

2001 CSO Preferred Class Structure Mortality Tables

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Attachment A.1.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.40	0.45	0.49	0.51	0.52	0.52	0.53	0.53	0.54	0.55	0.55	25
1																0.38	0.43	0.47	0.51	0.52	0.53	0.53	0.54	0.55	0.57	26	
2																0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.60	27	
3																0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.56	0.60	28	
4																0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.58	29	
5																0.37	0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.56	30	
6																0.37	0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.56	31	
7																0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.57	32	
8																0.46	0.50	0.50	0.50	0.51	0.51	0.52	0.53	0.54	0.59	33	
9																0.40	0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.58	34	
10																0.37	0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.57	35	
11																0.37	0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.57	36	
12																0.36	0.42	0.46	0.50	0.51	0.52	0.53	0.54	0.55	0.57	37	
13																0.42	0.46	0.50	0.50	0.51	0.51	0.52	0.53	0.54	0.58	38	
14																0.46	0.50	0.50	0.51	0.51	0.52	0.53	0.54	0.55	0.60	39	
15																0.36	0.42	0.46	0.49	0.49	0.50	0.52	0.53	0.54	0.55	40	
16																0.36	0.42	0.46	0.49	0.49	0.50	0.51	0.52	0.53	0.56	41	
17																0.42	0.45	0.46	0.46	0.47	0.47	0.48	0.49	0.50	0.52	42	
18																0.45	0.46	0.46	0.47	0.47	0.48	0.49	0.50	0.51	0.53	43	
19																0.44	0.44	0.44	0.45	0.45	0.46	0.47	0.48	0.49	0.51	44	
20																0.40	0.42	0.43	0.43	0.44	0.46	0.47	0.48	0.49	0.50	45	
21																0.40	0.41	0.43	0.45	0.46	0.48	0.49	0.50	0.51	0.53	46	
22																0.38	0.39	0.39	0.40	0.41	0.42	0.44	0.45	0.46	0.47	47	
23																0.35	0.36	0.38	0.39	0.41	0.42	0.43	0.44	0.46	0.48	48	
24																0.33	0.34	0.36	0.39	0.41	0.42	0.43	0.45	0.47	0.49	49	
25																0.29	0.32	0.36	0.40	0.41	0.43	0.45	0.46	0.47	0.48	50	
26																0.28	0.33	0.37	0.40	0.42	0.44	0.46	0.49	0.51	0.53	51	
27																0.28	0.34	0.37	0.42	0.44	0.46	0.49	0.51	0.53	0.55	52	
28																0.29	0.34	0.39	0.43	0.46	0.48	0.51	0.55	0.59	0.63	53	
29																0.29	0.35	0.40	0.44	0.48	0.51	0.55	0.59	0.62	0.67	54	
30																0.29	0.36	0.41	0.46	0.50	0.55	0.59	0.62	0.68	0.74	55	
31																0.30	0.36	0.42	0.47	0.53	0.58	0.62	0.67	0.71	0.76	56	
32																0.30	0.36	0.43	0.49	0.54	0.59	0.65	0.70	0.75	0.80	57	
33																0.32	0.38	0.45	0.51	0.57	0.63	0.69	0.74	0.79	0.84	58	
34																0.34	0.41	0.48	0.53	0.61	0.66	0.73	0.79	0.85	0.92	59	
35																0.37	0.43	0.49	0.57	0.63	0.70	0.77	0.84	0.92	0.99	60	
36																0.38	0.45	0.52	0.59	0.67	0.74	0.82	0.89	0.96	1.03	61	
37																0.40	0.47	0.54	0.62	0.69	0.78	0.88	0.99	1.09	1.19	62	
38																0.44	0.51	0.59	0.66	0.74	0.83	0.95	1.08	1.22	1.34	63	
39																0.46	0.55	0.63	0.71	0.79	0.90	1.04	1.18	1.32	1.43	64	
40																0.50	0.59	0.68	0.76	0.86	0.99	1.14	1.29	1.41	1.55	65	
41																0.53	0.64	0.74	0.83	0.94	1.09	1.24	1.38	1.52	1.68	66	
42																0.56	0.69	0.81	0.91	1.04	1.18	1.34	1.49	1.66	1.83	67	
43																0.59	0.73	0.86	0.98	1.11	1.26	1.43	1.60	1.78	1.98	68	
44																0.63	0.77	0.90	1.03	1.17	1.33	1.52	1.73	1.93	2.15	69	
45																0.68	0.82	0.96	1.09	1.25	1.42	1.64	1.87	2.08	2.31	70	
46																0.73	0.87	1.01	1.15	1.33	1.55	1.78	2.04	2.29	2.57	71	
47																0.79	0.92	1.06	1.23	1.44	1.66	1.93	2.22	2.50	2.83	72	
48																0.85	0.99	1.14	1.32	1.54	1.79	2.09	2.40	2.72	3.11	73	
49																0.89	1.06	1.24	1.44	1.66	1.92	2.24	2.60	2.93	3.32	74	

Attachment A.1.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
50	0.97	1.15	1.35	1.56	1.79	2.07	2.41	2.79	3.14	3.54	4.03	4.61	5.26	5.97	6.72	7.45	8.21	8.92	9.85	11.17	12.93	15.11	17.62	20.51	23.00	27.49	75			
51	1.04	1.26	1.48	1.70	1.94	2.23	2.58	2.96	3.36	3.83	4.42	5.17	5.92	6.66	7.35	8.16	8.81	9.68	10.94	12.55	14.62	17.04	19.79	22.98	25.74	30.98	76			
52	1.12	1.37	1.62	1.86	2.10	2.39	2.74	3.17	3.63	4.21	4.94	5.80	6.60	7.15	7.95	8.75	9.53	10.72	12.25	14.15	16.46	19.08	22.12	25.72	28.86	35.06	77			
53	1.18	1.47	1.75	2.02	2.28	2.59	2.98	3.47	4.00	4.70	5.55	6.48	7.09	7.78	8.58	9.43	10.54	11.99	13.65	15.90	18.38	21.26	24.69	28.85	32.74	39.86	78			
54	1.24	1.58	1.90	2.18	2.46	2.81	3.27	3.85	4.47	5.28	6.18	6.95	7.70	8.50	9.39	10.42	11.77	13.36	15.30	17.73	20.45	23.69	27.62	32.46	37.31	45.48	79			
55	1.30	1.68	2.03	2.33	2.64	3.06	3.62	4.28	4.98	5.84	6.59	7.51	8.41	9.34	10.36	11.61	13.06	14.53	17.02	19.68	22.72	26.42	31.00	36.83	42.73	51.76	80			
56	1.37	1.80	2.18	2.51	2.87	3.38	4.02	4.76	5.50	6.22	7.11	8.15	9.22	10.30	11.54	13.01	14.51	16.08	18.81	21.79	25.26	29.55	34.93	42.12	48.73	59.01	81			
57	1.45	1.90	2.32	2.72	3.15	3.74	4.46	5.24	6.00	6.87	7.89	9.03	10.18	11.47	12.98	14.49	16.06	17.88	20.78	24.17	28.17	33.21	39.51	48.12	55.66	66.77	82			
58	1.55	2.03	2.48	2.95	3.49	4.14	4.91	5.71	6.47	7.44	8.59	9.95	11.33	12.82	14.45	16.02	17.86	19.69	23.00	26.91	31.59	37.47	45.23	55.04	63.14	75.32	83			
59	1.66	2.16	2.67	3.22	3.85	4.57	5.37	6.16	6.91	7.80	9.31	10.92	12.66	14.27	15.97	17.64	19.66	21.72	25.54	30.11	35.54	42.36	51.83	62.53	71.33	84.96	84			
60	1.80	2.32	2.89	3.52	4.23	5.01	5.82	6.61	7.37	8.59	10.11	11.91	13.96	15.76	17.58	19.40	21.68	24.06	28.50	33.79	39.90	48.63	58.87	70.56	80.37	95.87	85			
61	1.97	2.51	3.12	3.82	4.61	5.45	6.28	7.06	7.83	9.24	10.93	12.86	14.99	17.35	19.33	21.38	24.01	26.75	31.92	37.86	45.59	55.39	66.66	79.63	90.94	108.19	86			
62	2.16	2.71	3.37	4.14	5.01	5.90	6.77	7.57	8.40	9.96	11.77	13.77	16.02	18.57	21.29	23.65	26.69	29.86	35.68	42.76	52.10	62.89	75.37	90.22	102.84	121.88	87			
63	2.29	2.94	3.69	4.54	5.47	6.42	7.34	8.22	9.13	10.83	12.73	14.85	17.28	20.10	23.41	26.27	29.79	33.27	39.97	49.02	59.34	71.39	85.67	102.21	116.09	136.86	88			
64	2.42	3.19	4.05	4.98	5.98	7.00	8.00	8.99	10.03	11.81	13.84	16.16	18.86	22.03	25.82	29.30	33.18	37.23	44.48	56.02	67.56	81.33	97.25	115.52	130.59	153.02	89			
65	2.53	3.44	4.42	5.45	6.54	7.65	8.73	9.84	11.00	12.92	15.14	17.73	20.77	24.39	28.71	32.60	37.04	41.98	49.36	63.93	77.19	92.57	110.19	130.16	146.34	170.30	90			
66	2.63	3.78	4.86	5.98	7.21	8.38	9.54	10.74	12.06	14.15	16.63	19.54	23.01	27.14	31.87	36.38	41.06	46.23	55.22	72.88	87.70	104.81	124.14	145.82	163.04	187.20	91			
67	2.79	4.17	5.34	6.56	7.95	9.20	10.43	11.72	13.18	15.52	18.30	21.63	25.57	30.11	35.45	40.32	45.35	50.63	63.38	83.00	99.52	118.23	139.27	162.54	179.41	205.19	92			
68	3.10	4.60	5.89	7.20	8.66	10.13	11.60	13.08	14.63	17.28	20.48	24.28	28.64	33.79	39.52	44.59	49.88	58.12	72.52	94.32	112.42	132.84	155.49	178.98	196.94	224.48	93			
69	3.40	5.07	6.50	7.90	9.11	11.18	12.69	14.17	15.90	18.93	22.52	26.68	31.58	37.03	43.23	49.35	57.17	66.84	82.84	106.79	126.62	148.58	171.54	196.65	224.15	245.17	94			
70	3.73	5.60	7.17	8.69	9.57	12.32	13.75	15.33	18.34	21.87	25.94	30.73	36.08	42.15	49.14	56.48	65.91	76.69	94.27	120.46	141.76	164.05	188.53	223.95	245.03	267.19	95			
71	4.42	6.21	7.92	9.18	10.93	13.32	14.76	18.12	20.36	24.26	28.84	33.97	39.80	46.52	55.16	65.25	75.78	87.59	106.86	135.15	156.87	180.76	223.82	244.96	267.08	283.79	96			
72	5.28	6.86	8.73	10.48	12.27	14.18	16.24	18.54	21.18	25.42	30.16	35.56	41.82	49.85	60.16	74.80	86.77	101.25	120.89	149.92	173.25	223.70	244.92	267.06	283.79	97				
73	5.98	8.07	9.97	11.72	13.38	15.12	17.06	20.31	22.47	26.92	31.98	37.84	45.35	54.99	67.33	82.97	101.07	119.48	141.79	170.11	223.58	244.88	267.00	283.79	301.49	320.38	98			
74	6.84	8.85	10.90	12.87	14.70	16.45	19.50	21.82	24.32	29.25	34.82	41.94	51.07	62.78	77.63	96.34	119.36	140.25	166.67	223.46	244.85	266.96	283.79	301.49	320.38	340.54	99			
75	7.86	9.48	11.82	14.31	16.06	18.78	21.25	23.89	29.21	34.53	41.67	50.77	62.41	77.19	95.82	119.34	140.19	164.96	223.34	244.82	266.92	283.79	301.49	320.38	340.54	362.10	379.21	100		
76	8.21	10.50	13.02	15.67	18.06	20.66	23.43	28.33	34.26	41.42	50.46	62.05	76.75	95.29	118.39	139.99	164.70	223.21	244.79	266.88	283.79	301.49	320.38	340.54	362.10	379.21	101			
77	8.58	11.37	14.29	17.36	20.08	22.94	27.45	33.48	38.38	48.68	59.96	74.32	92.42	115.01	138.41	164.46	212.93	244.76	266.84	283.79	301.49	320.38	340.54	362.10	379.21	102				
78	9.19	12.28	15.68	19.53	22.51	26.65	32.78	37.97	48.51	59.91	74.24	92.31	114.87	138.24	164.24	220.80	244.45	266.79	283.75	301.49	320.38	340.54	362.10	379.21	103					
79	9.90	13.35	17.39	22.03	25.81	32.00	37.46	47.66	54.53	68.10	85.07	106.35	131.80	162.42	199.82	244.16	266.49	283.42	301.45	320.38	340.54	362.10	379.21	397.44	416.84	437.48	104			
80	10.70	14.79	19.55	25.05	31.31	37.03	46.94	53.94	65.68	82.40	103.19	128.12	158.83	218.97	243.92	266.21	283.13	301.15	320.33	340.54	362.10	379.21	397.44	416.84	437.48	459.13	105			
81	11.66	16.58	22.28	28.78	36.64	46.27	53.39	65.05	79.26	99.69	124.01	157.82	218.23	243.70	265.98	282.88	300.88	320.06	340.51	362.10	379.21	397.44	416.84	437.48	459.13	482.15	506.62	526.33	546.26	566.20
82	12.88	18.87	25.67	33.76	43.57	52.87	64.47	78.64	90.82	123.82	157.70	217.58	243.51	265.77	282.66	300.65	319.83	340.27	362.07	379.21	397.44	416.84	437.48	459.13	482.15	506.62	526.33	546.26	566.20	
83	14.63	21.83	30.22	40.26	52.44	63.96	78.10	90.30	123.41	157.58	216.97	243.35	265.59	282.47	300.45	319.62	340.06	361.86	379.18	397.44	416.84	437.48	459.13	482.15	506.62	526.33	546.26	566.20		
84	17.11	25.84	36.12	48.48	63.45	77.60	89.79	122.90	157.22	216.44	243.20	265.43	282.30	301.28	319.44	339.89	361.69	379.04	397.41	416.84	437.48	459.13	482.15	506.62	526.33	546.26	566.20			
85	20.65	31.17	43.67	58.69	77.09	122.42	156.86	214.59	243.06	268.25	282.16	300.12	319.28	337.73	361.54	378.91	397.31	416.83	437.48	459.13	482.15	506.62	526.33	546.26	566.20	589.59	609.74	629.91	649.08	
86	25.40	38.06	53.21	71.64	88.82	121.94	156.38	212.84	242.60	265.15	282.01	299.99	319.15	339.60	361.41	378.81	397.23	416.78	437.48	459.13	482.15	506.62	526.33	546.26	566.20					

Attachment A.1.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
0																0.52	0.59	0.65	0.68	0.69	0.69	0.70	0.70	0.71	0.71	0.72	0.72	25		
1																0.50	0.57	0.63	0.67	0.68	0.70	0.70	0.71	0.71	0.72	0.72	0.74	26		
2																0.56	0.61	0.66	0.68	0.70	0.70	0.71	0.71	0.72	0.72	0.74	0.78	27		
3																0.61	0.66	0.68	0.70	0.70	0.71	0.71	0.72	0.73	0.73	0.76	0.78	28		
4																0.66	0.68	0.70	0.70	0.71	0.71	0.72	0.73	0.75	0.76	0.77	0.77	29		
5																0.49	0.56	0.61	0.66	0.68	0.70	0.71	0.72	0.72	0.73	0.74	0.75	0.76	30	
6																0.48	0.56	0.61	0.66	0.68	0.69	0.70	0.70	0.71	0.71	0.72	0.73	0.74	31	
7																0.47	0.56	0.61	0.66	0.67	0.68	0.69	0.69	0.70	0.70	0.71	0.72	0.74	32	
8																0.47	0.56	0.61	0.66	0.67	0.68	0.69	0.70	0.70	0.71	0.72	0.74	0.75	33	
9																0.56	0.61	0.66	0.67	0.68	0.70	0.70	0.71	0.72	0.73	0.74	0.76	0.78	34	
10																0.47	0.55	0.61	0.65	0.66	0.66	0.67	0.68	0.69	0.70	0.71	0.72	0.74	0.75	35
11																0.47	0.55	0.61	0.64	0.64	0.65	0.66	0.67	0.69	0.70	0.71	0.72	0.74	0.75	36
12																0.47	0.55	0.61	0.64	0.65	0.65	0.66	0.69	0.70	0.71	0.72	0.73	0.76	0.76	37
13																0.47	0.55	0.61	0.63	0.63	0.64	0.64	0.65	0.66	0.68	0.70	0.71	0.75	0.76	38
14																0.47	0.55	0.61	0.63	0.63	0.64	0.64	0.65	0.67	0.69	0.71	0.72	0.91	0.97	39
15	0.47	0.47	0.55	0.61	0.62	0.62	0.63	0.63	0.64	0.64	0.64	0.67	0.68	0.71	0.72	0.73	0.74	0.75	0.76	0.78	0.80	0.82	0.82	0.82	40					
16	0.47	0.55	0.61	0.62	0.62	0.63	0.63	0.64	0.64	0.65	0.67	0.67	0.70	0.71	0.73	0.74	0.75	0.76	0.78	0.80	0.82	0.87	0.87	1.10	41					
17	0.55	0.60	0.61	0.61	0.62	0.62	0.63	0.63	0.65	0.66	0.68	0.70	0.71	0.72	0.73	0.74	0.75	0.76	0.78	0.80	0.82	0.87	0.91	1.19	42					
18	0.59	0.60	0.60	0.61	0.61	0.62	0.62	0.63	0.65	0.66	0.67	0.69	0.70	0.72	0.73	0.74	0.75	0.76	0.78	0.80	0.82	0.87	0.91	1.20	43					
19	0.58	0.58	0.59	0.59	0.60	0.60	0.61	0.62	0.63	0.64	0.66	0.67	0.69	0.72	0.75	0.77	0.81	0.87	0.91	0.97	1.03	1.10	1.19	1.30	1.42	44				
20	0.55	0.56	0.56	0.57	0.57	0.59	0.61	0.62	0.63	0.64	0.64	0.66	0.68	0.72	0.77	0.81	0.86	0.91	0.97	1.03	1.10	1.19	1.30	1.42	1.57	45				
21	0.52	0.52	0.53	0.53	0.55	0.55	0.57	0.58	0.60	0.62	0.63	0.66	0.69	0.74	0.80	0.86	0.91	0.97	1.03	1.10	1.19	1.30	1.42	1.57	1.74	46				
22	0.49	0.50	0.50	0.51	0.53	0.54	0.55	0.57	0.58	0.61	0.64	0.67	0.70	0.76	0.84	0.91	0.97	1.03	1.10	1.19	1.30	1.42	1.57	1.74	1.90	47				
23	0.45	0.45	0.48	0.49	0.52	0.53	0.55	0.57	0.58	0.61	0.65	0.68	0.73	0.80	0.88	0.97	1.03	1.10	1.19	1.30	1.42	1.57	1.74	1.90	2.07	48				
24	0.41	0.43	0.46	0.49	0.52	0.54	0.55	0.58	0.60	0.63	0.67	0.71	0.77	0.84	0.94	1.02	1.10	1.19	1.30	1.42	1.57	1.74	1.90	2.06	2.18	2.33	49			
25	0.37	0.40	0.45	0.50	0.52	0.55	0.57	0.59	0.63	0.66	0.70	0.76	0.82	0.90	0.99	1.10	1.19	1.30	1.42	1.57	1.74	1.90	2.06	2.06	2.18	2.33	2.51	50		
26	0.34	0.40	0.46	0.51	0.54	0.56	0.58	0.62	0.65	0.69	0.75	0.80	0.88	0.96	1.07	1.19	1.30	1.42	1.57	1.74	1.90	2.06	2.18	2.33	2.51	2.73	51			
27	0.34	0.41	0.47	0.53	0.56	0.58	0.62	0.65	0.69	0.75	0.80	0.87	0.94	1.05	1.16	1.30	1.42	1.57	1.74	1.90	2.05	2.18	2.33	2.51	2.73	3.04	52			
28	0.35	0.42	0.49	0.54	0.58	0.61	0.64	0.69	0.74	0.79	0.87	0.94	1.03	1.15	1.27	1.42	1.56	1.73	1.90	2.04	2.18	2.33	2.51	2.73	3.04	3.38	53			
29	0.35	0.43	0.51	0.56	0.61	0.64	0.69	0.74	0.79	0.87	0.94	1.03	1.13	1.24	1.39	1.55	1.72	1.90	2.04	2.18	2.33	2.51	2.73	3.04	3.38	3.80	54			
30	0.36	0.44	0.51	0.58	0.63	0.69	0.74	0.79	0.86	0.94	1.02	1.11	1.21	1.34	1.50	1.69	1.86	2.01	2.18	2.33	2.51	2.73	3.02	3.38	3.76	4.33	55			
31	0.36	0.45	0.52	0.59	0.65	0.73	0.79	0.85	0.91	0.98	1.07	1.18	1.32	1.47	1.66	1.84	1.99	2.16	2.31	2.48	2.67	2.99	3.35	3.76	4.23	4.88	56			
32	0.36	0.44	0.53	0.59	0.60	0.68	0.74	0.82	0.88	0.95	1.02	1.13	1.27	1.44	1.63	1.82	1.98	2.15	2.31	2.48	2.67	2.97	3.35	3.73	4.18	4.73	5.48	57		
33	0.38	0.47	0.55	0.64	0.71	0.79	0.87	0.93	1.00	1.08	1.20	1.36	1.58	1.77	1.95	2.12	2.30	2.48	2.67	2.94	3.32	3.69	4.13	4.65	5.24	6.01	58			
34	0.40	0.48	0.58	0.66	0.76	0.83	0.92	0.99	1.07	1.16	1.31	1.50	1.71	1.91	2.10	2.27	2.48	2.67	2.94	3.22	3.63	4.06	4.58	5.14	5.75	6.64	59			
35	0.43	0.51	0.60	0.69	0.78	0.88	0.97	1.06	1.16	1.28	1.44	1.63	1.84	2.05	2.26	2.44	2.67	2.94	3.22	3.56	3.98	4.47	5.00	5.60	6.16	7.30	60			
36	0.44	0.54	0.63	0.73	0.83	0.92	1.02	1.15	1.27	1.43	1.58	1.77	1.99	2.22	2.43	2.67	2.94	3.18	3.52	3.89	4.37	4.89	5.46	6.11	6.56	8.11	61			
37	0.48	0.56	0.66	0.76	0.86	0.97	1.10	1.25	1.42	1.56	1.72	1.90	2.14	2.39	2.64	2.94	3.16	3.48	3.85	4.27	4.78	5.33	5.95	6.54	7.41	9.10	62			
38	0.51	0.61	0.72	0.81	0.91	1.04	1.20	1.38	1.55	1.70	1.86	2.06	2.29	2.56	2.85	3.13	3.46	3.81	4.22	4.68	5.21	5.82	6.50	7.32	8.40	10.21	63			
39	0.55	0.67	0.77	0.87	0.98	1.13	1.32	1.50	1.68	1.84	2.00	2.22	2.48	2.77	3.08	3.42	3.77	4.18	4.63	5.09	5.70	6.42	7.24	8.29	9.55	11.37	64			
40	0.59	0.72	0.83	0.93	1.06	1.25	1.44	1.64	1.80	1.97	2.17	2.42	2.70	3.01	3.35	3.72	4.13	4.58	5.06	5.55	6.29	7.10	8.12	9.29	10.40	12.60	65			
41	0.63	0.77	0.90	1.03	1.18	1.37	1.58	1.77	1.95	2.15	2.39	2.67	2.97	3.30	3.69	4.10	4.53	5.00	5.55	6.12	6.97	7.95	9.05	10.37	11.37	13.85	66			
42	0.67	0.84	0.99	1.13	1.30	1.50	1.71	1.91	2.13	2.35	2.62	2.93	3.26	3.65	4.10	4.49	4.94	5.48	6.11	6.81	7.79	8.85	10.08	11.36	12.44	15.11	67			
43	0.71	0.88	1.06	1.22	1.40	1.59	1.82	2.05	2.29	2.55	2.86	3.20	3.62	4.05	4.48	4.87	5.42	6.04	6.78	7.63	8.66	9.78	11.00	12.23	13.62	16.48	68			
44	0.75	0.94	1.12	1.29	1.47	1.69	1.93	2.21	2.48	2.78	3.10	3.55	4.00	4.44	4.85	5.33	5.96	6.70	7.53	8.47	9.55	10.72	11.95	13.29	14.64	17				

Attachment A.1.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age										
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate										
50	1.16	1.40	1.67	1.95	2.26	2.63	3.10	3.61	4.08	4.63	5.28	6.08	6.96	7.92	8.93	10.01	10.92	11.80	12.93	14.53	16.65	19.18	22.05	25.21	28.10	32.51	75									
51	1.26	1.55	1.84	2.14	2.46	2.84	3.32	3.83	4.38	5.00	5.82	6.83	7.85	8.85	9.77	10.87	11.72	12.80	14.36	16.30	18.77	21.55	24.61	28.03	31.17	36.23	76									
52	1.36	1.69	2.03	2.34	2.68	3.05	3.54	4.10	4.73	5.51	6.51	7.69	8.77	9.51	10.59	11.66	12.67	14.19	16.08	18.38	21.06	24.03	27.34	31.15	34.68	40.59	77									
53	1.43	1.82	2.19	2.55	2.91	3.31	3.84	4.50	5.23	6.18	7.34	8.61	9.43	10.35	11.43	12.59	14.04	15.87	17.91	20.62	23.47	26.66	30.34	34.68	38.96	45.70	78									
54	1.50	1.95	2.38	2.77	3.14	3.60	4.23	5.01	5.86	6.96	8.19	9.24	10.25	11.33	12.52	13.93	15.69	17.70	20.06	22.95	26.02	29.56	33.74	38.74	43.90	51.63	79									
55	1.56	2.09	2.56	2.96	3.38	3.94	4.70	5.60	6.54	7.72	8.74	9.99	11.21	12.45	13.85	15.55	17.49	19.55	22.31	25.43	28.82	32.82	37.64	43.56	49.70	58.20	80									
56	1.65	2.23	2.74	3.19	3.68	4.35	5.24	6.25	7.25	8.22	9.43	10.85	12.31	13.77	15.45	17.45	19.51	21.63	24.64	28.09	31.94	36.56	42.18	49.27	56.07	65.74	81									
57	1.73	2.35	2.93	3.46	4.05	4.84	5.82	6.90	7.93	9.10	10.49	12.04	13.60	15.36	17.42	19.46	21.59	23.98	27.20	31.10	35.52	40.90	47.44	55.64	63.38	73.71	82									
58	1.86	2.51	3.13	3.77	4.49	5.39	6.43	7.52	8.54	9.87	11.44	13.30	15.18	17.20	19.42	21.56	24.45	30.07	34.56	39.70	45.94	53.61	62.95	71.16	82.42	83										
59	2.00	2.68	3.39	4.12	4.98	5.97	7.06	8.12	9.13	10.61	12.40	14.60	16.99	19.18	21.49	23.75	26.33	29.19	33.36	38.59	44.53	51.60	60.69	70.73	79.62	92.17	84									
60	2.20	2.89	3.66	4.52	5.49	6.55	7.66	8.72	9.73	11.41	13.48	15.95	18.75	21.22	23.68	26.14	29.06	32.26	37.20	43.23	49.83	58.45	68.16	79.08	88.95	103.14	85									
61	2.41	3.13	3.96	4.91	6.00	7.14	8.27	9.31	10.35	12.27	14.59	17.23	20.14	23.37	26.06	28.83	32.19	35.89	41.63	48.34	56.31	65.72	76.33	88.42	99.67	115.44	86									
62	2.65	3.39	4.30	5.34	6.52	7.75	8.91	10.00	11.10	13.25	15.72	18.46	21.53	25.02	28.73	31.92	35.82	40.09	46.48	54.32	63.40	73.69	85.43	99.17	111.69	129.01	87									
63	2.82	3.69	4.72	5.87	7.14	8.43	9.68	10.87	12.11	14.41	17.01	19.92	23.23	27.10	31.63	35.51	40.02	44.72	52.02	61.24	71.20	82.64	95.97	111.24	124.96	143.75	88									
64	2.98	4.02	5.19	6.46	7.83	9.21	10.57	11.92	13.31	15.74	18.52	21.70	25.38	29.73	34.90	39.64	44.60	50.02	57.81	68.85	79.93	92.92	107.76	124.55	139.35	159.51	89									
65	3.10	4.34	5.68	7.11	8.58	10.09	11.57	13.06	14.62	17.24	20.27	23.82	27.98	32.96	38.86	44.15	49.81	55.91	64.08	77.40	90.02	104.47	120.80	139.04	154.82	176.20	90									
66	3.22	4.80	6.27	7.80	9.48	11.09	12.66	14.27	16.05	18.92	22.31	26.29	31.05	36.71	43.20	49.33	55.26	61.74	71.26	86.98	101.05	117.03	134.82	154.44	171.10	192.28	91									
67	3.43	5.32	6.93	8.59	10.50	12.18	13.85	15.60	17.58	20.78	24.60	29.15	34.57	40.78	48.10	54.73	61.11	68.02	80.29	97.73	113.30	130.65	149.84	170.75	186.82	209.29	92									
68	3.83	5.89	7.66	9.45	11.44	13.45	15.44	17.47	19.55	23.20	27.58	32.79	38.78	45.84	53.68	60.57	67.46	76.59	90.37	109.64	126.58	145.33	165.79	186.51	203.49	227.40	93									
69	4.22	6.52	8.48	10.40	12.03	14.89	16.93	18.93	21.28	25.43	30.37	36.07	42.79	50.26	58.74	67.05	75.92	86.37	101.56	122.61	140.95	160.93	181.28	203.29	227.17	94										
70	4.65	7.23	9.38	11.46	12.63	16.43	18.36	20.50	24.64	29.48	35.07	41.66	48.99	57.30	66.87	75.42	85.70	97.24	113.80	136.61	156.13	176.02	197.59	227.02	246.59	267.19	95									
71	5.59	8.04	10.40	12.11	14.51	17.79	21.45	24.35	27.39	32.74	39.04	46.09	54.07	63.26	74.44	85.23	96.58	109.09	127.05	151.49	170.98	192.13	226.94	246.51	267.08	283.79	96									
72	6.76	8.91	11.49	13.88	16.33	18.93	21.74	24.87	28.45	34.28	40.78	48.18	56.74	67.14	79.77	95.89	108.50	122.93	141.42	166.08	186.84	226.85	246.47	267.06	283.79	97										
73	7.69	10.56	13.17	15.55	17.82	20.16	22.80	27.25	30.16	36.25	43.16	51.17	60.92	72.76	87.08	104.25	122.74	139.78	159.61	184.23	226.76	246.44	267.00	283.79	301.49	320.38	98									
74	8.84	11.60	14.40	17.10	19.58	21.95	26.11	29.24	32.61	39.35	46.94	57.43	81.04	97.40	116.91	139.65	157.86	180.47	226.68	246.41	266.96	283.79	301.49	320.38	340.54	99										
75	10.21	12.43	15.62	19.02	21.40	25.10	28.44	32.01	39.29	46.55	55.82	67.01	80.56	96.84	116.26	139.63	157.79	178.60	226.60	246.37	266.92	283.79	301.49	320.38	340.54	362.10	100									
76	10.63	13.78	17.23	20.85	24.09	27.61	31.35	38.06	46.17	55.46	66.59	80.08	96.28	115.61	138.51	157.56	178.32	225.60	240.34	266.88	283.79	301.49	320.38	340.54	362.10	379.21	101									
77	11.10	14.91	18.90	23.11	26.79	30.67	36.83	45.07	51.27	64.17	77.33	93.16	112.07	134.49	155.77	178.07	225.60	246.31	266.84	283.79	301.49	320.38	340.54	362.10	379.21	102										
78	11.87	16.10	20.75	26.05	30.07	35.70	44.09	50.71	63.94	77.25	93.05	111.94	134.34	155.58	177.84	224.80	246.00	266.79	283.75	301.49	320.38	340.54	362.10	379.21	397.44	103										
79	12.78	17.49	23.05	29.39	34.54	43.01	50.00	62.80	70.13	85.18	103.01	124.23	148.27	175.85	224.11	245.71	275.21	301.45	320.38	340.54	362.10	379.21	416.84	437.48	473.88	104										
80	13.79	19.40	25.94	33.47	42.05	49.40	61.82	69.36	82.10	99.72	120.50	144.07	171.94	223.52	245.46	266.21	283.13	301.15	320.33	340.54	362.10	379.21	397.44	416.84	437.48	491.13	105									
81	15.02	21.78	29.59	38.51	48.87	60.91	68.64	81.30	95.85	116.34	139.41	170.86	222.99	245.24	282.88	300.88	320.06	340.51	362.10	379.21	397.44	416.84	437.48	459.13	482.15	506.62	526.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	807.59	106
82	16.59	24.83	34.15	44.88	52.76	67.95	80.55	95.07	105.83	139.21	170.72	222.53	245.07	265.77	282.66	300.65	319.83	340.27	362.07	379.21	397.44	416.84	437.48	459.13	482.15	506.62	526.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	807.59	107
83	18.89	28.77	39.97	52.73	67.38	79.90	94.42	105.22	138.74	170.59	220.10	244.89	265.59	282.47	300.45	319.62	340.06	361.86	379.18	397.44	416.84	437.48	459.13	482.15	506.62	526.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	807.59	108	
84	22.17	33.91	47.11	62.14	79.25	93.80	104.62	138.17	170.21	221.72	244.74	265.43	282.30	301.28	319.44	339.89	361.69	379.04	397.41	416.84	437.48	459.13	482.15	506.62	526.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	807.59	109		
85	26.70	40.38	55.77	73.15	93.17	104.04	137.62	169.82	220.42	244.61	265.28	282.16	300.12	319.28	339.73	361.54	378.91	397.31	416.83	437.48	459.13	482.15	506.62	526.63	560.26	589.5										

