</b>  | 34       | 43       | 53       | 58       | 60       | 61       | 62       | 61       | 61       | 63        | 64        | 66        | 67        | 69        | 71        | 77        | 83        | 88        | 94        | 100        |
| <b>43</b>  | 32       | 43       | 53       | 58       | 60       | 61       | 60       | 60       | 60       | 60        | 62        | 64        | 66        | 68        | 69        | 75        | 81        | 88        | 94        | 100        |
| <b>44</b>  | 32       | 44       | 52       | 57       | 59       | 60       | 60       | 59       | 59       | 58        | 60        | 62        | 65        | 67        | 69        | 75        | 81        | 88        | 94        | 100        |
| <b>45</b>  | 32       | 44       | 52       | 57       | 59       | 60       | 59       | 57       | 57       | 57        | 59        | 61        | 63        | 66        | 68        | 74        | 81        | 87        | 94        | 100        |
| <b>46</b>  | 32       | 42       | 50       | 54       | 56       | 57       | 57       | 56       | 55       | 56        | 59        | 61        | 63        | 65        | 67        | 74        | 80        | 87        | 93        | 100        |
| <b>47</b>  | 30       | 40       | 48       | 52       | 54       | 55       | 55       | 54       | 54       | 55        | 59        | 61        | 62        | 63        | 66        | 73        | 80        | 86        | 93        | 100        |
| <b>48</b>  | 30       | 40       | 46       | 49       | 51       | 52       | 53       | 53       | 54       | 55        | 57        | 61        | 62        | 63        | 63        | 70        | 78        | 85        | 93        | 100        |
| <b>49</b>  | 29       | 39       | 43       | 48       | 50       | 51       | 50       | 51       | 53       | 54        | 57        | 61        | 61        | 62        | 62        | 70        | 77        | 85        | 92        | 100        |
| <b>50</b>  | 29       | 37       | 42       | 45       | 47       | 48       | 49       | 50       | 51       | 54        | 57        | 61        | 61        | 61        | 61        | 69        | 77        | 84        | 92        | 100        |
| <b>51</b>  | 27       | 35       | 40       | 43       | 45       | 47       | 48       | 50       | 51       | 53        | 57        | 60        | 61        | 61        | 62        | 70        | 77        | 85        | 92        | 100        |
| <b>52</b>  | 27       | 34       | 39       | 42       | 44       | 45       | 48       | 49       | 50       | 53        | 56        | 60        | 60        | 62        | 62        | 70        | 77        | 85        | 100       | 100        |
| <b>53</b>  | 25       | 31       | 37       | 41       | 44       | 45       | 47       | 49       | 50       | 51        | 56        | 59        | 61        | 61        | 62        | 70        | 77        | 100       | 100       | 100        |
| <b>54</b>  | 25       | 30       | 36       | 39       | 43       | 44       | 47       | 48       | 49       | 51        | 55        | 59        | 59        | 61        | 62        | 70        | 100       | 100       | 100       | 100        |
| <b>55</b>  | 24       | 29       | 35       | 38       | 42       | 43       | 45       | 48       | 49       | 50        | 56        | 58        | 59        | 61        | 62        | 100       | 100       | 100       | 100       | 100        |
| <b>56</b>  | 23       | 29       | 35       | 38       | 42       | 42       | 44       | 47       | 48       | 50        | 55        | 57        | 58        | 59        | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>57</b>  | 23       | 28       | 35       | 38       | 42       | 42       | 43       | 45       | 47       | 49        | 53        | 55        | 56        | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>58</b>  | 22       | 28       | 33       | 37       | 41       | 41       | 43       | 45       | 45       | 47        | 51        | 53        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>59</b>  | 22       | 26       | 33       | 37       | 41       | 41       | 42       | 44       | 44       | 46        | 50        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>60</b>  | 20       | 26       | 33       | 37       | 41       | 40       | 41       | 42       | 42       | 45        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>61</b>  | 20       | 26       | 33       | 37       | 41       | 40       | 41       | 42       | 42       | 75        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>62</b>  | 19       | 25       | 32       | 38       | 40       | 40       | 41       | 42       | 75       | 75        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>63</b>  | 19       | 25       | 33       | 36       | 40       | 40       | 41       | 75       | 75       | 75        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>64</b>  | 18       | 24       | 32       | 36       | 39       | 40       | 75       | 75       | 75       | 75        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>65</b>  | 18       | 24       | 32       | 36       | 39       | 65       | 70       | 70       | 70       | 70        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>66</b>  | 18       | 24       | 32       | 36       | 60       | 65       | 70       | 70       | 70       | 70        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>67</b>  | 18       | 24       | 32       | 60       | 60       | 65       | 70       | 70       | 70       | 70        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>68</b>  | 18       | 24       | 55       | 60       | 60       | 65       | 70       | 70       | 70       | 70        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>69</b>  | 18       | 52       | 55       | 60       | 60       | 65       | 70       | 70       | 70       | 70        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>70</b>  | 48       | 52       | 55       | 60       | 60       | 65       | 70       | 70       | 70       | 70        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |

Valuation of Life Insurance Policies Model Regulation  
(XXX)

**Male, Non-Smoker**

| Issue      | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|            | Age      | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| <b>71</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>72</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>73</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>74</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>75</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>76</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>77</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>78</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>79</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>80</b>  | 48       | 52  | 55  | 60  | 60  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>81</b>  | 48       | 52  | 55  | 60  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>82</b>  | 48       | 52  | 55  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>83</b>  | 48       | 52  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>84</b>  | 48       | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>85+</b> | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