Attachment A.1.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
0																0.82	0.95	1.04	1.07	1.10	1.10	1.11	1.11	1.12	1.13	1.13	1.17	25
1																0.78	0.91	1.00	1.06	1.08	1.10	1.11	1.11	1.12	1.13	1.13	1.16	26
2																0.89	0.98	1.05	1.08	1.10	1.11	1.11	1.12	1.13	1.13	1.16	1.23	27
3																0.98	1.05	1.08	1.10	1.11	1.11	1.12	1.13	1.15	1.19	1.22	28	
4																1.05	1.08	1.10	1.11	1.11	1.12	1.13	1.15	1.17	1.18	1.19	29	
5																0.76	0.89	0.98	1.08	1.10	1.12	1.13	1.14	1.15	1.16	1.17	1.18	30
6																0.75	0.89	0.98	1.05	1.08	1.10	1.11	1.12	1.13	1.14	1.15	1.16	31
7																0.75	0.89	0.98	1.05	1.07	1.08	1.09	1.09	1.10	1.11	1.12	1.13	32
8																0.89	0.98	1.04	1.06	1.06	1.07	1.07	1.09	1.10	1.11	1.12	1.14	33
9																0.74	0.89	0.98	1.04	1.05	1.06	1.07	1.09	1.10	1.11	1.12	1.15	34
10						0.74	0.87	0.98	1.03	1.04	1.04	1.05	1.05	1.07	1.07	1.08	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.18	1.21	1.25	35	
11						0.74	0.87	0.98	1.02	1.03	1.04	1.04	1.04	1.06	1.07	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.18	1.21	1.25	1.31	36	
12						0.74	0.87	0.98	1.00	1.01	1.01	1.02	1.02	1.05	1.07	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.18	1.21	1.25	1.31	1.37	37
13						0.74	0.87	0.98	0.99	1.00	1.00	1.01	1.01	1.05	1.06	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.18	1.21	1.25	1.31	1.37	38
14						0.74	0.87	0.98	1.00	1.01	1.01	1.02	1.05	1.09	1.11	1.12	1.13	1.14	1.15	1.16	1.18	1.21	1.25	1.31	1.37	1.46	1.57	39
15	0.74	0.87	0.98	0.98	0.99	0.99	1.00	1.00	1.01	1.01	1.03	1.07	1.11	1.12	1.13	1.14	1.15	1.16	1.18	1.21	1.25	1.31	1.37	1.46	1.57	1.67	40	
16	0.74	0.87	0.97	0.97	0.98	0.98	0.99	0.99	1.00	1.01	1.04	1.09	1.11	1.13	1.14	1.15	1.16	1.18	1.21	1.25	1.31	1.37	1.46	1.57	1.67	1.81	41	
17	0.87	0.96	0.96	0.97	0.97	0.98	0.98	0.99	1.00	1.03	1.05	1.09	1.10	1.11	1.12	1.13	1.18	1.21	1.25	1.31	1.37	1.46	1.57	1.67	1.81	1.98	42	
18	0.95	0.95	0.96	0.96	0.97	0.97	0.98	0.98	1.01	1.02	1.04	1.06	1.07	1.11	1.13	1.14	1.21	1.24	1.31	1.37	1.46	1.57	1.67	1.81	1.98	2.17	43	
19	0.91	0.92	0.92	0.93	0.93	0.94	0.94	0.97	0.98	1.02	1.03	1.05	1.09	1.14	1.17	1.24	1.31	1.37	1.46	1.56	1.67	1.81	1.98	2.17	2.40	44		
20	0.87	0.87	0.88	0.88	0.89	0.90	0.91	0.94	0.95	0.96	0.98	1.00	1.03	1.09	1.17	1.24	1.29	1.46	1.56	1.67	1.81	1.98	2.17	2.40	2.67	45		
21	0.80	0.81	0.81	0.82	0.83	0.86	0.88	0.89	0.91	0.93	0.95	1.00	1.04	1.11	1.21	1.29	1.37	1.46	1.56	1.67	1.81	1.98	2.17	2.40	2.67	2.92	46	
22	0.75	0.75	0.76	0.78	0.81	0.82	0.84	0.86	0.87	0.92	0.95	1.00	1.05	1.16	1.26	1.37	1.46	1.56	1.67	1.81	1.98	2.17	2.40	2.67	2.92	3.20	47	
23	0.68	0.69	0.72	0.75	0.78	0.81	0.83	0.85	0.87	0.92	0.96	1.01	1.10	1.19	1.33	1.45	1.56	1.67	1.81	1.98	2.17	2.40	2.67	2.92	3.20	3.35	48	
24	0.62	0.64	0.69	0.74	0.78	0.80	0.83	0.86	0.89	0.94	1.06	1.14	1.26	1.41	1.54	1.67	1.81	1.98	2.17	2.40	2.67	2.92	3.17	3.35	3.55	49		
25	0.53	0.60	0.68	0.75	0.78	0.81	0.85	0.87	0.93	0.98	1.05	1.12	1.22	1.33	1.50	1.66	1.81	1.98	2.17	2.40	2.67	2.92	3.17	3.35	3.54	3.79	50	
26	0.50	0.60	0.69	0.77	0.80	0.84	0.86	0.91	0.96	1.04	1.11	1.20	1.30	1.45	1.61	1.81	1.98	2.17	2.40	2.66	2.91	3.14	3.33	3.53	3.79	4.09	51	
27	0.49	0.61	0.70	0.79	0.84	0.86	0.91	0.96	1.03	1.11	1.20	1.29	1.41	1.59	1.75	1.97	2.17	2.40	2.65	2.91	3.13	3.32	3.53	3.79	4.09	4.49	52	
28	0.50	0.62	0.72	0.80	0.86	0.90	0.95	1.03	1.10	1.19	1.29	1.41	1.55	1.74	1.92	2.17	2.39	2.64	2.91	3.13	3.32	3.53	3.78	4.09	4.48	4.92	53	
29	0.50	0.63	0.74	0.82	0.90	0.95	1.03	1.10	1.17	1.29	1.41	1.55	1.70	1.87	2.11	2.38	2.63	2.91	3.12	3.32	3.53	3.78	4.09	4.48	4.92	5.49	54	
30	0.50	0.64	0.74	0.84	0.94	1.03	1.10	1.17	1.28	1.40	1.53	1.67	1.83	2.04	2.29	2.59	2.85	3.09	3.31	3.53	3.78	4.09	4.46	4.92	5.49	6.16	55	
31	0.50	0.64	0.75	0.85	0.97	1.07	1.17	1.25	1.36	1.47	1.61	1.78	2.00	2.24	2.54	2.81	3.07	3.31	3.53	3.78	4.09	4.45	4.92	5.46	6.04	6.85	56	
32	0.49	0.62	0.76	0.86	0.99	1.10	1.21	1.31	1.41	1.52	1.69	1.91	2.19	2.49	2.79	3.04	3.29	3.53	3.78	4.09	4.45	4.92	5.45	6.01	6.68	7.60	57	
33	0.52	0.66	0.78	0.92	1.04	1.16	1.29	1.38	1.48	1.60	1.80	2.06	2.40	2.71	3.00	3.26	3.52	3.78	4.09	4.45	4.92	5.44	5.99	6.63	7.32	8.22	58	
34	0.55	0.68	0.84	0.96	1.10	1.23	1.36	1.47	1.58	1.74	1.97	2.27	2.60	2.94	3.23	3.49	3.77	4.09	4.45	4.92	5.41	5.97	6.60	7.28	7.95	8.94	59	
35	0.58	0.72	0.86	1.01	1.15	1.29	1.43	1.57	1.73	1.92	2.18	2.47	2.81	3.14	3.47	3.76	4.09	4.44	4.90	5.39	5.94	6.57	7.24	7.92	8.68	9.85	60	
36	0.61	0.75	0.90	1.05	1.21	1.35	1.51	1.72	1.91	2.15	2.40	2.70	3.04	3.41	3.75	4.09	4.44	4.89	5.38	5.64	6.21	7.91	8.66	9.56	10.95	11	61	
37	0.65	0.79	0.95	1.09	1.24	1.42	1.63	1.88	2.13	2.37	2.62	2.90	3.27	3.68	4.07	4.44	4.88	5.35	5.89	6.48	7.17	7.87	8.63	9.54	10.53	12.31	62	
38	0.70	0.86	1.02	1.16	1.32	1.52	1.78	2.07	2.35	2.59	2.83	3.14	3.52	3.94	4.39	4.85	5.34	5.88	6.47	7.11	7.82	8.61	9.52	10.53	11.84	13.83	63	
39	0.76	0.94	1.10	1.25	1.42	1.67	1.98	2.26	2.55	2.79	3.06	3.39	3.80	4.26	4.76	5.29	5.84	6.46	7.11	7.80	8.57	9.50	10.53	11.84	13.29	15.43	64	
40	0.81	1.01	1.18	1.34	1.56	1.85	2.17	2.48	2.73	3.01	3.32	3.71	4.15	4.64	5.18	5.77	6.41	7.09	7.79	8.57	9.48	10.53	11.84	13.25	14.90	17.11	65	
41	0.86	1.09	1.30	1.50	1.74	2.05	2.39	2.68	2.97	3.28	3.65	4.09	4.57	5.10	5.72	6.38	7.06	7.77	8.54	9.46	10.53	11.82	13.22	14.82	16.38	18.82	66	
42	0.91	1.19	1.44	1.67	1.93	2.25	2.58	2.90	3.23	3.60	4.03	4.51	5.04	5.68	6.38	7.00	7.70	8.52	9.44	10.50	11.77	13.18	14.74	16.25	17.53	20.55	67	
43	0.97	1.26	1.53	1.79	2.07	2.38	2.75	3.10	3.50	3.91	4.40	4.95	5.62	6.31	6.99	7.60	8.46	9.40	10.49	11.70	13.12	14.59	16.11	17.51	19.18	22.42	68	
44	1.03	1.33	1.62	1.89	2.17	2.52	2.																					

Attachment A.1.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age												
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate												
50	1.62	2.01	2.44	2.90	3.38	3.98	4.73	5.55	6.31	7.19	8.24	9.54	10.96	12.53	14.16	15.91	17.31	18.60	20.21	22.47	25.40	28.82	32.48	36.31	40.17	44.33	75											
51	1.77	2.24	2.71	3.18	3.68	4.30	5.06	5.89	6.77	7.78	9.10	10.76	12.42	14.04	15.52	17.30	18.58	20.16	22.43	25.18	28.57	32.21	35.98	39.97	44.24	48.64	76											
52	1.91	2.46	2.99	3.50	4.02	4.63	5.40	6.30	7.33	8.60	10.23	12.15	13.91	15.09	16.83	18.55	20.10	22.37	25.12	28.35	31.97	35.73	39.66	43.95	48.64	53.64	77											
53	2.01	2.65	3.24	3.83	4.38	5.03	5.88	6.95	8.12	9.68	11.57	13.63	14.96	16.42	18.17	20.02	22.29	25.05	27.97	31.74	35.47	39.40	43.67	48.43	53.64	59.46	78											
54	2.11	2.84	3.53	4.15	4.74	5.48	6.49	7.76	9.14	10.94	12.94	14.64	16.27	18.00	19.92	22.19	24.95	27.96	31.33	35.27	39.19	43.44	48.17	53.55	59.46	66.15	79											
55	2.20	3.05	3.81	4.44	5.11	6.01	7.24	8.71	10.25	12.17	13.81	15.84	17.83	19.83	22.07	24.83	27.95	31.29	34.80	38.99	43.23	47.96	53.32	59.46	66.15	73.41	80											
56	2.31	3.26	4.08	4.80	5.58	6.67	8.11	9.74	11.37	12.97	14.91	17.22	19.60	21.95	24.69	27.93	31.24	34.73	38.40	42.97	47.71	53.10	59.28	66.15	73.41	81.63	81											
57	2.43	3.44	4.36	5.21	6.16	7.44	9.05	10.79	12.47	14.39	16.65	19.17	21.69	24.54	27.89	31.21	34.66	38.30	42.34	47.47	52.85	59.07	66.15	73.41	81.63	90.12	82											
58	2.62	3.67	4.68	5.69	6.87	8.33	10.03	11.79	13.45	15.61	18.17	21.20	24.25	27.55	31.15	34.61	38.19	42.20	46.76	52.61	58.85	65.97	73.41	81.63	90.12	99.19	83											
59	2.83	3.94	5.06	6.26	7.65	9.25	11.02	12.75	14.38	16.80	19.71	23.30	27.21	30.78	34.53	38.17	42.09	46.61	51.83	58.62	65.76	73.41	81.63	90.12	99.19	109.20	84											
60	3.11	4.24	5.49	6.89	8.45	10.19	11.99	13.71	15.34	18.07	21.45	25.49	30.09	34.11	38.09	42.07	46.49	51.68	57.75	65.54	73.30	81.63	90.12	99.19	109.20	120.31	85											
61	3.44	4.61	5.96	7.50	9.27	11.13	12.95	14.65	16.30	19.45	23.24	27.56	32.33	37.61	41.96	46.45	51.53	57.56	64.56	73.10	81.63	90.12	99.19	109.20	120.31	132.59	86											
62	3.80	5.01	6.47	8.18	10.10	12.09	13.98	15.74	17.51	21.01	25.06	29.55	34.57	40.27	46.33	51.49	57.40	64.38	72.02	81.63	90.12	99.19	109.20	120.31	132.59	145.88	87											
63	4.05	5.48	7.15	9.03	11.09	13.19	15.21	17.13	19.12	22.88	27.14	31.89	37.32	43.64	51.04	57.34	64.18	71.80	80.50	90.12	99.19	109.20	120.31	132.59	145.88	160.02	88											
64	4.27	5.98	7.88	9.95	12.19	14.43	16.65	18.82	21.07	25.05	29.58	34.78	40.82	47.93	56.40	64.11	71.58	80.25	89.35	99.19	109.20	120.31	132.59	145.88	160.02	174.82	89											
65	4.44	6.48	8.66	10.99	13.40	15.84	18.24	20.66	23.19	27.48	32.44	38.24	45.05	53.20	62.88	71.49	80.01	88.86	98.86	109.20	120.31	132.59	145.88	160.02	174.82	190.13	90											
66	4.60	7.21	9.62	12.12	14.85	17.46	20.01	22.64	25.52	30.20	35.75	42.29	50.09	59.37	70.01	79.99	88.86	98.42	109.20	120.31	132.59	145.88	160.02	174.82	190.13	204.30	91											
67	4.92	8.03	10.66	13.37	16.50	19.25	21.97	24.79	27.99	33.24	39.48	46.97	55.86	66.05	78.05	88.85	98.41	109.13	120.31	132.59	145.88	160.02	174.82	190.13	204.30	218.95	92											
68	5.55	8.93	11.84	14.77	18.02	21.29	24.56	27.84	31.21	37.20	44.39	52.95	62.79	74.40	87.24	98.40	109.07	120.31	132.59	145.88	160.02	174.82	190.13	204.30	218.95	234.28	93											
69	6.15	9.94	13.15	16.30	18.95	23.64	26.96	30.22	34.03	40.84	48.96	58.32	69.37	81.63	95.50	109.01	120.31	132.59	145.88	160.02	174.82	190.13	204.30	218.95	234.28	250.39	94											
70	6.83	11.09	14.60	18.00	19.89	26.14	29.28	32.76	39.55	47.52	56.71	67.56	79.60	93.23	108.87	120.31	132.59	145.88	160.02	174.82	190.13	204.30	218.95	234.28	250.26	267.19	95											
71	8.35	12.37	16.23	19.03	22.95	28.34	31.49	39.11	44.05	52.87	63.23	74.81	87.92	102.97	120.15	132.58	145.88	160.02	174.82	190.13	204.30	218.95	234.28	250.18	267.08	283.79	96											
72	10.23	13.78	18.01	21.92	25.92	30.15	34.74	39.84	45.69	55.27	65.94	78.09	92.12	108.17	126.28	145.88	160.02	174.27	189.98	204.29	218.95	234.28	250.14	267.06	283.79	301.49	97											
73	11.73	16.45	20.73	24.61	28.30	32.10	36.37	43.67	48.36	58.35	69.69	82.80	97.85	114.89	133.91	154.66	174.07	187.83	201.72	217.53	234.28	250.11	267.00	283.79	301.49	320.38	98											
74	13.58	18.11	22.68	27.09	31.11	34.94	41.77	46.81	52.23	63.27	75.68	89.96	106.19	124.35	144.24	165.62	187.65	200.28	213.04	234.27	250.08	266.96	283.79	301.49	320.38	340.54	99											
75	15.77	19.39	24.62	30.19	34.03	40.06	45.46	51.23	63.17	75.03	89.37	105.51	123.59	143.39	164.68	187.62	199.38	210.80	234.27	250.05	266.92	283.79	301.49	320.38	340.54	362.10	379.21	100										
76	16.38	21.53	27.18	33.10	38.37	44.08	50.12	61.10	74.39	88.77	104.83	122.82	142.53	163.73	186.09	199.09	210.47	234.27	250.00	266.88	283.79	301.49	320.38	340.54	362.10	379.21	101											
77	17.04	23.30	29.85	36.72	42.71	48.98	59.04	72.54	81.79	100.89	118.47	137.78	158.59	180.59	196.80	210.20	234.27	249.97	266.84	283.79	301.49	320.38	340.54	362.10	379.21	397.44	102											
78	18.19	25.15	32.77	41.45	47.97	57.16	70.89	80.85	100.50	118.34	137.63	158.41	180.38	196.57	209.93	234.26	249.65	266.79	283.75	301.49	320.38	340.54	362.10	379.21	397.44	416.84	103											
79	19.58	27.32	36.45	46.85	55.22	69.09	79.69	98.65	107.08	125.65	145.46	187.18	207.58	234.25	253.45	284.32	308.24	320.96	340.54	362.10	379.21	397.44	416.84	437.48	459.13	482.15	104											
80	21.11	30.32	41.07	53.43	67.49	78.70	97.06	105.87	120.97	140.70	161.42	181.79	202.91	234.24	249.11	266.21	283.13	301.15	320.33	340.54	362.10	379.21	397.44	416.84	437.48	459.13	482.15	105										
81	22.99	34.09	46.94	61.56	77.84	95.57	104.73	119.75	135.09	155.72	175.81	201.61	234.23	248.89	265.98	282.88	300.88	320.06	340.51	362.10	379.21	397.44	416.84	437.48	459.13	482.15	506.62	523.63	542.63	560.26	589.59	609.59	620.74	640.81	659.59	678.74	697.44	716.15
82	25.40	38.95	54.26	71.20	89.63	103.65	118.62	133.95	141.33	175.54	201.46	234.21	248.71	265.77	282.66	300.65	319.83	340.27	362.07	379.21	397.44	416.84	437.48	459.13	482.15	506.62	523.63	542.63	560.26	589.59	609.59	620.74	640.81	659.59	678.74	697.44	716.15	
83	28.98	45.25	63.06	82.28	102.76	117.62	133.01	140.50	174.96	201.33	234.20	248.53	265.59	282.47	300.45	319.62	340.06	361.86	379.18	397.44	416.84	437.48	459.13	482.15	506.62	523.63	542.63	560.26	589.59	609.59	620.74	640.81	659.59	678.74	697.44	716.15		
84	34.16	52.98	73.14	94.47	116.65	132.10	139.69	174.22	200.86	234.19	248.38	265.45	283.20	319.44	339.89	361.69	379.04	397.41	416.84	437.48	459.13	482.15	506.62	523.63	542.63	560.26	589.59	609.59	620.74	640.81	659.59	678.74	697.44	716.15				

Attachment A.1.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
0																0.55	0.68	0.78	0.86	0.90	0.95	1.01	1.06	1.11	1.17	1.24	25	
1																0.53	0.65	0.75	0.85	0.90	0.95	1.01	1.06	1.11	1.17	1.23	26	
2																0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.23	27	
3																0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.23	28	
4																0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.23	29	
5																0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.22	30	
6																0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.22	31	
7																0.50	0.64	0.74	0.84	0.90	0.95	1.00	1.04	1.09	1.16	1.20	32	
8																0.50	0.64	0.74	0.84	0.90	0.95	1.03	1.09	1.15	1.18	1.22	33	
9																0.50	0.64	0.74	0.84	0.90	0.95	1.02	1.06	1.14	1.18	1.22	34	
10																0.50	0.63	0.74	0.84	0.90	0.96	1.01	1.06	1.12	1.18	1.20	35	
11																0.50	0.63	0.74	0.82	0.88	0.91	0.96	1.00	1.05	1.11	1.17	1.24	36
12																0.50	0.63	0.74	0.82	0.87	0.90	0.95	0.99	1.04	1.12	1.18	37	
13																0.50	0.63	0.74	0.81	0.86	0.90	0.94	0.98	1.03	1.10	1.16	38	
14																0.50	0.63	0.74	0.81	0.86	0.93	0.97	1.01	1.08	1.15	1.20	39	
15	0.50	0.50	0.63	0.74	0.81	0.84	0.88	0.91	0.96	1.00	1.07	1.13	1.19	1.22	1.25	1.27	1.29	1.32	1.37	1.42	1.46	1.55	1.64	1.75	1.88	40		
16	0.50	0.63	0.74	0.81	0.84	0.86	0.91	0.95	0.99	1.05	1.11	1.16	1.20	1.25	1.27	1.29	1.32	1.37	1.41	1.46	1.55	1.64	1.75	1.88	2.02	41		
17	0.63	0.74	0.81	0.83	0.86	0.91	0.95	0.97	1.04	1.08	1.12	1.17	1.20	1.23	1.26	1.28	1.37	1.41	1.46	1.54	1.63	1.75	1.88	2.02	2.21	42		
18	0.74	0.79	0.82	0.85	0.89	0.92	0.97	1.02	1.06	1.08	1.12	1.15	1.19	1.23	1.28	1.31	1.41	1.45	1.54	1.63	1.75	1.88	2.02	2.21	2.43	43		
19	0.76	0.79	0.82	0.86	0.90	0.93	0.98	1.03	1.05	1.07	1.10	1.13	1.17	1.23	1.31	1.37	1.45	1.54	1.63	1.74	1.88	2.01	2.21	2.43	2.68	44		
20	0.75	0.78	0.82	0.86	0.88	0.94	0.97	0.99	1.02	1.05	1.08	1.11	1.17	1.26	1.37	1.45	1.54	1.63	1.74	1.88	2.01	2.21	2.43	2.68	2.99	45		
21	0.72	0.76	0.79	0.82	0.87	0.90	0.94	0.95	0.99	1.02	1.07	1.12	1.20	1.30	1.41	1.54	1.63	1.74	1.88	2.01	2.21	2.43	2.68	2.99	3.31	46		
22	0.70	0.74	0.76	0.81	0.85	0.87	0.90	0.93	0.96	1.02	1.07	1.14	1.22	1.34	1.49	1.63	1.74	1.88	2.01	2.21	2.43	2.68	2.99	3.31	3.62	47		
23	0.67	0.69	0.75	0.80	0.83	0.87	0.90	0.93	0.97	1.03	1.11	1.18	1.28	1.41	1.58	1.74	1.88	2.01	2.21	2.43	2.68	2.99	3.30	3.62	3.95	48		
24	0.62	0.67	0.73	0.78	0.84	0.87	0.91	0.95	1.00	1.08	1.15	1.23	1.34	1.50	1.69	1.85	2.01	2.21	2.43	2.68	2.98	3.30	3.62	3.94	4.14	4.36	49	
25	0.56	0.63	0.71	0.80	0.85	0.90	0.94	0.98	1.06	1.14	1.22	1.31	1.45	1.60	1.79	2.01	2.21	2.43	2.68	2.98	3.30	3.62	3.94	4.14	4.36	4.73	50	
26	0.53	0.62	0.73	0.83	0.88	0.92	0.97	1.04	1.11	1.20	1.31	1.42	1.55	1.74	1.94	2.20	2.43	2.68	2.98	3.30	3.62	3.93	4.14	4.36	4.73	51		
27	0.51	0.64	0.76	0.86	0.92	0.97	1.04	1.11	1.19	1.31	1.42	1.54	1.69	1.91	2.12	2.41	2.68	2.97	3.30	3.62	3.93	4.14	4.36	4.73	5.16	52		
28	0.53	0.67	0.79	0.89	0.97	1.03	1.09	1.17	1.28	1.41	1.54	1.69	1.87	2.11	2.34	2.65	2.96	3.30	3.62	3.92	4.14	4.36	4.73	5.16	5.74	6.41	53	
29	0.53	0.69	0.82	0.92	1.03	1.09	1.17	1.28	1.38	1.54	1.69	1.87	2.06	2.30	2.58	2.94	3.30	3.62	4.14	4.36	4.73	5.16	5.74	6.41	7.24	54		
30	0.55	0.71	0.83	0.96	1.07	1.17	1.28	1.38	1.51	1.69	1.84	2.03	2.23	2.49	2.83	3.20	3.56	3.89	4.14	4.36	4.73	5.16	5.74	6.41	7.01	8.19	55	
31	0.54	0.71	0.85	0.99	1.12	1.26	1.38	1.49	1.62	1.78	1.94	2.18	2.44	2.77	3.14	3.50	3.83	4.14	4.36	4.73	5.16	5.74	6.41	7.01	7.50	9.17	56	
32	0.54	0.71	0.87	1.01	1.16	1.30	1.44	1.57	1.70	1.85	2.06	2.34	2.71	3.10	3.47	3.81	4.14	4.36	4.73	5.16	5.74	6.41	7.01	7.50	8.40	10.22	57	
33	0.59	0.75	0.91	1.08	1.23	1.38	1.53	1.66	1.80	1.97	2.21	2.56	2.98	3.39	3.75	4.10	4.36	4.73	5.16	5.74	6.41	7.01	7.47	8.40	9.01	11.11	58	
34	0.63	0.79	0.98	1.13	1.31	1.48	1.64	1.79	1.95	2.14	2.44	2.82	3.25	3.68	4.06	4.36	4.73	5.16	5.74	6.41	7.01	7.46	8.40	9.01	9.70	12.12	59	
35	0.67	0.85	1.02	1.20	1.38	1.57	1.74	1.93	2.13	2.39	2.72	3.11	3.53	3.98	4.36	4.73	5.16	5.74	6.41	7.00	7.46	8.40	9.01	9.70	10.31	13.20	60	
36	0.72	0.88	1.07	1.26	1.45	1.64	1.85	2.11	2.38	2.70	3.02	3.40	3.84	4.30	4.73	5.16	5.74	6.41	7.00	7.46	8.40	9.01	9.70	10.31	11.10	14.53	61	
37	0.76	0.92	1.12	1.31	1.51	1.74	2.00	2.33	2.66	2.98	3.30	3.68	4.14	4.72	5.16	5.74	6.41	7.00	7.46	8.39	9.00	9.70	10.31	11.10	12.18	16.13	62	
38	0.81	1.01	1.22	1.40	1.60	1.87	2.21	2.59	2.95	3.28	3.59	3.98	4.46	5.16	5.73	6.41	7.00	7.46	8.39	9.00	9.70	10.31	11.09	12.18	13.58	17.91	63	
39	0.89	1.12	1.32	1.50	1.73	2.05	2.45	2.84	3.23	3.55	3.88	4.32	4.86	5.46	6.40	7.00	7.46	8.39	9.00	9.69	10.30	11.09	12.18	13.58	15.20	19.73	64	
40	0.95	1.20	1.42	1.64	1.91	2.29	2.70	3.13	3.48	3.85	4.25	4.76	5.33	5.98	6.67	7.43	8.39	9.00	9.69	10.30	11.09	12.17	13.58	15.20	16.81	21.53	65	
41	1.01	1.29	1.58	1.82	2.14	2.56	3.01	3.40	3.79	4.22	4.71	5.27	5.91	6.59	7.39	8.39	8.99	9.69	10.30	11.08	12.17	13.57	15.19	16.80	17.92	23.27	66	
42	1.07	1.43	1.75	2.05	2.40	2.81	3.26	3.70	4.15	4.66	5.23	5.85	6.55	7.35	8.38	8.99	9.68	10.29	11.08	12.16	13.57	15.19	16.80	17.91	18.98	24.96	67	
43	1.14	1.51	1.88	2.21	2.57	3.00	3.49	3.99	4.51	5.11	5.72	6.46	7.32	8.28	8.99	9.68	10.29	11.08	12.16	13.56	15.18	16.79	17.90	18.97	20.42	26.73	68	
44	1.22	1.62	1.99	2.33	2.72	3.18	3.73	4.33	4.91	5.57	6.26	7.21	8.17	8.99	9.68	10.29	11.07	12.16	13.56	15.18	16.78	17.89	18.96	20.41	22.07	28.50	69	
45	1.34	1.74	2.11	2.47	2.91	3.42	4.07	4.72	5.41	6.11	6.94	8.07	8.98	9.68	10.28	11.07	12.15	13.55	15.17	16.78	17.89	18.96</td						

Attachment A.1.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
50	2.01	2.54	3.08	3.65	4.29	5.04	6.00	7.02	7.98	9.06	10.32	11.86	13.51	15.17	16.78	17.88	18.95	20.40	22.06	24.00	27.26	32.77	36.14	39.34	42.56	46.33	
51	2.22	2.83	3.43	4.05	4.67	5.46	6.38	7.42	8.48	9.69	11.25	13.22	15.10	16.77	17.88	18.95	20.40	22.06	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	
52	2.44	3.14	3.83	4.47	5.11	5.85	6.79	7.89	9.12	10.63	12.52	14.75	16.68	17.86	18.95	20.40	22.06	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	
53	2.56	3.41	4.18	4.90	5.58	6.36	7.38	8.66	10.04	11.85	14.00	16.32	17.65	18.95	20.40	22.06	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	62.37	
54	2.68	3.68	4.58	5.34	6.04	6.92	8.13	9.63	11.21	13.27	15.49	17.28	18.93	20.40	22.06	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	62.37	69.44	
55	2.84	3.98	4.97	5.74	6.53	7.59	9.04	10.76	12.49	14.61	16.34	18.44	20.40	22.06	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	62.37	69.44	77.07	
56	2.98	4.23	5.30	6.18	7.10	8.41	10.11	12.01	13.82	15.51	17.56	19.94	22.06	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	62.37	69.44	77.07	85.69	
57	3.10	4.46	5.63	6.70	7.84	9.38	11.27	13.27	15.10	17.16	19.50	22.04	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	62.37	69.44	77.07	85.69	94.56	
58	3.34	4.74	6.03	7.30	8.72	10.47	12.45	14.44	16.22	18.55	21.17	24.00	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	62.37	69.44	77.07	85.69	94.56	103.99	
59	3.61	5.06	6.52	8.01	9.68	11.61	13.64	15.55	17.29	19.88	22.87	27.26	32.77	36.14	39.34	42.56	45.99	50.91	56.22	62.37	69.44	77.07	85.69	94.56	103.99	114.35	
60	3.96	5.46	7.05	8.78	10.69	12.74	14.78	16.67	18.35	21.30	24.75	30.90	36.14	39.34	42.56	45.99	50.91	56.22	62.37	69.44	77.07	85.69	94.56	103.99	114.35	126.55	
61	4.37	5.91	7.63	9.55	11.68	13.87	15.92	17.74	19.44	22.84	26.68	31.88	39.34	42.56	45.99	50.91	56.22	62.37	69.44	77.07	85.69	94.56	103.99	114.35	126.55	140.04	
62	4.83	6.42	8.26	10.37	12.70	15.02	17.12	18.98	20.78	24.58	28.60	32.88	41.33	45.99	50.91	56.22	62.37	69.44	77.07	85.69	94.56	103.99	114.35	126.55	140.04	154.71	
63	5.15	7.01	9.11	11.43	13.89	16.34	18.56	20.59	22.61	26.66	30.80	35.23	41.84	50.91	56.22	62.37	69.44	77.07	85.69	94.56	103.99	114.35	126.55	140.04	154.71	170.35	
64	5.41	7.64	10.04	12.58	15.23	17.82	20.24	22.54	24.82	29.07	33.41	38.16	45.66	56.22	62.37	69.44	77.07	85.69	94.56	103.99	114.35	126.55	140.04	154.71	170.35	186.78	
65	5.61	8.25	10.99	13.84	16.70	19.48	22.12	24.66	27.25	31.77	36.45	41.69	51.05	62.37	69.44	77.07	85.69	94.56	103.99	114.35	126.55	140.04	154.71	170.35	186.78	203.79	
66	5.73	9.09	12.07	15.06	18.24	21.11	23.78	26.45	29.27	34.05	39.17	44.98	54.19	69.43	77.06	85.68	94.54	103.96	114.32	126.50	135.12	154.44	170.35	186.78	203.79	219.64	
67	6.07	10.03	13.23	16.40	19.94	22.86	25.58	28.32	31.34	36.48	42.15	48.70	57.30	76.26	85.65	94.51	103.92	114.26	126.43	132.62	150.02	167.80	186.54	203.79	219.64	236.04	
68	6.81	11.07	14.53	17.85	21.41	24.82	28.03	31.10	34.09	39.72	46.13	53.47	63.34	84.56	94.46	103.86	114.18	126.32	132.19	144.42	162.37	181.41	201.48	219.64	236.04	253.19	93
69	7.50	12.19	15.92	19.40	22.10	27.03	30.11	32.94	36.19	42.34	49.43	57.27	66.19	86.10	103.79	114.09	126.20	132.04	143.23	155.62	174.86	195.18	214.83	236.04	253.19	271.16	
70	8.26	13.46	17.47	21.11	22.78	29.29	31.99	34.85	40.96	47.86	55.64	64.49	78.48	103.44	113.98	126.06	131.85	153.38	166.91	187.81	208.32	236.04	253.19	271.16	291.05	316.05	
71	10.07	14.85	19.14	21.93	25.81	31.07	33.58	38.54	44.33	51.58	60.13	69.29	81.58	108.64	125.93	130.67	137.60	146.82	163.36	178.07	199.29	236.04	253.19	271.16	291.05	306.33	
72	12.32	16.34	20.95	24.88	28.64	32.37	36.19	40.21	44.65	52.19	60.75	70.15	82.70	112.02	130.21	135.30	143.40	150.21	173.12	187.78	236.04	253.19	271.16	291.05	306.33		
73	14.03	19.37	23.81	27.50	30.68	33.74	36.99	42.94	45.87	53.34	62.21	72.14	83.94	115.56	134.69	140.23	146.26	171.93	185.81	236.04	253.19	271.16	291.05	306.33			
74	16.16	21.08	25.72	29.78	33.11	35.96	41.49	44.82	48.12	58.96	70.16	76.66	90.02	119.24	139.36	144.70	165.71	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42		
75	18.58	22.25	27.46	32.62	35.49	40.29	44.01	47.87	57.40	69.18	75.78	89.10	104.78	123.12	144.34	163.72	184.56	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	
76	18.94	24.29	29.81	35.16	39.38	43.65	47.75	55.98	68.34	75.42	88.31	104.45	122.88	141.17	161.77	184.00	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40		
77	19.35	25.87	32.20	38.39	43.18	47.63	55.48	67.49	75.20	87.86	101.69	138.08	159.84	183.44	203.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77			
78	20.27	27.39	34.71	42.57	47.51	54.87	66.65	74.98	87.40	99.21	114.23	135.05	157.94	182.88	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77			
79	21.48	29.27	37.99	47.40	54.08	65.83	74.78	86.98	97.98	111.44	132.09	156.06	182.32	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77				
80	22.74	31.92	42.07	53.13	65.02	74.56	86.55	96.75	110.21	128.76	152.50	178.59	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15	
81	24.33	35.26	47.24	60.16	74.38	86.14	95.56	109.46	126.86	148.21	178.04	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15		
82	26.41	39.57	53.64	68.98	85.75	94.41	108.75	126.20	146.27	177.50	201.95	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15		
83	29.59	45.08	61.68	79.63	93.28	108.05	125.55	144.37	176.95	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15	483.10			
84	34.24	52.24	71.45	92.16	107.35	124.91	142.50	176.41	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15	483.10	507.51	533.44	561.01	
85	40.66	61.14	83.03	106.66	124.46	145.84	175.87	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15	483.10	507.51	533.44	561.01	590.27	
86	48.81	72.05	96.87	123.63	138.81	175.34	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15	483.10	507.51	533.44	561.01	590.27	621.35	
87	58.75	85.49	113.83	137.01	174.80	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	421.83	438.57	460.15	483.10	507.51	533.44	561.01	590.27			

Attachment A.1.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age									
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate									
0																0.85	1.04	1.22	1.32	1.41	1.49	1.56	1.63	1.72	1.82	1.92	25								
1															0.81	0.99	1.17	1.31	1.41	1.49	1.56	1.63	1.72	1.82	1.91	26									
2															0.97	1.15	1.30	1.41	1.49	1.56	1.63	1.72	1.82	1.91	2.02	27									
3															1.15	1.30	1.41	1.49	1.56	1.63	1.72	1.82	1.91	1.97	2.03	28									
4															0.79	0.97	1.15	1.30	1.40	1.49	1.56	1.63	1.72	1.82	1.94	2.02	29								
5															0.78	0.97	1.15	1.30	1.40	1.49	1.56	1.63	1.72	1.82	1.91	1.98	30								
6															0.78	0.97	1.15	1.30	1.40	1.49	1.55	1.62	1.72	1.82	1.88	1.91	2.02	31							
7															0.97	1.15	1.30	1.40	1.46	1.55	1.60	1.70	1.80	1.83	1.85	1.89	1.92	1.96	1.99	2.03	32				
8															0.77	0.97	1.15	1.29	1.39	1.45	1.53	1.59	1.69	1.79	1.83	1.85	1.89	1.92	1.96	1.99	2.03	33			
9															0.77	0.97	1.15	1.29	1.39	1.45	1.52	1.58	1.65	1.77	1.83	1.85	1.92	1.96	1.99	2.03	2.08	34			
10															0.77	0.96	1.15	1.29	1.39	1.44	1.50	1.55	1.65	1.74	1.83	1.85	1.89	1.92	1.96	1.99	2.03	2.08	2.23	35	
11															0.77	0.96	1.15	1.26	1.36	1.42	1.49	1.54	1.63	1.73	1.82	1.85	1.89	1.92	1.96	1.99	2.03	2.08	2.17	2.23	36
12															0.77	0.96	1.15	1.26	1.35	1.41	1.47	1.52	1.62	1.73	1.82	1.85	1.89	1.92	1.96	1.99	2.03	2.08	2.17	2.36	37
13															0.77	0.96	1.15	1.25	1.34	1.40	1.45	1.51	1.60	1.70	1.80	1.85	1.89	1.92	1.96	1.99	2.03	2.08	2.17	2.36	38
14															0.77	0.96	1.15	1.25	1.33	1.37	1.44	1.49	1.56	1.67	1.78	1.85	1.89	1.92	1.96	1.99	2.03	2.08	2.17	2.36	39
15	0.77	0.77	0.96	1.15	1.24	1.30	1.36	1.42	1.47	1.55	1.66	1.74	1.84	1.89	1.92	1.96	1.99	2.03	2.08	2.17	2.23	2.36	2.49	2.68	2.87	3.09	40								
16	0.77	0.78	0.96	1.15	1.24	1.30	1.34	1.41	1.45	1.53	1.62	1.71	1.79	1.85	1.92	1.96	1.99	2.03	2.08	2.16	2.23	2.36	2.49	2.68	2.87	3.09	33	41							
17	0.96	1.15	1.24	1.28	1.33	1.41	1.45	1.51	1.61	1.67	1.73	1.80	1.84	1.91	1.94	1.97	2.08	2.16	2.23	2.35	2.48	2.68	2.87	3.09	3.38	3.72	42								
18	1.15	1.22	1.27	1.32	1.37	1.42	1.50	1.57	1.64	1.67	1.72	1.77	1.83	1.89	1.97	1.99	2.16	2.21	2.35	2.48	2.68	2.87	3.09	3.38	3.72	4.12	43								
19	1.17	1.23	1.27	1.33	1.37	1.44	1.52	1.58	1.62	1.65	1.69	1.74	1.80	1.89	1.99	2.09	2.21	2.35	2.48	2.67	2.87	3.08	3.38	3.72	4.12	4.60	44								
20	1.16	1.20	1.26	1.31	1.36	1.45	1.53	1.57	1.60	1.66	1.70	1.79	1.91	2.09	2.21	2.35	2.48	2.67	2.87	3.08	3.37	3.72	4.12	4.60	5.11	45									
21	1.11	1.17	1.20	1.26	1.34	1.44	1.46	1.51	1.56	1.63	1.71	1.82	1.98	2.16	2.35	2.48	2.67	2.87	3.08	3.37	3.72	4.12	4.60	5.11	5.59	46									
22	1.07	1.11	1.16	1.23	1.29	1.32	1.37	1.41	1.46	1.55	1.63	1.72	1.85	2.03	2.27	2.48	2.67	2.87	3.08	3.37	3.72	4.12	4.60	5.11	5.59	47									
23	1.01	1.06	1.13	1.21	1.26	1.32	1.36	1.40	1.48	1.56	1.66	1.79	1.94	2.13	2.40	2.66	2.87	3.08	3.37	3.72	4.12	4.60	5.07	5.59	6.11	6.40	48								
24	0.93	1.01	1.10	1.19	1.27	1.32	1.37	1.44	1.52	1.63	1.74	1.86	2.03	2.27	2.58	2.84	3.08	3.37	3.72	4.12	4.56	5.07	5.59	6.10	6.40	6.73	49								
25	0.83	0.94	1.08	1.21	1.29	1.35	1.42	1.49	1.59	1.72	1.84	1.99	2.19	2.43	2.73	3.07	3.37	3.72	4.12	4.56	5.07	5.58	6.02	6.39	6.73	7.19	7.50								
26	0.78	0.93	1.10	1.25	1.33	1.40	1.46	1.56	1.67	1.82	1.97	2.14	2.35	2.65	2.97	3.36	3.72	4.12	4.56	5.07	5.58	6.02	6.39	6.73	7.19	7.51									
27	0.75	0.95	1.14	1.29	1.40	1.46	1.56	1.67	1.80	1.97	2.14	2.34	2.56	2.91	3.24	3.68	4.12	4.55	5.07	5.58	6.00	6.39	6.73	7.19	7.74	8.48	52								
28	0.77	0.99	1.18	1.34	1.46	1.54	1.65	1.77	1.93	2.13	2.34	2.56	2.84	3.21	3.58	4.08	4.54	5.07	5.58	5.99	6.39	6.73	7.19	7.74	8.48	9.33	10.39	53							
29	0.77	1.02	1.23	1.38	1.54	1.65	1.77	1.93	2.08	2.34	2.56	2.84	3.13	3.50	3.96	4.52	5.07	5.58	5.99	6.39	6.73	7.19	7.74	8.48	9.33	10.39	54								
30	0.79	1.05	1.24	1.43	1.62	1.77	1.93	2.08	2.30	2.56	2.80	3.09	3.40	3.82	4.34	4.93	5.48	5.98	6.39	6.73	7.19	7.74	8.48	9.33	10.39	11.58	55								
31	0.78	1.05	1.26	1.48	1.68	1.90	2.08	2.26	2.46	2.70	2.96	3.31	3.74	4.24	4.82	5.41	5.92	6.39	6.73	7.19	7.74	8.48	9.33	10.39	11.56	12.78	56								
32	0.77	1.02	1.29	1.50	1.74	1.95	2.18	2.38	2.57	2.81	3.13	3.58	4.15	4.76	5.35	5.89	6.39	6.73	7.19	7.74	8.48	9.33	10.39	11.56	12.78	14.05	57								
33	0.83	1.10	1.34	1.60	1.85	2.08	2.32	2.52	2.73	2.97	3.36	3.90	4.58	5.21	5.80	6.33	6.73	7.19	7.74	8.48	9.33	10.39	11.56	12.78	14.02	15.04	58								
34	0.89	1.15	1.44	1.69	1.97	2.23	2.48	2.72	2.94	3.25	3.71	4.32	5.00	5.68	6.26	6.73	7.19	7.74	8.48	9.33	10.39	11.56	12.78	14.02	15.04	16.17	59								
35	0.96	1.23	1.52	1.79	2.07	2.37	2.64	2.92	3.24	3.64	4.15	4.76	5.45	6.14	6.73	7.19	7.74	8.48	9.33	10.39	11.56	12.78	14.02	15.04	16.15	17.62	60								
36	1.03	1.29	1.59	1.88	2.18	2.47	2.79	3.20	3.62	4.11	4.63	5.23	5.91	6.65	7.19	7.74	8.48	9.33	10.39	11.56	12.78	14.02	15.04	16.14	17.59	19.40	61								
37	1.09	1.34	1.65	1.95	2.25	2.60	3.03	3.54	4.06	4.56	5.07	5.65	6.39	7.19	7.74	8.48	9.33	10.39	11.56	12.78	14.02	15.04	16.13	17.55	19.36	21.56	62								
38	1.17	1.48	1.81	2.09	2.40	2.81	3.35	3.94	4.51	5.02	5.53	6.13	6.90	7.74	8.48	9.33	10.39	11.56	12.78	14.02	15.04	16.12	17.52	19.32	21.53	23.95	63								
39	1.28	1.64	1.95	2.24	2.60	3.09	3.73	4.34	4.94	5.46	5.98	6.66	7.51	8.45	9.33	10.39	11.56	12.78	14.02	15.04	16.11	17.49	19.28	21.49	23.93	26.40	64								
40	1.37	1.76	2.12	2.45	2.88	3.47	4.13	4.78	5.34	5.92	6.56	7.35	8.25	9.27	10.34	11.55	12.78	14.02	15.04	16.10	17.45	19.24	21.46	23.91	26.39	28.82	65								
41	1.45	1.90	2.35	2.74	3.23	3.89	4.59	5.22	5.83	6.49	7.27	8.16	9.16	10.23	11.51	12.78	14.02	15.04	16.09	17.42	19.19	21.42	23.89	26.38	28.74	31.15	66								
42	1.55	2.11	2.62	3.09	3.62	4.28	4.99	5.68	6.38	7.21	8.08	9.06	10.17	11.44	12.78	14.02	15.04	16.08	17.39	19.15	21.39	23.87	26.38	28.66	31.01	33.41	67								
43	1.64	2.23	2.80	3.32	3.89	4.56	5																												

Attachment A.1.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25							
50	2.95	3.77	4.63	5.53	6.52	7.71	9.23	10.86	12.37	14.09	16.06	18.51	21.13	23.75	26.30	28.02	29.83	32.23	34.90	37.80	41.00	44.13	48.38	52.65	56.97	62.00	75					
51	3.26	4.21	5.16	6.15	7.13	8.35	9.82	11.47	13.15	15.07	17.53	20.66	23.64	26.30	28.02	29.68	32.08	34.77	37.74	41.00	44.13	48.38	52.65	56.97	62.00	67.09	76					
52	3.59	4.70	5.79	6.79	7.80	8.97	10.45	12.20	14.13	16.52	19.52	23.07	26.14	28.00	29.68	31.94	34.65	37.69	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	77					
53	3.78	5.11	6.32	7.46	8.52	9.75	11.37	13.40	15.58	18.47	21.88	25.57	27.66	29.68	31.94	34.52	37.63	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	78						
54	3.95	5.52	6.93	8.14	9.24	10.62	12.54	14.92	17.42	20.70	24.22	27.05	29.65	31.94	34.52	37.57	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	79.76	87.47	79					
55	4.16	5.98	7.54	8.76	10.00	11.67	13.97	16.69	19.43	22.80	25.54	28.85	31.94	34.52	37.57	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	79.76	87.47	95.65	80					
56	4.36	6.36	8.03	9.43	10.88	12.95	15.65	18.67	21.53	24.18	27.43	31.19	34.52	37.57	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	79.76	87.47	95.65	104.79	81					
57	4.53	6.70	8.55	10.22	12.03	14.47	17.47	20.64	23.54	26.78	30.49	34.50	37.57	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	79.76	87.47	95.65	104.79	113.93	82					
58	4.87	7.11	9.16	11.15	13.41	16.18	19.32	22.47	25.28	28.95	33.11	37.57	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	79.76	87.47	95.65	104.79	113.93	123.46	83					
59	5.28	7.59	9.89	12.26	14.90	17.95	21.17	24.20	26.93	31.02	35.75	41.00	44.13	48.38	52.65	56.97	62.00	67.09	72.97	79.76	87.47	95.65	104.79	113.93	123.46	133.77	84					
60	5.82	8.19	10.71	13.46	16.49	19.73	22.96	25.93	28.56	33.22	38.70	44.13	48.38	52.65	56.97	62.00	67.09	72.97	79.76	87.47	95.65	104.79	113.93	123.46	133.77	145.90	85					
61	6.44	8.88	11.60	14.65	18.02	21.49	24.72	27.59	30.24	35.63	41.70	48.34	52.65	56.97	62.00	67.09	72.97	79.76	87.47	95.65	104.79	113.93	123.46	133.77	145.90	159.12	86					
62	7.15	9.66	12.58	15.93	19.63	23.30	26.61	29.52	32.34	38.35	44.70	51.47	56.97	62.00	67.09	72.97	79.76	87.47	95.65	104.79	113.93	123.46	133.77	145.90	159.12	173.26	87					
63	7.63	10.56	13.91	17.60	21.49	25.36	28.87	32.05	35.21	41.60	48.15	55.13	62.00	67.09	72.97	79.76	87.47	95.65	104.79	113.93	123.46	133.77	145.90	159.12	173.26	188.03	88					
64	8.00	11.53	15.34	19.37	23.58	27.68	31.50	35.11	38.67	45.38	52.22	59.71	67.09	72.97	79.76	87.47	95.65	104.79	113.93	123.46	133.77	145.90	159.12	173.26	188.03	203.20	89					
65	8.26	12.47	16.84	21.36	25.89	30.29	34.45	38.44	42.47	49.60	56.98	65.21	72.97	79.76	87.47	95.65	104.79	113.93	123.46	133.77	145.90	159.12	173.26	188.03	203.20	218.56	90					
66	8.44	13.78	18.53	23.27	28.31	32.85	37.06	41.21	45.63	53.17	61.24	70.35	79.76	87.47	95.65	104.79	113.93	123.46	133.77	145.90	159.12	173.26	188.03	203.20	218.56	232.20	91					
67	8.93	15.25	20.35	25.37	30.98	35.59	39.88	44.17	48.89	56.98	65.91	76.20	87.47	95.65	104.79	113.93	123.46	133.77	145.90	159.12	173.26	188.03	203.20	218.56	232.20	246.01	92					
68	10.08	16.88	22.38	27.65	33.29	38.70	43.74	48.55	53.21	62.08	72.18	83.73	95.65	104.79	113.93	123.46	133.77	145.90	159.12	173.26	188.03	203.20	218.56	232.20	246.01	260.20	93					
69	11.14	18.65	24.59	30.11	34.37	42.21	47.04	51.47	56.53	66.25	77.44	89.76	103.76	113.93	123.46	133.77	145.90	159.12	173.26	188.03	203.20	218.56	232.20	246.01	260.20	274.85	94					
70	12.32	20.63	27.02	32.79	35.39	45.75	49.96	54.43	64.09	74.98	87.24	101.16	113.93	123.46	133.77	145.90	159.12	173.26	188.03	203.20	218.56	232.20	246.01	260.20	274.85	291.05	95					
71	15.20	22.84	29.67	34.08	40.22	48.60	52.49	60.34	69.50	80.94	94.45	108.85	123.46	133.77	145.90	159.12	173.26	188.03	203.20	218.56	232.20	246.01	260.20	274.85	291.05	306.33	96					
72	18.81	25.23	32.57	38.81	44.77	50.67	56.70	63.01	69.98	81.93	95.45	110.26	126.69	144.81	159.12	172.41	188.03	203.20	218.56	232.20	246.01	260.20	274.85	291.05	306.33	322.44	97					
73	21.53	30.06	37.14	42.99	48.00	52.80	57.90	67.32	71.85	83.66	97.67	113.31	130.69	149.67	170.02	188.00	202.12	218.53	232.20	246.01	260.20	274.85	291.05	306.33	322.44	339.45	98					
74	24.89	32.76	40.14	46.60	51.83	56.29	65.06	70.23	75.34	92.56	110.27	119.29	137.65	157.48	178.42	200.01	217.66	229.43	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	99					
75	28.76	34.58	42.88	51.09	55.60	63.19	69.02	75.05	90.20	108.90	118.15	136.55	156.49	177.62	199.50	215.02	228.71	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	100					
76	29.24	37.78	46.56	55.07	61.74	68.44	74.87	87.90	105.56	117.56	135.32	155.97	177.26	195.02	212.40	228.00	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	101					
77	29.80	40.20	50.28	60.14	67.68	74.67	87.11	106.18	117.21	134.60	151.75	172.98	190.66	209.82	227.29	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	102					
78	31.16	42.51	54.19	66.71	74.48	86.11	104.82	116.84	133.87	147.94	164.49	186.39	207.26	226.58	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	421.83	103					
79	32.96	45.42	59.32	74.29	84.83	103.49	116.51	132.50	140.64	160.38	178.22	197.20	204.75	225.87	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	421.83	438.57	104				
80	34.86	49.50	65.69	83.31	102.18	116.19	132.52	144.16	158.54	177.51	199.98	221.18	246.01	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	421.83	438.57	460.15	483.11	507.51	533.44	561.01	590.27	621.36	641.36
81	37.22	54.67	73.77	94.33	115.87	131.87	142.34	157.43	174.82	194.26	220.49	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	421.83	438.57	460.15	483.11	507.51	533.44	561.01	590.27	621.36	641.36
82	40.38	61.37	83.78	107.22	131.25	140.58	156.38	173.89	191.66	219.79	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	421.83	438.57	460.15	483.11	507.51	533.44	561.01	590.27	621.36	641.36	
83	45.22	69.94	95.54	121.64	138.84	155.34	172.97	189.12	219.11	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	421.83	438.57	460.15	483.11	507.51	533.44	561.01	590.27	621.36	641.36		
84	52.40	80.40	108.79	137.13	154.31	172.06	186.60	218.42	246.01	260.20	274.85	291.05	306.33	322.44	339.45	357.42	376.40	390.78	405.92	421.83	438.57	460.15	483.11	507.51	533.44	561.01	590.27	621.36	641.36			
85	61.86	92.56	123.19	153.28	171.15	181.43	217.75	246.01																								

Attachment A.1.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.22	0.24	0.25	0.26	0.27	0.28	0.28	0.29	0.29	0.31	0.32	25
1																0.22	0.24	0.25	0.26	0.27	0.28	0.28	0.29	0.29	0.31	0.32	26
2																0.22	0.24	0.25	0.26	0.27	0.28	0.29	0.29	0.31	0.31	0.34	27
3																0.22	0.24	0.25	0.26	0.27	0.28	0.29	0.29	0.31	0.31	0.34	28
4																0.22	0.24	0.25	0.26	0.27	0.28	0.29	0.31	0.31	0.34	0.36	29
5																0.21	0.23	0.24	0.26	0.27	0.28	0.29	0.31	0.31	0.34	0.36	30
6																0.21	0.23	0.24	0.26	0.27	0.28	0.29	0.31	0.31	0.34	0.36	31
7																0.21	0.23	0.24	0.26	0.27	0.28	0.29	0.31	0.34	0.36	0.38	32
8																0.21	0.23	0.24	0.26	0.27	0.28	0.29	0.31	0.34	0.41	0.44	33
9																0.21	0.22	0.23	0.24	0.26	0.26	0.28	0.31	0.33	0.36	0.43	34
10																0.21	0.23	0.24	0.26	0.27	0.28	0.29	0.31	0.34	0.36	0.38	35
11																0.21	0.23	0.24	0.26	0.27	0.28	0.29	0.31	0.34	0.36	0.38	36
12																0.21	0.23	0.24	0.26	0.27	0.28	0.29	0.31	0.34	0.36	0.38	37
13																0.20	0.21	0.21	0.22	0.23	0.24	0.25	0.27	0.29	0.30	0.32	38
14																0.20	0.21	0.21	0.21	0.23	0.24	0.26	0.27	0.29	0.30	0.32	39
15	0.20	0.21	0.21	0.21	0.21	0.23	0.23	0.23	0.25	0.25	0.26	0.28	0.30	0.32	0.34	0.37	0.38	0.41	0.43	0.46	0.49	0.53	0.57	0.61	0.64	40	
16	0.20	0.21	0.21	0.21	0.22	0.23	0.23	0.25	0.26	0.27	0.29	0.31	0.34	0.37	0.38	0.41	0.43	0.46	0.49	0.53	0.56	0.61	0.64	0.68	0.72	41	
17	0.21	0.21	0.21	0.22	0.22	0.23	0.24	0.25	0.27	0.28	0.31	0.33	0.36	0.38	0.41	0.43	0.46	0.49	0.53	0.56	0.61	0.64	0.68	0.72	0.77	42	
18	0.21	0.20	0.21	0.22	0.22	0.24	0.24	0.27	0.28	0.30	0.33	0.36	0.38	0.41	0.43	0.46	0.49	0.53	0.56	0.61	0.64	0.68	0.72	0.77	0.81	43	
19	0.20	0.21	0.21	0.22	0.23	0.24	0.26	0.27	0.30	0.32	0.35	0.37	0.40	0.43	0.46	0.49	0.53	0.56	0.61	0.64	0.68	0.72	0.77	0.81	0.87	44	
20	0.20	0.20	0.21	0.22	0.23	0.25	0.27	0.29	0.32	0.35	0.37	0.40	0.43	0.46	0.49	0.53	0.56	0.61	0.64	0.68	0.72	0.77	0.81	0.87	0.94	45	
21	0.19	0.19	0.21	0.22	0.24	0.26	0.29	0.31	0.34	0.36	0.39	0.42	0.46	0.49	0.52	0.56	0.60	0.64	0.67	0.72	0.77	0.81	0.87	0.94	1.02	1.12	46
22	0.18	0.20	0.21	0.23	0.25	0.28	0.30	0.33	0.35	0.39	0.42	0.45	0.48	0.52	0.55	0.60	0.63	0.67	0.72	0.77	0.81	0.87	0.94	1.02	1.12	1.22	47
23	0.18	0.19	0.22	0.23	0.26	0.29	0.32	0.35	0.38	0.41	0.44	0.48	0.51	0.55	0.59	0.63	0.66	0.71	0.77	0.81	0.87	0.94	1.02	1.12	1.22	1.39	48
24	0.17	0.20	0.22	0.25	0.28	0.31	0.33	0.36	0.40	0.43	0.47	0.50	0.54	0.58	0.62	0.66	0.70	0.76	0.81	0.87	0.94	1.02	1.12	1.22	1.39	1.52	49
25	0.18	0.20	0.23	0.26	0.29	0.32	0.35	0.39	0.42	0.46	0.49	0.52	0.57	0.61	0.64	0.70	0.76	0.81	0.87	0.93	1.02	1.12	1.22	1.39	1.52	1.70	50
26	0.18	0.21	0.24	0.28	0.30	0.34	0.37	0.40	0.44	0.48	0.51	0.56	0.60	0.63	0.69	0.74	0.80	0.86	0.93	1.02	1.12	1.22	1.38	1.52	1.70	1.90	51
27	0.19	0.22	0.25	0.28	0.32	0.35	0.39	0.42	0.46	0.50	0.54	0.58	0.62	0.68	0.73	0.79	0.85	0.93	1.02	1.12	1.22	1.38	1.52	1.70	1.90	2.15	52
28	0.21	0.23	0.26	0.30	0.33	0.37	0.41	0.44	0.48	0.52	0.57	0.61	0.66	0.72	0.77	0.85	0.92	1.01	1.12	1.22	1.38	1.52	1.70	1.90	2.15	53	
29	0.21	0.25	0.28	0.31	0.35	0.39	0.42	0.46	0.51	0.55	0.59	0.64	0.70	0.76	0.83	0.91	1.00	1.11	1.22	1.36	1.52	1.70	1.90	2.15	2.40	54	
30	0.23	0.26	0.29	0.33	0.36	0.40	0.44	0.48	0.52	0.57	0.63	0.69	0.74	0.82	0.90	0.99	1.10	1.21	1.35	1.50	1.68	1.90	2.13	2.40	2.71	3.04	55
31	0.25	0.28	0.31	0.35	0.38	0.42	0.47	0.51	0.55	0.61	0.67	0.73	0.80	0.89	0.98	1.09	1.19	1.34	1.48	1.66	1.88	2.11	2.37	2.68	3.04	3.43	56
32	0.26	0.29	0.33	0.36	0.40	0.45	0.49	0.53	0.59	0.65	0.71	0.79	0.87	0.96	1.08	1.18	1.32	1.46	1.63	1.84	2.07	2.33	2.64	3.00	3.39	3.84	57
33	0.28	0.31	0.34	0.38	0.43	0.47	0.52	0.57	0.63	0.70	0.78	0.86	0.95	1.06	1.17	1.31	1.44	1.61	1.80	2.03	2.28	2.58	2.96	3.33	3.80	4.30	58
34	0.29	0.32	0.35	0.41	0.45	0.49	0.55	0.62	0.68	0.76	0.84	0.94	1.05	1.16	1.29	1.43	1.59	1.77	1.99	2.23	2.52	2.85	3.25	3.69	4.20	4.79	59
35	0.30	0.33	0.38	0.42	0.47	0.53	0.60	0.67	0.74	0.83	0.92	1.04	1.15	1.28	1.41	1.57	1.74	1.95	2.18	2.44	2.76	3.13	3.54	4.02	4.57	5.18	60
36	0.31	0.36	0.40	0.45	0.51	0.58	0.64	0.72	0.81	0.91	1.02	1.13	1.27	1.40	1.56	1.72	1.92	2.14	2.39	2.68	3.03	3.42	3.84	4.37	4.99	5.63	61
37	0.33	0.37	0.41	0.48	0.55	0.62	0.70	0.79	0.88	1.00	1.11	1.25	1.38	1.54	1.71	1.90	2.10	2.35	2.62	2.94	3.30	3.73	4.22	4.79	5.47	6.09	62
38	0.34	0.39	0.45	0.52	0.58	0.66	0.76	0.85	0.97	1.09	1.22	1.36	1.52	1.68	1.88	2.08	2.31	2.57	2.87	3.21	3.61	4.07	4.64	5.27	5.90	6.58	63
39	0.36	0.42	0.48	0.55	0.63	0.72	0.82	0.93	1.05	1.18	1.33	1.49	1.66	1.85	2.05	2.27	2.53	2.81	3.14	3.51	3.94	4.48	5.12	5.74	6.47	7.12	64
40	0.39	0.45	0.52	0.60	0.69	0.78	0.89	1.02	1.15	1.29	1.45	1.62	1.82	2.02	2.24	2.49	2.76	3.07	3.42	3.83	4.32	5.04	5.66	6.39	7.05	7.71	85
41	0.42	0.49	0.57	0.65	0.75	0.86	0.98	1.10	1.25	1.41	1.59	1.78	1.98	2.21	2.45	2.72	3.02	3.36	3.74	4.20	4.91	5.58	6.35	7.01	7.67	8.36	86
42	0.45	0.53	0.62	0.71	0.82	0.94	1.07	1.21	1.37	1.54	1.72	1.94	2.17	2.41	2.68	2.97	3.29	3.66	4.08	4.76	5.51	6.31	7.01	7.63	8.28	9.07	67
43	0.50	0.58	0.68	0.78	0.91	1.03	1.17	1.33	1.50	1.68	1.89	2.12	2.36	2.63	2.93	3.24	3.59	4.00	4.60	5.39	6.23	6.97	7.59	8.24	9.00	9.87	68
44	0.54	0.63	0.74	0.87	0.99	1.13	1.28	1.45	1.63	1.84	2.07	2.31	2.58	2.87	3.19	3.53	3.91	4.35	5.19	6.15	6.97	7.59	8.20	8.96	9.71	10.73	69
45	0.59	0.69	0.82	0.94	1.09	1.24	1.41	1.59	1.79	2.01	2.25	2.51	2.81	3.13	3.47	3.84	4.26	4.88	5.96	6.97	7.55	8.20	8.88	9.71	10.54	11.	

Attachment A.1.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	0.83	1.02	1.22	1.40	1.61	1.83	2.07	2.34	2.64	2.96	3.32	3.72	4.15	4.63	5.16	5.74	6.39	8.06	9.56	10.42	11.43	12.61	13.73	15.10	16.68	18.48	75	
51	0.88	1.12	1.31	1.50	1.72	1.95	2.21	2.50	2.82	3.17	3.56	3.99	4.47	5.00	5.57	6.21	6.93	8.76	10.34	11.43	12.61	13.73	15.10	16.68	18.16	20.71	76	
52	0.93	1.22	1.41	1.60	1.82	2.07	2.35	2.65	3.00	3.39	3.81	4.28	4.80	5.38	6.02	6.71	7.52	9.64	11.27	12.60	13.73	15.10	16.68	18.16	20.39	23.19	77	
53	0.99	1.31	1.51	1.70	1.93	2.19	2.49	2.81	3.19	3.61	4.07	4.59	5.17	5.80	6.51	7.28	8.23	10.64	12.37	13.72	15.10	16.68	18.16	20.39	22.72	26.00	78	
54	1.04	1.39	1.61	1.81	2.05	2.32	2.63	2.99	3.39	3.84	4.36	4.92	5.56	6.27	7.06	7.92	8.99	11.63	13.48	15.02	16.61	18.16	20.38	22.72	25.44	29.09	79	
55	1.11	1.48	1.72	1.93	2.18	2.47	2.80	3.17	3.62	4.11	4.67	5.30	6.01	6.80	7.67	8.64	9.94	12.89	14.79	16.61	18.16	20.38	22.72	25.44	28.66	32.58	80	
56	1.20	1.59	1.85	2.08	2.33	2.63	2.99	3.40	3.88	4.42	5.03	5.73	6.51	7.40	8.37	9.46	11.12	14.55	16.25	18.08	20.26	22.72	25.44	28.53	31.95	37.25	81	
57	1.27	1.70	1.99	2.23	2.51	2.84	3.22	3.67	4.19	4.78	5.44	6.21	7.08	8.07	9.16	10.37	12.61	15.97	17.68	20.14	22.60	25.32	28.52	31.78	32.49	42.61	82	
58	1.33	1.81	2.14	2.39	2.70	3.06	3.47	3.97	4.53	5.18	5.92	6.77	7.72	8.81	10.03	11.39	14.38	19.73	22.45	25.17	28.34	31.75	32.45	32.93	48.14	83		
59	1.42	1.92	2.30	2.57	2.90	3.29	3.76	4.29	4.92	5.64	6.45	7.39	8.44	9.65	11.00	12.52	16.39	19.35	21.96	25.02	28.19	31.55	32.25	32.86	35.15	54.35	84	
60	1.50	2.04	2.46	2.75	3.11	3.55	4.07	4.67	5.36	6.15	7.06	8.08	9.27	10.61	12.10	13.78	18.89	21.58	24.44	27.98	31.34	32.00	32.62	35.07	37.57	61.46	85	
61	1.58	2.15	2.62	2.94	3.34	3.83	4.39	5.06	5.84	6.72	7.74	8.89	10.20	11.68	13.34	15.99	21.07	24.04	27.40	30.98	31.77	32.37	34.78	37.46	40.13	68.22	86	
62	1.68	2.28	2.78	3.13	3.56	4.11	4.74	5.49	6.36	7.35	8.48	9.78	11.25	12.91	14.76	19.50	23.46	26.91	30.50	31.37	32.21	34.46	37.16	39.73	47.27	78.06	87	
63	1.83	2.41	2.94	3.31	3.79	4.39	5.10	5.94	6.91	8.04	9.32	10.78	12.42	14.27	16.34	23.06	26.28	29.97	30.79	31.72	33.97	36.81	39.35	46.82	88.63	88		
64	1.98	2.84	3.11	3.50	4.03	4.69	5.48	6.42	7.52	8.78	10.24	11.88	13.74	15.79	17.71	25.84	29.28	30.68	31.14	33.25	36.26	38.97	46.36	56.38	100.13	89		
65	2.17	3.01	3.28	3.71	4.27	5.00	5.89	6.95	8.19	9.61	11.25	13.10	15.17	17.50	24.33	28.75	29.58	31.01	32.56	35.45	38.33	45.70	48.23	55.81	65.55	111.21	90	
66	2.28	3.21	3.49	3.93	4.56	5.37	6.36	7.56	8.96	10.57	12.40	14.50	16.83	19.72	28.55	29.26	29.92	32.30	35.16	37.99	45.29	47.79	55.60	64.91	76.82	117.95	91	
67	2.39	3.43	3.71	4.20	4.90	5.80	6.91	8.25	9.83	11.65	13.73	16.06	18.69	24.70	29.23	29.72	32.25	35.10	37.68	44.92	47.36	55.09	64.38	76.58	90.71	129.54	92	
68	2.62	3.66	3.98	4.52	5.29	6.30	7.56	9.07	10.84	12.89	15.22	17.85	20.78	27.39	29.60	32.01	34.83	37.40	44.87	47.29	54.69	64.26	76.01	90.50	108.20	146.13	93	
69	2.87	3.92	4.28	4.89	5.76	6.90	8.31	10.02	12.01	14.31	16.92	19.85	23.12	29.48	31.99	34.56	37.36	44.55	46.96	54.63	64.18	75.91	90.36	108.01	129.31	167.04	94	
70	3.14	4.21	4.63	5.33	6.32	7.61	9.21	11.13	13.37	15.93	18.84	22.12	25.74	31.98	34.54	37.35	44.52	46.93	54.59	64.07	75.79	79.20	107.80	129.15	154.95	192.92	95	
71	3.47	4.54	5.03	5.85	6.98	8.45	10.25	12.40	14.90	17.77	21.01	24.63	28.68	34.51	35.68	43.15	46.77	54.49	64.01	75.71	90.09	107.55	128.83	154.66	172.73	215.03	96	
72	4.52	4.89	5.51	6.45	7.77	9.43	11.47	13.87	16.67	19.88	23.47	27.48	32.55	35.32	41.79	46.65	54.36	63.95	75.63	89.98	107.40	128.63	154.25	172.16	189.50	237.79	97	
73	4.87	5.31	6.05	7.17	8.69	10.57	12.86	15.56	18.68	22.24	26.23	30.65	35.01	40.42	46.49	54.26	63.90	75.56	89.89	107.27	128.44	153.99	171.79	188.80	207.57	241.69	98	
74	5.27	5.79	6.70	8.03	9.76	11.91	14.49	17.51	20.98	24.93	29.32	34.68	40.01	46.35	54.20	63.82	75.46	89.85	107.12	128.27	153.76	171.51	188.62	207.30	227.94	254.74	99	
75	5.71	6.39	7.50	9.04	11.02	13.46	16.35	19.73	23.60	27.97	33.27	39.84	46.27	54.14	63.82	75.46	89.84	107.11	128.25	153.74	171.49	188.58	207.24	227.84	250.35	275.46	305.03	100
76	6.24	7.11	8.43	10.20	12.46	18.20	22.16	26.43	31.66	38.12	46.13	54.10	63.82	75.45	87.96	107.11	128.25	153.58	171.48	188.40	207.04	227.64	250.35	275.46	297.55	317.01	101	
77	6.93	8.00	9.55	11.60	14.14	17.19	20.77	24.91	29.99	36.37	44.24	54.03	63.76	75.45	89.76	107.11	128.12	153.58	171.32	188.40	207.04	227.64	250.35	275.46	297.55	322.19	102	
78	7.81	9.09	10.90	13.22	16.07	19.46	23.43	28.38	34.54	42.29	51.84	63.75	75.45	89.75	107.00	128.12	153.43	171.31	188.23	207.04	227.63	250.35	275.21	297.55	321.89	349.04	103	
79	8.29	10.47	12.52	15.14	18.30	22.07	26.82	32.76	40.25	49.64	61.30	75.39	89.67	107.00	128.01	153.43	171.15	188.22	206.84	227.63	250.34	275.20	297.55	321.89	348.39	378.60	104	
80	9.18	12.14	14.46	17.38	20.89	25.37	31.09	38.30	47.39	58.79	72.84	89.57	106.90	127.88	153.15	171.14	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.74	378.60	410.56	410.95	105
81	10.22	14.15	16.75	19.97	24.18	29.58	36.47	45.22	56.24	70.03	86.99	106.90	127.88	153.15	170.98	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.42	378.60	410.56	443.32	443.32	106
82	11.36	16.56	19.42	23.28	28.34	34.86	43.22	53.81	67.13	83.75	104.07	127.75	152.99	170.98	188.04	206.65	227.40	250.10	275.18	297.55	321.89	346.77	378.60	410.56	443.32	476.88	107	
83	12.56	19.37	22.85	27.51	33.63	41.55	51.62	64.42	80.45	100.35	124.54	152.99	170.81	187.85	206.64	227.40	250.10	275.17	297.55	321.89	346.13	378.60	410.56	443.32	476.88	510.64	108	
84	15.02	22.78	27.21	32.87	40.26	49.84	62.06	77.46	96.58	120.13	148.71	170.81	187.85	206.64	227.18	250.09	275.16	297.28	321.89	345.48	378.60	410.56	443.32	476.88	510.64	545.80	109	
85	17.83	27.14	32.76	39.60	48.60	60.12	74.80	90.32	115.92	143.74	165.32	186.37	206.44	227.18	249.85	275.15	297.28	321.89	345.15	378.60	410.56	443.32	476.88	510.64	545.80	581.76	110	
86	23.05	32.67	39.53	48.08	58.90	72.82	90.37	112.15	138.94	160.01	180.59	202.98	227.17	249.83	274.89	297.28	321.89	344.51	378.60	410.56	443.32	476.88	510.64	545.80	581.76	616.33	111	
87	27.70	39.41	47.95	58.64	71.66	88.21	109.04	134.71	154.92	174.77	196.79	220.58	246.18	273.81	297.28	321.8												