Male, Smoker

| Issue       | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|             | Age      | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| <b>0-15</b> | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>16</b>   | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>17</b>   | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>18</b>   | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>19</b>   | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>20</b>   | 98       | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 99  | 99  | 99  | 100 | 99  | 99  | 99  | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>21</b>   | 95       | 98  | 99  | 100 | 95  | 96  | 96  | 95  | 96  | 97  | 97  | 96  | 96  | 96  | 96  | 97  | 97  | 98  | 98  | 99  | 100 |
| <b>22</b>   | 92       | 95  | 96  | 90  | 90  | 93  | 93  | 92  | 93  | 95  | 95  | 93  | 93  | 92  | 93  | 94  | 94  | 96  | 97  | 99  | 100 |
| <b>23</b>   | 90       | 92  | 85  | 88  | 88  | 89  | 89  | 89  | 90  | 90  | 90  | 90  | 89  | 90  | 92  | 94  | 94  | 95  | 97  | 98  | 100 |
| <b>24</b>   | 87       | 81  | 82  | 85  | 84  | 86  | 88  | 86  | 86  | 88  | 88  | 86  | 86  | 88  | 89  | 91  | 91  | 93  | 96  | 98  | 100 |
| <b>25</b>   | 77       | 78  | 79  | 82  | 81  | 83  | 83  | 82  | 83  | 85  | 84  | 84  | 84  | 85  | 86  | 89  | 89  | 92  | 94  | 97  | 100 |
| <b>26</b>   | 75       | 77  | 79  | 82  | 82  | 83  | 83  | 82  | 83  | 84  | 84  | 84  | 84  | 85  | 81  | 85  | 85  | 89  | 92  | 96  | 100 |
| <b>27</b>   | 73       | 75  | 78  | 82  | 82  | 83  | 83  | 82  | 82  | 82  | 82  | 82  | 84  | 84  | 80  | 81  | 85  | 89  | 92  | 96  | 100 |
| <b>28</b>   | 71       | 73  | 79  | 82  | 81  | 82  | 83  | 81  | 81  | 82  | 82  | 82  | 80  | 80  | 81  | 85  | 85  | 89  | 92  | 96  | 100 |
| <b>29</b>   | 69       | 72  | 78  | 81  | 81  | 82  | 82  | 81  | 81  | 81  | 81  | 81  | 77  | 80  | 80  | 81  | 85  | 89  | 92  | 96  | 100 |
| <b>30</b>   | 68       | 71  | 78  | 81  | 81  | 81  | 82  | 81  | 81  | 81  | 76  | 77  | 79  | 81  | 81  | 83  | 85  | 89  | 92  | 96  | 100 |
| <b>31</b>   | 65       | 70  | 77  | 81  | 79  | 81  | 82  | 81  | 81  | 76  | 77  | 79  | 81  | 81  | 83  | 86  | 86  | 90  | 93  | 97  | 100 |
| <b>32</b>   | 63       | 67  | 77  | 78  | 79  | 81  | 81  | 81  | 76  | 77  | 77  | 77  | 80  | 83  | 83  | 85  | 88  | 91  | 94  | 97  | 100 |
| <b>33</b>   | 60       | 65  | 74  | 78  | 79  | 79  | 81  | 76  | 77  | 77  | 77  | 79  | 80  | 83  | 85  | 85  | 88  | 91  | 94  | 97  | 100 |
| <b>34</b>   | 57       | 62  | 74  | 77  | 79  | 79  | 75  | 76  | 77  | 79  | 79  | 79  | 81  | 83  | 85  | 87  | 90  | 92  | 95  | 97  | 100 |
| <b>35</b>   | 53       | 60  | 73  | 77  | 79  | 75  | 75  | 76  | 77  | 79  | 80  | 82  | 84  | 86  | 88  | 90  | 90  | 93  | 95  | 98  | 100 |
| <b>36</b>   | 52       | 59  | 71  | 75  | 74  | 75  | 75  | 76  | 77  | 79  | 79  | 81  | 83  | 85  | 87  | 90  | 90  | 92  | 95  | 97  | 100 |
| <b>37</b>   | 49       | 58  | 70  | 71  | 74  | 74  | 75  | 76  | 77  | 78  | 79  | 81  | 84  | 86  | 86  | 89  | 89  | 92  | 94  | 97  | 100 |
| <b>38</b>   | 48       | 55  | 66  | 70  | 72  | 74  | 74  | 75  | 76  | 78  | 79  | 81  | 83  | 85  | 87  | 90  | 90  | 92  | 95  | 97  | 100 |
| <b>39</b>   | 45       | 50  | 65  | 70  | 72  | 72  | 74  | 74  | 75  | 77  | 79  | 81  | 84  | 86  | 86  | 89  | 89  | 92  | 94  | 97  | 100 |
| <b>40</b>   | 41       | 49  | 63  | 68  | 71  | 72  | 73  | 74  | 74  | 76  | 78  | 80  | 83  | 85  | 86  | 89  | 89  | 92  | 94  | 97  | 100 |

Valuation of Life Insurance Policies Model Regulation (XXX)