Attachment A.1.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
0																0.28	0.30	0.31	0.33	0.34	0.36	0.36	0.38	0.40	0.42	0.45	0.48	0.49	25	
1																0.27	0.30	0.30	0.31	0.33	0.35	0.37	0.37	0.38	0.38	0.41	0.41	0.41	26	
2																0.27	0.30	0.31	0.33	0.34	0.35	0.37	0.37	0.38	0.38	0.40	0.43	0.43	27	
3																0.27	0.30	0.30	0.32	0.34	0.35	0.37	0.37	0.38	0.38	0.40	0.42	0.45	28	
4																0.27	0.30	0.31	0.33	0.34	0.36	0.36	0.38	0.40	0.42	0.45	0.48	0.48	29	
5																0.27	0.29	0.30	0.30	0.32	0.34	0.35	0.36	0.38	0.38	0.40	0.42	0.45	0.49	30
6																0.27	0.28	0.29	0.30	0.32	0.33	0.35	0.38	0.38	0.40	0.42	0.45	0.47	0.49	31
7																0.28	0.29	0.30	0.32	0.33	0.35	0.38	0.38	0.40	0.42	0.45	0.47	0.49	0.52	32
8																0.28	0.29	0.30	0.32	0.33	0.35	0.37	0.38	0.40	0.42	0.45	0.47	0.49	0.52	33
9																0.28	0.30	0.31	0.32	0.34	0.35	0.37	0.38	0.40	0.41	0.45	0.47	0.52	0.54	34
10						0.25	0.25	0.28	0.28	0.29	0.31	0.31	0.34	0.35	0.36	0.38	0.39	0.41	0.45	0.47	0.49	0.52	0.54	0.58	0.63	0.68	35			
11						0.25	0.27	0.28	0.28	0.30	0.31	0.33	0.35	0.36	0.38	0.39	0.41	0.44	0.47	0.49	0.52	0.54	0.57	0.62	0.68	0.72	36			
12						0.25	0.26	0.26	0.26	0.27	0.29	0.29	0.32	0.34	0.36	0.37	0.39	0.41	0.44	0.46	0.49	0.52	0.54	0.57	0.62	0.68	0.72	37		
13						0.25	0.26	0.26	0.26	0.27	0.29	0.29	0.32	0.33	0.35	0.36	0.39	0.40	0.44	0.46	0.49	0.52	0.54	0.57	0.62	0.68	0.72	38		
14						0.25	0.26	0.26	0.26	0.29	0.31	0.32	0.34	0.36	0.39	0.40	0.43	0.46	0.49	0.52	0.54	0.57	0.62	0.68	0.71	0.76	0.81	39		
15	0.25	0.25	0.26	0.26	0.26	0.28	0.29	0.30	0.31	0.33	0.35	0.38	0.39	0.42	0.46	0.49	0.52	0.54	0.57	0.62	0.68	0.71	0.76	0.81	0.86	0.91	40			
16	0.25	0.26	0.26	0.26	0.27	0.27	0.28	0.30	0.30	0.33	0.33	0.37	0.39	0.42	0.46	0.49	0.52	0.54	0.57	0.62	0.68	0.71	0.76	0.81	0.86	0.91	41			
17	0.26	0.26	0.26	0.27	0.27	0.29	0.30	0.32	0.33	0.36	0.38	0.41	0.45	0.48	0.52	0.54	0.57	0.62	0.68	0.71	0.76	0.81	0.86	0.91	0.96	1.03	42			
18	0.26	0.25	0.26	0.27	0.28	0.29	0.31	0.33	0.35	0.37	0.41	0.44	0.48	0.52	0.54	0.57	0.62	0.68	0.71	0.76	0.81	0.86	0.91	0.96	1.03	1.10	43			
19	0.24	0.25	0.26	0.28	0.28	0.30	0.31	0.34	0.37	0.40	0.43	0.47	0.51	0.54	0.57	0.62	0.68	0.71	0.76	0.81	0.86	0.91	0.96	1.03	1.10	1.19	44			
20	0.24	0.24	0.26	0.27	0.29	0.31	0.34	0.36	0.39	0.43	0.47	0.51	0.54	0.57	0.62	0.68	0.71	0.76	0.81	0.86	0.91	0.96	1.03	1.10	1.19	1.29	45			
21	0.22	0.24	0.25	0.28	0.29	0.32	0.35	0.38	0.42	0.45	0.50	0.52	0.57	0.62	0.66	0.71	0.75	0.81	0.85	0.91	0.96	1.03	1.10	1.19	1.29	1.42	46			
22	0.22	0.23	0.26	0.28	0.31	0.34	0.37	0.41	0.44	0.49	0.52	0.56	0.61	0.66	0.70	0.75	0.80	0.85	0.91	0.96	1.03	1.10	1.19	1.29	1.42	1.56	47			
23	0.21	0.24	0.26	0.29	0.32	0.35	0.39	0.44	0.48	0.50	0.55	0.60	0.65	0.69	0.73	0.79	0.84	0.90	0.96	1.03	1.10	1.19	1.29	1.42	1.56	1.75	48			
24	0.20	0.24	0.27	0.30	0.33	0.37	0.42	0.45	0.50	0.53	0.59	0.63	0.68	0.72	0.78	0.83	0.89	0.95	1.02	1.10	1.19	1.29	1.42	1.56	1.75	1.93	49			
25	0.20	0.25	0.27	0.31	0.35	0.40	0.43	0.48	0.52	0.58	0.62	0.66	0.71	0.77	0.81	0.88	0.94	1.02	1.09	1.19	1.29	1.42	1.56	1.75	1.93	2.15	50			
26	0.21	0.25	0.28	0.33	0.37	0.41	0.45	0.49	0.55	0.60	0.64	0.69	0.75	0.80	0.87	0.92	1.01	1.08	1.19	1.29	1.42	1.56	1.74	1.93	2.15	2.38	51			
27	0.22	0.26	0.30	0.35	0.38	0.43	0.47	0.53	0.58	0.62	0.67	0.72	0.78	0.85	0.91	0.99	1.08	1.17	1.29	1.42	1.56	1.74	1.93	2.15	2.38	2.68	52			
28	0.24	0.27	0.32	0.35	0.40	0.44	0.51	0.55	0.60	0.64	0.71	0.76	0.83	0.89	0.97	1.07	1.16	1.28	1.42	1.56	1.74	1.93	2.15	2.38	2.68	2.99	3.33	53		
29	0.25	0.30	0.33	0.37	0.42	0.48	0.52	0.57	0.62	0.68	0.73	0.80	0.87	0.95	1.05	1.15	1.27	1.41	1.55	1.72	1.93	2.15	2.38	2.68	2.99	3.33	54			
30	0.27	0.30	0.34	0.39	0.44	0.49	0.54	0.58	0.65	0.71	0.78	0.85	0.93	1.03	1.13	1.25	1.39	1.54	1.71	1.91	2.13	2.38	2.67	2.97	3.33	3.70	55			
31	0.28	0.33	0.37	0.41	0.47	0.51	0.56	0.63	0.68	0.75	0.82	0.91	1.01	1.12	1.24	1.38	1.52	1.70	1.89	2.11	2.36	2.65	2.95	3.30	3.70	4.13	56			
32	0.30	0.34	0.38	0.44	0.48	0.54	0.60	0.65	0.73	0.80	0.89	0.99	1.10	1.21	1.36	1.50	1.68	1.87	2.09	2.32	2.61	2.92	3.28	3.67	4.10	4.59	57			
33	0.32	0.36	0.41	0.46	0.51	0.58	0.64	0.70	0.77	0.87	0.97	1.08	1.20	1.34	1.49	1.67	1.85	2.06	2.30	2.58	2.88	3.22	3.64	4.05	4.56	5.09	58			
34	0.33	0.38	0.42	0.48	0.54	0.60	0.68	0.76	0.84	0.94	1.05	1.18	1.33	1.47	1.64	1.84	2.04	2.27	2.54	2.83	3.18	3.55	3.99	4.47	5.00	5.60	59			
35	0.35	0.39	0.44	0.51	0.57	0.65	0.73	0.83	0.92	1.03	1.16	1.31	1.45	1.63	1.81	2.02	2.25	2.51	2.79	3.11	3.48	3.90	4.36	4.88	5.45	6.08	60			
36	0.36	0.41	0.47	0.54	0.61	0.69	0.79	0.89	1.01	1.14	1.28	1.43	1.61	1.79	2.01	2.22	2.48	2.76	3.07	3.42	3.82	4.27	4.75	5.31	5.94	6.59	61			
37	0.37	0.43	0.49	0.57	0.65	0.76	0.86	0.98	1.10	1.26	1.40	1.58	1.77	1.98	2.20	2.44	2.73	3.03	3.37	3.75	4.18	4.67	5.20	5.80	6.48	7.14	62			
38	0.38	0.45	0.53	0.61	0.71	0.81	0.94	1.06	1.22	1.37	1.55	1.74	1.95	2.17	2.42	2.69	2.99	3.33	3.70	4.11	4.58	5.09	5.69	6.34	7.01	7.72	63			
39	0.41	0.49	0.56	0.66	0.77	0.89	1.02	1.17	1.32	1.50	1.70	1.91	2.13	2.38	2.65	2.95	3.28	3.65	4.06	4.50	5.00	5.58	6.23	6.90	7.64	8.35	64			
40	0.45	0.53	0.62	0.72	0.84	0.96	1.12	1.28	1.46	1.65	1.86	2.08	2.34	2.62	2.91	3.24	3.60	4.00	4.43	4.91	5.47	6.17	6.84	7.58	8.30	9.05	65			
41	0.48	0.57	0.68	0.79	0.91	1.07	1.22	1.39	1.59	1.80	2.04	2.28	2.56	2.87	3.19	3.55	3.95	4.37	4.84	5.38	6.09	6.79	7.55	8.27	9.02	9.82	66			
42	0.52	0.63	0.74	0.86	1.00	1.16	1.34	1.53	1.74	1.97	2.21	2.50	2.80	3.13	3.50	3.88	4.30	4.77	5.28	5.98	6.73	7.53	8.27	8.99	9.77	10.66	67			
43	0.58	0.69	0.82	0.95	1.12	1.29	1.47	1.68	1.91	2.15	2.43	2.73	3.06	3.43	3.83	4.25	4.70	5												

Attachment A.1.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	0.99	1.24	1.51	1.75	2.02	2.32	2.65	3.01	3.40	3.85	4.33	4.86	5.44	6.09	6.80	7.57	8.42	9.93	11.37	12.39	13.56	14.91	16.29	17.89	19.71	21.52	24.11	75
51	1.05	1.36	1.62	1.87	2.16	2.48	2.83	3.21	3.64	4.11	4.64	5.21	5.85	6.56	7.34	8.19	9.14	10.81	12.34	13.56	14.91	16.29	17.89	19.71	21.52	24.11	76	
52	1.10	1.50	1.74	2.00	2.29	2.62	2.99	3.40	3.87	4.40	4.96	5.59	6.29	7.07	7.94	8.87	9.93	11.83	13.45	14.91	16.29	17.89	19.70	21.52	23.89	26.75	77	
53	1.18	1.60	1.87	2.12	2.43	2.78	3.17	3.62	4.11	4.68	5.31	6.00	6.78	7.63	8.59	9.63	10.84	13.00	14.75	16.28	17.89	19.70	21.52	23.89	26.42	29.69	78	
54	1.24	1.70	2.00	2.27	2.58	2.94	3.36	3.84	4.38	4.98	5.67	6.44	7.30	8.26	9.32	10.49	11.84	14.23	16.11	17.84	19.65	21.52	23.89	26.42	29.30	32.91	79	
55	1.31	1.83	2.14	2.42	2.74	3.13	3.56	4.07	4.67	5.33	6.09	6.93	7.89	8.95	10.14	11.46	13.03	15.70	17.66	19.65	21.52	23.89	26.42	29.30	32.61	36.52	80	
56	1.42	1.95	2.31	2.60	2.94	3.35	3.82	4.37	5.02	5.74	6.57	7.50	8.57	9.77	11.07	12.55	14.46	17.50	19.40	21.47	23.81	26.42	29.30	32.52	36.08	41.38	81	
57	1.51	2.10	2.49	2.79	3.17	3.60	4.12	4.72	5.41	6.20	7.11	8.15	9.32	10.65	12.13	13.77	16.14	19.20	21.18	23.72	26.32	29.21	32.50	35.96	38.04	46.93	82	
58	1.57	2.24	2.68	3.01	3.41	3.89	4.45	5.12	5.86	6.74	7.74	8.89	10.18	11.66	13.30	15.15	18.09	20.95	23.42	26.22	29.11	32.37	35.93	38.01	40.13	52.56	83	
59	1.69	2.37	2.88	3.24	3.68	4.20	4.83	5.55	6.38	7.35	8.46	9.73	11.15	12.78	14.62	16.67	20.27	23.16	25.87	29.00	32.27	35.79	37.86	39.95	43.44	58.86	84	
60	1.79	2.51	3.09	3.47	3.96	4.55	5.24	6.04	6.97	8.04	9.27	10.66	12.27	14.08	16.11	18.39	22.84	25.60	28.59	32.13	35.65	37.69	39.90	43.39	47.07	66.00	85	
61	1.89	2.66	3.29	3.72	4.25	4.90	5.67	6.57	7.62	8.80	10.19	11.74	13.52	15.54	17.79	20.80	25.24	28.31	31.71	35.39	37.54	39.60	43.18	46.99	51.02	72.69	86	
62	2.01	2.82	3.50	3.96	4.55	5.27	6.12	7.13	8.31	9.66	11.20	12.96	14.95	17.21	19.73	24.15	27.90	31.37	35.05	37.25	39.41	42.95	46.78	50.74	57.98	82.54	87	
63	2.19	2.98	3.70	4.19	4.84	5.64	6.60	7.74	9.06	10.59	12.34	14.32	16.56	19.07	21.89	27.62	30.92	34.68	36.83	39.08	42.61	46.52	50.48	57.65	62.05	93.00	88	
64	2.40	3.57	3.93	4.44	5.15	6.03	7.11	8.38	9.87	11.60	13.58	15.83	18.34	21.15	25.27	30.61	34.19	36.42	42.10	46.14	50.20	57.32	61.69	69.51	104.29	89		
65	2.63	3.79	4.15	4.71	5.47	6.45	7.65	9.10	10.78	12.73	14.96	17.49	20.31	23.48	29.55	33.81	35.91	38.18	41.61	45.56	49.74	56.85	61.31	69.09	78.55	114.98	90	
66	2.78	4.05	4.41	5.00	5.84	6.93	8.28	9.91	11.83	14.02	16.54	19.39	22.58	26.32	33.67	35.76	37.99	41.41	45.35	49.49	56.54	60.99	68.92	78.07	89.13	121.08	91	
67	2.90	4.33	4.70	5.34	6.28	7.50	9.03	10.85	13.00	15.50	18.33	21.53	25.13	30.97	35.73	37.85	41.38	45.31	49.27	56.28	60.69	68.58	77.69	88.95	101.72	132.06	92	
68	3.20	4.63	5.04	5.77	6.80	8.17	9.89	11.95	14.38	17.18	20.37	23.96	27.98	34.44	37.69	41.21	45.10	49.07	56.24	60.63	68.29	77.60	88.56	101.57	116.95	147.98	93	
69	3.52	4.97	5.43	6.24	7.42	8.97	10.90	13.23	15.95	19.10	22.68	26.70	31.16	37.68	41.19	44.92	49.05	56.02	60.40	68.24	77.54	88.48	101.46	116.80	134.79	168.09	94	
70	3.87	5.33	5.89	6.82	8.16	9.92	12.10	14.72	17.78	21.30	25.28	29.76	34.72	41.18	49.91	49.03	55.99	60.37	68.20	77.42	88.34	101.28	116.57	134.63	155.92	192.92	95	
71	4.30	5.76	6.42	7.51	9.05	11.04	13.49	16.44	19.87	23.80	28.24	33.19	38.71	44.88	47.76	55.01	60.16	68.09	77.35	88.25	101.17	116.32	134.31	155.63	172.73	215.03	96	
72	5.74	6.21	7.03	8.30	10.09	12.36	15.14	18.43	22.27	26.65	31.57	37.06	43.49	47.29	54.05	60.01	67.92	77.29	88.17	101.07	116.18	134.10	155.20	172.16	189.50	237.79	97	
73	6.19	6.75	7.75	9.26	11.32	13.90	17.02	20.72	24.99	29.87	35.31	41.36	46.87	53.07	59.82	67.81	77.24	88.10	100.97	116.04	133.92	154.95	171.79	188.80	207.57	241.69	98	
74	6.71	7.39	8.61	10.40	12.75	15.68	19.21	23.35	28.10	33.49	39.49	46.41	52.69	59.63	67.73	77.14	87.99	100.93	115.88	133.73	154.71	171.51	188.62	207.30	227.94	254.74	99	
75	7.26	8.17	9.66	11.74	14.44	17.77	21.72	26.35	31.62	37.59	44.46	52.45	59.52	67.67	77.14	87.98	100.92	115.87	133.72	154.69	171.49	188.58	207.24	227.84	250.35	275.46	100	
76	7.95	9.11	10.89	13.31	16.38	20.11	24.52	29.62	35.44	42.22	50.11	59.33	67.60	77.14	87.98	100.82	115.87	133.71	154.54	171.48	188.40	207.04	227.64	250.35	275.46	297.55	101	
77	8.86	10.29	12.38	15.16	18.62	22.78	27.67	33.31	39.91	47.73	56.83	67.51	77.06	87.98	100.82	115.87	133.59	154.53	171.32	188.40	207.04	227.64	250.35	275.46	297.55	322.19	102	
78	10.02	11.75	14.18	17.33	21.22	25.84	31.24	37.67	45.25	54.26	64.72	77.06	87.98	100.81	115.75	133.58	154.39	171.31	188.23	207.04	227.63	250.35	275.21	297.55	321.89	349.04	103	
79	10.62	13.58	16.36	19.91	24.21	29.34	35.50	42.83	51.56	61.89	74.03	87.89	100.72	115.75	133.45	154.38	171.15	188.22	206.84	227.63	250.34	275.20	297.55	321.89	348.39	378.60	104	
80	11.77	15.83	18.96	22.91	27.68	33.50	40.55	48.97	59.01	70.94	84.89	100.62	115.64	133.32	154.09	171.14	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.74	378.60	410.56	105	
81	13.13	18.52	22.04	26.40	31.85	38.50	46.56	56.23	67.79	81.55	97.67	115.64	133.32	154.09	170.98	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.42	378.60	410.56	443.32	106	
82	14.64	21.78	25.64	30.62	36.81	44.43	53.68	64.81	78.13	94.00	112.55	133.19	153.95	170.98	188.04	206.65	227.40	250.10	275.18	297.55	321.89	346.77	378.60	410.56	443.32	476.88	107	
83	16.18	25.56	30.02	35.70	41.81	51.54	62.10	74.92	90.24	108.49	129.83	153.94	170.81	187.85	206.64	227.40	250.10	275.17	297.55	321.89	346.13	378.60	410.56	443.32	476.88	108		
84	19.49	29.94	35.31	41.81	49.90	72.13	86.85	104.39	125.22	149.64	170.81	187.85	206.64	227.18	250.09	275.16	297.28	321.89	345.48	378.60	410.56	443.32	476.88	510.64	545.80	545.80	109	
85	23.08	35.22	41.67	49.07	58.39	69.84	83.83	100.72	120.81	144.63	165.32	186.37	206.44	227.18	249.85	275.15	297.28	321.89	345.15	378.60	410.56	443.32	476.88	510.64	545.80	581.76	110	
86	29.66	41.56	48.98	57.77	68.41	81.59	97.64	116.87	139.80	160.01	180.59	202.98	227.17	249.83	274.89	297.28	321.89	344.51	378.60	410.56	443.32	476.88	510.64	545.80	581.76	616.33	111	
87	35.01	48.86	57.62	68.12	80.30	95.31	113.62	135.53	154.92	174.77	196.79																	

Attachment A.1.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.43	0.45	0.47	0.50	0.51	0.52	0.55	0.55	0.56	0.58	0.58	25
1																0.42	0.45	0.47	0.50	0.52	0.55	0.55	0.56	0.58	0.60	26	
2																0.44	0.45	0.47	0.50	0.52	0.55	0.55	0.56	0.58	0.60	27	
3																0.45	0.45	0.49	0.50	0.51	0.55	0.56	0.58	0.59	0.61	28	
4																0.45	0.48	0.49	0.51	0.53	0.56	0.58	0.59	0.63	0.67	29	
5																0.42	0.44	0.45	0.49	0.53	0.56	0.58	0.59	0.63	0.67	30	
6																0.44	0.46	0.48	0.50	0.52	0.56	0.58	0.59	0.63	0.67	31	
7																0.41	0.42	0.43	0.46	0.48	0.52	0.56	0.58	0.63	0.67	32	
8																0.42	0.43	0.45	0.48	0.51	0.52	0.54	0.58	0.63	0.67	33	
9																0.41	0.42	0.45	0.46	0.48	0.50	0.54	0.58	0.62	0.66	34	
10																0.41	0.43	0.44	0.48	0.49	0.50	0.53	0.55	0.58	0.63	35	
11																0.41	0.43	0.44	0.46	0.48	0.50	0.52	0.54	0.59	0.63	36	
12																0.40	0.41	0.42	0.43	0.44	0.47	0.51	0.54	0.59	0.63	37	
13																0.40	0.41	0.42	0.43	0.44	0.47	0.50	0.53	0.56	0.60	38	
14																0.40	0.41	0.42	0.45	0.46	0.50	0.53	0.57	0.60	0.64	39	
15																0.37	0.38	0.39	0.41	0.42	0.43	0.45	0.47	0.50	0.53	40	
16																0.38	0.39	0.41	0.44	0.45	0.49	0.51	0.52	0.57	0.58	41	
17																0.38	0.39	0.42	0.43	0.46	0.48	0.52	0.56	0.61	0.66	42	
18																0.37	0.38	0.38	0.41	0.42	0.43	0.46	0.49	0.51	0.54	43	
19																0.37	0.38	0.38	0.39	0.42	0.45	0.46	0.50	0.53	0.57	44	
20																0.37	0.38	0.39	0.41	0.42	0.43	0.45	0.47	0.50	0.53	45	
21																0.36	0.37	0.38	0.40	0.41	0.43	0.44	0.46	0.48	0.50	46	
22																0.36	0.37	0.37	0.40	0.44	0.49	0.54	0.59	0.64	0.69	47	
23																0.36	0.37	0.37	0.40	0.46	0.51	0.56	0.63	0.69	0.74	48	
24																0.36	0.37	0.37	0.39	0.40	0.43	0.46	0.49	0.53	0.57	49	
25																0.37	0.38	0.39	0.41	0.42	0.43	0.45	0.47	0.50	0.53	50	
26																0.37	0.38	0.39	0.41	0.42	0.44	0.46	0.48	0.50	0.53	51	
27																0.35	0.36	0.37	0.39	0.41	0.43	0.45	0.47	0.49	0.52	52	
28																0.35	0.36	0.36	0.37	0.39	0.41	0.43	0.45	0.47	0.50	53	
29																0.35	0.36	0.36	0.37	0.39	0.41	0.43	0.45	0.47	0.50	54	
30																0.35	0.36	0.36	0.37	0.39	0.41	0.43	0.45	0.47	0.50	55	
31																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	56	
32																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	57	
33																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	58	
34																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	59	
35																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	60	
36																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	61	
37																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	62	
38																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	63	
39																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	64	
40																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	65	
41																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	66	
42																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	67	
43																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	68	
44																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	69	
45																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	70	
46																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	71	
47																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	72	
48																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	73	
49																0.34	0.35	0.35	0.37	0.39	0.41	0.43	0.45	0.47	0.50	74	

Attachment A.1.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	1.35	1.77	2.18	2.57	3.01	3.48	4.01	4.58	5.21	5.92	6.69	7.54	8.48	9.52	10.66	11.89	13.23	14.38	15.64	17.03	18.59	20.35	22.33	24.48	26.83	29.44	29.44	75
51	1.45	1.95	2.35	2.75	3.22	3.71	4.27	4.90	5.58	6.33	7.18	8.09	9.13	10.28	11.52	12.89	14.37	15.64	17.03	18.59	20.35	22.33	24.48	26.83	29.44	32.15	76	
52	1.52	2.15	2.54	2.95	3.42	3.95	4.52	5.18	5.93	6.76	7.67	8.69	9.81	11.07	12.47	13.97	15.62	17.03	18.59	20.35	22.33	24.48	26.83	29.44	32.15	35.13	77	
53	1.61	2.30	2.72	3.14	3.62	4.17	4.79	5.51	6.30	7.22	8.21	9.33	10.58	11.96	13.50	15.17	17.03	18.59	20.35	22.33	24.48	26.83	29.44	32.15	35.13	38.39	78	
54	1.70	2.47	2.92	3.34	3.84	4.42	5.08	5.85	6.70	7.68	8.79	10.02	11.41	12.94	14.67	16.54	18.59	20.35	22.33	24.48	26.83	29.44	32.15	35.13	38.39	41.91	79	
55	1.80	2.63	3.13	3.56	4.08	4.69	5.39	6.21	7.15	8.22	9.43	10.81	12.34	14.06	15.97	18.09	20.35	22.33	24.48	26.83	29.44	32.15	35.13	38.39	41.91	45.80	80	
56	1.97	2.82	3.39	3.85	4.38	5.03	5.78	6.67	7.69	8.86	10.19	11.70	13.40	15.35	17.46	19.84	22.33	24.48	26.83	29.44	32.15	35.13	38.39	41.91	45.80	51.14	81	
57	2.09	3.03	3.66	4.14	4.73	5.42	6.23	7.20	8.31	9.59	11.05	12.72	14.61	16.76	19.15	21.80	24.48	26.83	29.44	32.15	35.13	38.39	41.91	45.80	51.14	57.12	82	
58	2.17	3.24	3.94	4.46	5.10	5.86	6.76	7.82	9.03	10.44	12.05	13.90	15.98	18.38	21.03	24.03	26.83	29.44	32.15	35.13	38.39	41.91	45.80	51.14	57.12	63.01	83	
59	2.34	3.44	4.26	4.83	5.52	6.36	7.35	8.51	9.86	11.42	13.20	15.24	17.56	20.19	23.17	26.49	29.44	32.15	35.13	38.39	41.91	45.80	51.14	57.12	63.01	69.49	84	
60	2.47	3.65	4.58	5.18	5.95	6.90	7.99	9.29	10.79	12.52	14.51	16.75	19.37	22.29	25.57	29.27	32.15	35.13	38.39	41.91	45.80	51.14	57.12	63.01	69.49	76.75	85	
61	2.61	3.86	4.88	5.56	6.41	7.44	8.68	10.12	11.82	13.75	15.98	18.50	21.39	24.66	28.32	32.15	35.13	38.39	41.91	45.80	51.14	57.12	63.01	69.49	76.75	83.22	86	
62	2.79	4.11	5.19	5.93	6.87	8.02	9.39	11.02	12.93	15.10	17.62	20.48	23.71	27.37	31.46	35.13	38.39	41.91	45.80	51.14	57.12	63.01	69.49	76.75	83.22	93.09	87	
63	3.06	4.34	5.51	6.29	7.32	8.60	10.16	11.99	14.13	16.62	19.45	22.68	26.32	30.41	35.00	38.39	41.91	45.80	51.14	57.11	63.01	69.49	76.75	83.22	92.27	103.30	88	
64	3.37	5.30	5.84	6.67	7.79	9.21	10.95	13.02	15.45	18.25	21.47	25.14	29.24	33.82	38.39	41.91	45.79	51.13	57.11	63.00	69.48	76.73	83.20	92.25	100.50	114.09	89	
65	3.74	5.63	6.19	7.07	8.30	9.87	11.83	14.17	16.91	20.08	23.74	27.86	32.46	37.65	41.90	45.79	51.12	57.09	62.99	69.46	76.71	83.18	92.22	100.46	109.19	123.89	90	
66	3.95	6.03	6.58	7.53	8.88	10.63	12.84	15.48	18.61	22.20	26.29	30.97	36.17	41.90	45.78	51.11	57.08	62.98	69.44	76.69	83.15	92.18	100.42	109.14	118.19	128.46	91	
67	4.12	6.45	7.02	8.05	9.56	11.54	14.01	17.00	20.50	24.59	29.23	34.45	40.35	45.78	51.11	57.08	62.97	69.44	76.69	83.15	92.18	100.42	109.13	118.18	127.69	138.01	92	
68	4.58	6.92	7.55	8.70	10.37	12.60	15.40	18.77	22.74	27.33	32.55	38.43	45.01	51.11	57.08	62.97	69.44	76.69	83.15	92.18	100.42	109.13	118.18	127.69	137.61	152.38	93	
69	5.07	7.43	8.15	9.45	11.36	13.87	17.01	20.84	25.30	30.44	36.30	42.89	50.19	57.08	62.97	69.43	76.68	83.14	92.16	100.40	109.11	118.15	127.64	137.55	147.71	170.54	94	
70	5.61	8.00	8.86	10.36	12.53	15.38	18.94	23.23	28.25	34.02	40.53	47.87	55.99	62.95	69.42	76.66	83.11	92.13	100.35	108.94	117.97	127.43	137.30	147.55	158.18	192.92	95	
71	6.27	8.64	9.68	11.43	13.94	17.18	21.19	26.02	31.63	38.08	45.34	53.45	62.47	69.39	76.34	83.08	91.83	100.21	108.87	117.88	127.32	137.02	147.21	157.89	172.73	215.03	96	
72	8.61	9.34	10.63	12.70	15.59	19.30	23.84	29.24	35.52	42.70	50.75	59.71	69.37	75.58	83.04	91.60	99.97	108.81	117.79	127.21	136.87	147.00	157.46	172.16	189.50	237.79	97	
73	9.31	10.17	11.75	14.20	17.55	21.76	26.88	32.93	39.93	47.91	56.80	66.67	74.90	83.01	91.31	99.82	108.75	117.72	127.10	136.73	146.81	157.20	171.79	188.80	207.57	241.69	98	
74	10.09	11.16	13.12	16.01	19.84	24.63	30.40	37.17	44.95	53.76	63.57	74.16	82.67	91.03	99.71	108.62	117.58	127.06	136.54	146.60	156.97	171.51	188.62	207.30	227.94	254.74	99	
75	10.94	12.37	14.76	18.15	22.55	27.97	34.44	42.02	50.64	60.38	70.91	82.29	90.85	99.61	108.62	117.58	127.05	136.53	146.59	156.95	171.49	188.58	207.24	227.84	250.35	275.46	300	
76	12.01	13.84	16.71	20.63	25.65	31.74	38.94	47.27	56.76	67.21	78.48	90.57	99.52	108.61	117.57	126.93	136.53	146.58	156.79	171.48	188.40	207.04	227.64	250.35	275.46	297.55	310	
77	13.43	15.70	19.08	23.59	29.23	36.02	44.01	51.18	63.37	74.62	86.63	99.39	108.51	117.57	126.93	136.53	146.45	156.79	171.32	188.40	207.04	227.64	250.35	275.46	297.55	322.19	302	
78	15.26	18.02	21.96	27.07	33.40	40.92	49.71	59.64	70.56	82.54	95.14	108.51	117.57	126.92	136.40	146.45	156.64	171.31	188.23	207.04	227.63	250.35	275.46	297.55	321.89	349.04	103	
79	16.13	20.94	25.45	31.19	38.19	46.52	56.05	66.64	78.29	90.85	104.13	117.45	126.80	136.40	146.30	156.63	171.15	188.22	206.84	227.63	250.34	275.44	297.55	321.89	348.39	378.60	104	
80	17.92	24.54	29.61	36.02	43.75	52.71	62.93	74.20	86.47	99.63	113.33	126.67	146.16	156.34	171.14	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.74	378.60	410.56	410.56	105	
81	20.03	28.89	34.55	41.59	49.99	59.58	70.38	82.25	95.09	108.76	122.88	136.26	146.16	156.34	170.98	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.42	378.60	410.56	443.32	443.32	106
82	22.37	34.12	40.34	47.95	56.86	67.03	78.38	90.77	104.09	118.17	132.57	146.01	156.18	170.98	188.04	206.65	227.40	250.10	275.18	297.55	321.89	346.77	378.60	410.56	443.32	476.88	107	
83	24.75	40.23	46.97	55.05	64.47	75.14	86.87	99.69	113.36	127.72	142.30	156.18	170.81	187.85	206.64	227.40	250.10	275.17	297.55	321.89	346.13	378.60	410.56	443.32	476.88	510.64	108	
84	30.07	46.84	54.44	62.91	72.67	83.72	95.89	109.01	122.82	137.20	151.81	170.81	187.85	206.64	227.18	250.09	275.16	297.28	321.89	345.48	378.60	410.56	443.32	476.88	510.64	545.80	109	
85	35.50	54.31	62.72	71.43	81.54	92.78	105.16	118.46	132.34	146.73	165.32	186.37	206.44	227.18	249.85	275.15	297.28	321.89	344.51	378.60	410.56	443.32	476.88	510.64	545.80	581.76	110	
86	45.31	62.58	71.33	80.66	90.85	102.32	114.79	127.49	141.82	160.01	180.59	202.98	227.17	249.83	278.28	321.89	344.51	378.60	410.56	443.32	476.88	510.64						

Attachment A.1.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate
0																0.30	0.33	0.37	0.40	0.43	0.46	0.48	0.50	0.54	0.57	25
1																0.30	0.33	0.37	0.40	0.43	0.46	0.48	0.50	0.53	0.55	61
2																0.30	0.33	0.37	0.40	0.43	0.46	0.48	0.50	0.53	0.55	65
3																0.30	0.32	0.36	0.38	0.41	0.44	0.47	0.50	0.53	0.55	66
4																0.30	0.32	0.36	0.38	0.41	0.44	0.47	0.50	0.53	0.55	68
5																0.29	0.31	0.35	0.40	0.44	0.46	0.49	0.50	0.53	0.55	73
6																0.29	0.30	0.34	0.37	0.43	0.46	0.49	0.53	0.55	0.59	76
7																0.29	0.30	0.34	0.36	0.39	0.42	0.45	0.49	0.53	0.55	77
8																0.28	0.30	0.34	0.36	0.39	0.42	0.45	0.49	0.53	0.55	81
9																0.28	0.30	0.34	0.36	0.38	0.42	0.44	0.48	0.53	0.55	83
10																0.27	0.30	0.33	0.36	0.37	0.41	0.44	0.47	0.51	0.55	86
11																0.26	0.29	0.33	0.34	0.37	0.40	0.43	0.47	0.51	0.55	87
12																0.26	0.28	0.32	0.34	0.36	0.42	0.46	0.51	0.53	0.57	89
13																0.26	0.28	0.31	0.33	0.36	0.38	0.42	0.45	0.49	0.53	90
14																0.26	0.28	0.30	0.32	0.34	0.37	0.40	0.43	0.48	0.52	93
15																0.26	0.28	0.30	0.32	0.34	0.37	0.40	0.44	0.46	0.50	94
16																0.26	0.28	0.31	0.33	0.36	0.37	0.41	0.44	0.47	0.51	95
17																0.26	0.28	0.31	0.32	0.35	0.37	0.40	0.44	0.48	0.52	96
18																0.26	0.28	0.31	0.33	0.36	0.38	0.42	0.45	0.49	0.53	97
19																0.26	0.28	0.31	0.33	0.35	0.38	0.41	0.45	0.49	0.53	98
20																0.26	0.28	0.30	0.32	0.34	0.37	0.40	0.44	0.47	0.51	99
21																0.26	0.28	0.30	0.34	0.38	0.41	0.47	0.51	0.55	0.59	100
22																0.26	0.28	0.31	0.36	0.39	0.45	0.50	0.55	0.59	0.64	101
23																0.26	0.27	0.32	0.36	0.41	0.47	0.52	0.56	0.61	0.66	102
24																0.27	0.32	0.38	0.43	0.48	0.56	0.62	0.70	0.78	0.86	103
25																0.27	0.33	0.40	0.44	0.50	0.57	0.66	0.74	0.82	0.92	104
26																0.27	0.34	0.41	0.47	0.55	0.63	0.69	0.77	0.84	0.92	105
27																0.27	0.36	0.43	0.50	0.58	0.66	0.74	0.83	0.93	1.01	106
28																0.27	0.38	0.45	0.53	0.61	0.69	0.78	0.87	0.97	1.06	107
29																0.27	0.38	0.45	0.53	0.61	0.69	0.78	0.87	0.96	1.05	108
30																0.27	0.44	0.51	0.60	0.68	0.77	0.85	0.95	1.06	1.18	109
31																0.27	0.41	0.47	0.55	0.63	0.72	0.80	0.90	1.01	1.11	110
32																0.27	0.43	0.50	0.58	0.67	0.74	0.85	0.96	1.06	1.14	111
33																0.27	0.46	0.53	0.61	0.69	0.78	0.80	0.90	1.02	1.15	112
34																0.27	0.48	0.55	0.64	0.74	0.84	0.97	1.10	1.26	1.43	113
35																0.27	0.57	0.67	0.78	0.89	0.90	1.05	1.21	1.39	1.60	114
36																0.27	0.50	0.61	0.71	0.84	0.98	1.06	1.20	1.33	1.56	115
37																0.27	0.54	0.64	0.76	0.87	0.95	1.06	1.25	1.45	1.76	116
38																0.27	0.57	0.69	0.82	0.98	1.17	1.37	1.61	1.86	2.16	117
39																0.27	0.62	0.75	0.89	1.08	1.28	1.52	1.78	2.06	2.37	118
40																0.28	0.68	1.00	1.20	1.43	1.68	1.97	2.28	2.63	3.01	119
41																0.28	0.75	1.12	1.34	1.58	1.87	2.17	2.52	2.91	3.32	120
42																0.28	0.76	1.03	1.25	1.45	1.69	1.95	2.23	2.54	2.90	121
43																0.28	0.79	1.10	1.40	1.69	2.00	2.33	2.70	3.12	3.56	122
44																0.28	0.84	1.15	1.40	1.69	2.00	2.34	2.61	3.01	3.46	123
45																0.28	1.17	1.47	1.78	2.14	2.51	2.93	3.36	3.84	4.36	124
46																0.29	1.29	1.63	2.00	2.37	2.80	3.23	3.72	4.23	4.79	125
47																0.29	1.44	1.81	2.20	2.62	3.09	3.57	4.09	4.64	5.24	126
48																0.29	1.60	2.00	2.43	2.90	3.37	3.89	4.45	5.05	5.70	127
49																0.29	1.68	2.12	2.66	3.15	3.67	4.23	4.82	5.45	6.15	128