Male, Smoker

| Issue | Duration |    |    |    |    |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |
|-------|----------|----|----|----|----|----|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|       | Age      | 1  | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  |
| 41    | 40       | 49 | 63 | 68 | 71 | 72 | 72 | 72 | 73 | 75 | 76  | 78  | 81  | 84  | 85  | 88  | 91  | 94  | 97  | 100 |
| 42    | 40       | 49 | 62 | 68 | 70 | 71 | 71 | 71 | 71 | 73 | 75  | 76  | 81  | 83  | 85  | 88  | 91  | 94  | 97  | 100 |
| 43    | 39       | 50 | 62 | 67 | 69 | 69 | 70 | 70 | 70 | 71 | 73  | 76  | 79  | 83  | 85  | 88  | 91  | 94  | 97  | 100 |
| 44    | 39       | 50 | 60 | 66 | 68 | 69 | 68 | 69 | 69 | 69 | 71  | 74  | 79  | 81  | 85  | 88  | 91  | 94  | 97  | 100 |
| 45    | 37       | 50 | 60 | 66 | 68 | 68 | 68 | 67 | 67 | 67 | 69  | 73  | 78  | 81  | 85  | 88  | 91  | 94  | 97  | 100 |
| 46    | 37       | 48 | 58 | 63 | 65 | 67 | 66 | 66 | 66 | 67 | 71  | 74  | 78  | 81  | 84  | 87  | 90  | 94  | 97  | 100 |
| 47    | 36       | 47 | 55 | 61 | 63 | 64 | 64 | 64 | 65 | 67 | 71  | 75  | 79  | 81  | 84  | 87  | 90  | 94  | 97  | 100 |
| 48    | 35       | 46 | 53 | 58 | 60 | 62 | 63 | 63 | 65 | 67 | 72  | 75  | 79  | 81  | 83  | 86  | 90  | 93  | 97  | 100 |
| 49    | 34       | 45 | 51 | 56 | 58 | 59 | 61 | 62 | 63 | 67 | 72  | 77  | 80  | 81  | 83  | 86  | 90  | 93  | 97  | 100 |
| 50    | 34       | 43 | 49 | 53 | 55 | 57 | 60 | 61 | 63 | 67 | 73  | 78  | 80  | 81  | 81  | 85  | 89  | 92  | 96  | 100 |
| 51    | 32       | 42 | 47 | 52 | 55 | 57 | 60 | 61 | 63 | 67 | 73  | 78  | 80  | 83  | 84  | 87  | 90  | 94  | 97  | 100 |
| 52    | 32       | 40 | 46 | 50 | 54 | 56 | 60 | 61 | 63 | 67 | 73  | 78  | 81  | 84  | 85  | 88  | 91  | 94  | 100 | 100 |
| 53    | 30       | 37 | 44 | 49 | 54 | 56 | 59 | 61 | 65 | 67 | 74  | 79  | 83  | 85  | 87  | 90  | 92  | 100 | 100 | 100 |
| 54    | 30       | 36 | 43 | 48 | 53 | 55 | 59 | 61 | 65 | 67 | 74  | 80  | 84  | 85  | 89  | 91  | 100 | 100 | 100 | 100 |
| 55    | 29       | 35 | 42 | 47 | 53 | 55 | 59 | 61 | 65 | 67 | 75  | 80  | 84  | 86  | 90  | 100 | 100 | 100 | 100 | 100 |
| 56    | 28       | 35 | 42 | 47 | 53 | 55 | 57 | 60 | 63 | 68 | 74  | 79  | 83  | 85  | 100 | 100 | 100 | 100 | 100 | 100 |
| 57    | 28       | 35 | 42 | 47 | 53 | 54 | 57 | 60 | 64 | 67 | 74  | 78  | 81  | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 58    | 26       | 33 | 43 | 48 | 54 | 54 | 56 | 59 | 63 | 67 | 73  | 78  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 59    | 26       | 33 | 43 | 48 | 54 | 53 | 57 | 59 | 63 | 66 | 73  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 60    | 25       | 33 | 43 | 48 | 54 | 53 | 56 | 58 | 62 | 66 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 61    | 25       | 33 | 43 | 49 | 55 | 55 | 57 | 59 | 63 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 62    | 25       | 33 | 43 | 50 | 56 | 56 | 58 | 61 | 75 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 63    | 24       | 33 | 45 | 51 | 56 | 56 | 59 | 75 | 75 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 64    | 24       | 34 | 45 | 51 | 57 | 57 | 75 | 75 | 75 | 75 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 65    | 24       | 34 | 45 | 52 | 57 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 66    | 24       | 35 | 45 | 53 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 67    | 25       | 35 | 45 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 68    | 25       | 36 | 55 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 69    | 27       | 52 | 55 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 70    | 48       | 52 | 55 | 60 | 60 | 65 | 70 | 70 | 70 | 70 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

**Male, Smoker**

| Issue      | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|            | Age      | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| <b>71</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>72</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>73</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>74</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>75</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>76</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>77</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>78</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 70  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>79</b>  | 48       | 52  | 55  | 60  | 60  | 65  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>80</b>  | 48       | 52  | 55  | 60  | 60  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>81</b>  | 48       | 52  | 55  | 60  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>82</b>  | 48       | 52  | 55  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>83</b>  | 48       | 52  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>84</b>  | 48       | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>85+</b> | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

Female, Aggregate

| Issue<br>Age | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|--------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|              | 1        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| 0-15         | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 16           | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 17           | 99       | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 93  | 95  | 96  | 97  | 97  | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 18           | 83       | 83  | 84  | 84  | 84  | 84  | 86  | 78  | 78  | 79  | 82  | 84  | 85  | 88  | 88  | 90  | 93  | 95  | 98  | 100 |
| 19           | 65       | 66  | 68  | 68  | 68  | 68  | 63  | 63  | 64  | 66  | 69  | 71  | 72  | 74  | 75  | 80  | 85  | 90  | 95  | 100 |
| 20           | 48       | 50  | 51  | 51  | 51  | 47  | 48  | 48  | 49  | 51  | 56  | 57  | 58  | 61  | 63  | 70  | 78  | 85  | 93  | 100 |
| 21           | 47       | 48  | 50  | 51  | 47  | 47  | 48  | 49  | 51  | 53  | 57  | 60  | 61  | 64  | 64  | 71  | 78  | 86  | 93  | 100 |
| 22           | 44       | 47  | 48  | 45  | 47  | 47  | 48  | 49  | 53  | 54  | 60  | 61  | 63  | 64  | 66  | 73  | 80  | 86  | 93  | 100 |
| 23           | 42       | 45  | 44  | 45  | 47  | 47  | 49  | 51  | 53  | 54  | 61  | 64  | 64  | 67  | 69  | 75  | 81  | 88  | 94  | 100 |
| 24           | 39       | 40  | 42  | 44  | 47  | 47  | 50  | 51  | 54  | 56  | 64  | 64  | 66  | 69  | 70  | 76  | 82  | 88  | 94  | 100 |
| 25           | 34       | 38  | 41  | 44  | 47  | 47  | 50  | 53  | 56  | 57  | 64  | 67  | 69  | 71  | 73  | 78  | 84  | 89  | 95  | 100 |
| 26           | 34       | 38  | 41  | 45  | 49  | 49  | 51  | 56  | 58  | 59  | 66  | 69  | 70  | 73  | 70  | 76  | 82  | 88  | 94  | 100 |
| 27           | 34       | 38  | 41  | 47  | 50  | 51  | 54  | 57  | 59  | 60  | 69  | 70  | 73  | 70  | 71  | 77  | 83  | 88  | 94  | 100 |
| 28           | 34       | 37  | 43  | 47  | 53  | 53  | 56  | 59  | 62  | 63  | 70  | 73  | 70  | 72  | 74  | 79  | 84  | 90  | 95  | 100 |
| 29           | 34       | 38  | 43  | 49  | 54  | 56  | 58  | 60  | 63  | 64  | 73  | 70  | 72  | 74  | 75  | 80  | 85  | 90  | 95  | 100 |
| 30           | 35       | 38  | 43  | 50  | 56  | 56  | 59  | 63  | 66  | 67  | 70  | 71  | 74  | 75  | 76  | 81  | 86  | 90  | 95  | 100 |
| 31           | 35       | 38  | 43  | 51  | 56  | 58  | 60  | 64  | 67  | 65  | 71  | 72  | 74  | 75  | 76  | 81  | 86  | 90  | 95  | 100 |
| 32           | 35       | 39  | 45  | 51  | 56  | 59  | 63  | 66  | 65  | 66  | 72  | 72  | 75  | 76  | 76  | 81  | 86  | 90  | 95  | 100 |
| 33           | 36       | 39  | 44  | 52  | 58  | 62  | 64  | 65  | 66  | 67  | 72  | 74  | 75  | 76  | 76  | 81  | 86  | 90  | 95  | 100 |
| 34           | 36       | 40  | 45  | 52  | 58  | 63  | 63  | 66  | 67  | 68  | 74  | 74  | 76  | 76  | 76  | 81  | 86  | 90  | 95  | 100 |
| 35           | 36       | 40  | 45  | 53  | 59  | 61  | 65  | 67  | 68  | 70  | 75  | 74  | 75  | 76  | 75  | 80  | 85  | 90  | 95  | 100 |
| 36           | 36       | 40  | 45  | 53  | 55  | 62  | 65  | 67  | 68  | 70  | 74  | 74  | 74  | 75  | 75  | 80  | 85  | 90  | 95  | 100 |
| 37           | 36       | 41  | 47  | 52  | 57  | 62  | 65  | 67  | 68  | 69  | 72  | 72  | 73  | 75  | 74  | 79  | 84  | 90  | 95  | 100 |
| 38           | 34       | 41  | 44  | 52  | 57  | 63  | 66  | 68  | 69  | 70  | 72  | 71  | 72  | 74  | 75  | 80  | 85  | 90  | 95  | 100 |
| 39           | 34       | 40  | 45  | 53  | 58  | 63  | 66  | 68  | 69  | 69  | 70  | 70  | 70  | 73  | 74  | 79  | 84  | 90  | 95  | 100 |
| 40           | 32       | 40  | 45  | 53  | 58  | 65  | 65  | 67  | 68  | 69  | 70  | 69  | 70  | 73  | 73  | 78  | 84  | 89  | 95  | 100 |

**Female, Aggregate**

**Duration**

**Issue**

| <b>Age</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20+</b> |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| <b>41</b>  | 32       | 40       | 45       | 53       | 57       | 63       | 64       | 67       | 68       | 68        | 69        | 69        | 69        | 73        | 74        | 79        | 84        | 90        | 95        | 100        |
| <b>42</b>  | 32       | 40       | 45       | 52       | 56       | 61       | 63       | 65       | 66       | 68        | 69        | 68        | 70        | 74        | 75        | 80        | 85        | 90        | 95        | 100        |
| <b>43</b>  | 31       | 39       | 45       | 51       | 55       | 59       | 61       | 65       | 65       | 66        | 68        | 69        | 69        | 74        | 77        | 82        | 86        | 91        | 95        | 100        |
| <b>44</b>  | 31       | 39       | 45       | 50       | 54       | 58       | 61       | 63       | 64       | 66        | 67        | 68        | 71        | 75        | 78        | 82        | 87        | 91        | 96        | 100        |
| <b>45</b>  | 31       | 38       | 44       | 49       | 53       | 56       | 59       | 62       | 63       | 65        | 67        | 68        | 71        | 77        | 79        | 83        | 87        | 92        | 96        | 100        |
| <b>46</b>  | 29       | 37       | 43       | 48       | 51       | 54       | 59       | 62       | 63       | 65        | 67        | 69        | 71        | 77        | 78        | 82        | 87        | 91        | 96        | 100        |
| <b>47</b>  | 28       | 35       | 41       | 46       | 49       | 54       | 57       | 61       | 62       | 66        | 68        | 69        | 71        | 77        | 77        | 82        | 86        | 91        | 95        | 100        |
| <b>48</b>  | 28       | 35       | 41       | 44       | 49       | 52       | 57       | 61       | 63       | 66        | 68        | 71        | 72        | 75        | 77        | 82        | 86        | 91        | 95        | 100        |
| <b>49</b>  | 26       | 34       | 39       | 43       | 47       | 52       | 55       | 61       | 63       | 67        | 69        | 71        | 72        | 75        | 75        | 80        | 85        | 90        | 95        | 100        |
| <b>50</b>  | 25       | 32       | 38       | 41       | 46       | 50       | 55       | 61       | 63       | 67        | 69        | 72        | 72        | 75        | 74        | 79        | 84        | 90        | 95        | 100        |
| <b>51</b>  | 25       | 32       | 38       | 41       | 45       | 50       | 55       | 61       | 63       | 66        | 68        | 69        | 71        | 74        | 74        | 79        | 84        | 90        | 95        | 100        |
| <b>52</b>  | 23       | 30       | 36       | 41       | 45       | 51       | 56       | 61       | 62       | 65        | 66        | 68        | 68        | 73        | 73        | 78        | 84        | 89        | 100       | 100        |
| <b>53</b>  | 23       | 30       | 36       | 41       | 47       | 51       | 56       | 61       | 62       | 63        | 65        | 66        | 68        | 72        | 72        | 78        | 83        | 100       | 100       | 100        |
| <b>54</b>  | 22       | 29       | 35       | 41       | 47       | 53       | 57       | 61       | 61       | 62        | 62        | 66        | 66        | 69        | 70        | 76        | 100       | 100       | 100       | 100        |
| <b>55</b>  | 22       | 29       | 35       | 41       | 47       | 53       | 57       | 61       | 61       | 61        | 62        | 63        | 64        | 68        | 69        | 100       | 100       | 100       | 100       | 100        |
| <b>56</b>  | 22       | 29       | 35       | 41       | 45       | 51       | 56       | 59       | 60       | 61        | 62        | 63        | 64        | 67        | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>57</b>  | 22       | 29       | 35       | 41       | 45       | 50       | 54       | 56       | 58       | 59        | 61        | 62        | 63        | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>58</b>  | 22       | 30       | 36       | 41       | 44       | 49       | 53       | 56       | 57       | 57        | 61        | 62        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>59</b>  | 22       | 30       | 36       | 41       | 44       | 48       | 51       | 53       | 55       | 56        | 59        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>60</b>  | 22       | 30       | 36       | 41       | 43       | 47       | 50       | 51       | 53       | 55        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>61</b>  | 22       | 29       | 35       | 39       | 42       | 46       | 49       | 50       | 52       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>62</b>  | 20       | 28       | 33       | 39       | 41       | 45       | 47       | 49       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>63</b>  | 20       | 28       | 33       | 38       | 41       | 44       | 46       | 80       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>64</b>  | 19       | 27       | 32       | 36       | 40       | 42       | 80       | 80       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>65</b>  | 19       | 25       | 30       | 35       | 39       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>66</b>  | 19       | 25       | 30       | 35       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>67</b>  | 19       | 25       | 30       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>68</b>  | 19       | 25       | 68       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>69</b>  | 19       | 64       | 68       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>70</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |

**Female, Aggregate**

| Issue      | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|            | Age      | 1   | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| <b>71</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 75  | 80  | 80  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>72</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 75  | 80  | 80  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>73</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 75  | 80  | 80  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>74</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 75  | 80  | 80  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>75</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 75  | 80  | 80  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>76</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 75  | 80  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>77</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 75  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>78</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 75  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>79</b>  | 60       | 60  | 64  | 68  | 68  | 72  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>80</b>  | 60       | 60  | 64  | 68  | 68  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>81</b>  | 60       | 60  | 64  | 68  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>82</b>  | 60       | 60  | 64  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>83</b>  | 60       | 60  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>84</b>  | 60       | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>85+</b> | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

| Issue       | Female, Non-Smoker |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-------------|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|             | Duration           |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| Age         | 1                  | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| <b>0-15</b> | 100                | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>16</b>   | 100                | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>17</b>   | 96                 | 98  | 98  | 98  | 98  | 99  | 99  | 99  | 92  | 92  | 93  | 95  | 95  | 97  | 99  | 99  | 99  | 100 | 100 | 100 |
| <b>18</b>   | 78                 | 80  | 80  | 80  | 80  | 81  | 81  | 74  | 75  | 75  | 78  | 79  | 82  | 83  | 85  | 88  | 91  | 94  | 97  | 100 |
| <b>19</b>   | 60                 | 62  | 63  | 63  | 63  | 65  | 59  | 59  | 60  | 60  | 64  | 67  | 67  | 70  | 72  | 78  | 83  | 89  | 94  | 100 |
| <b>20</b>   | 42                 | 44  | 45  | 45  | 45  | 42  | 42  | 42  | 45  | 45  | 50  | 51  | 53  | 56  | 58  | 66  | 75  | 83  | 92  | 100 |
| <b>21</b>   | 41                 | 42  | 44  | 45  | 41  | 42  | 42  | 44  | 47  | 47  | 51  | 53  | 54  | 57  | 59  | 67  | 75  | 84  | 92  | 100 |
| <b>22</b>   | 39                 | 41  | 44  | 41  | 41  | 42  | 44  | 45  | 49  | 49  | 54  | 56  | 57  | 58  | 60  | 68  | 76  | 84  | 92  | 100 |
| <b>23</b>   | 38                 | 41  | 38  | 40  | 41  | 42  | 44  | 46  | 49  | 50  | 56  | 57  | 58  | 60  | 62  | 70  | 77  | 85  | 92  | 100 |
| <b>24</b>   | 36                 | 36  | 38  | 40  | 41  | 42  | 46  | 47  | 50  | 51  | 58  | 59  | 60  | 62  | 63  | 70  | 78  | 85  | 93  | 100 |
| <b>25</b>   | 32                 | 34  | 37  | 40  | 41  | 43  | 46  | 49  | 51  | 53  | 59  | 60  | 62  | 63  | 64  | 71  | 78  | 86  | 93  | 100 |
| <b>26</b>   | 32                 | 34  | 37  | 41  | 43  | 45  | 47  | 50  | 53  | 53  | 60  | 62  | 63  | 64  | 62  | 70  | 77  | 85  | 92  | 100 |
| <b>27</b>   | 32                 | 34  | 38  | 43  | 46  | 47  | 49  | 51  | 53  | 55  | 62  | 63  | 64  | 62  | 62  | 70  | 77  | 85  | 92  | 100 |
| <b>28</b>   | 30                 | 34  | 39  | 43  | 47  | 49  | 51  | 53  | 56  | 58  | 63  | 63  | 61  | 62  | 63  | 70  | 78  | 85  | 93  | 100 |
| <b>29</b>   | 30                 | 35  | 40  | 45  | 50  | 51  | 52  | 55  | 58  | 59  | 64  | 61  | 62  | 63  | 63  | 70  | 78  | 85  | 93  | 100 |
| <b>30</b>   | 31                 | 35  | 40  | 46  | 51  | 52  | 53  | 56  | 59  | 60  | 62  | 62  | 63  | 65  | 65  | 72  | 79  | 86  | 93  | 100 |
| <b>31</b>   | 31                 | 35  | 40  | 46  | 51  | 53  | 55  | 58  | 60  | 58  | 62  | 62  | 63  | 65  | 65  | 72  | 79  | 86  | 93  | 100 |
| <b>32</b>   | 32                 | 35  | 40  | 45  | 51  | 53  | 56  | 59  | 57  | 58  | 62  | 63  | 63  | 65  | 64  | 71  | 78  | 86  | 93  | 100 |
| <b>33</b>   | 32                 | 36  | 41  | 47  | 52  | 55  | 58  | 55  | 58  | 59  | 63  | 63  | 65  | 65  | 65  | 72  | 79  | 86  | 93  | 100 |
| <b>34</b>   | 33                 | 36  | 41  | 47  | 52  | 55  | 55  | 57  | 58  | 59  | 63  | 65  | 64  | 65  | 64  | 71  | 78  | 86  | 93  | 100 |
| <b>35</b>   | 33                 | 36  | 41  | 47  | 52  | 53  | 57  | 58  | 59  | 61  | 63  | 64  | 64  | 64  | 64  | 71  | 78  | 86  | 93  | 100 |
| <b>36</b>   | 33                 | 36  | 41  | 47  | 49  | 53  | 57  | 58  | 59  | 61  | 63  | 64  | 63  | 64  | 63  | 70  | 78  | 85  | 93  | 100 |
| <b>37</b>   | 32                 | 36  | 41  | 44  | 49  | 53  | 57  | 58  | 59  | 60  | 62  | 62  | 61  | 62  | 63  | 70  | 78  | 85  | 93  | 100 |
| <b>38</b>   | 32                 | 37  | 39  | 45  | 50  | 54  | 57  | 58  | 60  | 60  | 61  | 61  | 61  | 62  | 61  | 69  | 77  | 84  | 92  | 100 |
| <b>39</b>   | 30                 | 35  | 39  | 45  | 50  | 54  | 57  | 58  | 60  | 59  | 60  | 60  | 59  | 60  | 61  | 69  | 77  | 84  | 92  | 100 |
| <b>40</b>   | 28                 | 35  | 39  | 45  | 50  | 54  | 56  | 57  | 59  | 59  | 60  | 59  | 59  | 59  | 60  | 68  | 76  | 84  | 92  | 100 |