Attachment A.1.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
50	1.78	2.34	2.88	3.40	3.95	4.54	5.17	5.86	6.59	7.40	8.25	9.19	10.19	11.27	12.44	13.66	15.00	16.49	17.94	19.46	21.47	23.78	26.39	29.37	32.74	36.64
51	1.90	2.62	3.14	3.66	4.24	4.86	5.55	6.27	7.07	7.92	8.85	9.85	10.94	12.11	13.37	14.71	16.17	17.79	19.13	21.08	23.32	25.87	28.74	32.04	35.77	40.12
52	2.02	2.91	3.42	3.95	4.53	5.18	5.88	6.67	7.53	8.46	9.46	10.54	11.73	13.00	14.38	15.84	17.46	18.82	20.69	22.88	25.35	28.13	31.31	34.94	39.07	43.90
53	2.16	3.14	3.70	4.23	4.83	5.51	6.25	7.09	8.00	9.02	10.10	11.29	12.59	13.97	15.49	17.09	18.53	20.35	22.44	24.83	27.55	30.58	34.08	38.08	41.54	48.02
54	2.30	3.39	4.00	4.53	5.14	5.85	6.66	7.54	8.52	9.60	10.80	12.11	13.52	15.07	16.73	18.28	20.04	22.04	24.36	26.99	29.94	33.23	37.10	39.75	45.66	52.52
55	2.43	3.66	4.33	4.86	5.51	6.24	7.09	8.02	9.09	10.28	11.59	13.02	14.58	16.27	18.11	19.77	21.70	23.91	26.46	29.34	32.55	35.53	38.07	43.77	49.64	57.41
56	2.64	3.86	4.62	5.17	5.82	6.60	7.49	8.50	9.65	10.94	12.36	13.94	15.65	17.54	19.59	21.41	23.56	25.99	28.77	31.90	34.97	36.80	42.30	47.82	54.50	64.17
57	2.75	4.08	4.92	5.49	6.20	7.01	7.97	9.06	10.30	11.69	13.23	14.97	16.86	18.94	21.22	23.25	25.59	28.28	31.31	34.50	36.71	41.82	46.20	52.62	55.96	71.60
58	2.83	4.31	5.22	5.84	6.60	7.49	8.51	9.71	11.05	12.57	14.25	16.12	18.22	20.52	23.03	25.25	27.85	30.78	34.02	36.51	41.20	45.68	50.95	54.25	59.02	79.00
59	2.99	4.50	5.55	6.22	7.01	8.00	9.12	10.42	11.89	13.56	15.41	17.47	19.77	22.28	25.04	27.51	30.33	33.56	36.33	40.67	45.02	50.38	52.93	57.49	61.93	87.06
60	3.11	4.69	5.85	6.57	7.46	8.53	9.78	11.21	12.84	14.68	16.71	18.97	21.50	24.26	27.30	30.02	33.13	36.20	40.06	44.34	49.62	52.36	55.80	59.32	66.45	95.32
61	3.22	4.89	6.15	6.92	7.91	9.09	10.46	12.05	13.87	15.91	18.17	20.68	23.44	26.50	29.84	32.83	36.08	39.54	43.69	48.89	51.79	55.38	59.14	64.35	77.20	102.51
62	3.41	5.08	6.43	7.26	8.32	9.63	11.16	12.93	14.95	17.24	19.76	22.55	25.65	29.02	32.71	35.99	39.00	43.04	48.17	51.27	54.97	58.99	64.17	75.88	82.88	113.49
63	3.69	5.28	6.68	7.57	8.72	10.15	11.85	13.84	16.11	18.68	21.52	24.64	28.08	31.84	35.89	38.65	42.39	47.61	50.83	54.59	58.85	63.81	74.77	81.32	90.12	124.65
64	4.00	6.36	6.96	7.88	9.12	10.69	12.59	14.81	17.36	20.24	23.41	26.92	30.75	34.92	38.48	41.89	46.88	50.28	54.17	58.69	63.42	73.43	80.03	88.35	97.18	136.09
65	4.37	6.65	7.23	8.19	9.54	11.27	13.36	15.84	18.69	21.95	25.49	29.42	33.68	38.32	41.71	46.15	49.51	53.76	58.55	63.26	72.11	78.48	86.55	95.90	105.87	145.77
66	4.54	6.98	7.54	8.54	9.98	11.85	14.15	16.87	20.01	23.56	27.48	31.77	36.46	41.53	45.43	49.04	53.38	58.40	62.88	70.81	77.22	84.59	94.69	104.47	116.01	149.09
67	4.65	7.33	7.88	8.95	10.50	12.55	15.07	18.04	21.46	25.34	29.64	34.33	39.47	44.98	48.84	52.83	58.28	62.56	69.73	75.72	82.88	92.75	102.87	114.16	127.27	158.07
68	5.08	7.70	8.30	9.46	11.15	13.37	16.12	19.37	23.11	27.31	31.99	37.12	42.71	48.66	52.64	57.30	62.22	68.01	74.48	81.21	90.87	100.70	112.03	125.23	139.42	171.83
69	5.54	8.11	8.78	10.05	11.91	14.36	17.35	20.88	24.93	29.48	34.57	40.10	46.15	52.41	56.57	61.09	66.39	72.59	79.54	88.41	98.25	109.64	122.85	138.69	156.19	189.21
70	6.03	8.55	9.33	10.75	12.83	15.51	18.78	22.62	27.02	31.91	37.38	43.38	49.81	55.84	60.29	65.56	71.76	78.99	87.47	97.34	108.99	122.47	138.01	155.49	175.30	
71	6.63	9.05	9.98	11.60	13.92	16.87	20.44	24.59	29.29	34.53	40.41	46.84	53.74	59.44	64.61	70.76	77.98	86.33	96.17	107.57	121.30	137.29	154.73	174.50	191.24	236.91
72	8.98	9.58	10.71	12.58	15.17	18.41	22.30	26.80	31.83	37.37	43.68	50.49	57.81	63.61	67.72	76.78	85.11	94.84	106.13	119.19	135.27	153.98	173.84	189.61	206.54	
73	9.50	10.19	11.57	13.73	16.62	20.19	24.40	29.19	34.55	40.41	47.12	54.35	62.46	67.41	71.45	78.70	93.31	104.45	117.44	132.39	151.26	173.07	188.03	203.81	225.31	
74	10.07	10.93	12.60	15.06	18.28	22.18	26.71	31.85	37.52	43.66	50.75	58.78	67.15	70.75	78.02	91.65	102.63	115.44	130.31	147.38	169.32	186.70	201.44	222.86	243.46	
75	10.68	11.83	13.83	16.62	20.17	24.39	29.25	34.70	40.65	47.07	54.92	63.83	70.07	80.40	86.49	101.67	114.70	129.67	146.88	168.57	181.77	199.34	218.65	239.91	263.29	
76	11.59	13.09	15.48	18.69	22.65	27.35	32.70	38.63	45.09	52.41	61.29	69.43	78.94	86.18	100.75	113.93	129.09	146.46	168.09	181.38	198.38	217.41	238.35	261.38	286.71	309.03
77	12.80	14.68	17.46	21.11	25.55	30.71	36.54	42.98	50.33	58.64	68.83	77.42	85.87	99.85	113.26	128.53	146.06	167.62	181.18	197.80	216.58	237.22	260.14	285.12	307.14	330.78
78	14.39	16.67	19.87	23.94	28.84	34.50	40.82	48.11	56.45	65.99	76.00	85.61	98.93	112.50	127.98	145.66	167.01	180.97	197.40	215.75	236.52	259.14	283.77	305.79	329.31	354.11
79	15.03	19.11	22.74	27.25	32.61	38.75	45.88	54.18	63.68	74.57	85.32	98.02	111.82	127.41	145.26	166.55	180.62	197.01	215.12	235.42	258.38	282.94	304.98	328.12	353.14	379.41
80	15.93	22.12	26.13	31.07	36.88	43.83	51.88	61.25	72.09	84.55	97.13	111.15	126.97	144.75	166.09	180.42	196.44	214.29	234.30	256.72	282.39	304.17	327.53	352.81	379.41	411.32
81	17.67	25.71	30.11	35.46	41.99	49.79	58.93	69.61	81.99	96.24	110.45	126.39	144.33	165.48	180.05	196.02	213.46	233.17	255.03	280.08	303.90	327.24	352.49	379.41	411.32	444.02
82	19.74	29.93	34.69	40.70	48.07	56.86	67.21	79.37	93.42	109.71	125.79	143.93	165.00	179.83	195.42	212.79	231.80	253.30	277.67	300.94	326.65	352.17	379.41	411.32	444.02	477.53
83	21.81	33.90	40.19	46.94	55.21	65.22	76.91	90.69	106.77	125.33	143.48	164.53	179.62	195.01	211.95	230.65	251.81	276.30	299.32	324.28	351.84	379.41	411.32	444.02	477.53	511.24
84	25.05	39.68	46.75	54.33	63.71	74.99	88.24	103.89	122.06	143.13	163.93	179.28	194.63	211.34	229.58	251.33	276.27	299.32	323.69	350.55	379.41	411.32	444.02	477.53	511.24	546.35
85	29.93	46.55	53.47	63.09	73.65	86.39	101.42	119.04	139.75	163.44	194.11	210.55	228.74	251.33	276.27	299.32	323.69	350.55	379.41	411.32	444.02	477.53	511.24	546.35	582.26	
86	38.88	52.59	62.47	73.35	85.28	101.01	116.65	136.56	159.80	178.86	193.65	209.84	228.74	251.33	276.27	299.32	323.69	350.55	379.41	411.32	444.02	477.53	511.24	546.35	582.26	
87	43.47	61.86	73.04	85.11	100.68	116.24	134.04	156.45	174.91	193.26	209.16	226.40	247.64	275.20	299.32	323.69	350.55	379.41	411.32	444.02	477.53	511.24	546.35	582.26	616.78	
88	55.39	72.78	84.92	100.29	115.85	133.																				

Attachment A.1.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0															0.45	0.46	0.51	0.55	0.61	0.64	0.69	0.72	0.75	0.78	0.80	0.85	25		
1															0.50	0.54	0.60	0.62	0.69	0.72	0.75	0.79	0.83	0.88	0.91	26			
2															0.47	0.52	0.57	0.62	0.66	0.71	0.75	0.79	0.83	0.88	0.90	0.97	27		
3															0.52	0.57	0.62	0.66	0.71	0.75	0.79	0.83	0.88	0.90	0.96	1.02	28		
4															0.56	0.61	0.66	0.71	0.75	0.79	0.83	0.88	0.90	0.96	1.02	1.10	29		
5															0.43	0.46	0.51	0.56	0.61	0.65	0.71	0.75	0.79	0.83	0.90	0.96	1.10	30	
6															0.46	0.51	0.55	0.60	0.65	0.69	0.75	0.79	0.83	0.88	0.95	1.01	1.12	31	
7															0.45	0.50	0.55	0.59	0.64	0.69	0.73	0.79	0.83	0.88	0.95	1.01	1.09	32	
8															0.42	0.45	0.50	0.54	0.59	0.63	0.67	0.73	0.77	0.83	0.88	0.95	1.01	1.22	33
9															0.44	0.49	0.54	0.56	0.63	0.66	0.72	0.77	0.83	0.93	1.01	1.09	1.22	1.32	34
10															0.42	0.44	0.49	0.54	0.56	0.63	0.66	0.71	0.75	0.82	0.87	0.93	1.02	1.10	35
11															0.38	0.43	0.47	0.51	0.55	0.60	0.64	0.71	0.74	0.82	0.87	0.92	0.99	1.12	36
12															0.42	0.46	0.50	0.54	0.58	0.63	0.68	0.74	0.80	0.85	0.92	0.99	1.06	1.12	37
13															0.42	0.44	0.48	0.53	0.56	0.62	0.67	0.72	0.78	0.85	0.90	0.99	1.06	1.12	38
14															0.38	0.42	0.44	0.47	0.51	0.55	0.60	0.64	0.71	0.77	0.84	0.90	0.97	1.06	39
15															0.38	0.42	0.43	0.47	0.50	0.54	0.56	0.63	0.67	0.75	0.82	0.87	0.93	1.01	40
16															0.42	0.43	0.46	0.48	0.53	0.55	0.61	0.66	0.72	0.78	0.86	0.94	1.03	1.12	41
17															0.42	0.43	0.46	0.47	0.51	0.54	0.59	0.64	0.71	0.77	0.84	0.93	1.02	1.11	42
18															0.42	0.45	0.46	0.49	0.53	0.56	0.62	0.69	0.76	0.82	0.91	0.99	1.06	1.12	43
19															0.43	0.45	0.47	0.52	0.55	0.59	0.66	0.73	0.81	0.87	0.98	1.08	1.20	1.31	44
20															0.42	0.44	0.48	0.53	0.57	0.65	0.72	0.77	0.86	0.95	1.06	1.18	1.31	1.41	45
21															0.39	0.44	0.49	0.54	0.60	0.68	0.76	0.83	0.94	1.03	1.14	1.27	1.38	1.52	46
22															0.39	0.44	0.50	0.57	0.65	0.72	0.80	0.90	1.02	1.13	1.25	1.37	1.48	1.63	47
23															0.38	0.44	0.50	0.59	0.67	0.76	0.86	0.97	1.08	1.22	1.33	1.47	1.59	1.73	48
24															0.37	0.43	0.44	0.50	0.59	0.67	0.76	0.86	0.91	1.03	1.17	1.29	1.43	1.57	49
25															0.37	0.47	0.55	0.65	0.76	0.86	0.99	1.11	1.25	1.37	1.52	1.63	1.77	1.93	50
26															0.38	0.47	0.58	0.68	0.79	0.91	1.06	1.17	1.30	1.46	1.59	1.71	1.88	2.04	51
27															0.40	0.50	0.61	0.71	0.85	0.98	1.09	1.22	1.38	1.51	1.66	1.81	1.98	2.17	52
28															0.43	0.53	0.64	0.77	0.89	1.01	1.15	1.29	1.44	1.58	1.75	1.92	2.11	2.30	53
29															0.46	0.59	0.69	0.81	0.94	1.07	1.20	1.36	1.50	1.63	1.83	2.03	2.25	2.48	54
30															0.51	0.62	0.72	0.86	0.98	1.12	1.25	1.40	1.57	1.75	1.94	2.17	2.41	2.70	55
31															0.56	0.66	0.79	0.90	1.04	1.18	1.32	1.49	1.65	1.86	2.08	2.33	2.65	2.97	56
32															0.60	0.71	0.82	0.96	1.07	1.24	1.41	1.56	1.79	2.02	2.28	2.58	2.90	3.28	57
33															0.64	0.74	0.86	0.99	1.16	1.33	1.50	1.71	1.93	2.21	2.52	2.85	3.24	3.66	58
34															0.65	0.76	0.90	1.06	1.23	1.41	1.62	1.87	2.13	2.44	2.78	3.18	3.63	4.11	59
35															0.66	0.80	0.95	1.13	1.30	1.54	1.78	2.06	2.38	2.72	3.11	3.56	4.06	4.60	60
36															0.69	0.85	1.00	1.20	1.41	1.67	1.96	2.28	2.62	3.02	3.46	3.95	4.51	5.09	61
37															0.73	0.89	1.07	1.29	1.55	1.84	2.16	2.52	2.91	3.37	3.86	4.40	4.98	5.65	62
38															0.78	0.95	1.16	1.41	1.70	2.03	2.38	2.79	3.25	3.73	4.26	4.86	5.52	6.23	63
39															0.84	1.04	1.28	1.57	1.88	2.24	2.65	3.10	3.58	4.14	4.73	5.38	6.09	6.87	64
40															0.93	1.15	1.43	1.74	2.09	2.49	2.94	3.44	3.98	4.57	5.21	5.93	6.70	7.55	65
41															1.04	1.30	1.61	1.95	2.33	2.78	3.25	3.80	4.40	5.07	5.77	6.54	7.38	8.29	71
42															1.16	1.47	1.82	2.21	2.64	3.11	3.65	4.24	4.88	5.59	6.35	7.20	8.11	9.09	10.16
43															1.32	1.66	2.05	2.49	2.98	3.51	4.09	4.74	5.42	6.18	7.02	7.92	8.90	9.96	11.11
44															1.49	1.88	2.33	2.83	3.36	3.94	4.57	5.26	6.02	6.84	7.74	8.69	9.75	10.90	12.12
45															1.68	2.14	2.64	3.19	3.78	4.43	5.11	5.87	6.68	7.56	8.50	9.55	10.67	11.89	13.17
46															1.87	2.39	2.97	3.55	4.21	4.91	5.67	6.47	7.35	8.29	9.31	10.42	11.62	12.90	14.30
47															2.09	2.66	3.28	3.94	4.68	5.44	6.24	7.11	8.06	10.15	11.34	12.60	13.98	15.46	17.00
48															2.32	2.96	3.63	4.37	5.11	5.94	6.81	7.76	8.77	9.86	11.03	12.28	13.64	15.11	16.68
49															2.45	3.14	3.98	4.76	5.58	6.46	7.38	8.39	9.49	10.65	11.90	13.26	14.71	16.29	17.99

Attachment A.1.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	2.59	3.48	4.33	5.14	6.00	6.93	7.93	9.01	10.17	11.44	12.79	14.26	15.83	17.52	19.37	21.28	23.33	25.50	27.50	29.47	32.06	34.90	37.98	41.32	44.92	48.92	75	
51	2.76	3.91	4.73	5.55	6.47	7.43	8.51	9.65	10.90	12.24	13.70	15.29	17.00	18.84	20.83	22.93	25.14	27.49	29.25	31.84	34.66	37.74	41.03	44.63	48.47	52.76	76	
52	2.93	4.36	5.16	5.98	6.90	7.92	9.03	10.26	11.62	13.09	14.66	16.36	18.23	20.23	22.40	24.69	27.13	29.03	31.60	34.46	37.53	40.79	44.35	48.17	52.28	56.86	77	
53	3.14	4.72	5.59	6.42	7.36	8.43	9.59	10.90	12.35	13.95	15.66	17.53	19.56	21.75	24.13	26.65	28.79	31.38	34.21	37.30	40.62	44.09	47.89	51.97	56.84	61.26	78	
54	3.35	5.09	6.06	6.88	7.84	8.95	10.22	11.60	13.15	14.86	16.74	18.81	21.03	23.47	26.07	28.52	31.14	33.97	37.09	40.44	43.97	47.65	51.73	56.83	61.18	66.02	79	
55	3.55	5.50	6.57	7.39	8.41	9.55	10.89	12.36	14.04	15.92	17.97	20.24	22.70	25.36	28.26	30.86	33.72	36.85	40.24	43.86	47.61	51.72	56.81	61.14	66.02	71.10	80	
56	3.86	5.81	7.00	7.86	8.89	10.10	11.50	13.09	14.92	16.93	19.18	21.66	24.37	27.36	30.58	33.45	36.62	40.04	43.71	47.56	51.72	56.79	61.10	66.02	71.10	78.32	81	
57	4.02	6.13	7.47	8.35	9.46	10.74	12.25	13.97	15.92	18.11	20.55	23.29	26.29	29.57	33.15	36.32	39.79	43.55	47.51	51.71	56.77	61.06	66.02	71.10	78.15	86.12	82	
58	4.11	6.48	7.94	8.89	10.08	11.48	13.09	14.98	17.10	19.49	22.14	25.12	28.42	32.05	36.02	39.51	43.34	47.39	51.70	56.75	61.02	66.01	71.09	78.04	85.11	93.64	83	
59	4.36	6.77	8.43	9.48	10.74	12.28	14.05	16.10	18.41	21.05	23.99	27.25	30.87	34.83	39.21	43.08	47.24	51.69	56.72	60.97	66.01	71.09	77.93	84.91	92.80	101.70	84	
60	4.54	7.05	8.90	10.02	11.42	13.11	15.08	17.34	19.91	22.82	26.04	29.63	33.62	37.99	42.79	47.08	51.65	56.66	60.93	66.00	71.08	77.82	84.69	92.58	99.72	109.74	85	
61	4.68	7.35	9.34	10.56	12.10	13.97	16.14	18.64	21.52	24.77	28.34	32.33	36.70	41.55	46.82	51.54	56.60	60.88	65.99	71.07	77.71	84.47	92.36	99.39	106.40	116.31	86	
62	4.96	7.63	9.77	11.07	12.74	14.81	17.22	20.02	23.25	26.86	30.87	35.29	40.19	45.55	51.38	56.55	60.85	65.98	71.05	77.59	84.26	92.14	99.07	106.08	113.28	126.92	87	
63	5.40	7.92	10.15	11.54	13.34	15.61	18.31	21.46	25.06	29.15	33.64	38.60	44.06	50.00	56.44	60.74	65.96	71.03	77.47	84.03	91.90	98.73	105.73	112.93	120.54	137.41	88	
64	5.87	9.65	10.57	12.00	13.96	16.44	19.45	22.98	27.03	31.60	36.64	42.21	48.30	54.92	60.53	65.88	71.01	77.34	83.80	91.67	98.38	105.38	112.56	120.16	128.86	147.89	89	
65	6.45	10.07	10.97	12.48	14.61	17.34	20.66	24.60	29.14	34.32	39.95	46.18	52.96	60.31	65.66	70.99	77.30	83.56	91.42	98.03	105.02	112.19	119.77	128.45	136.71	156.17	90	
66	6.67	10.57	11.44	13.00	15.28	18.24	21.88	26.20	31.21	36.85	43.10	49.93	57.36	65.42	70.97	77.21	83.33	91.19	97.69	104.66	111.82	119.39	128.05	136.28	144.62	157.45	91	
67	6.82	11.11	11.94	13.61	16.07	19.31	23.31	28.04	33.50	39.66	46.51	53.98	62.13	70.89	76.94	83.18	90.97	97.37	104.34	111.49	119.05	127.71	135.94	144.26	152.78	164.63	92	
68	7.48	11.67	12.57	14.38	17.05	20.59	24.96	30.13	36.09	42.78	50.24	58.40	67.26	76.72	82.95	90.23	104.21	111.17	118.73	127.39	135.61	143.93	152.45	162.06	176.49	93		
69	8.19	12.27	13.30	15.30	18.26	22.12	26.89	32.50	38.96	46.21	54.32	63.12	72.72	82.65	91.14	103.49	111.04	118.40	127.05	135.26	143.57	152.07	161.34	169.91	191.73	94		
70	8.93	12.94	14.14	16.37	19.66	23.92	29.13	35.23	42.22	50.01	58.72	68.25	78.45	87.96	94.89	102.16	109.75	117.57	125.69	133.99	142.73	151.61	160.56	169.17	177.63	214.97	95	
71	9.84	13.68	15.12	17.67	21.35	26.03	31.70	38.30	45.79	54.10	63.45	73.65	84.59	93.51	100.66	108.19	116.04	124.03	132.37	140.86	150.16	159.73	168.36	176.82	191.24	236.91	96	
72	13.56	14.47	16.25	19.18	23.29	28.43	34.61	41.75	49.74	58.55	68.55	79.35	90.89	99.07	103.45	114.25	122.25	130.54	138.97	147.53	157.39	167.54	176.15	189.61	206.54	258.95	97	
73	14.35	15.40	17.55	20.95	25.52	31.18	37.87	45.48	53.99	63.28	73.91	85.32	97.24	102.97	120.19	126.41	136.75	145.35	154.03	164.58	175.58	178.03	203.81	225.31	260.01	98		
74	15.21	16.51	19.14	23.02	28.10	34.29	41.48	49.63	58.61	68.32	79.51	91.38	102.57	105.07	117.78	126.08	134.34	142.86	151.59	160.36	171.57	186.70	201.44	222.86	243.46	270.77	99	
75	16.11	17.89	21.02	25.43	31.04	37.73	45.43	54.05	63.45	73.58	85.19	97.37	104.04	115.37	118.84	133.08	141.95	150.85	159.81	170.81	181.77	199.34	218.65	239.91	263.29	289.27	100	
76	17.50	19.83	23.58	28.64	34.91	42.36	50.81	60.17	70.37	81.18	93.40	103.07	113.23	121.84	131.85	141.00	150.17	159.36	170.33	181.38	198.38	217.41	238.35	261.38	286.71	309.03	101	
77	19.36	22.29	26.67	32.43	39.45	47.60	56.81	66.96	77.86	89.24	102.15	111.01	117.97	130.65	140.15	149.51	158.92	169.85	181.18	197.80	216.58	237.22	260.14	285.12	307.14	330.78	102	
78	21.81	25.38	30.41	36.83	44.59	53.51	63.47	74.31	85.78	97.83	108.91	117.61	129.43	139.19	148.86	158.48	169.24	180.97	197.40	215.75	236.52	259.14	283.77	305.79	329.31	354.11	103	
79	22.74	29.19	34.91	42.00	50.46	60.13	70.74	82.22	94.30	106.81	117.20	128.21	138.34	148.21	158.04	168.76	180.62	197.01	215.12	235.42	258.38	282.94	304.98	328.12	353.14	379.41	104	
80	24.04	33.88	40.20	47.96	57.09	67.45	78.67	90.60	103.18	116.13	127.02	137.50	147.68	157.48	168.30	180.42	194.64	214.29	234.30	256.72	282.39	304.17	327.53	352.81	379.41	411.32	505	
81	26.71	39.51	46.41	54.81	64.50	75.35	87.04	99.51	112.52	125.85	136.62	147.01	157.04	167.68	180.05	196.02	213.46	233.17	255.03	280.08	303.90	327.24	352.49	379.41	411.32	444.03	477.53	106
82	29.88	46.13	53.56	62.45	72.63	83.88	95.99	108.84	122.08	135.69	146.31	156.59	167.20	179.83	195.42	212.79	231.80	253.30	277.67	300.94	326.65	352.17	379.41	411.32	444.03	477.53	107	
83	33.02	52.29	61.63	70.89	81.39	93.06	105.33	118.44	131.99	145.75	156.11	166.73	179.62	195.01	211.95	230.65	251.81	276.30	299.32	324.28	351.84	379.41	411.32	444.03	477.53	511.24	108	
84	38.01	60.83	70.58	80.05	90.84	102.67	115.17	128.38	141.92	155.73	166.11	179.28	194.63	211.34	229.58	251.33	276.27	299.32	323.69	350.55	379.41	411.32	444.03	477.53	511.24	546.35	109	
85	45.25	70.29	78.73	89.94	100.80	112.72	125.26	138.37	152.01	165.62	179.04	194.11	210.55	228.74	251.33	276.27	299.32	323.69	350.55	379.41	411.32	444.03	477.53	511.24	546.35	582.26	110	
86	58.25	77.39	89.05	100.40	111.23	124.77	135.14	156.53	175.76	199.32	209.84	215.83	235.48	25														

Attachment A.2.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Ultimate ANB - Male Nonsmoker - 1000 qx

Attained Age		Attained Age	
0		60	6.21
1		61	6.90
2		62	7.73
3		63	8.67
4		64	9.65
5		65	10.69
6		66	11.74
7		67	12.81
8		68	13.97
9		69	15.16
10		70	16.60
11		71	18.22
12		72	20.34
13		73	22.57
14		74	24.92
15		75	27.49
16	0.41	76	30.98
17	0.47	77	35.06
18	0.50	78	39.86
19	0.52	79	45.48
20	0.52	80	51.76
21	0.52	81	59.01
22	0.53	82	66.77
23	0.53	83	75.32
24	0.54	84	84.96
25	0.55	85	95.87
26	0.57	86	108.19
27	0.60	87	121.88
28	0.60	88	136.86
29	0.58	89	153.02
30	0.58	90	170.30
31	0.58	91	187.20
32	0.59	92	205.19
33	0.60	93	224.48
34	0.62	94	245.17
35	0.65	95	267.19
36	0.68	96	283.79
37	0.71	97	301.49
38	0.76	98	320.38
39	0.81	99	340.54
40	0.86	100	362.10
41	0.93	101	379.21
42	1.02	102	397.44
43	1.11	103	416.84
44	1.22	104	437.48
45	1.35	105	459.13
46	1.46	106	482.15
47	1.60	107	506.62
48	1.68	108	532.63
49	1.82	109	560.26
50	1.95	110	589.59
51	2.15	111	620.74
52	2.43	112	653.80
53	2.72	113	688.91
54	3.09	114	726.15
55	3.55	115	765.67
56	4.03	116	807.59
57	4.58	117	852.05
58	5.08	118	899.22
59	5.65	119	949.22
		120	1,000.00

Attachment A.2.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Ultimate ANB - Male Nonsmoker - 1000 qx

Attained Age		Attained Age	
0		60	7.30
1		61	8.11
2		62	9.10
3		63	10.21
4		64	11.37
5		65	12.60
6		66	13.85
7		67	15.11
8		68	16.48
9		69	17.89
10		70	19.60
11		71	21.51
12		72	24.02
13		73	26.67
14		74	29.46
15		75	32.51
16	0.54	76	36.23
17	0.62	77	40.59
18	0.66	78	45.70
19	0.69	79	51.63
20	0.69	80	58.20
21	0.70	81	65.74
22	0.70	82	73.71
23	0.71	83	82.42
24	0.71	84	92.17
25	0.72	85	103.14
26	0.74	86	115.44
27	0.78	87	129.01
28	0.78	88	143.75
29	0.77	89	159.51
30	0.76	90	176.20
31	0.76	91	192.28
32	0.76	92	209.29
33	0.78	93	227.40
34	0.80	94	246.72
35	0.82	95	267.19
36	0.87	96	283.79
37	0.91	97	301.49
38	0.97	98	320.38
39	1.03	99	340.54
40	1.10	100	362.10
41	1.19	101	379.21
42	1.30	102	397.44
43	1.42	103	416.84
44	1.57	104	437.48
45	1.74	105	459.13
46	1.90	106	482.15
47	2.07	107	506.62
48	2.18	108	532.63
49	2.33	109	560.26
50	2.51	110	589.59
51	2.73	111	620.74
52	3.04	112	653.80
53	3.38	113	688.91
54	3.80	114	726.15
55	4.33	115	765.67
56	4.88	116	807.59
57	5.48	117	852.05
58	6.01	118	899.22
59	6.64	119	949.22
		120	1,000.00

Attachment A.2.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Ultimate ANB - Male Nonsmoker - 1000 qx

Attained Age		Attained Age	
0		60	9.85
1		61	10.95
2		62	12.31
3		63	13.83
4		64	15.43
5		65	17.11
6		66	18.82
7		67	20.55
8		68	22.42
9		69	24.33
10		70	26.67
11		71	29.28
12		72	32.73
13		73	36.35
14		74	40.17
15		75	44.33
16	0.85	76	48.64
17	0.99	77	53.64
18	1.06	78	59.46
19	1.09	79	66.15
20	1.10	80	73.41
21	1.10	81	81.63
22	1.11	82	90.12
23	1.11	83	99.19
24	1.12	84	109.20
25	1.13	85	120.31
26	1.17	86	132.59
27	1.23	87	145.88
28	1.22	88	160.02
29	1.19	89	174.82
30	1.18	90	190.13
31	1.16	91	204.30
32	1.16	92	218.95
33	1.18	93	234.28
34	1.21	94	250.39
35	1.25	95	267.19
36	1.31	96	283.79
37	1.37	97	301.49
38	1.46	98	320.38
39	1.57	99	340.54
40	1.67	100	362.10
41	1.81	101	379.21
42	1.98	102	397.44
43	2.17	103	416.84
44	2.40	104	437.48
45	2.67	105	459.13
46	2.92	106	482.15
47	3.20	107	506.62
48	3.35	108	532.63
49	3.55	109	560.26
50	3.79	110	589.59
51	4.09	111	620.74
52	4.49	112	653.80
53	4.92	113	688.91
54	5.49	114	726.15
55	6.16	115	765.67
56	6.85	116	807.59
57	7.60	117	852.05
58	8.22	118	899.22
59	8.94	119	949.22
		120	1,000.00

Attachment A.2.a.iv

2001 CSO Preferred Class Structure Mortality Table
2001 CSO Preferred Ultimate ANB - Male Smoker - 1000 qx

Attained Age		Attained Age	
0		60	13.20
1		61	14.53
2		62	16.13
3		63	17.91
4		64	19.73
5		65	21.53
6		66	23.27
7		67	24.96
8		68	26.73
9		69	28.50
10		70	30.63
11		71	32.97
12		72	36.14
13		73	39.34
14		74	42.56
15		75	46.33
16	0.57	76	50.91
17	0.71	77	56.22
18	0.80	78	62.37
19	0.88	79	69.44
20	0.92	80	77.07
21	0.95	81	85.69
22	1.01	82	94.56
23	1.06	83	103.99
24	1.11	84	114.35
25	1.17	85	126.55
26	1.24	86	140.04
27	1.30	87	154.71
28	1.31	88	170.35
29	1.31	89	186.78
30	1.30	90	203.79
31	1.31	91	219.64
32	1.32	92	236.04
33	1.37	93	253.19
34	1.42	94	271.16
35	1.46	95	291.05
36	1.55	96	306.33
37	1.64	97	322.44
38	1.75	98	339.45
39	1.88	99	357.42
40	2.02	100	376.40
41	2.21	101	390.77
42	2.43	102	405.92
43	2.68	103	421.83
44	2.99	104	438.57
45	3.31	105	460.15
46	3.62	106	483.10
47	3.95	107	507.51
48	4.14	108	533.44
49	4.36	109	561.01
50	4.73	110	590.27
51	5.16	111	621.35
52	5.74	112	654.35
53	6.41	113	689.38
54	7.24	114	726.56
55	8.19	115	766.01
56	9.17	116	807.86
57	10.22	117	852.26
58	11.11	118	899.35
59	12.12	119	949.29
		120	1,000.00

Attachment A.2.a.v

2001 CSO Preferred Class Structure Mortality Table
2001 CSO Residual Standard Ultimate ANB - Male Smoker - 1000 qx

Attained Age		Attained Age	
0		60	17.62
1		61	19.40
2		62	21.56
3		63	23.95
4		64	26.40
5		65	28.82
6		66	31.15
7		67	33.41
8		68	35.79
9		69	38.14
10		70	41.00
11		71	44.13
12		72	48.38
13		73	52.65
14		74	56.97
15		75	62.00
16		76	67.09
17		77	72.97
18		78	79.76
19		79	87.47
20		80	95.65
21		81	104.79
22		82	113.93
23		83	123.46
24		84	133.77
25		85	145.90
26		86	159.12
27		87	173.26
28		88	188.03
29		89	203.20
30		90	218.56
31		91	232.20
32		92	246.01
33		93	260.20
34		94	274.85
35		95	291.05
36		96	306.33
37		97	322.44
38		98	339.45
39		99	357.42
40		100	376.40
41		101	390.78
42		102	405.92
43		103	421.83
44		104	438.57
45		105	460.15
46		106	483.11
47		107	507.51
48		108	533.44
49		109	561.01
50		110	590.27
51		111	621.36
52		112	654.35
53		113	689.38
54		114	726.56
55		115	766.01
56		116	807.86
57		117	852.26
58		118	899.35
59		119	949.29
		120	1,000.00

Attachment A.2.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Ultimate ANB - Female Nonsmoker - 1000 qx

Attained Age		Attained Age	
0		60	5.18
1		61	5.63
2		62	6.09
3		63	6.58
4		64	7.12
5		65	7.71
6		66	8.36
7		67	9.07
8		68	9.87
9		69	10.73
10		70	11.70
11		71	12.81
12		72	14.04
13		73	15.37
14		74	16.84
15		75	18.48
16	0.23	76	20.71
17	0.25	77	23.19
18	0.25	78	26.00
19	0.26	79	29.09
20	0.27	80	32.58
21	0.28	81	37.25
22	0.28	82	42.61
23	0.29	83	48.14
24	0.30	84	54.35
25	0.31	85	61.46
26	0.32	86	68.22
27	0.34	87	78.06
28	0.36	88	88.63
29	0.38	89	100.13
30	0.39	90	111.21
31	0.41	91	117.95
32	0.44	92	129.54
33	0.46	93	146.13
34	0.50	94	167.04
35	0.54	95	192.92
36	0.57	96	215.03
37	0.62	97	237.79
38	0.65	98	241.69
39	0.68	99	254.74
40	0.72	100	275.46
41	0.77	101	297.55
42	0.81	102	322.19
43	0.87	103	349.04
44	0.94	104	378.60
45	1.02	105	410.56
46	1.12	106	443.32
47	1.22	107	476.88
48	1.39	108	510.64
49	1.52	109	545.80
50	1.70	110	581.76
51	1.90	111	616.33
52	2.15	112	649.85
53	2.40	113	680.36
54	2.71	114	723.38
55	3.04	115	763.40
56	3.43	116	804.92
57	3.84	117	850.44
58	4.30	118	892.44
59	4.79	119	935.11
		120	1,000.00

Attachment A.2.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Ultimate ANB - Female Nonsmoker - 1000 qx

Attained Age		Attained Age	
0		60	6.08
1		61	6.59
2		62	7.14
3		63	7.72
4		64	8.35
5		65	9.05
6		66	9.82
7		67	10.66
8		68	11.59
9		69	12.61
10		70	13.75
11		71	15.05
12		72	16.51
13		73	18.09
14		74	19.82
15		75	21.74
16	0.29	76	24.11
17	0.31	77	26.75
18	0.32	78	29.69
19	0.33	79	32.91
20	0.34	80	36.52
21	0.35	81	41.38
22	0.37	82	46.93
23	0.37	83	52.56
24	0.38	84	58.86
25	0.38	85	66.00
26	0.41	86	72.69
27	0.43	87	82.54
28	0.45	88	93.00
29	0.48	89	104.29
30	0.49	90	114.98
31	0.52	91	121.08
32	0.55	92	132.06
33	0.58	93	147.98
34	0.63	94	168.09
35	0.68	95	192.92
36	0.72	96	215.03
37	0.78	97	237.79
38	0.82	98	241.69
39	0.86	99	254.74
40	0.91	100	275.46
41	0.96	101	297.55
42	1.03	102	322.19
43	1.10	103	349.04
44	1.19	104	378.60
45	1.29	105	410.56
46	1.42	106	443.32
47	1.56	107	476.88
48	1.75	108	510.64
49	1.93	109	545.80
50	2.15	110	581.76
51	2.38	111	616.33
52	2.68	112	649.85
53	2.99	113	680.36
54	3.33	114	723.38
55	3.70	115	763.40
56	4.13	116	804.92
57	4.59	117	850.44
58	5.09	118	892.44
59	5.60	119	935.11
		120	1,000.00

Attachment A.2.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Ultimate ANB - Female Nonsmoker - 1000 qx

Attained Age		Attained Age	
0		60	8.16
1		61	8.86
2		62	9.62
3		63	10.40
4		64	11.26
5		65	12.19
6		66	13.24
7		67	14.38
8		68	15.64
9		69	17.03
10		70	18.59
11		71	20.35
12		72	22.33
13		73	24.48
14		74	26.83
15		75	29.44
16	0.44	76	32.15
17	0.47	77	35.13
18	0.48	78	38.39
19	0.51	79	41.91
20	0.51	80	45.80
21	0.52	81	51.14
22	0.55	82	57.12
23	0.55	83	63.01
24	0.57	84	69.49
25	0.58	85	76.75
26	0.60	86	83.22
27	0.65	87	93.09
28	0.67	88	103.30
29	0.71	89	114.09
30	0.72	90	123.89
31	0.77	91	128.46
32	0.81	92	138.01
33	0.86	93	152.38
34	0.94	94	170.54
35	1.02	95	192.92
36	1.08	96	215.03
37	1.17	97	237.79
38	1.22	98	241.69
39	1.29	99	254.74
40	1.36	100	275.46
41	1.44	101	297.55
42	1.54	102	322.19
43	1.65	103	349.04
44	1.78	104	378.60
45	1.95	105	410.56
46	2.13	106	443.32
47	2.36	107	476.88
48	2.61	108	510.64
49	2.89	109	545.80
50	3.20	110	581.76
51	3.54	111	616.33
52	3.93	112	649.85
53	4.35	113	680.36
54	4.78	114	723.38
55	5.24	115	763.40
56	5.78	116	804.92
57	6.33	117	850.44
58	6.94	118	892.44
59	7.52	119	935.11
		120	1,000.00