**Female, Non-Smoker**  
**Duration**

**Issue**

| <b>Age</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20+</b> |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| <b>41</b>  | 28       | 35       | 39       | 45       | 49       | 52       | 55       | 55       | 58       | 57        | 58        | 59        | 58        | 59        | 60        | 68        | 76        | 84        | 92        | 100        |
| <b>42</b>  | 27       | 35       | 39       | 44       | 49       | 52       | 54       | 55       | 56       | 57        | 57        | 57        | 58        | 60        | 61        | 69        | 77        | 84        | 92        | 100        |
| <b>43</b>  | 27       | 34       | 39       | 44       | 47       | 50       | 53       | 53       | 55       | 55        | 56        | 57        | 56        | 60        | 61        | 69        | 77        | 84        | 92        | 100        |
| <b>44</b>  | 26       | 34       | 38       | 42       | 47       | 50       | 52       | 53       | 54       | 55        | 55        | 55        | 56        | 61        | 62        | 70        | 77        | 85        | 92        | 100        |
| <b>45</b>  | 26       | 33       | 38       | 42       | 45       | 48       | 51       | 51       | 52       | 53        | 54        | 55        | 56        | 61        | 62        | 70        | 77        | 85        | 92        | 100        |
| <b>46</b>  | 24       | 32       | 37       | 40       | 43       | 47       | 49       | 51       | 52       | 53        | 54        | 55        | 56        | 60        | 61        | 69        | 77        | 84        | 92        | 100        |
| <b>47</b>  | 24       | 30       | 35       | 39       | 42       | 45       | 47       | 49       | 51       | 53        | 54        | 55        | 56        | 59        | 60        | 68        | 76        | 84        | 92        | 100        |
| <b>48</b>  | 23       | 30       | 35       | 37       | 40       | 44       | 47       | 49       | 50       | 53        | 54        | 55        | 55        | 59        | 57        | 66        | 74        | 83        | 91        | 100        |
| <b>49</b>  | 23       | 29       | 33       | 35       | 39       | 42       | 45       | 48       | 50       | 53        | 54        | 55        | 55        | 57        | 56        | 65        | 74        | 82        | 91        | 100        |
| <b>50</b>  | 21       | 27       | 32       | 34       | 37       | 41       | 44       | 48       | 50       | 53        | 54        | 55        | 55        | 56        | 55        | 64        | 73        | 82        | 91        | 100        |
| <b>51</b>  | 21       | 26       | 30       | 34       | 37       | 41       | 44       | 48       | 49       | 51        | 53        | 53        | 54        | 55        | 55        | 64        | 73        | 82        | 91        | 100        |
| <b>52</b>  | 20       | 25       | 30       | 33       | 37       | 41       | 44       | 47       | 48       | 50        | 50        | 51        | 51        | 55        | 53        | 62        | 72        | 81        | 100       | 100        |
| <b>53</b>  | 19       | 24       | 29       | 32       | 37       | 41       | 43       | 47       | 48       | 48        | 49        | 49        | 51        | 52        | 52        | 62        | 71        | 100       | 100       | 100        |
| <b>54</b>  | 18       | 24       | 29       | 32       | 37       | 41       | 43       | 45       | 47       | 47        | 47        | 49        | 49        | 51        | 51        | 61        | 100       | 100       | 100       | 100        |
| <b>55</b>  | 18       | 23       | 28       | 32       | 37       | 41       | 43       | 45       | 45       | 45        | 46        | 46        | 47        | 50        | 50        | 100       | 100       | 100       | 100       | 100        |
| <b>56</b>  | 18       | 23       | 28       | 32       | 36       | 39       | 42       | 44       | 44       | 45        | 46        | 46        | 46        | 49        | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>57</b>  | 18       | 23       | 28       | 31       | 35       | 38       | 41       | 42       | 44       | 44        | 45        | 45        | 46        | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>58</b>  | 17       | 23       | 26       | 31       | 35       | 36       | 38       | 41       | 41       | 42        | 45        | 45        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>59</b>  | 17       | 23       | 26       | 30       | 33       | 35       | 38       | 39       | 40       | 41        | 44        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>60</b>  | 17       | 23       | 26       | 30       | 32       | 34       | 36       | 38       | 39       | 40        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>61</b>  | 17       | 22       | 25       | 29       | 32       | 33       | 35       | 36       | 38       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>62</b>  | 16       | 22       | 25       | 28       | 30       | 32       | 34       | 35       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>63</b>  | 16       | 20       | 24       | 28       | 30       | 32       | 34       | 80       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>64</b>  | 14       | 21       | 24       | 27       | 29       | 30       | 80       | 80       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>65</b>  | 15       | 19       | 23       | 25       | 28       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>66</b>  | 15       | 19       | 23       | 25       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>67</b>  | 15       | 19       | 22       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>68</b>  | 13       | 18       | 68       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>69</b>  | 13       | 64       | 68       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>70</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |

**Female, Non-Smoker**

**Duration**

**Issue**

| <b>Age</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20+</b> |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| <b>71</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>72</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>73</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>74</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>75</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>76</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>77</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>78</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>79</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>80</b>  | 60       | 60       | 64       | 68       | 68       | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>81</b>  | 60       | 60       | 64       | 68       | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>82</b>  | 60       | 60       | 64       | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>83</b>  | 60       | 60       | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>84</b>  | 60       | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>85+</b> | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |



**Female, Smoker**

| Issue       | Duration |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-------------|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|             | 1        | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 14  | 15  | 16  | 17  | 18  | 19  | 20+ |
| <b>Age</b>  |          |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| <b>0-15</b> | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>16</b>   | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>17</b>   | 100      | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>18</b>   | 99       | 100 | 100 | 100 | 100 | 100 | 100 | 95  | 96  | 97  | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| <b>19</b>   | 87       | 89  | 92  | 92  | 92  | 92  | 84  | 84  | 86  | 86  | 92  | 93  | 95  | 96  | 99  | 99  | 99  | 100 | 100 | 100 |
| <b>20</b>   | 74       | 77  | 80  | 80  | 80  | 73  | 73  | 73  | 75  | 77  | 83  | 83  | 86  | 88  | 90  | 92  | 94  | 96  | 98  | 100 |
| <b>21</b>   | 71       | 74  | 78  | 78  | 71  | 71  | 73  | 74  | 77  | 79  | 85  | 86  | 88  | 89  | 90  | 92  | 94  | 96  | 98  | 100 |
| <b>22</b>   | 68       | 71  | 75  | 70  | 71  | 71  | 73  | 74  | 78  | 79  | 88  | 90  | 89  | 89  | 92  | 94  | 95  | 97  | 98  | 100 |
| <b>23</b>   | 65       | 69  | 67  | 70  | 70  | 70  | 73  | 77  | 79  | 81  | 89  | 90  | 90  | 92  | 92  | 94  | 95  | 97  | 98  | 100 |
| <b>24</b>   | 62       | 60  | 64  | 69  | 70  | 70  | 74  | 77  | 79  | 81  | 92  | 90  | 92  | 93  | 93  | 94  | 96  | 97  | 99  | 100 |
| <b>25</b>   | 53       | 58  | 63  | 67  | 69  | 70  | 74  | 78  | 81  | 82  | 92  | 93  | 93  | 95  | 95  | 96  | 97  | 98  | 99  | 100 |
| <b>26</b>   | 53       | 58  | 63  | 69  | 71  | 72  | 75  | 79  | 82  | 82  | 93  | 93  | 95  | 96  | 90  | 92  | 94  | 96  | 98  | 100 |
| <b>27</b>   | 52       | 56  | 63  | 70  | 74  | 74  | 78  | 81  | 82  | 84  | 93  | 95  | 95  | 90  | 90  | 92  | 94  | 96  | 98  | 100 |
| <b>28</b>   | 52       | 56  | 64  | 71  | 75  | 77  | 79  | 82  | 85  | 86  | 95  | 95  | 90  | 92  | 92  | 94  | 95  | 97  | 98  | 100 |
| <b>29</b>   | 51       | 56  | 64  | 71  | 78  | 78  | 81  | 84  | 86  | 88  | 95  | 90  | 90  | 92  | 92  | 94  | 95  | 97  | 98  | 100 |
| <b>30</b>   | 51       | 56  | 64  | 72  | 79  | 79  | 82  | 85  | 88  | 89  | 90  | 90  | 92  | 93  | 93  | 94  | 96  | 97  | 99  | 100 |
| <b>31</b>   | 51       | 56  | 64  | 72  | 78  | 81  | 84  | 84  | 88  | 84  | 90  | 90  | 92  | 93  | 93  | 94  | 96  | 97  | 99  | 100 |
| <b>32</b>   | 51       | 56  | 64  | 71  | 78  | 81  | 85  | 86  | 84  | 85  | 90  | 90  | 92  | 94  | 93  | 94  | 96  | 97  | 99  | 100 |
| <b>33</b>   | 51       | 57  | 62  | 71  | 78  | 82  | 85  | 83  | 84  | 85  | 90  | 92  | 93  | 93  | 93  | 94  | 96  | 97  | 99  | 100 |
| <b>34</b>   | 51       | 56  | 62  | 71  | 78  | 82  | 81  | 83  | 85  | 86  | 90  | 92  | 92  | 94  | 93  | 94  | 96  | 97  | 99  | 100 |
| <b>35</b>   | 51       | 56  | 62  | 71  | 78  | 79  | 83  | 84  | 85  | 86  | 90  | 91  | 91  | 93  | 93  | 94  | 96  | 97  | 99  | 100 |
| <b>36</b>   | 49       | 56  | 62  | 71  | 74  | 79  | 83  | 84  | 85  | 86  | 90  | 90  | 91  | 93  | 92  | 94  | 95  | 97  | 98  | 100 |
| <b>37</b>   | 48       | 55  | 62  | 67  | 74  | 79  | 83  | 84  | 85  | 86  | 89  | 90  | 89  | 92  | 91  | 93  | 95  | 96  | 98  | 100 |
| <b>38</b>   | 47       | 55  | 57  | 66  | 72  | 77  | 81  | 84  | 86  | 86  | 87  | 88  | 88  | 90  | 91  | 93  | 95  | 96  | 98  | 100 |
| <b>39</b>   | 45       | 50  | 57  | 66  | 72  | 77  | 81  | 83  | 85  | 86  | 86  | 87  | 86  | 89  | 90  | 92  | 94  | 96  | 98  | 100 |
| <b>40</b>   | 41       | 50  | 57  | 66  | 72  | 77  | 81  | 83  | 84  | 85  | 86  | 86  | 86  | 86  | 89  | 89  | 91  | 93  | 96  | 100 |