Attachment A.2.b.iv

2001 CSO Preferred Class Structure Mortality Table
2001 CSO Preferred Ultimate ANB - Female Smoker - 1000 qx

Attained Age		Attained Age	
0		60	11.34
1		61	12.22
2		62	13.24
3		63	14.25
4		64	15.32
5		65	16.49
6		66	17.72
7		67	19.12
8		68	20.65
9		69	22.30
10		70	24.16
11		71	26.27
12		72	28.60
13		73	31.12
14		74	33.87
15		75	36.64
16	0.31	76	40.12
17	0.34	77	43.90
18	0.38	78	48.02
19	0.41	79	52.52
20	0.43	80	57.41
21	0.46	81	64.17
22	0.48	82	71.60
23	0.50	83	79.00
24	0.54	84	87.06
25	0.57	85	95.32
26	0.61	86	102.51
27	0.65	87	113.49
28	0.68	88	124.65
29	0.73	89	136.09
30	0.76	90	145.77
31	0.83	91	149.09
32	0.88	92	158.07
33	0.95	93	171.83
34	1.03	94	189.21
35	1.13	95	214.97
36	1.21	96	236.91
37	1.32	97	258.95
38	1.39	98	260.01
39	1.47	99	270.77
40	1.56	100	289.27
41	1.66	101	309.03
42	1.79	102	330.78
43	1.94	103	354.11
44	2.11	104	379.41
45	2.30	105	411.32
46	2.51	106	444.02
47	2.78	107	477.53
48	3.13	108	511.24
49	3.51	109	546.35
50	3.97	110	582.26
51	4.49	111	616.78
52	5.05	112	650.25
53	5.65	113	680.72
54	6.32	114	723.69
55	7.06	115	763.66
56	7.84	116	805.12
57	8.68	117	850.59
58	9.52	118	892.54
59	10.47	119	935.16
		120	1,000.00

Attachment A.2.b.v

2001 CSO Preferred Class Structure Mortality Table
2001 CSO Residual Standard Ultimate ANB - Female Smoker - 1000 qx

Attained Age		Attained Age	
0		60	15.10
1		61	16.30
2		62	17.66
3		63	19.01
4		64	20.43
5		65	21.99
6		66	23.65
7		67	25.51
8		68	27.55
9		69	29.77
10		70	32.24
11		71	35.07
12		72	38.19
13		73	41.55
14		74	45.22
15		75	48.92
16	0.46	76	52.76
17	0.51	77	56.86
18	0.55	78	61.26
19	0.61	79	66.02
20	0.64	80	71.10
21	0.69	81	78.32
22	0.72	82	86.12
23	0.75	83	93.64
24	0.80	84	101.70
25	0.85	85	109.74
26	0.91	86	116.31
27	0.97	87	126.92
28	1.02	88	137.41
29	1.10	89	147.89
30	1.14	90	156.17
31	1.24	91	157.45
32	1.33	92	164.63
33	1.43	93	176.49
34	1.54	94	191.73
35	1.71	95	214.97
36	1.83	96	236.91
37	2.00	97	258.95
38	2.10	98	260.01
39	2.23	99	270.77
40	2.36	100	289.27
41	2.52	101	309.03
42	2.71	102	330.78
43	2.93	103	354.11
44	3.19	104	379.41
45	3.49	105	411.32
46	3.83	106	444.02
47	4.24	107	477.53
48	4.77	108	511.24
49	5.36	109	546.35
50	5.99	110	582.26
51	6.68	111	616.78
52	7.42	112	650.25
53	8.22	113	680.72
54	9.06	114	723.69
55	9.96	115	763.66
56	10.90	116	805.12
57	11.91	117	850.59
58	12.87	118	892.54
59	13.95	119	935.16
		120	1,000.00

Attachment A.3.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
0																0.41	0.46	0.50	0.51	0.52	0.52	0.52	0.53	0.53	0.53	0.54	0.56	25
1															0.40	0.44	0.48	0.51	0.52	0.52	0.53	0.53	0.54	0.54	0.55	0.58	26	
2															0.39	0.44	0.48	0.51	0.52	0.53	0.53	0.54	0.54	0.55	0.57	0.60	27	
3															0.44	0.48	0.50	0.51	0.52	0.53	0.53	0.54	0.55	0.55	0.57	0.60	28	
4															0.48	0.50	0.51	0.52	0.53	0.53	0.54	0.55	0.56	0.56	0.58	0.59	29	
5															0.39	0.44	0.48	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.57	0.58	30	
6															0.39	0.44	0.48	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.56	0.57	31	
7															0.44	0.48	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.56	0.57	0.58	32	
8															0.47	0.50	0.50	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.57	0.58	33	
9															0.47	0.50	0.50	0.51	0.52	0.53	0.54	0.55	0.56	0.57	0.58	0.61	34	
10															0.39	0.44	0.47	0.49	0.49	0.50	0.52	0.53	0.54	0.55	0.56	0.57	0.58	35
11															0.39	0.44	0.47	0.49	0.49	0.50	0.52	0.53	0.54	0.55	0.56	0.59	36	
12															0.44	0.47	0.48	0.48	0.49	0.50	0.53	0.54	0.55	0.56	0.57	0.61	37	
13															0.47	0.50	0.50	0.50	0.51	0.52	0.54	0.55	0.56	0.57	0.58	0.63	38	
14															0.47	0.50	0.50	0.51	0.52	0.54	0.55	0.56	0.57	0.58	0.61	0.63	39	
15															0.39	0.44	0.47	0.49	0.49	0.50	0.52	0.53	0.54	0.55	0.56	0.56	0.57	40
16															0.44	0.47	0.47	0.47	0.48	0.48	0.49	0.50	0.51	0.52	0.53	0.54	0.56	41
17															0.46	0.46	0.46	0.46	0.47	0.47	0.48	0.49	0.50	0.51	0.52	0.53	0.57	42
18															0.46	0.46	0.46	0.47	0.48	0.48	0.49	0.50	0.51	0.52	0.53	0.54	0.59	43
19															0.46	0.46	0.46	0.47	0.47	0.48	0.49	0.50	0.51	0.52	0.53	0.54	0.58	44
20															0.41	0.42	0.42	0.42	0.44	0.45	0.46	0.47	0.48	0.50	0.51	0.53	0.55	45
21															0.39	0.40	0.41	0.42	0.43	0.45	0.46	0.48	0.49	0.50	0.52	0.54	0.56	46
22															0.37	0.37	0.39	0.40	0.41	0.42	0.44	0.45	0.48	0.50	0.52	0.54	0.57	47
23															0.34	0.35	0.37	0.39	0.41	0.42	0.43	0.44	0.46	0.49	0.52	0.54	0.57	48
24															0.31	0.33	0.36	0.39	0.41	0.42	0.44	0.45	0.48	0.50	0.53	0.55	0.58	49
25															0.29	0.32	0.36	0.40	0.41	0.43	0.45	0.47	0.50	0.54	0.57	0.61	0.66	50
26															0.28	0.33	0.37	0.41	0.43	0.45	0.47	0.50	0.53	0.57	0.61	0.66	0.75	51
27															0.28	0.34	0.38	0.42	0.45	0.47	0.50	0.53	0.57	0.61	0.66	0.71	0.75	52
28															0.29	0.34	0.39	0.43	0.47	0.49	0.53	0.57	0.60	0.66	0.71	0.77	0.80	53
29															0.29	0.35	0.40	0.45	0.49	0.53	0.57	0.60	0.65	0.71	0.77	0.84	0.88	54
30															0.29	0.36	0.41	0.46	0.51	0.56	0.60	0.64	0.70	0.76	0.82	0.90	0.99	55
31															0.30	0.36	0.42	0.48	0.53	0.58	0.63	0.68	0.73	0.79	0.87	0.96	1.08	56
32															0.31	0.37	0.44	0.50	0.55	0.61	0.67	0.72	0.77	0.83	0.92	1.03	1.18	57
33															0.33	0.39	0.46	0.52	0.59	0.64	0.71	0.76	0.82	0.89	0.99	1.12	1.28	58
34															0.35	0.42	0.48	0.55	0.62	0.68	0.75	0.81	0.88	0.96	1.08	1.22	1.38	59
35															0.37	0.44	0.50	0.58	0.65	0.72	0.79	0.87	0.96	1.06	1.19	1.33	1.49	60
36															0.39	0.46	0.53	0.60	0.68	0.76	0.85	0.95	1.06	1.17	1.29	1.44	1.60	61
37															0.42	0.49	0.56	0.64	0.71	0.80	0.91	1.03	1.16	1.28	1.40	1.54	1.72	62
38															0.45	0.53	0.61	0.68	0.76	0.86	0.99	1.13	1.27	1.38	1.51	1.66	1.85	63
39															0.48	0.57	0.65	0.73	0.82	0.94	1.09	1.23	1.36	1.49	1.63	1.79	2.00	64
40															0.51	0.61	0.71	0.79	0.90	1.04	1.19	1.33	1.46	1.61	1.77	1.96	2.18	65
41															0.54	0.66	0.77	0.87	0.99	1.13	1.29	1.43	1.59	1.75	1.94	2.16	2.39	66
42															0.57	0.71	0.83	0.94	1.07	1.22	1.38	1.54	1.72	1.90	2.12	2.36	2.64	67
43															0.61	0.75	0.88	1.00	1.14	1.29	1.47	1.66	1.85	2.06	2.30	2.59	2.91	68
44															0.65	0.79	0.93	1.06	1.21	1.37	1.58	1.80	2.01	2.24	2.51	2.86	3.20	69
45															0.70	0.84	0.98	1.12	1.29	1.48	1.71	1.95	2.19	2.45	2.77	3.15	3.49	70
46															0.76	0.89	1.03	1.19	1.38	1.60	1.85	2.13	2.39	2.70	3.05	3.44	3.77	71
47															0.82	0.95	1.10	1.27	1.49	1.72	2.01	2.31	2.61	2.97	3.32	3.71	4.08	72
48															0.87	1.02	1.19	1.38	1.60	1.85	2.16	2.50	2.82	3.21	3.59	4.01	4.47	73
49															0.93	1.10	1.29	1.50	1.72	1.99	2.32	2.69	3.03	3.43	3.88	4.39	4.98	74

Attachment A.3.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
50	1.00	1.20	1.41	1.63	1.86	2.15	2.49	2.87	3.25	3.68	4.22	4.89	5.59	6.31	7.03	7.80	8.51	9.30	10.39	11.86	13.77	16.07	18.70	21.73	24.35	29.21	75		
51	1.08	1.31	1.55	1.78	2.02	2.31	2.66	3.06	3.49	4.02	4.68	5.48	6.26	6.90	7.65	8.45	9.17	10.20	11.59	13.34	15.53	18.05	20.94	24.33	27.28	32.99	76		
52	1.15	1.42	1.68	1.94	2.19	2.49	2.86	3.32	3.81	4.45	5.24	6.14	6.84	7.46	8.26	9.09	10.03	11.35	12.95	15.02	17.41	20.16	23.39	27.26	30.77	37.42	77		
53	1.21	1.52	1.82	2.10	2.37	2.70	3.12	3.66	4.23	4.99	5.86	6.71	7.39	8.14	8.98	9.92	11.15	12.67	14.47	16.81	19.41	22.46	26.14	30.63	34.99	42.61	78		
54	1.27	1.63	1.96	2.25	2.55	2.93	3.44	4.06	4.72	5.56	6.38	7.23	8.05	8.92	9.87	11.01	12.41	13.94	16.15	18.70	21.57	25.04	29.29	34.61	39.97	48.55	79		
55	1.33	1.74	2.10	2.42	2.75	3.22	3.82	4.52	5.24	6.03	6.85	7.83	8.81	9.82	10.95	12.31	13.78	15.30	17.91	20.72	23.98	27.96	32.93	39.43	45.66	55.29	80		
56	1.41	1.85	2.25	2.61	3.01	3.56	4.24	5.00	5.75	6.54	7.50	8.59	9.70	10.88	12.26	13.75	15.28	16.97	19.79	22.97	26.70	31.35	37.18	45.06	52.11	62.77	81		
57	1.50	1.96	2.40	2.83	3.32	3.94	4.68	5.47	6.23	7.15	8.24	9.49	10.75	12.14	13.71	15.25	16.95	18.78	21.88	25.52	29.86	35.30	42.31	51.49	59.29	70.90	82		
58	1.60	2.09	2.57	3.08	3.67	4.35	5.14	5.93	6.69	7.72	8.95	10.43	11.99	13.54	15.20	16.82	18.75	20.69	24.26	28.49	33.53	39.87	48.45	58.68	67.10	79.95	83		
59	1.73	2.24	2.78	3.37	4.04	4.79	5.59	6.38	7.14	8.29	9.71	11.41	13.31	15.01	16.77	18.51	20.66	22.88	27.00	31.92	37.68	45.43	55.26	66.42	75.68	90.17	84		
60	1.88	2.41	3.00	3.67	4.42	5.23	6.05	6.83	7.60	8.91	10.52	12.38	14.47	16.55	18.45	20.38	22.83	25.39	30.19	35.79	42.69	51.93	62.65	74.93	85.43	101.72	85		
61	2.06	2.61	3.24	3.98	4.81	5.67	6.52	7.31	8.11	9.60	11.35	13.31	15.50	17.95	20.30	22.50	25.33	28.28	33.77	40.26	48.77	59.03	70.86	84.71	96.61	114.64	86		
62	2.22	2.82	3.53	4.34	5.24	6.16	7.05	7.89	8.76	10.39	12.25	14.31	16.64	19.33	22.34	24.94	28.22	31.54	37.79	45.82	55.62	67.00	80.32	95.93	109.11	128.88	87		
63	2.35	3.06	3.87	4.76	5.72	6.71	7.67	8.60	9.58	11.32	13.28	15.50	18.06	21.06	24.60	27.76	31.46	35.22	42.18	52.43	63.32	76.18	91.20	108.51	122.89	144.35	88		
64	2.47	3.31	4.23	5.21	6.26	7.32	8.36	9.41	10.51	12.36	14.49	16.94	19.81	23.20	27.25	30.93	35.08	39.56	46.86	59.86	72.21	86.71	103.39	122.39	137.91	160.94	89		
65	2.58	3.61	4.64	5.71	6.87	8.01	9.13	10.29	11.53	13.53	15.88	18.63	21.88	25.75	30.27	34.46	39.01	44.06	52.22	68.26	82.23	98.39	116.76	137.44	154.03	177.96	90		
66	2.71	3.97	5.10	6.27	7.58	8.79	9.98	11.23	12.62	14.83	17.46	20.57	24.28	28.60	33.63	38.31	43.16	48.38	59.18	77.75	93.34	111.15	131.20	153.52	170.50	195.27	91		
67	2.94	4.38	5.61	6.88	8.30	9.66	11.01	12.40	13.90	16.39	19.38	22.94	27.09	31.92	37.45	42.41	47.56	54.28	67.80	88.41	105.63	125.08	146.77	170.03	187.31	213.73	92		
68	3.25	4.83	6.19	7.55	8.88	10.65	12.14	13.62	15.26	18.10	21.49	25.47	30.09	35.38	41.34	46.92	53.43	62.35	77.49	100.25	119.10	140.15	162.84	186.95	209.06	233.52	93		
69	3.56	5.33	6.83	8.29	9.34	11.75	13.22	14.75	17.11	20.39	24.21	28.68	33.79	39.54	46.12	52.82	61.41	71.59	88.31	113.24	133.68	155.69	179.24	208.81	233.27	254.64	94		
70	4.07	5.90	7.54	8.93	10.25	12.82	14.25	16.71	19.34	23.05	27.37	32.32	37.91	44.29	52.07	60.74	70.68	81.92	100.25	127.33	148.74	171.66	204.34	233.13	254.52	274.21	95		
71	4.85	6.53	8.32	9.83	11.60	13.75	15.49	18.33	20.77	24.83	29.49	34.75	40.79	48.15	57.59	69.86	81.06	94.11	113.48	142.00	164.36	200.10	233.04	254.47	274.15	291.18	96		
72	5.63	7.46	9.35	11.10	12.82	14.65	16.65	19.42	21.82	26.16	31.06	36.68	43.55	52.35	63.63	78.73	93.60	109.88	130.67	159.20	196.03	232.96	254.42	274.14	291.18	309.26	328.54	349.11	97
73	6.41	8.46	10.43	12.29	14.04	15.78	18.27	21.06	23.38	28.07	33.38	39.85	48.14	58.77	72.30	89.37	109.73	129.21	153.28	194.31	232.88	254.38	274.10	291.18	309.26	328.54	349.11	98	
74	7.35	9.16	11.36	13.59	15.37	17.61	20.37	22.84	26.73	31.85	38.18	46.26	56.59	69.75	86.36	107.26	129.11	151.67	192.43	232.80	254.35	274.08	291.18	309.26	328.54	349.11	99		
75	8.03	9.99	12.42	14.99	17.05	19.71	22.33	26.08	31.70	37.91	45.97	56.26	69.35	85.88	106.54	129.01	151.52	191.47	232.72	254.31	274.06	291.18	309.26	328.54	349.11	368.76	100		
76	8.39	10.93	13.65	16.51	19.06	21.79	25.42	30.87	36.28	44.97	55.09	67.99	84.27	104.66	127.77	151.30	190.75	232.63	254.28	274.03	291.18	309.26	328.54	349.11	368.76	386.19	101		
77	8.88	11.82	14.98	18.44	21.28	24.77	30.08	35.69	43.35	54.15	66.88	82.97	103.10	125.92	150.36	190.11	231.78	291.18	309.26	328.54	349.11	368.76	386.19	404.73	102				
78	9.54	12.81	16.53	20.77	24.14	29.29	35.08	42.72	51.45	63.88	79.45	98.99	122.82	149.43	189.54	231.03	253.94	273.83	291.14	309.26	328.54	349.11	368.76	386.19	404.73	424.44	103		
79	10.30	14.07	18.46	23.52	28.52	34.47	42.11	50.72	59.95	75.00	93.73	116.62	144.36	188.20	230.38	253.65	273.53	290.82	309.21	328.54	349.11	368.76	386.19	404.73	424.44	445.27	104		
80	11.18	15.68	20.90	26.89	33.93	41.56	50.09	59.34	72.24	90.67	113.03	141.95	185.97	229.81	253.42	273.27	290.54	308.93	328.50	349.11	368.76	386.19	404.73	424.44	445.27	467.21	105		
81	12.27	17.72	23.96	31.23	40.04	49.49	58.78	71.62	84.80	111.12	139.74	185.14	229.32	253.20	273.04	290.30	308.68	328.24	349.08	368.76	386.19	404.73	424.44	445.27	467.21	490.50	106		
82	13.75	20.34	27.92	36.95	47.91	58.26	71.06	84.23	106.34	139.59	184.80	228.89	253.02	272.84	290.09	308.46	328.02	348.85	368.73	386.19	404.73	424.44	445.27	467.21	490.50	515.21	107		
83	15.86	23.81	33.12	44.29	57.80	70.55	83.71	105.83	139.20	184.49	228.49	252.86	272.67	289.91	302.87	327.83	348.66	368.55	386.16	404.73	424.44	445.27	467.21	490.50	515.21	514.43	108		
84	18.86	28.47	39.83	53.46	70.05	83.21	105.34	138.77	183.46	228.13	252.71	272.51	289.75	308.10	327.66	348.50	368.40	386.04	404.71	424.44	445.27	467.21	490.50	515.21	514.43	569.22	109		
85	23.00	34.56	48.33	64.97	82.72	104.86	138.29	182.47	245.27	252.58	273.27	298.61	327.51	348.35	368.27	385.93	404.63	424.44	445.27	467.21	490.50	515.21	541.43	569.22	598.65	110			
86	28.44	42.52	59.37	79.68	104.41	137.83	181.52	225.76	252.12	272.24	289.47	307.83	327.38	348.23	368.15	385.84	404.56	424.41	445.27	467.21	490.50	515.21	541.43	569.22	598.65	629.83	111		
87	35.56	53.																											

Attachment A.3.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0																0.54	0.61	0.66	0.68	0.69	0.69	0.70	0.70	0.70	0.71	0.71	0.73	0.76	25
1																0.53	0.59	0.64	0.67	0.69	0.70	0.70	0.71	0.71	0.72	0.72	0.75	0.78	26
2																0.52	0.58	0.63	0.67	0.69	0.70	0.70	0.71	0.71	0.72	0.72	0.75	0.78	27
3																0.52	0.58	0.63	0.67	0.69	0.70	0.70	0.71	0.71	0.72	0.72	0.74	0.78	28
4																0.52	0.58	0.63	0.67	0.69	0.70	0.70	0.71	0.71	0.72	0.72	0.75	0.78	29
5																0.52	0.58	0.63	0.66	0.68	0.70	0.70	0.71	0.72	0.72	0.73	0.74	0.76	30
6																0.52	0.58	0.63	0.66	0.68	0.69	0.70	0.70	0.71	0.72	0.73	0.74	0.76	31
7																0.51	0.58	0.63	0.66	0.67	0.68	0.69	0.69	0.70	0.70	0.71	0.72	0.75	32
8																0.51	0.58	0.63	0.66	0.67	0.68	0.69	0.70	0.70	0.71	0.72	0.74	0.77	33
9																0.51	0.58	0.63	0.66	0.67	0.68	0.69	0.70	0.71	0.72	0.73	0.74	0.77	34
10																0.51	0.58	0.62	0.65	0.66	0.66	0.67	0.68	0.69	0.70	0.71	0.72	0.75	35
11																0.51	0.58	0.62	0.64	0.64	0.65	0.65	0.66	0.68	0.69	0.70	0.72	0.75	36
12																0.51	0.58	0.62	0.64	0.65	0.65	0.66	0.67	0.69	0.70	0.71	0.73	0.76	37
13																0.51	0.58	0.62	0.63	0.63	0.64	0.64	0.65	0.66	0.68	0.70	0.72	0.74	38
14																0.51	0.58	0.61	0.63	0.63	0.64	0.64	0.65	0.66	0.67	0.70	0.72	0.74	39
15	0.51	0.51	0.58	0.61	0.62	0.62	0.63	0.63	0.64	0.64	0.64	0.65	0.67	0.67	0.69	0.71	0.72	0.73	0.74	0.75	0.77	0.77	0.79	0.81	0.84	40			
16	0.51	0.57	0.61	0.62	0.62	0.63	0.63	0.64	0.64	0.65	0.65	0.67	0.67	0.70	0.71	0.73	0.74	0.75	0.77	0.79	0.81	0.84	0.89	0.91	0.94	41			
17	0.57	0.60	0.61	0.61	0.62	0.62	0.63	0.63	0.65	0.66	0.68	0.70	0.71	0.72	0.73	0.74	0.79	0.80	0.84	0.89	0.94	1.00	1.06	1.14	1.24	1.36	42		
18	0.59	0.59	0.60	0.60	0.61	0.61	0.62	0.63	0.64	0.65	0.67	0.68	0.70	0.72	0.74	0.75	0.77	0.79	0.81	0.84	0.89	0.94	1.00	1.06	1.14	1.36	1.49	43	
19	0.57	0.57	0.58	0.58	0.59	0.60	0.60	0.62	0.63	0.64	0.65	0.67	0.69	0.72	0.76	0.79	0.83	0.89	0.94	1.00	1.06	1.14	1.24	1.36	1.49	1.65	44		
20	0.54	0.54	0.55	0.55	0.56	0.57	0.58	0.60	0.61	0.63	0.64	0.66	0.68	0.73	0.78	0.83	0.88	0.94	1.00	1.06	1.14	1.24	1.36	1.49	1.65	1.82	45		
21	0.51	0.51	0.52	0.52	0.54	0.55	0.56	0.58	0.59	0.62	0.63	0.66	0.69	0.75	0.82	0.88	0.94	1.00	1.06	1.14	1.24	1.36	1.49	1.65	1.82	1.98	46		
22	0.47	0.48	0.49	0.50	0.53	0.54	0.55	0.57	0.58	0.61	0.64	0.67	0.71	0.78	0.86	0.94	1.00	1.06	1.14	1.24	1.36	1.49	1.65	1.82	1.98	2.12	47		
23	0.43	0.44	0.47	0.49	0.52	0.53	0.55	0.57	0.59	0.62	0.66	0.69	0.75	0.82	0.91	0.99	1.06	1.14	1.24	1.36	1.49	1.65	1.82	1.98	2.12	2.25	48		
24	0.39	0.42	0.46	0.49	0.52	0.54	0.56	0.58	0.61	0.64	0.68	0.73	0.79	0.87	0.96	1.06	1.14	1.24	1.36	1.49	1.65	1.82	1.98	2.12	2.25	49			
25	0.36	0.40	0.45	0.50	0.53	0.55	0.57	0.60	0.64	0.67	0.72	0.78	0.85	0.93	1.03	1.14	1.24	1.36	1.49	1.65	1.82	1.98	2.12	2.25	2.42	2.62	50		
26	0.34	0.40	0.46	0.52	0.55	0.57	0.60	0.63	0.67	0.72	0.77	0.83	0.91	1.00	1.11	1.24	1.36	1.49	1.65	1.82	1.97	2.12	2.25	2.42	2.62	2.88	51		
27	0.34	0.41	0.48	0.53	0.57	0.59	0.63	0.67	0.71	0.77	0.83	0.90	0.98	1.10	1.21	1.36	1.49	1.65	1.82	1.97	2.11	2.25	2.42	2.62	2.88	3.21	52		
28	0.35	0.42	0.50	0.55	0.59	0.62	0.66	0.71	0.76	0.83	0.90	0.98	1.08	1.19	1.33	1.48	1.64	1.81	1.97	2.11	2.25	2.42	2.62	2.88	3.21	3.59	53		
29	0.35	0.43	0.51	0.57	0.62	0.66	0.71	0.76	0.82	0.90	0.98	1.07	1.17	1.29	1.44	1.62	1.79	1.95	2.11	2.25	2.42	2.62	2.87	3.21	3.57	4.06	54		
30	0.36	0.44	0.51	0.58	0.64	0.71	0.76	0.82	0.88	0.96	1.04	1.14	1.26	1.40	1.58	1.76	1.92	2.08	2.24	2.40	2.59	2.86	3.18	3.57	3.99	4.60	55		
31	0.36	0.45	0.52	0.59	0.66	0.73	0.80	0.86	0.93	1.00	1.10	1.22	1.38	1.55	1.74	1.91	2.07	2.23	2.39	2.57	2.82	3.17	3.54	3.97	4.48	5.18	56		
32	0.37	0.45	0.54	0.62	0.69	0.76	0.84	0.90	0.97	1.05	1.16	1.31	1.51	1.70	1.88	2.05	2.22	2.39	2.57	2.80	3.14	3.52	3.93	4.41	4.98	5.74	57		
33	0.39	0.47	0.56	0.65	0.73	0.81	0.89	0.96	1.03	1.12	1.25	1.43	1.64	1.84	2.02	2.19	2.39	2.57	2.80	3.08	3.47	3.87	4.35	4.89	5.49	6.32	58		
34	0.41	0.49	0.59	0.67	0.77	0.85	0.94	1.02	1.11	1.22	1.37	1.56	1.77	1.98	2.18	2.35	2.57	2.80	3.08	3.39	3.80	4.26	4.79	5.37	5.95	6.97	59		
35	0.43	0.52	0.61	0.71	0.80	0.90	0.99	1.10	1.21	1.35	1.51	1.70	1.91	2.13	2.34	2.55	2.80	3.06	3.37	3.72	4.17	4.68	5.23	5.85	6.36	7.70	60		
36	0.46	0.55	0.64	0.74	0.84	0.94	1.06	1.24	1.34	1.49	1.65	1.83	2.06	2.30	2.53	2.80	3.05	3.33	3.68	4.08	4.57	5.11	5.70	6.32	6.98	8.60	61		
37	0.49	0.58	0.69	0.78	0.88	1.00	1.15	1.31	1.48	1.63	1.79	1.98	2.21	2.47	2.74	3.03	3.31	3.64	4.03	4.47	4.99	5.57	6.22	6.93	7.90	9.65	62		
38	0.53	0.64	0.74	0.84	0.94	1.08	1.26	1.44	1.61	1.77	1.93	2.14	2.38	2.66	2.96	3.27	3.61	3.99	4.42	4.88	5.45	6.12	6.87	7.80	8.97	10.79	63		
39	0.57	0.69	0.80	0.90	1.02	1.19	1.38	1.57	1.74	1.90	2.08	2.32	2.59	2.89	3.21	3.57	3.95	4.38	4.84	5.32	5.99	6.76	7.68	8.79	9.97	11.98	64		
40	0.61	0.74	0.86	0.98	1.12	1.31	1.51	1.70	1.87	2.06	2.28	2.54	2.83	3.15	3.52	3.91	4.33	4.79	5.30	5.83	6.63	7.52	8.58	9.83	10.88	13.22	65		
41	0.65	0.80	0.94	1.08	1.24	1.43	1.64	1.84	2.04	2.25	2.50	2.80	3.11	3.47	3.89	4.29	4.73	5.24	5.83	6.46	7.38	8.40	9.56	10.86	11.90	14.48	66		
42	0.69	0.86	1.02	1.17	1.35	1.54	1.76	1.98	2.21	2.45	2.74	3.06	3.44	3.85	4.29	4.68	5.18	5.76	6.44	7.22	8.22	9.31	10.54	11.79	13.03	15.79	67		
43	0.73	0.91	1.09	1.25	1.43	1.64	1.87	2.13	2.38	2.66	2.98	3.37	3.81	4.24	4.66	5.10	5.69	6.37	7.15	8.05	9.10	10.25	11.47	12.76	14.13	17.18	68		
44	0.78	0.97	1.15	1.32	1.52	1.74	2.01	2.30	2.59	2.89	3.25	3.74	4.19	4.61	5.05	5.60	6.28												

Attachment A.3.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
50	1.21	1.47	1.75	2.04	2.36	2.73	3.21	3.72	4.23	4.81	5.55	6.45	7.40	8.38	9.35	10.44	11.32	12.30	13.64	15.41	17.70	20.35	23.32	26.60	29.61	34.34	75
51	1.31	1.62	1.93	2.24	2.57	2.94	3.43	3.96	4.55	5.25	6.16	7.26	8.31	9.18	10.18	11.26	12.19	13.49	15.21	17.33	19.90	22.78	25.96	29.57	32.90	38.37	76
52	1.39	1.75	2.11	2.44	2.79	3.18	3.69	4.30	4.98	5.84	6.92	8.15	9.10	9.93	11.01	12.12	13.35	15.02	16.99	19.49	22.25	25.33	28.82	32.89	36.78	43.09	77
53	1.46	1.88	2.28	2.66	3.02	3.45	4.03	4.75	5.54	6.57	7.76	8.92	9.84	10.84	11.97	13.26	14.86	16.78	18.98	21.77	24.73	28.09	32.01	36.67	41.38	48.60	78
54	1.53	2.02	2.47	2.86	3.26	3.77	4.46	5.30	6.20	7.34	8.46	9.61	10.73	11.89	13.18	14.73	16.58	18.62	21.17	24.18	27.40	31.17	35.66	41.10	46.73	54.83	79
55	1.60	2.16	2.65	3.07	3.53	4.14	4.97	5.92	6.89	7.97	9.08	10.42	11.76	13.11	14.64	16.49	18.49	20.58	23.46	26.74	30.36	34.66	39.87	46.35	52.80	61.86	80
56	1.69	2.29	2.83	3.32	3.86	4.59	5.53	6.57	7.59	8.66	9.96	11.44	12.95	14.56	16.43	18.45	20.54	22.79	25.90	29.57	33.70	38.69	44.75	52.37	59.62	69.59	81
57	1.79	2.43	3.03	3.61	4.27	5.11	6.12	7.21	8.23	9.48	10.96	12.67	14.38	16.27	18.41	20.50	22.74	25.20	28.62	32.80	37.57	43.37	50.45	59.19	67.14	77.90	82
58	1.93	2.59	3.26	3.94	4.73	5.68	6.74	7.82	8.83	10.24	11.92	13.95	16.08	18.18	20.44	22.64	25.11	27.80	31.69	36.54	42.07	48.70	57.05	66.71	75.23	87.09	83
59	2.10	2.78	3.52	4.32	5.23	6.26	7.36	8.42	9.43	11.01	12.94	15.27	17.86	20.19	22.57	24.93	27.68	30.70	35.25	40.86	47.12	54.93	64.31	74.75	84.09	97.39	84
60	2.30	3.01	3.81	4.71	5.74	6.84	7.96	9.01	10.04	11.84	14.03	16.58	19.44	22.28	24.86	27.47	30.60	34.05	39.37	45.73	52.99	61.98	72.10	83.56	94.06	108.96	85
61	2.53	3.26	4.13	5.12	6.26	7.44	8.59	9.65	10.72	12.76	15.15	17.84	20.83	24.19	27.38	30.35	33.98	37.95	44.00	51.26	59.75	69.57	80.70	93.55	105.36	121.81	86
62	2.73	3.54	4.51	5.60	6.83	8.09	9.29	10.43	11.60	13.83	16.36	19.18	22.37	26.05	30.16	33.69	37.88	42.36	49.18	57.68	67.17	77.99	90.46	104.89	117.93	135.87	87
63	2.90	3.85	4.95	6.16	7.48	8.82	10.12	11.39	12.71	15.07	17.76	20.80	24.29	28.40	33.24	37.54	42.26	47.31	54.84	64.92	75.40	87.56	101.57	117.50	131.68	151.02	88
64	3.04	4.18	5.43	6.78	8.20	9.65	11.07	12.49	13.96	16.48	22.75	26.66	31.32	36.84	41.85	47.15	52.89	60.85	72.97	84.76	98.41	113.91	131.31	146.51	167.13	89	
65	3.16	4.57	5.97	7.45	9.03	10.59	12.11	13.66	15.33	18.07	21.28	25.04	29.49	34.80	40.99	46.68	52.47	58.74	67.55	82.00	95.28	110.40	127.36	146.16	162.28	183.46	90
66	3.32	5.06	6.60	8.19	9.99	11.63	13.25	14.93	16.81	19.84	23.44	27.70	32.78	38.71	45.60	51.96	58.10	64.78	75.61	92.11	106.85	123.42	141.79	161.91	178.22	199.88	91
67	3.63	5.60	7.29	9.02	10.97	12.81	14.64	16.53	18.56	21.98	26.07	30.94	36.64	43.26	50.82	57.57	64.18	72.15	85.12	103.38	119.54	137.48	157.17	177.89	194.30	217.29	92
68	4.02	6.20	8.07	9.92	11.73	14.17	16.18	18.19	20.41	24.30	28.96	34.40	40.75	48.00	56.14	63.71	71.54	81.29	95.70	115.75	133.28	152.52	172.83	194.04	213.99	235.82	93
69	4.43	6.87	8.93	10.93	12.33	15.65	17.64	19.71	22.94	27.43	32.68	38.81	45.82	53.69	62.68	71.09	80.62	91.56	107.35	129.15	147.96	167.81	188.62	213.81	235.64	255.51	94
70	5.12	7.63	9.89	11.78	13.56	17.10	19.04	22.41	26.00	31.09	37.02	43.83	51.47	60.19	70.52	80.13	90.90	102.86	120.03	143.50	162.93	183.30	210.66	235.52	255.39	274.21	95
71	6.17	8.47	10.94	12.99	15.41	18.35	24.61	27.91	33.50	39.89	47.11	55.37	65.14	77.00	90.32	102.24	115.61	133.75	158.19	178.17	207.65	235.46	255.34	274.15	291.18	296	96
72	7.22	9.73	12.33	14.71	17.07	19.54	22.26	26.05	29.29	35.25	41.95	49.64	58.77	69.85	83.27	99.86	115.21	130.80	149.82	174.33	204.74	235.39	255.29	274.14	291.18	309.26	97
73	8.26	11.08	13.78	16.32	18.69	21.05	24.44	28.23	31.37	37.77	45.01	53.61	64.07	76.74	92.01	110.23	130.64	148.14	169.14	203.30	235.33	255.26	274.10	291.18	309.26	328.54	98
74	9.52	12.01	15.01	18.05	20.48	23.51	27.26	30.60	35.89	42.88	51.27	61.44	73.77	88.61	106.35	127.56	148.04	167.34	201.25	235.27	255.22	274.08	291.18	309.26	328.54	349.11	99
75	10.42	13.10	16.42	19.93	22.73	26.34	29.87	34.99	42.66	50.90	61.05	73.32	88.09	105.75	126.70	147.92	167.18	200.20	235.21	255.18	274.06	291.18	309.26	328.54	349.11	368.76	100
76	10.86	14.34	18.06	21.97	25.42	29.12	34.05	41.50	48.66	59.69	71.78	86.35	103.78	124.47	144.50	166.94	199.65	235.14	255.15	274.03	291.18	309.26	328.54	349.11	368.76	386.19	101
77	11.48	15.50	19.82	24.56	28.41	33.15	40.39	47.82	57.44	70.49	84.87	102.09	122.54	144.27	165.87	199.15	234.50	255.11	273.99	291.18	309.26	328.54	349.11	368.76	386.19	404.73	102
78	12.32	16.79	21.89	27.70	32.27	39.29	46.98	56.60	66.93	81.06	97.79	117.72	140.80	164.86	198.72	233.93	254.81	273.83	291.14	309.26	328.54	349.11	368.76	386.19	404.73	424.44	103
79	13.28	18.44	24.48	31.40	38.23	46.13	55.76	65.97	75.90	92.13	111.28	133.49	159.16	179.39	233.44	254.52	273.53	290.82	309.21	328.54	349.11	368.76	386.19	404.73	424.44	445.27	104
80	14.40	20.58	27.74	35.95	45.39	55.01	65.12	75.12	88.68	107.59	129.35	156.43	195.06	233.01	254.28	273.27	290.54	308.93	328.50	349.11	368.76	386.19	404.73	424.44	445.27	467.21	105
81	15.80	23.29	31.84	41.63	52.96	64.32	74.38	87.89	100.59	127.07	153.89	194.28	232.64	254.07	273.04	290.30	308.68	328.24	349.08	368.76	386.19	404.73	424.44	445.27	467.21	490.50	106
82	17.73	26.78	37.01	48.71	62.17	73.71	87.19	99.89	121.37	153.73	194.01	232.31	253.90	272.84	290.09	308.46	328.02	348.85	368.73	386.19	404.73	424.44	445.27	467.21	490.50	515.21	107
83	20.51	31.30	43.47	57.31	73.11	86.56	99.27	120.78	153.30	193.77	232.01	253.73	272.67	289.91	302.87	327.83	348.66	368.55	386.16	404.73	424.44	445.27	467.21	490.50	515.21	514.43	108
84	24.41	37.09	51.34	67.47	85.92	98.67	120.21	152.82	192.98	231.74	253.58	272.51	298.75	308.10	327.66	348.50	368.40	386.04	404.71	424.44	445.27	467.21	490.50	515.21	514.43	109	
85	29.58	44.28	60.81	79.55	98.07	119.65	152.29	192.21	230.81	253.45	272.37	289.61	307.96	327.51	348.35	368.27	385.93	404.63	424.44	445.27	467.21	490.50	515.21	514.43	541.43	569.22	110
86	36.07	53.25	72.52	94.32	119.13	151.78	191.45	229.94	252.99	272.24	289.47	307.83	327.38	348.23	368.15	385.84	404.56	424.41	445.27	467.21	490.50	515.21	514.43	541.43	569.22	598.65	1

Attachment A.3.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
0																0.86	0.97	1.05	1.07	1.10	1.10	1.11	1.11	1.12	1.14	1.15	1.15	25		
1																0.83	0.94	1.02	1.07	1.10	1.10	1.11	1.11	1.12	1.14	1.15	1.20	26		
2																0.82	0.93	1.01	1.06	1.09	1.10	1.11	1.11	1.12	1.14	1.15	1.17	1.23	27	
3																0.82	0.93	1.01	1.06	1.09	1.10	1.11	1.12	1.14	1.16	1.19	1.21	28		
4																0.82	0.93	1.01	1.06	1.09	1.11	1.12	1.13	1.15	1.17	1.18	1.19	29		
5																0.82	0.93	1.01	1.06	1.08	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.17	30	
6																0.82	0.93	1.01	1.06	1.08	1.09	1.10	1.11	1.12	1.13	1.14	1.15	1.16	31	
7																0.82	0.93	1.01	1.05	1.07	1.08	1.09	1.09	1.10	1.11	1.12	1.13	1.14	32	
8																0.82	0.93	1.01	1.04	1.06	1.06	1.07	1.09	1.09	1.10	1.11	1.12	1.15	33	
9																0.80	0.93	1.00	1.04	1.05	1.06	1.07	1.09	1.10	1.11	1.12	1.14	1.19	34	
10																0.80	0.92	1.00	1.03	1.04	1.05	1.05	1.07	1.09	1.10	1.11	1.12	1.14	1.15	35
11																0.80	0.92	0.99	1.02	1.02	1.03	1.04	1.06	1.08	1.10	1.11	1.12	1.14	1.23	36
12																0.80	0.92	0.98	1.00	1.01	1.01	1.02	1.03	1.05	1.08	1.10	1.11	1.15	1.28	37
13																0.80	0.92	0.98	0.99	1.00	1.00	1.01	1.05	1.07	1.10	1.11	1.12	1.14	1.24	38
14																0.80	0.92	0.98	1.00	1.01	1.01	1.02	1.06	1.07	1.09	1.10	1.12	1.14	1.51	39
15	0.80	0.80	0.92	0.98	0.98	0.99	0.99	0.99	1.00	1.00	1.01	1.03	1.04	1.04	1.05	1.05	1.07	1.09	1.10	1.11	1.12	1.13	1.14	1.15	1.62	40				
16	0.80	0.91	0.97	0.97	0.98	0.98	0.99	0.99	1.00	1.00	1.02	1.04	1.09	1.11	1.12	1.13	1.14	1.17	1.19	1.23	1.28	1.34	1.41	1.51	1.62	41				
17	0.91	0.96	0.96	0.97	0.97	0.98	0.98	0.99	1.00	1.00	1.03	1.05	1.08	1.09	1.11	1.12	1.13	1.19	1.22	1.28	1.34	1.41	1.51	1.62	1.74	42				
18	0.93	0.94	0.94	0.95	0.95	0.96	0.96	0.98	1.00	1.01	1.03	1.05	1.06	1.10	1.13	1.15	1.22	1.27	1.34	1.41	1.51	1.62	1.74	1.89	2.07	43				
19	0.89	0.90	0.90	0.91	0.91	0.92	0.93	0.96	0.97	0.98	1.00	1.02	1.04	1.09	1.15	1.20	1.26	1.34	1.41	1.51	1.61	1.74	1.89	2.07	2.28	44				
20	0.84	0.84	0.85	0.85	0.86	0.88	0.90	0.92	0.93	0.95	0.97	1.00	1.03	1.10	1.19	1.26	1.33	1.41	1.51	1.61	1.74	1.89	2.07	2.28	2.53	45				
21	0.78	0.78	0.79	0.80	0.82	0.84	0.86	0.88	0.89	0.93	0.95	1.00	1.04	1.13	1.23	1.33	1.41	1.51	1.61	1.74	1.89	2.07	2.28	2.53	2.79	46				
22	0.72	0.72	0.74	0.74	0.77	0.80	0.82	0.84	0.86	0.87	0.92	0.95	1.00	1.07	1.17	1.29	1.41	1.51	1.61	1.74	1.89	2.07	2.28	2.53	2.79	47				
23	0.65	0.67	0.71	0.75	0.78	0.81	0.83	0.85	0.88	0.93	0.97	1.03	1.12	1.22	1.37	1.49	1.61	1.74	1.89	2.07	2.28	2.53	2.79	3.04	3.27	4.45				
24	0.58	0.62	0.69	0.74	0.78	0.80	0.84	0.86	0.91	0.96	1.02	1.09	1.18	1.29	1.45	1.60	1.74	1.89	2.07	2.28	2.53	2.79	3.04	3.26	3.67	49				
25	0.52	0.60	0.68	0.76	0.79	0.82	0.85	0.89	0.94	1.01	1.08	1.16	1.26	1.39	1.55	1.73	1.89	2.07	2.28	2.53	2.79	3.03	3.25	3.44	3.66	3.94	50			
26	0.50	0.60	0.69	0.78	0.82	0.85	0.88	0.93	0.99	1.07	1.15	1.24	1.35	1.52	1.68	1.89	2.07	2.28	2.52	2.78	3.02	3.23	3.43	3.66	3.94	42				
27	0.49	0.61	0.71	0.79	0.85	0.88	0.93	0.99	1.06	1.15	1.24	1.35	1.48	1.66	1.83	2.07	2.28	2.52	2.78	3.02	3.22	3.42	3.65	3.94	4.28	52				
28	0.50	0.62	0.73	0.81	0.88	0.92	0.99	1.06	1.13	1.24	1.35	1.48	1.62	1.80	2.01	2.27	2.51	2.77	3.01	3.22	3.42	3.65	3.93	4.28	4.70	5.20	53			
29	0.50	0.63	0.74	0.83	0.92	0.99	1.06	1.13	1.22	1.34	1.47	1.61	1.76	1.95	2.20	2.48	2.74	3.00	3.21	3.42	3.65	3.93	4.27	4.70	5.20	5.82	54			
30	0.50	0.64	0.74	0.84	0.95	1.05	1.13	1.21	1.32	1.43	1.57	1.72	1.91	2.14	2.41	2.70	2.96	3.20	3.42	3.65	3.93	4.27	4.69	5.19	5.76	6.50				
31	0.50	0.63	0.75	0.85	0.98	1.08	1.19	1.28	1.38	1.49	1.65	1.84	2.09	2.36	2.66	2.92	3.18	3.42	3.65	3.93	4.27	4.68	5.18	5.73	6.36	7.22	56			
32	0.50	0.64	0.77	0.89	1.01	1.13	1.25	1.34	1.44	1.56	1.74	1.98	2.29	2.60	2.89	3.15	3.40	3.65	3.93	4.27	4.68	5.18	5.72	6.32	7.00	7.91	57			
33	0.53	0.67	0.81	0.94	1.07	1.19	1.32	1.42	1.53	1.67	1.88	2.16	2.50	2.82	3.11	3.37	3.64	3.93	4.27	4.68	5.16	5.70	6.29	6.95	7.63	8.58	58			
34	0.56	0.70	0.85	0.98	1.12	1.26	1.39	1.52	1.65	1.83	2.07	2.37	2.64	2.90	3.19	3.55	3.97	4.45	4.97	5.53	6.12	6.77	7.45	8.18	9.02	10.01	11.18	12.54		
35	0.59	0.73	0.88	1.03	1.18	1.32	1.47	1.64	1.82	2.03	2.29	2.58	2.92	3.27	3.61	3.92	4.26	4.66	5.14	5.64	6.24	6.89	7.57	8.29	9.12	10.40	60			
36	0.63	0.77	0.92	1.07	1.22	1.38	1.57	1.80	2.02	2.26	2.51	2.80	3.15	3.54	3.91	4.26	4.66	5.12	5.63	6.18	6.85	7.54	8.27	9.10	10.04	11.63	61			
37	0.67	0.82	0.98	1.12	1.28	1.47	1.70	1.97	2.24	2.48	2.72	3.02	3.39	3.81	4.23	4.64	5.11	5.61	6.18	6.79	7.49	8.24	9.07	10.03	11.18	13.07	62			
38	0.73	0.90	1.06	1.20	1.37	1.59	1.88	2.16	2.45	2.69	2.94	3.26	3.66	4.10	4.57	5.07	5.59	6.17	6.79	7.45	8.19	9.05	10.02	11.18	12.56	14.62	63			
39	0.78	0.97	1.14	1.29	1.49	1.76	2.07	2.37	2.64	2.90	3.19	3.55	3.97	4.45	4.97	5.53	6.12	6.77	7.45	8.18	9.02	10.01	11.18	12.54	14.09	16.26	64			
40	0.83	1.05	1.24	1.42	1.65	1.95	2.28	2.58	2.85	3.14	3.48	3.90	4.36	4.87	5.45	6.07	6.73	7.43	8.16	9.01	10.00	11.17	12.53	14.03	15.63	17.96	65			
41	0.88	1.14	1.37	1.58	1.83	2.15	2.48	2.79	3.10	3.44	3.84	4.30	4.80	5.39	6.05	6.69	7.38	8.14	8.99	9.98	11.15	12.50	13.97	15.53	16.95	19.68	66			
42	0.94	1.22	1.48	1.73	2.00	2.31	2.66	3.00	3.36	3.75	4.21	4.73	5.33	5.99	6.68	7.30	8.08	8.96	9.96	11.10	12.44	13.88	15.42	16.87	18.35	21.48	67			
43	1.00	1.29	1.57	1.84	2.12	2.45	2.83	3.23	3.64	4.08	4.58	5.22	5.93	6.62	7.28	7.98	8.90	9.92	11.09	12.35	13.80	15.29	16.80	18.26	20.11	23.36	68			
44	1.07	1.38	1.66	1.94	2.24	2.61	3.04	3.50	3.96	4.44	5.02	5.80	6.54	7.21	7.90	8.78	9.85	11.04	12.34	13.73	15.22									

Attachment A.3.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age																																																																																																																									
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25																																																																																																																										
50	1.69	2.12	2.57	3.04	3.53	4.14	4.89	5.72	6.54	7.48	8.67	10.15	11.69	13.28	14.84	16.60	17.94	19.37	21.31	23.81	26.96	30.49	34.20	38.11	42.16	46.44	75																																																																																																																								
51	1.84	2.35	2.85	3.34	3.85	4.46	5.23	6.09	7.05	8.19	9.66	11.45	13.16	14.56	16.17	17.92	19.33	21.25	23.76	26.74	30.25	33.94	37.79	41.92	46.39	51.08	76																																																																																																																								
52	1.96	2.55	3.11	3.66	4.20	4.83	5.64	6.62	7.72	9.14	10.90	12.89	14.43	15.75	17.49	19.28	21.18	23.69	26.53	30.02	33.69	37.53	41.62	46.14	51.08	56.47	77																																																																																																																								
53	2.06	2.74	3.38	3.99	4.56	5.25	6.18	7.35	8.63	10.31	12.25	14.13	15.61	17.20	19.04	21.09	23.61	26.49	29.63	33.48	37.30	41.38	45.87	50.93	56.47	62.70	78																																																																																																																								
54	2.15	2.94	3.67	4.29	4.92	5.74	6.86	8.23	9.69	11.55	13.37	15.24	17.04	18.91	20.98	23.50	26.43	29.60	33.04	37.10	41.17	45.65	50.68	56.42	62.70	69.66	79																																																																																																																								
55	2.25	3.15	3.94	4.62	5.34	6.34	7.67	9.22	10.81	12.57	14.36	16.52	18.71	20.88	23.37	26.36	29.57	32.98	36.57	40.94	45.42	50.47	56.22	62.70	69.66	77.36	80																																																																																																																								
56	2.37	3.35	4.22	5.00	5.87	7.05	8.58	10.26	11.92	13.68	15.77	18.19	20.63	23.23	26.27	29.55	32.92	36.48	40.33	45.17	50.22	56.00	62.61	69.66	77.36	85.69	81																																																																																																																								
57	2.52	3.55	4.52	5.45	6.51	7.88	9.54	11.29	12.96	15.00	17.40	20.18	22.96	26.03	29.50	32.88	36.39	40.21	44.50	49.98	55.77	62.42	69.66	77.36	85.69	94.44	82																																																																																																																								
58	2.72	3.80	4.87	5.97	7.26	8.79	10.52	12.27	13.91	16.20	18.93	22.24	25.71	29.14	32.81	36.36	40.10	44.36	49.23	55.53	62.20	69.56	77.36	85.69	94.44	103.93	83																																																																																																																								
59	2.97	4.09	5.27	6.57	8.05	9.72	11.50	13.23	14.86	17.43	20.57	24.38	28.63	32.42	36.28	40.08	44.24	49.08	54.71	61.98	69.40	77.36	85.69	94.44	103.93	114.43	84																																																																																																																								
60	3.27	4.42	5.72	7.19	8.86	10.66	12.47	14.18	15.82	18.75	22.34	26.51	31.19	35.83	39.99	44.21	48.95	54.54	61.05	69.19	77.31	85.69	94.44	103.93	114.43	126.06	85																																																																																																																								
61	3.62	4.81	6.21	7.84	9.68	11.61	13.46	15.19	16.90	20.22	24.14	28.54	33.43	38.91	44.10	48.91	54.39	60.87	68.17	77.20	85.69	94.44	103.93	114.43	126.06	138.76	86																																																																																																																								
62	3.92	5.24	6.81	8.60	10.59	12.64	14.59	16.43	18.31	21.94	26.09	30.70	35.92	41.92	48.63	54.34	60.69	67.97	76.10	85.69	94.44	103.93	114.43	126.06	138.76	152.39	87																																																																																																																								
63	4.16	5.73	7.51	9.49	11.64	13.81	15.92	17.97	20.09	23.95	28.34	33.31	39.04	45.74	53.65	60.63	67.76	75.87	84.74	94.44	103.93	114.43	126.06	138.76	152.39	166.78	88																																																																																																																								
64	4.35	6.23	8.27	10.47	12.79	15.13	17.44	22.12	26.25	30.99	36.48	42.89	50.50	59.55	67.68	75.64	84.38	93.88	103.93	114.43	126.06	138.76	152.39	166.78	181.74	89																																																																																																																									
65	4.52	6.84	9.14	11.55	14.12	16.64	19.12	21.64	24.34	28.82	34.07	40.23	47.51	56.20	66.33	75.58	84.25	93.42	103.76	114.43	126.06	138.76	152.39	166.78	181.74	196.47	90																																																																																																																								
66	4.76	7.62	10.14	12.74	15.67	18.35	20.98	23.70	26.74	31.70	37.58	44.58	52.90	62.61	73.88	84.24	93.41	103.50	114.43	126.06	138.76	152.39	166.78	181.74	196.47	210.79	91																																																																																																																								
67	5.23	8.48	11.25	14.07	17.25	20.26	23.25	26.30	29.58	35.19	41.89	49.89	59.23	70.08	82.46	93.40	103.46	114.40	126.06	138.76	152.39	166.78	181.74	196.47	210.79	225.67	92																																																																																																																								
68	5.85	9.43	12.49	15.53	18.48	22.45	25.75	29.01	32.60	38.99	46.62	55.56	65.97	77.88	91.18	103.43	114.37	126.06	138.76	152.39	166.78	181.74	196.47	210.79	225.67	241.27	93																																																																																																																								
69	6.49	10.51	13.87	17.14	19.42	24.88	28.10	31.47	36.74	44.11	52.74	62.80	74.30	87.18	101.85	114.33	126.06	138.76	152.39	166.78	181.74	196.47	210.79	225.67	241.21	257.59	94																																																																																																																								
70	7.59	11.73	15.41	18.51	21.40	27.23	30.37	35.88	41.75	50.13	59.87	71.06	83.59	97.86	114.19	126.05	138.78	166.78	181.74	196.47	210.79	225.67	241.18	257.47	274.21	95																																																																																																																									
71	9.29	13.07	17.11	20.46	24.42	29.23	33.09	39.47	44.85	54.04	64.54	76.39	89.92	105.43	123.02	138.76	152.39	166.53	181.67	196.47	210.79	225.67	241.16	257.41	274.15	291.18	96																																																																																																																								
72	10.98	15.11	19.36	23.25	27.09	31.11	35.54	41.72	46.99	56.77	67.75	80.35	94.85	111.34	129.84	149.92	166.43	180.40	195.23	210.16	225.67	241.14	257.36	274.14	291.18	309.26	328.54	97																																																																																																																							
73	12.65	17.27	21.69	25.83	29.68	33.50	39.02	45.20	50.25	60.74	72.58	86.23	101.81	119.33	138.70	159.68	180.21	193.05	206.75	224.88	241.13	257.33	274.10	291.18	309.26	328.54	349.11	98																																																																																																																							
74	14.67	18.74	23.64	28.62	32.55	37.45	43.58	48.97	57.55	68.96	82.26	97.37	114.40	133.24	153.67	175.63	192.91	204.51	222.39	241.11	257.30	274.08	291.18	309.26	328.54	349.11	349.11	99																																																																																																																							
75	16.07	20.45	25.88	31.62	36.16	42.03	47.74	56.04	68.60	81.63	96.74	113.68	132.44	152.77	174.42	192.76	204.31	221.15	241.09	257.26	274.06	291.18	309.26	328.54	349.11	368.76	100																																																																																																																								
76	16.71	22.41	28.50	34.88	40.50	46.47	54.47	66.64	77.95	94.55	111.27	129.81	149.94	171.41	190.90	204.03	220.97	241.08	257.22	274.03	291.18	309.26	328.54	349.11	368.76	386.19	101																																																																																																																								
77	17.61	24.21	31.29	39.04	45.28	52.97	64.78	76.54	90.75	109.15	127.45	147.33	168.55	187.79	202.65	220.82	240.94	257.18	273.99	291.18	309.26	328.54	349.11	368.76	386.19	404.73	102																																																																																																																								
78	18.88	26.22	34.58	44.09	51.51	62.95	75.13	89.38	103.62	121.77	141.26	162.13	183.44	201.47	220.66	240.81	256.87	273.83	291.14	309.26	328.54	349.11	368.76	386.19	404.73	424.44	103																																																																																																																								
79	20.34	28.80	38.72	50.06	61.18	78.01	102.07	113.63	132.67	152.81	173.47	194.23	219.37	239.27	260.69	280.92	302.73	327.27	349.11	368.76	386.19	404.73	424.44	445.27	467.21	487.11	515.21	541.43	569.22	598.65	614.73	642.27	674.27	704.27	734.27	764.27	794.27	824.27	854.27	884.27	914.27	944.27	974.27	1004.00	103																																																																																																						
80	22.04	32.18	43.94	57.38	72.48	86.79	100.70	112.42	127.58	147.64	167.98	190.71	216.80	240.59	256.34	273.27	290.54	308.93	328.50	349.11	368.76	386.19	404.73	424.44	445.27	467.21	487.11	515.21	541.43	569.22	598.65	629.83	659.22	689.22	719.22	749.22	779.22	809.22	839.22	869.22	899.22	929.22	959.22	989.22	1019.22	1049.22	1079.22	1109.22	1139.22	1169.22	1199.22	1229.22	1259.22	1289.22	1319.22	1349.22	1379.22	1409.22	1439.22	1469.22	1499.22	1529.22	1559.22	1589.22	1619.22	1649.22	1679.22	1709.22	1739.22	1769.22	1799.22	1829.22	1859.22	1889.22	1919.22	1949.22	1979.22	2009.22	2039.22	2069.22	2099.22	2129.22	2159.22	2189.22	2219.22	2249.22	2279.22	2309.22	2339.22	2369.22	2399.22	2429.22	2459.22	2489.22	2519.22	2549.22	2579.22	2609.22	2639.22	2669.22	2699.22	2729.22	2759.22	2789.22	2819.22	2849.22	2879.22	2909.22	2939.22	2969.22	2999.22	3029.22	3059.22	3089.22	3119.22	3149.22	3179.22	3209.22	3239.22	3269.22	3299.22	3329.22	3359.22	3389.22	3419.22	3449.22	3479.22	3509.22	3539.22	3569.22	3599.22	3629.22	3659.22	3689.22	3719.22	3749.22	3779.22	3809.22	3839.22	3869.22	3899.22	3929.22	3959.22	3989.22	4019.22	4049.22	4079.22</

Attachment A.3.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate					
0																0.60	0.71	0.81	0.88	0.92	0.98	1.03	1.08	1.14	1.20	1.27	25				
1																0.58	0.69	0.79	0.87	0.92	0.98	1.03	1.08	1.14	1.20	1.27	26				
2																0.69	0.79	0.87	0.92	0.98	1.03	1.08	1.14	1.19	1.25	1.30	27				
3																0.79	0.87	0.92	0.98	1.03	1.08	1.14	1.19	1.23	1.27	1.31	28				
4																0.87	0.92	0.98	1.03	1.08	1.14	1.19	1.22	1.25	1.28	1.31	29				
5																0.57	0.69	0.79	0.87	0.92	0.97	1.03	1.08	1.14	1.22	1.23	1.26	1.28	1.30	30	
6																0.57	0.69	0.79	0.87	0.92	0.97	1.02	1.07	1.13	1.17	1.20	1.21	1.24	1.26	1.28	31
7																0.57	0.69	0.79	0.86	0.91	0.96	1.01	1.06	1.12	1.17	1.19	1.21	1.23	1.26	1.28	32
8																0.56	0.69	0.79	0.86	0.91	0.95	1.00	1.04	1.11	1.16	1.19	1.21	1.23	1.26	1.28	33
9																0.56	0.69	0.79	0.86	0.91	0.94	0.99	1.04	1.09	1.16	1.21	1.23	1.26	1.28	1.34	34
10						0.56	0.68	0.78	0.86	0.90	0.94	0.98			1.03	1.09	1.15	1.19	1.21	1.23	1.26	1.28	1.30	1.34	1.39	1.44	1.50	1.50	35		
11					0.56	0.68	0.78	0.84	0.89	0.93	0.97	1.02			1.08	1.15	1.19	1.21	1.23	1.26	1.28	1.30	1.34	1.39	1.44	1.50	1.59	1.59	36		
12					0.56	0.68	0.77	0.84	0.88	0.92	0.96	1.01	1.07			1.14	1.19	1.21	1.23	1.26	1.28	1.30	1.34	1.39	1.44	1.50	1.59	1.69	1.69	37	
13					0.56	0.68	0.77	0.83	0.87	0.91	0.95	0.99	1.05	1.12			1.18	1.21	1.23	1.26	1.28	1.30	1.34	1.39	1.44	1.50	1.59	1.69	1.81	1.81	38
14					0.56	0.68	0.77	0.82	0.87	0.89	0.94	1.04	1.10	1.17			1.21	1.23	1.26	1.28	1.30	1.34	1.39	1.44	1.50	1.59	1.69	1.81	1.95	1.95	39
15	0.56	0.68	0.77	0.82	0.85	0.89	0.93	0.97	1.02	1.09	1.14	1.19	1.23	1.26	1.28	1.30	1.34	1.39	1.44	1.50	1.59	1.69	1.81	1.95	2.11	2.11	40				
16	0.56	0.68	0.77	0.82	0.85	0.88	0.93	0.96	1.01	1.06	1.11	1.16	1.20	1.24	1.27	1.29	1.34	1.39	1.43	1.50	1.59	1.69	1.81	1.95	2.11	2.32	41				
17	0.68	0.76	0.81	0.84	0.87	0.91	0.96	0.99	1.05	1.08	1.12	1.16	1.20	1.23	1.27	1.29	1.39	1.43	1.50	1.58	1.69	1.81	1.95	2.11	2.32	2.55	42				
18	0.75	0.79	0.82	0.85	0.89	0.92	0.97	1.02	1.06	1.08	1.11	1.14	1.18	1.23	1.29	1.34	1.43	1.49	1.58	1.68	1.81	1.94	2.11	2.32	2.55	2.83	43				
19	0.76	0.79	0.82	0.86	0.89	0.93	0.98	1.01	1.04	1.06	1.09	1.12	1.17	1.24	1.34	1.41	1.49	1.58	1.68	1.81	1.94	2.11	2.32	2.55	2.83	3.15	44				
20	0.74	0.77	0.81	0.84	0.88	0.92	0.96	0.97	1.01	1.04	1.08	1.11	1.18	1.28	1.39	1.49	1.58	1.68	1.81	1.94	2.11	2.32	2.55	2.83	3.15	3.46	45				
21	0.71	0.75	0.78	0.82	0.86	0.89	0.92	0.94	0.98	1.02	1.07	1.13	1.21	1.32	1.45	1.58	1.68	1.81	1.94	2.11	2.32	2.55	2.83	3.15	3.46	3.78	46				
22	0.69	0.72	0.76	0.81	0.84	0.87	0.90	0.93	0.96	1.02	1.09	1.16	1.25	1.37	1.53	1.68	1.81	1.94	2.11	2.32	2.55	2.83	3.14	3.46	3.78	4.04	47				
23	0.65	0.68	0.74	0.79	0.83	0.87	0.90	0.94	0.98	1.05	1.13	1.20	1.31	1.45	1.63	1.79	1.94	2.11	2.32	2.55	2.83	3.14	3.46	3.78	4.04	4.25	48				
24	0.59	0.65	0.72	0.79	0.84	0.88	0.92	0.96	1.03	1.11	1.18	1.27	1.39	1.55	1.74	1.93	2.11	2.32	2.55	2.83	3.14	3.46	3.78	4.04	4.25	4.54	49				
25	0.55	0.63	0.72	0.81	0.86	0.91	0.95	1.01	1.08	1.17	1.26	1.36	1.50	1.67	1.86	2.10	2.32	2.55	2.83	3.14	3.46	3.77	4.04	4.25	4.54	4.94	50				
26	0.52	0.63	0.74	0.84	0.90	0.94	1.00	1.07	1.15	1.25	1.36	1.48	1.62	1.82	2.03	2.30	2.55	2.82	3.14	3.46	3.77	4.03	4.25	4.54	4.94	5.45	51				
27	0.52	0.65	0.77	0.87	0.94	1.00	1.06	1.14	1.23	1.36	1.48	1.61	1.78	2.01	2.23	2.53	2.82	3.13	3.46	3.77	4.03	4.25	4.54	4.94	5.45	6.07	52				
28	0.53	0.68	0.80	0.90	1.00	1.06	1.13	1.22	1.33	1.47	1.61	1.78	1.96	2.20	2.46	2.79	3.13	3.46	3.76	4.03	4.25	4.54	4.94	5.45	6.07	6.82	53				
29	0.54	0.70	0.82	0.94	1.05	1.13	1.22	1.33	1.44	1.61	1.76	1.95	2.14	2.39	2.70	3.07	3.43	3.75	4.02	4.25	4.54	4.94	5.45	6.07	6.71	7.71	54				
30	0.55	0.71	0.84	0.97	1.09	1.21	1.33	1.43	1.56	1.73	1.89	2.10	2.33	2.63	2.98	3.35	3.69	4.01	4.25	4.54	4.94	5.45	6.07	6.71	7.25	8.68	55				
31	0.54	0.71	0.86	1.00	1.14	1.28	1.41	1.53	1.66	1.81	2.00	2.26	2.57	2.93	3.30	3.65	3.98	4.25	4.54	4.94	5.45	6.07	6.71	7.25	7.95	9.69	56				
32	0.56	0.73	0.89	1.04	1.19	1.34	1.48	1.61	1.75	1.91	2.13	2.45	2.84	3.24	3.61	3.95	4.25	4.54	4.94	5.45	6.07	6.71	7.24	7.95	8.70	10.66	57				
33	0.61	0.77	0.94	1.10	1.27	1.43	1.58	1.72	1.87	2.05	2.32	2.69	3.11	3.53	3.90	4.23	4.54	4.94	5.45	6.07	6.71	7.23	7.93	8.70	9.35	11.61	58				
34	0.65	0.82	1.00	1.16	1.34	1.52	1.69	1.86	2.04	2.26	2.58	2.96	3.39	3.83	4.21	4.54	4.94	5.45	6.07	6.70	7.23	7.93	8.70	9.35	10.00	12.66	59				
35	0.69	0.86	1.04	1.23	1.41	1.60	1.79	2.02	2.25	2.54	2.87	3.25	3.68	4.14	4.54	4.94	5.45	6.07	6.70	7.23	7.93	8.70	9.35	10.00	10.70	13.86	60				
36	0.74	0.90	1.09	1.28	1.48	1.69	1.92	2.22	2.52	2.84	3.16	3.54	3.99	4.51	4.94	5.45	6.07	6.70	7.23	7.92	8.70	9.35	10.00	10.70	11.64	15.32	61				
37	0.78	0.96	1.17	1.35	1.55	1.80	2.10	2.46	2.80	3.13	3.44	3.83	4.30	4.94	5.44	6.07	6.70	7.23	7.92	8.69	9.35	10.00	10.70	11.64	12.88	17.01	62				
38	0.85	1.06	1.27	1.45	1.66	1.96	2.33	2.71	3.09	3.41	3.73	4.15	4.66	5.31	6.06	6.70	7.23	7.92	8.69	9.34	10.00	10.70	11.63	12.88	14.38	18.81	63				
39	0.92	1.16	1.37	1.57	1.82	2.17	2.57	2.98	3.35	3.70	4.06	4.54	5.09	5.72	6.53	7.21	7.92	8.69	9.34	9.99	10.69	11.63	12.88	14.38	16.00	20.62	64				
40	0.98	1.24	1.50	1.73	2.02	2.42	2.85	3.26	3.63	4.03	4.48	5.01	5.62	6.28	7.03	7.91	8.69	9.34	9.99	10.69	11.63	12.87	14.38	15.99	17.36	22.39	65				
41	1.04	1.36	1.66	1.93	2.27	2.68	3.13	3.55	3.97	4.44	4.97	5.56	6.23	6.97	7.88	8.69	9.33	9.99	10.69	11.62	12.87	14.37	15.99	17.35	18.45	24.11	66				
42	1.10	1.47	1.81	2.13	2.48	2.90	3.37	3.84	4.33	4.88	5.47	6.15	6.93	7.81	8.68	9.33	9.98	10.68	11.62	12.86	14.37	15.98	17.35	18.44	19.69	25.83	67				
43	1.18	1.56	1.93	2.27	2.64	3.09	3.61	4.16	4.71	5.34	5.99																				

Attachment A.3.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25				
50	2.11	2.68	3.25	3.85	4.48	5.25	6.19	7.22	8.23	9.37	10.78	12.54	14.30	15.96	17.33	18.41	19.67	21.22	23.02	25.61	29.98	34.43	37.71	40.92	44.24	48.57	75		
51	2.33	2.98	3.63	4.26	4.89	5.65	6.58	7.65	8.80	10.16	11.88	13.98	15.88	17.31	18.41	19.67	21.22	23.02	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	76		
52	2.50	3.27	4.00	4.68	5.34	6.10	7.08	8.27	9.58	11.24	13.26	15.53	17.16	18.40	19.67	21.22	23.02	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	59.21	77		
53	2.62	3.54	4.38	5.12	5.81	6.64	7.75	9.14	10.62	12.56	14.74	16.80	18.28	19.67	21.22	23.02	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	59.21	65.79	78		
54	2.76	3.83	4.77	5.54	6.28	7.25	8.58	10.19	11.85	13.94	15.91	17.85	19.66	21.22	23.02	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	59.21	65.79	73.12	79		
55	2.91	4.10	5.13	5.96	6.81	8.00	9.57	11.38	13.15	15.06	16.94	19.18	21.22	23.02	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	59.21	65.79	73.12	81.21	80		
56	3.04	4.34	5.46	6.44	7.47	8.89	10.69	12.64	14.46	16.33	18.52	20.98	23.02	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	59.21	65.79	73.12	81.21	89.93	81		
57	3.22	4.60	5.83	7.00	8.28	9.92	11.86	13.85	15.66	17.85	20.33	23.01	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	59.21	65.79	73.12	81.21	89.93	99.04	82		
58	3.47	4.90	6.27	7.65	9.20	11.04	13.04	14.99	16.75	19.21	22.01	25.61	29.98	34.43	37.71	40.92	44.24	48.39	53.50	59.21	65.79	73.12	81.21	89.93	99.04	108.89	83		
59	3.78	5.26	6.78	8.39	10.18	12.17	14.21	16.11	17.82	20.58	23.80	29.05	34.43	37.71	40.92	44.24	48.39	53.50	59.21	65.79	73.12	81.21	89.93	99.04	108.89	120.08	84		
60	4.16	5.68	7.34	9.16	11.18	13.30	15.35	17.20	18.89	22.06	25.70	31.38	37.71	40.92	44.24	48.39	53.50	59.21	65.79	73.12	81.21	89.93	99.04	108.89	120.08	132.84	85		
61	4.60	6.16	7.94	9.96	12.19	14.44	16.52	18.35	20.10	23.70	27.63	32.37	40.32	44.24	48.39	53.50	59.21	65.79	73.12	81.21	89.93	99.04	108.89	120.08	132.84	146.82	86		
62	4.99	6.71	8.68	10.90	13.29	15.68	17.83	19.78	21.69	25.61	29.68	34.04	41.58	48.39	53.50	59.21	65.79	73.12	81.21	89.93	99.04	108.89	120.08	132.84	146.82	161.87	87		
63	5.28	7.32	9.57	12.00	14.56	17.07	19.39	21.55	23.70	27.85	32.08	36.67	43.71	53.50	59.21	65.79	73.12	81.21	89.93	99.04	108.89	120.08	132.84	146.82	161.87	177.80	88		
64	5.51	7.94	10.51	13.21	15.96	18.64	21.17	23.59	26.02	30.40	34.90	39.89	48.29	59.21	65.79	73.12	81.21	89.93	99.04	108.89	120.08	132.84	146.82	161.87	177.80	194.41	89		
65	5.67	8.67	11.53	14.45	17.46	20.29	22.94	25.54	28.25	32.89	37.78	43.30	52.58	65.79	73.11	81.20	89.92	99.03	108.87	120.06	130.55	146.70	161.87	177.80	194.41	210.70	90		
66	5.90	9.56	12.65	15.72	19.08	21.98	24.67	27.37	30.29	35.24	40.63	46.80	55.70	72.72	81.18	89.90	99.00	108.83	120.01	129.35	142.03	160.56	177.69	194.41	210.82	226.83	91		
67	6.44	10.55	13.88	17.12	20.67	23.83	26.79	29.69	32.69	38.07	44.10	51.03	60.23	80.25	89.86	98.95	108.77	119.92	129.12	138.10	155.69	173.98	193.24	210.82	226.83	243.47	92		
68	7.15	11.63	15.22	18.62	21.75	25.91	29.06	32.01	35.12	41.00	47.74	55.32	64.72	85.30	98.89	108.69	119.83	128.99	137.32	149.58	168.06	187.61	207.41	226.83	243.47	260.87	279.55	93	
69	7.88	12.82	16.69	20.25	22.44	28.14	31.04	33.88	38.53	45.04	52.46	60.77	72.12	94.38	108.61	119.71	128.83	134.72	147.91	160.79	180.71	201.04	224.16	243.47	260.87	279.55	279.55	94	
70	9.16	14.15	18.30	21.52	24.28	30.17	32.77	36.66	42.61	49.67	57.82	66.81	79.97	105.90	119.59	128.21	134.52	141.98	157.96	171.98	192.96	220.57	243.47	260.87	279.55	297.39	297.39	95	
71	11.19	15.59	20.04	23.39	27.21	31.71	34.86	39.36	44.49	51.88	60.43	69.70	82.12	110.23	127.93	132.82	140.29	148.38	167.81	182.45	215.63	243.47	260.87	279.55	297.39	312.93	312.93	96	
72	13.17	17.84	22.36	26.17	29.65	33.04	36.58	41.55	45.25	52.75	61.46	71.11	83.29	113.68	132.29	137.59	144.72	160.19	178.86	209.41	243.47	260.87	279.55	297.39	312.93	329.31	329.31	97	
73	15.09	20.22	24.75	28.62	31.88	34.83	39.20	43.86	46.97	56.07	66.06	74.32	86.85	117.29	136.86	142.30	155.22	179.71	208.35	243.47	260.87	279.55	297.39	312.93	329.31	346.60	346.60	98	
74	17.36	21.66	26.58	31.18	34.28	38.09	42.72	46.31	52.65	63.91	72.87	82.63	97.05	121.06	141.66	153.47	174.28	207.99	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	364.85	99	
75	18.76	23.26	28.62	33.87	37.40	41.94	45.84	51.83	62.71	72.19	81.80	96.42	113.33	131.55	152.38	172.96	207.68	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	100		
76	19.14	25.07	30.99	36.75	41.24	45.60	51.52	61.57	71.65	81.40	94.69	111.79	129.98	149.80	171.65	207.38	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	101		
77	19.81	26.62	33.43	40.44	45.30	51.16	60.91	71.10	81.06	93.27	107.62	147.27	170.36	207.08	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	102			
78	20.87	28.32	36.32	44.93	50.72	60.20	70.57	80.75	92.45	105.01	122.62	144.79	169.08	206.78	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	103		
79	22.10	30.58	39.99	50.20	70.05	80.44	103.78	120.78	132.83	157.90	203.34	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	446.33	446.33	427.96	104		
80	23.53	33.56	44.60	56.55	69.54	80.13	90.85	102.78	118.05	137.82	164.22	204.50	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	446.33	468.20	468.20	105	
81	25.36	37.38	50.36	64.43	79.85	90.09	101.82	117.35	135.91	161.68	204.21	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	446.33	468.20	491.42	491.42	106	
82	27.98	42.27	57.55	74.11	89.35	100.89	116.67	134.67	160.40	203.92	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	446.33	468.20	491.42	516.07	516.07	107	
83	31.88	48.58	66.41	85.64	99.97	116.00	133.46	159.14	203.63	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	446.33	468.20	491.42	516.07	542.21	542.21	108	
84	37.39	56.57	77.03	99.06	115.33	132.25	157.90	203.34	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	446.33	468.20	491.42	516.07	542.21	542.21	569.94	569.94	109
85	44.65	66.42	89.65	114.67	131.05	156.68	203.05	243.47	260.87	279.55	297.39	312.93	329.31	346.60	364.85	381.92	396.51	411.85	427.96	446.33	468.20	491.42	516.07	542.21	542.21	569.94</			