**Female, Smoker**

**Issue**

**Duration**

| <b>Age</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20+</b> |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| <b>41</b>  | 40       | 50       | 57       | 65       | 71       | 76       | 79       | 81       | 83       | 84        | 85        | 86        | 85        | 89        | 90        | 92        | 94        | 96        | 98        | 100        |
| <b>42</b>  | 40       | 49       | 57       | 65       | 69       | 74       | 77       | 80       | 82       | 83        | 84        | 85        | 86        | 90        | 92        | 94        | 95        | 97        | 98        | 100        |
| <b>43</b>  | 39       | 49       | 55       | 63       | 69       | 73       | 76       | 78       | 80       | 82        | 83        | 84        | 85        | 92        | 93        | 94        | 96        | 97        | 99        | 100        |
| <b>44</b>  | 39       | 48       | 55       | 62       | 67       | 71       | 75       | 78       | 80       | 80        | 82        | 84        | 86        | 93        | 96        | 97        | 98        | 98        | 99        | 100        |
| <b>45</b>  | 37       | 47       | 55       | 61       | 65       | 70       | 73       | 76       | 78       | 80        | 81        | 84        | 86        | 94        | 97        | 98        | 98        | 99        | 99        | 100        |
| <b>46</b>  | 36       | 46       | 53       | 59       | 63       | 68       | 71       | 75       | 77       | 79        | 83        | 85        | 86        | 93        | 96        | 97        | 98        | 98        | 99        | 100        |
| <b>47</b>  | 34       | 44       | 51       | 57       | 62       | 66       | 70       | 75       | 77       | 80        | 83        | 85        | 86        | 93        | 94        | 95        | 96        | 98        | 99        | 100        |
| <b>48</b>  | 34       | 44       | 50       | 54       | 60       | 64       | 69       | 74       | 77       | 80        | 84        | 86        | 87        | 92        | 92        | 94        | 95        | 97        | 98        | 100        |
| <b>49</b>  | 33       | 42       | 48       | 53       | 58       | 63       | 68       | 74       | 77       | 81        | 84        | 86        | 87        | 92        | 91        | 93        | 95        | 96        | 98        | 100        |
| <b>50</b>  | 31       | 41       | 46       | 51       | 57       | 61       | 67       | 74       | 77       | 81        | 85        | 87        | 87        | 91        | 90        | 92        | 94        | 96        | 98        | 100        |
| <b>51</b>  | 30       | 39       | 45       | 51       | 56       | 61       | 67       | 74       | 75       | 80        | 83        | 85        | 85        | 90        | 90        | 92        | 94        | 96        | 98        | 100        |
| <b>52</b>  | 29       | 38       | 45       | 50       | 56       | 62       | 68       | 74       | 75       | 79        | 81        | 83        | 84        | 90        | 90        | 92        | 94        | 96        | 100       | 100        |
| <b>53</b>  | 28       | 37       | 43       | 49       | 57       | 62       | 68       | 73       | 74       | 77        | 79        | 81        | 83        | 89        | 89        | 91        | 93        | 100       | 100       | 100        |
| <b>54</b>  | 28       | 36       | 43       | 49       | 57       | 63       | 69       | 73       | 74       | 75        | 78        | 80        | 81        | 87        | 89        | 91        | 100       | 100       | 100       | 100        |
| <b>55</b>  | 26       | 35       | 42       | 49       | 57       | 63       | 69       | 73       | 73       | 74        | 76        | 78        | 79        | 86        | 87        | 100       | 100       | 100       | 100       | 100        |
| <b>56</b>  | 26       | 35       | 42       | 49       | 56       | 62       | 67       | 71       | 72       | 74        | 76        | 78        | 79        | 85        | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>57</b>  | 26       | 35       | 42       | 49       | 55       | 61       | 66       | 69       | 72       | 73        | 76        | 78        | 79        | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>58</b>  | 28       | 36       | 43       | 49       | 55       | 59       | 63       | 68       | 69       | 72        | 76        | 78        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>59</b>  | 28       | 36       | 43       | 49       | 54       | 57       | 63       | 67       | 68       | 70        | 76        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>60</b>  | 28       | 36       | 43       | 49       | 53       | 57       | 61       | 64       | 67       | 69        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>61</b>  | 26       | 35       | 42       | 48       | 52       | 56       | 59       | 63       | 66       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>62</b>  | 26       | 33       | 41       | 47       | 51       | 55       | 58       | 62       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>63</b>  | 25       | 33       | 41       | 46       | 51       | 55       | 57       | 80       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>64</b>  | 25       | 33       | 40       | 45       | 50       | 53       | 80       | 80       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>65</b>  | 24       | 32       | 39       | 44       | 49       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>66</b>  | 24       | 32       | 39       | 44       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>67</b>  | 24       | 32       | 39       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>68</b>  | 24       | 32       | 68       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>69</b>  | 24       | 64       | 68       | 72       | 72       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>70</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |

**Female, Smoker**

**Issue**

**Duration**

| <b>Age</b> | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> | <b>6</b> | <b>7</b> | <b>8</b> | <b>9</b> | <b>10</b> | <b>11</b> | <b>12</b> | <b>13</b> | <b>14</b> | <b>15</b> | <b>16</b> | <b>17</b> | <b>18</b> | <b>19</b> | <b>20+</b> |
|------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| <b>71</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>72</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>73</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>74</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>75</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 80        | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>76</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 80       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>77</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 75       | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>78</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 75       | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>79</b>  | 60       | 60       | 64       | 68       | 68       | 72       | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>80</b>  | 60       | 60       | 64       | 68       | 68       | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>81</b>  | 60       | 60       | 64       | 68       | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>82</b>  | 60       | 60       | 64       | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>83</b>  | 60       | 60       | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>84</b>  | 60       | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |
| <b>85+</b> | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100       | 100        |