Attachment A.3.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
0																0.92	1.10	1.26	1.36	1.45	1.52	1.59	1.67	1.77	1.86	1.97	25			
1																0.89	1.07	1.23	1.36	1.45	1.52	1.59	1.67	1.77	1.85	1.94	26			
2																1.06	1.22	1.35	1.45	1.52	1.59	1.67	1.77	1.85	1.94	2.02	27			
3																1.22	1.35	1.44	1.52	1.59	1.67	1.77	1.85	1.94	2.03	28				
4																1.06	1.22	1.35	1.44	1.52	1.59	1.67	1.77	1.85	1.94	2.02	29			
5																0.87	1.06	1.22	1.35	1.44	1.52	1.59	1.67	1.77	1.85	1.94	2.02	30		
6																0.87	1.06	1.22	1.34	1.42	1.49	1.57	1.64	1.74	1.81	1.84	1.95	2.02	31	
7																1.06	1.22	1.34	1.42	1.48	1.55	1.62	1.73	1.81	1.84	1.87	1.94	2.01	32	
8																1.22	1.34	1.41	1.47	1.53	1.61	1.69	1.80	1.84	1.87	1.90	1.94	2.05	33	
9																1.06	1.22	1.34	1.41	1.47	1.53	1.61	1.69	1.80	1.84	1.87	1.90	2.05	34	
10																0.86	1.05	1.20	1.32	1.40	1.46	1.52	1.59	1.69	1.78	1.84	1.87	1.90	1.94	2.29
11																0.86	1.05	1.20	1.30	1.38	1.44	1.50	1.58	1.68	1.77	1.83	1.87	1.90	1.94	2.29
12																1.05	1.20	1.30	1.37	1.43	1.49	1.56	1.66	1.76	1.83	1.87	1.90	1.94	2.20	2.58
13																0.86	1.05	1.20	1.29	1.35	1.42	1.47	1.53	1.63	1.74	1.82	1.87	1.90	1.94	2.20
14																1.05	1.19	1.27	1.34	1.39	1.45	1.52	1.61	1.70	1.81	1.87	1.90	1.94	2.27	2.77
15																0.86	1.05	1.19	1.27	1.32	1.38	1.43	1.50	1.58	1.68	1.76	1.84	1.90	1.94	2.77
16																0.86	1.05	1.19	1.26	1.31	1.37	1.43	1.48	1.57	1.64	1.72	1.79	1.85	1.92	3.55
17																1.05	1.18	1.25	1.30	1.35	1.41	1.47	1.54	1.62	1.67	1.73	1.79	1.84	1.92	41
18																1.05	1.12	1.27	1.32	1.37	1.43	1.51	1.57	1.63	1.66	1.71	1.76	1.82	1.89	43
19																1.05	1.19	1.27	1.32	1.37	1.44	1.51	1.56	1.60	1.63	1.68	1.72	1.80	1.84	43
20																1.14	1.19	1.23	1.29	1.35	1.42	1.47	1.50	1.54	1.58	1.65	1.70	1.80	1.94	45
21																1.09	1.14	1.18	1.25	1.32	1.35	1.41	1.44	1.56	1.63	1.71	1.83	1.90	1.94	5.85
22																1.04	1.09	1.15	1.22	1.28	1.32	1.37	1.41	1.47	1.55	1.64	1.75	1.89	1.94	6.25
23																0.97	1.04	1.12	1.20	1.26	1.32	1.36	1.42	1.50	1.59	1.70	1.82	1.98	2.04	48
24																0.88	0.98	1.09	1.20	1.28	1.33	1.39	1.46	1.55	1.67	1.79	1.92	2.11	2.35	49
25																0.81	0.94	1.09	1.23	1.31	1.37	1.44	1.52	1.63	1.77	1.90	2.06	2.27	2.54	50
26																0.77	0.94	1.12	1.27	1.36	1.43	1.51	1.61	1.73	1.89	2.05	2.24	2.45	2.78	51
27																0.76	0.97	1.16	1.31	1.43	1.50	1.60	1.72	1.86	2.05	2.24	2.45	2.70	3.06	52
28																0.77	1.00	1.20	1.36	1.50	1.59	1.71	1.85	2.00	2.23	2.45	2.70	2.98	3.35	53
29																0.78	1.03	1.23	1.40	1.58	1.71	1.85	2.00	2.19	2.45	2.68	2.96	3.26	3.66	54
30																0.79	1.05	1.25	1.45	1.65	1.83	2.00	2.17	2.38	2.63	2.88	3.20	3.57	4.03	55
31																0.78	1.04	1.27	1.49	1.71	1.92	2.13	2.32	2.51	2.75	3.04	3.44	3.94	4.50	5.86
32																0.80	1.06	1.31	1.55	1.79	2.01	2.25	2.45	2.65	2.89	3.24	3.74	4.36	4.98	5.57
33																0.86	1.12	1.39	1.64	1.91	2.15	2.40	2.62	2.83	3.11	3.53	4.11	4.79	5.44	6.03
34																0.92	1.19	1.48	1.74	2.02	2.30	2.56	2.82	3.09	3.44	3.93	4.54	5.22	5.91	6.49
35																0.99	1.26	1.55	1.83	2.12	2.42	2.71	3.06	3.43	3.87	4.39	4.99	5.68	6.39	6.96
36																1.06	1.31	1.62	1.91	2.21	2.53	2.91	3.37	3.84	4.33	4.85	5.44	6.15	6.82	7.46
37																1.13	1.41	1.73	2.02	2.32	2.70	3.19	3.74	4.28	4.79	5.30	5.89	6.64	7.46	8.11
38																1.22	1.56	1.88	2.16	2.50	2.95	3.54	4.14	4.72	5.24	5.75	6.39	7.20	8.09	8.90
39																1.32	1.70	2.03	2.34	2.74	3.28	3.93	4.56	5.14	5.69	6.27	7.00	7.88	8.86	9.83
40																1.41	1.83	2.23	2.59	3.05	3.68	4.36	5.00	5.58	6.20	6.91	7.75	8.70	9.75	10.92
41																1.50	2.00	2.48	2.91	3.42	4.08	4.79	5.45	6.10	6.85	7.67	8.61	9.66	10.83	12.14
42																1.59	2.17	2.71	3.20	3.75	4.42	5.16	5.90	6.66	7.55	8.47	9.54	10.77	12.11	13.40
43																1.50	2.31	2.88	3.42	4.00	4.70	5.52	6.38	7.27	8.25	9.28	10.61	12.06	13.40	14.53
44																1.59	2.48	3.06	3.62	4.26	5.04	5.97	6.96	7.98	9.04	10.25	11.88	13.38	14.53	15.55
45																2.03	2.64	3.23	3.82	4.57	5.46	6.50	7.62	8.76	9.93	11.38	13.13	14.52	15.55	16.67
46																2.21	2.80	3.39	4.06	4.93	5.93	7.08	8.33	9.56	10.97	12.51	14.19	15.54	16.67	18.13
47																2.41	2.99	3.63	4.40	5.34	6.41	7.68	9.05	10.40	12.05	13.54	15.19	16.67	18.13	20.08
48																2.61	3.26	3.98	4.82	5.78	6.91	8.26	9.77	11.23	12.95	14.49	16.27	18.12	20.08	22.46
49																2.82	3.59	4.40	5.29	6.27	7.44	8.89	10.50	12.00	13.71	15.51	17.68	20.03	22.46	25.01

Attachment A.3.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	3.10	3.99	4.89	5.84	6.82	8.03	9.52	11.16	12.76	14.58	16.79	19.57	22.37	25.01	27.15	28.84	30.94	33.48	36.29	39.37	42.53	46.21	50.46	54.75	59.41	64.46	75	
51	3.42	4.45	5.47	6.47	7.46	8.66	10.13	11.83	13.64	15.79	18.52	21.85	24.88	27.14	28.84	30.79	33.34	36.20	39.34	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76	
52	3.68	4.90	6.05	7.12	8.16	9.36	10.91	12.80	14.85	17.49	20.69	24.31	26.89	28.83	30.79	33.21	36.11	39.31	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	77	
53	3.86	5.31	6.62	7.80	8.88	10.18	11.95	14.15	16.49	19.57	23.04	26.30	28.64	30.79	33.21	36.02	39.28	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	83.45	78	
54	4.05	5.75	7.23	8.45	9.62	11.14	13.25	15.80	18.42	21.74	24.87	27.94	30.78	33.21	36.02	39.25	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	83.45	91.37	79	
55	4.26	6.17	7.78	9.09	10.44	12.31	14.80	17.67	20.47	23.48	26.47	30.00	33.21	36.02	39.25	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	83.45	91.37	99.99	80	
56	4.44	6.53	8.29	9.82	11.45	13.71	16.55	22.52	25.46	28.94	32.82	36.02	39.25	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	83.45	91.37	99.99	109.11	81		
57	4.70	6.90	8.85	10.68	12.72	15.32	18.39	21.55	24.40	27.85	31.78	36.01	39.25	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	83.45	91.37	99.99	109.11	118.41	82	
58	5.07	7.35	9.52	11.70	14.15	17.06	20.24	23.33	26.09	29.97	34.41	39.25	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	83.45	91.37	99.99	109.11	118.41	128.28	83	
59	5.55	7.89	10.30	12.86	15.69	18.83	22.06	25.05	27.73	32.10	37.20	42.53	46.21	50.46	54.75	59.41	64.46	69.93	76.24	83.45	91.37	99.99	109.11	118.41	128.28	139.40	84	
60	6.13	8.53	11.15	14.05	17.25	20.60	23.83	26.75	29.39	34.40	40.17	46.19	50.46	54.75	59.41	64.46	69.93	76.24	83.45	91.37	99.99	109.11	118.41	128.28	139.40	151.99	85	
61	6.79	9.27	12.09	15.29	18.82	22.39	25.65	28.54	31.27	36.97	43.17	49.87	54.75	59.41	64.46	69.93	76.24	83.45	91.37	99.99	109.11	118.41	128.28	139.40	151.99	165.58	86	
62	7.39	10.11	13.24	16.76	20.55	24.32	27.72	30.77	33.75	39.94	46.39	53.25	59.41	64.46	69.93	76.24	83.45	91.37	99.99	109.11	118.41	128.28	139.40	151.99	165.58	179.94	87	
63	7.81	11.04	14.62	18.48	22.52	26.51	30.17	33.56	36.91	43.45	50.13	57.36	64.46	69.93	76.24	83.45	91.37	99.99	109.11	118.41	128.28	139.40	151.99	165.58	179.94	194.83	88	
64	8.13	12.00	16.08	20.36	24.72	28.97	32.95	36.75	40.53	47.44	54.54	62.38	69.93	76.24	83.45	91.37	99.99	109.11	118.41	128.28	139.40	151.99	165.58	179.94	194.83	210.01	89	
65	8.35	13.12	17.68	22.30	27.08	31.55	35.73	39.80	44.02	51.34	59.05	67.69	76.24	83.45	91.37	99.99	109.11	118.41	128.28	139.40	151.99	165.58	179.94	194.83	210.01	224.54	90	
66	8.68	14.51	19.43	24.31	29.63	34.20	38.44	42.66	47.22	55.02	63.50	73.17	83.45	91.37	99.99	109.11	118.41	128.28	139.40	151.99	165.58	179.94	194.83	210.01	224.54	238.20	91	
67	9.50	16.06	21.35	26.50	32.12	37.12	41.77	46.31	51.00	59.46	68.94	79.82	91.37	99.99	109.11	118.41	128.28	139.40	151.99	165.58	179.94	194.83	210.01	224.54	238.20	252.11	92	
68	10.61	17.76	23.47	28.86	33.82	40.42	45.35	49.97	54.82	64.10	74.71	86.61	99.50	110.11	118.41	128.28	139.40	151.99	165.58	179.94	194.83	210.01	224.54	238.20	252.11	266.43	93	
69	11.73	19.63	25.79	31.43	34.87	43.94	48.46	52.91	60.20	70.47	82.14	95.19	108.57	118.41	128.28	139.40	151.99	165.58	179.94	194.83	210.01	224.54	238.20	252.11	266.43	281.66	94	
70	13.75	21.72	28.33	33.42	37.76	47.14	51.19	57.30	66.71	77.84	90.68	104.80	118.41	128.28	139.40	151.99	165.58	179.94	194.83	210.01	224.54	238.20	252.11	266.43	281.66	297.39	95	
71	16.99	24.02	31.10	36.40	42.45	49.61	54.54	61.63	69.73	78.14	94.93	105.91	124.97	138.89	151.99	165.58	179.94	194.83	210.01	224.54	238.20	252.11	266.43	281.66	297.39	312.93	96	
72	20.16	27.61	34.82	40.86	46.35	51.71	57.28	65.09	70.88	82.76	96.50	111.70	128.55	147.05	164.10	179.47	194.34	210.00	223.70	238.20	252.11	266.43	281.66	297.39	312.93	329.31	329.31	
73	23.19	31.39	38.61	44.76	49.87	54.50	61.37	68.72	73.53	87.92	103.65	116.12	133.93	153.26	173.83	193.38	209.02	223.31	237.12	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	
74	26.80	33.65	41.48	48.79	53.66	59.64	66.97	72.55	82.48	100.33	113.98	127.37	146.37	166.69	187.93	206.68	226.51	236.65	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85
75	29.00	36.15	44.68	53.03	58.58	65.73	71.84	81.22	98.47	112.98	126.20	145.55	165.99	185.47	205.24	220.73	236.24	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	
76	29.52	38.97	48.38	57.53	64.62	71.44	80.75	96.62	112.11	125.55	142.94	163.76	183.31	201.62	218.96	235.85	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92
77	30.47	41.33	52.18	63.32	70.96	80.17	95.56	111.21	125.02	140.79	179.05	198.09	217.22	235.45	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51
78	32.05	43.93	56.68	70.37	79.45	94.41	110.34	124.51	139.52	153.66	172.56	194.63	215.49	235.05	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51
79	33.89	47.41	62.41	78.63	93.12	109.49	142.02	138.29	151.80	168.20	190.21	212.03	234.63	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51	
80	36.02	52.02	69.59	88.58	108.66	123.55	137.08	150.28	165.98	195.85	210.10	230.05	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51		
81	38.77	57.93	78.58	100.46	123.09	135.92	148.82	164.96	182.43	205.65	231.67	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51	411.85	411.85	
82	42.75	65.52	89.40	114.02	134.78	147.40	163.97	180.78	203.93	231.28	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51	411.85	411.85		
83	48.73	74.98	101.83	128.88	146.00	163.00	163.00	202.24	230.91	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51	411.85	411.85			
84	57.00	86.23	115.58	144.61	162.03	177.53	200.57	230.52	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51	411.85	411.85	427.96	427.96		
85	67.34	99.13	130.52	161.07	175.92	198.93	230.15	252.11	266.43	281.66	297.39	312.93	329.31	346.60	346.60	364.85	364.85	381.92	381.92	396.51	396.51	411.85	411.85	427.96	427.96	44		

Attachment A.3.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0																0.23	0.25	0.25	0.26	0.27	0.27	0.28	0.28	0.28	0.29	0.30	0.31	0.31	25
1																0.23	0.24	0.25	0.26	0.27	0.28	0.28	0.29	0.30	0.31	0.31	0.32	0.33	26
2																0.24	0.25	0.26	0.27	0.28	0.28	0.29	0.30	0.31	0.31	0.32	0.32	0.35	27
3																0.24	0.24	0.25	0.27	0.27	0.28	0.29	0.30	0.31	0.32	0.32	0.35	0.37	28
4																0.24	0.25	0.26	0.27	0.28	0.29	0.30	0.31	0.32	0.32	0.35	0.37	0.38	29
5																0.22	0.23	0.24	0.25	0.26	0.27	0.28	0.29	0.30	0.31	0.32	0.35	0.38	40
6																0.22	0.23	0.23	0.25	0.26	0.27	0.27	0.29	0.30	0.31	0.32	0.35	0.39	42
7																0.23	0.23	0.24	0.26	0.26	0.27	0.28	0.30	0.31	0.32	0.35	0.37	0.39	45
8																0.23	0.23	0.24	0.26	0.26	0.27	0.28	0.30	0.31	0.32	0.35	0.39	0.42	43
9																0.22	0.22	0.23	0.25	0.26	0.27	0.28	0.29	0.31	0.32	0.34	0.37	0.44	44
10																0.21	0.22	0.22	0.23	0.25	0.27	0.28	0.29	0.30	0.32	0.34	0.37	0.42	47
11																0.20	0.20	0.22	0.22	0.23	0.24	0.25	0.26	0.28	0.30	0.32	0.36	0.42	55
12																0.21	0.21	0.22	0.24	0.24	0.26	0.27	0.28	0.30	0.31	0.34	0.36	0.47	37
13																0.20	0.21	0.21	0.22	0.23	0.24	0.25	0.27	0.28	0.29	0.33	0.36	0.42	38
14																0.21	0.21	0.22	0.23	0.24	0.26	0.27	0.29	0.31	0.33	0.36	0.37	0.66	39
15																0.20	0.21	0.21	0.21	0.23	0.24	0.25	0.26	0.28	0.30	0.33	0.35	0.39	40
16																0.20	0.21	0.21	0.22	0.23	0.25	0.26	0.27	0.30	0.32	0.35	0.37	0.44	41
17																0.21	0.21	0.22	0.22	0.23	0.24	0.26	0.27	0.29	0.32	0.34	0.37	0.44	42
18																0.21	0.20	0.21	0.22	0.22	0.24	0.25	0.27	0.29	0.31	0.34	0.36	0.44	43
19																0.20	0.21	0.21	0.22	0.23	0.24	0.26	0.28	0.31	0.33	0.36	0.38	0.44	44
20																0.20	0.20	0.21	0.22	0.23	0.25	0.28	0.30	0.33	0.35	0.37	0.39	0.44	45
21																0.19	0.19	0.21	0.22	0.24	0.27	0.29	0.32	0.34	0.37	0.40	0.43	0.48	46
22																0.18	0.20	0.21	0.23	0.25	0.28	0.31	0.34	0.36	0.40	0.43	0.46	0.50	47
23																0.18	0.19	0.22	0.24	0.27	0.30	0.32	0.35	0.39	0.42	0.45	0.49	0.52	48
24																0.17	0.20	0.22	0.25	0.28	0.31	0.34	0.37	0.41	0.44	0.48	0.51	0.55	49
25																0.18	0.20	0.23	0.27	0.29	0.33	0.36	0.39	0.43	0.47	0.50	0.54	0.58	50
26																0.18	0.21	0.24	0.28	0.31	0.34	0.38	0.41	0.45	0.49	0.52	0.57	0.61	51
27																0.20	0.22	0.25	0.29	0.32	0.36	0.40	0.43	0.47	0.51	0.55	0.59	0.63	52
28																0.21	0.24	0.27	0.30	0.34	0.38	0.41	0.45	0.49	0.53	0.58	0.62	0.66	53
29																0.22	0.25	0.28	0.32	0.35	0.39	0.43	0.47	0.51	0.56	0.61	0.66	0.72	54
30																0.24	0.27	0.30	0.34	0.37	0.41	0.45	0.47	0.50	0.54	0.58	0.62	0.66	55
31																0.25	0.28	0.32	0.35	0.39	0.43	0.47	0.50	0.53	0.57	0.61	0.65	0.69	56
32																0.27	0.30	0.33	0.37	0.41	0.45	0.49	0.52	0.56	0.60	0.64	0.68	0.72	57
33																0.28	0.31	0.34	0.39	0.44	0.48	0.53	0.57	0.61	0.65	0.69	0.73	0.77	58
34																0.29	0.32	0.36	0.41	0.46	0.51	0.57	0.61	0.66	0.72	0.78	0.84	0.88	59
35																0.30	0.34	0.37	0.41	0.45	0.53	0.59	0.65	0.71	0.77	0.85	0.94	1.04	60
36																0.32	0.36	0.40	0.46	0.53	0.60	0.67	0.75	0.84	0.95	1.06	1.19	1.32	61
37																0.33	0.38	0.43	0.50	0.56	0.64	0.73	0.82	0.91	1.04	1.16	1.30	1.45	62
38																0.35	0.40	0.46	0.53	0.60	0.69	0.79	0.89	1.01	1.13	1.27	1.42	1.59	63
39																0.37	0.43	0.50	0.57	0.66	0.75	0.85	0.97	1.10	1.23	1.39	1.55	1.74	64
40																0.40	0.47	0.54	0.62	0.72	0.82	0.93	1.06	1.20	1.35	1.52	1.70	1.90	65
41																0.43	0.51	0.59	0.68	0.78	0.90	1.02	1.15	1.31	1.47	1.65	1.86	2.07	66
42																0.47	0.55	0.65	0.74	0.86	0.98	1.12	1.27	1.43	1.61	1.80	2.03	2.26	67
43																0.52	0.60	0.71	0.82	0.95	1.08	1.22	1.39	1.56	1.76	1.98	2.21	2.47	68
44																0.56	0.66	0.78	0.90	1.04	1.18	1.34	1.52	1.71	1.92	2.16	2.41	2.69	69
45																0.61	0.72	0.85	0.98	1.14	1.30	1.47	1.66	1.87	2.10	2.35	2.62	2.93	70
46																0.67	0.79	0.93	1.08	1.24	1.41	1.61	1.81	2.04	2.28	2.55	2.85	3.18	71
47																0.72	0.86	1.01	1.17	1.35	1.53	1.74	1.96	2.21	2.47	2.76	3.09	3.44	72
48																0.77	0.92	1.09	1.26	1.45	1.65	1.87	2.12	2.38	2.66	2.98	3.33	3.72	73
49																0.81	0.98	1.18	1.35	1.55	1.77	2.00	2.27	2.55	2.86	3.21	3.59	4.00	74

Attachment A.3.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Super Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
50	0.85	1.07	1.26	1.45	1.66	1.89	2.14	2.42	2.73	3.06	3.44	3.85	4.31	4.81	5.36	5.97	6.66	8.41	9.95	10.92	12.02	13.17	14.41	15.88	17.41	19.58
51	0.90	1.17	1.36	1.55	1.77	2.01	2.28	2.57	2.91	3.28	3.68	4.13	4.63	5.19	5.79	6.46	7.22	9.20	10.80	12.01	13.17	14.41	15.88	17.41	19.26	21.94
52	0.96	1.26	1.46	1.65	1.87	2.13	2.42	2.73	3.09	3.50	3.94	4.43	4.98	5.59	6.26	6.99	7.87	10.14	11.82	13.16	14.41	15.88	17.41	19.26	21.54	24.58
53	1.01	1.35	1.56	1.75	1.99	2.25	2.56	2.90	3.29	3.72	4.21	4.75	5.36	6.03	6.78	7.60	8.61	11.13	12.92	14.37	15.85	17.41	19.26	21.54	24.06	27.52
54	1.07	1.43	1.66	1.87	2.11	2.39	2.71	3.08	3.50	3.97	4.51	5.11	5.78	6.53	7.36	8.28	9.46	12.26	14.13	15.81	17.38	19.26	21.54	24.06	27.03	30.81
55	1.15	1.53	1.78	2.00	2.25	2.55	2.89	3.28	3.75	4.26	4.85	5.51	6.26	7.10	8.02	9.05	10.53	13.71	15.51	17.34	19.20	21.54	24.06	26.97	30.28	34.88
56	1.23	1.64	1.92	2.15	2.42	2.73	3.10	3.53	4.03	4.60	5.23	5.97	6.79	7.73	8.76	9.91	11.86	15.25	16.96	19.10	21.42	24.01	26.96	30.13	32.22	39.88
57	1.30	1.75	2.06	2.31	2.60	2.95	3.34	3.82	4.36	4.98	5.68	6.49	7.40	8.44	9.59	10.88	13.49	16.65	18.70	21.28	23.87	26.81	30.11	32.11	32.71	45.31
58	1.37	1.86	2.22	2.48	2.80	3.17	3.61	4.13	4.72	5.41	6.18	7.08	8.08	9.23	10.51	11.95	15.38	18.34	20.83	23.72	26.66	29.92	32.00	32.65	34.02	51.17
59	1.46	1.98	2.38	2.66	3.00	3.42	3.91	4.48	5.14	5.89	6.75	7.73	8.85	10.13	11.55	13.15	17.63	20.45	23.19	26.48	29.74	31.77	32.43	33.95	36.34	57.81
60	1.54	2.09	2.54	2.84	3.22	3.69	4.23	4.86	5.60	6.43	7.40	8.48	9.73	11.14	12.72	14.88	19.97	22.80	25.90	29.46	31.55	32.18	33.68	36.24	38.83	64.73
61	1.63	2.21	2.70	3.03	3.45	3.97	4.56	5.27	6.10	7.03	8.11	9.33	10.72	12.29	14.05	17.73	22.25	25.46	28.93	31.17	31.99	33.40	35.95	38.57	43.63	72.97
62	1.75	2.34	2.86	3.22	3.67	4.25	4.92	5.71	6.63	7.69	8.90	10.28	11.83	13.59	15.54	21.26	24.85	28.42	30.64	31.54	33.08	35.61	38.23	43.20	48.23	83.13
63	1.90	2.62	3.02	3.40	3.91	4.54	5.29	6.18	7.21	8.41	9.78	11.33	13.08	15.02	18.01	24.43	27.76	30.32	30.96	32.47	35.10	37.87	42.78	47.76	52.72	94.11
64	2.07	2.92	3.19	3.60	4.15	4.84	5.68	6.68	7.85	9.19	10.74	12.49	14.45	16.64	22.00	27.28	29.43	30.84	31.84	34.33	37.28	42.27	47.27	52.19	60.83	105.38
65	2.22	3.11	3.38	3.82	4.41	5.18	6.12	7.25	8.57	10.09	11.82	13.80	15.99	18.60	26.41	29.00	29.75	31.64	33.84	36.70	41.74	46.72	51.82	60.23	70.99	114.38
66	2.33	3.32	3.60	4.06	4.73	5.58	6.63	7.90	9.39	11.11	13.06	15.27	17.75	22.19	28.89	29.49	31.07	33.68	36.40	41.39	46.30	51.35	59.86	70.55	83.49	123.38
67	2.50	3.54	3.84	4.36	5.09	6.05	7.23	8.66	10.33	12.27	14.47	16.95	19.73	26.03	29.41	30.85	33.52	36.23	41.21	46.08	50.94	59.55	70.00	83.26	99.04	137.26
68	2.74	3.79	4.13	4.70	5.52	6.60	7.93	9.54	11.42	13.60	16.06	18.84	21.94	28.42	30.78	33.26	36.07	40.91	45.89	50.87	59.30	69.89	82.90	98.84	118.15	155.76
69	3.00	4.06	4.45	5.11	6.04	7.25	8.76	10.57	12.69	15.11	17.87	20.97	24.41	30.71	33.24	35.93	40.87	45.71	50.68	59.22	69.79	82.77	98.67	117.98	141.24	178.80
70	3.30	4.37	4.83	5.59	6.65	8.03	9.73	11.76	14.13	16.84	19.91	23.36	27.19	33.22	35.10	40.19	45.62	50.62	59.17	69.70	82.66	98.47	117.72	141.02	163.09	202.79
71	3.99	4.71	5.27	6.15	7.37	8.94	10.86	13.13	15.78	18.82	22.23	26.04	30.59	34.91	38.68	44.86	50.47	59.09	69.63	82.56	98.34	117.49	140.66	162.68	180.32	225.04
72	4.69	5.10	5.78	6.81	8.23	10.00	12.16	14.71	17.67	21.05	24.83	29.04	33.76	37.82	44.09	50.36	59.00	69.56	82.48	98.22	117.32	140.44	162.29	179.70	197.59	
73	5.07	5.55	6.37	7.60	9.22	11.24	13.67	16.53	19.82	23.57	27.75	32.63	37.47	43.32	50.25	58.91	69.49	82.42	98.10	117.17	140.23	162.02	179.41	197.09	216.58	
74	5.49	6.09	7.10	8.53	10.39	12.68	15.41	18.61	22.28	26.43	31.27	43.08	50.15	58.88	69.45	82.37	98.07	117.09	140.13	161.89	179.24	196.96	216.38	237.70	263.59	
75	5.97	6.75	7.96	9.62	11.74	14.32	17.38	20.93	25.00	29.79	35.65	42.92	50.09	58.85	69.44	82.33	98.07	117.08	140.05	161.87	179.15	196.85	216.26	237.65	261.11	284.74
76	6.58	7.55	8.99	10.90	13.29	16.19	19.59	23.52	28.19	33.98	41.12	49.99	58.80	69.44	82.32	98.03	117.02	140.05	161.71	179.15	196.75	216.15	237.54	261.11	284.74	
77	7.37	8.54	10.22	12.41	15.10	18.32	22.09	26.62	32.23	39.28	47.95	58.76	69.41	82.32	97.97	117.02	139.91	161.71	178.98	196.75	216.15	237.54	261.00	284.74	307.59	
78	8.05	9.78	11.71	14.17	17.18	20.75	25.10	30.54	37.34	45.89	56.44	69.38	82.28	97.97	116.91	139.91	161.55	178.97	196.57	216.15	237.53	261.00	284.60	307.59	332.60	360.70
79	8.73	11.30	13.48	16.25	19.58	23.70	28.93	35.48	43.75	54.10	68.89	82.20	97.88	116.85	139.72	161.55	178.80	196.56	215.93	237.43	260.99	284.59	307.59	332.34	360.31	390.85
80	9.70	13.14	15.60	18.66	22.52	27.45	33.74	41.69	51.71	64.24	79.65	97.83	116.80	139.65	161.33	178.80	196.46	215.93	237.30	260.86	284.59	307.59	332.21	359.92	390.85	
81	10.79	15.35	18.07	21.61	26.23	32.18	39.78	49.42	61.53	76.64	95.14	116.74	139.58	161.33	178.71	196.38	215.93	237.29	260.85	284.59	307.59	331.94	359.73	390.85	422.71	455.32
82	11.96	17.95	21.12	25.37	30.95	38.15	47.33	58.97	73.56	91.69	113.74	139.51	161.16	178.63	196.37	215.83	237.29	260.84	284.58	307.59	331.69	359.35	390.85	422.71	455.32	
83	13.78	21.06	25.00	30.15	36.89	45.61	56.70	70.72	88.18	109.72	135.82	161.16	178.53	196.27	215.73	237.29	260.84	284.46	307.59	331.42	358.97	390.85	422.71	455.32	488.47	
84	16.41	24.93	29.95	36.18	44.34	54.85	68.23	85.01	105.76	131.18	156.35	177.86	196.18	215.73	237.06	260.83	284.46	307.44	331.29	358.58	390.85	422.71	455.32	488.47	522.19	
85	20.42	29.87	36.09	43.75	53.62	66.27	82.28	102.21	126.72	151.25	172.27	193.82	215.67	230.05	260.58	284.45	307.44	331.03	358.39	390.85	422.71	455.32	488.47	522.19	557.03	
86	25.35	35.98	43.66	53.23	65.09	80.22	99.26	122.76	146.33	166.84	187.89	210.79	235.46	260.11	284.30	307.44	330.77	358.01	390.85	422.55	455.16	488.47	522.19	557.03	591.95	
87	31.68	43.55	53.08	64.85	79.16	97.12	119.54	142.03	161.66	182.12	204.30	228.56	245.65	280.87	305.06	330.61	355.06	387.73	419.39	451.87	485.64	520.34	556.09	591.95	625.62	
88	40.88	52.99	64.71	78.94	96.22	117.40	138.67	157.22	176.72	198.19	221.55	247.06	273.11	297.83	323.78	351.31	380.30	410.92	443.16	477.02	512.46	549.49	588.08	625.62	657.76</td	

Attachment A.3.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0																0.29	0.30	0.32	0.33	0.34	0.36	0.37	0.37	0.38	0.39	0.39	0.39	25	
1																0.28	0.30	0.31	0.33	0.34	0.36	0.37	0.37	0.38	0.39	0.41	0.42	26	
2																0.28	0.30	0.31	0.33	0.34	0.35	0.37	0.37	0.38	0.39	0.41	0.44	27	
3																0.28	0.30	0.30	0.32	0.34	0.35	0.37	0.37	0.38	0.39	0.41	0.46	28	
4																0.28	0.30	0.30	0.32	0.33	0.35	0.36	0.37	0.38	0.39	0.41	0.46	29	
5																0.27	0.29	0.30	0.31	0.32	0.34	0.35	0.37	0.38	0.39	0.41	0.43	0.46	30
6																0.27	0.28	0.29	0.31	0.32	0.34	0.35	0.37	0.38	0.39	0.41	0.43	0.46	31
7																0.27	0.28	0.29	0.30	0.32	0.34	0.35	0.36	0.38	0.39	0.41	0.43	0.46	32
8																0.27	0.28	0.29	0.30	0.32	0.33	0.35	0.36	0.37	0.39	0.40	0.43	0.46	33
9																0.27	0.28	0.28	0.30	0.31	0.33	0.34	0.35	0.37	0.38	0.40	0.43	0.46	34
10																0.26	0.28	0.28	0.29	0.31	0.32	0.34	0.35	0.37	0.38	0.40	0.42	0.46	35
11																0.25	0.27	0.28	0.28	0.30	0.31	0.33	0.35	0.36	0.38	0.40	0.42	0.45	36
12																0.26	0.27	0.28	0.29	0.31	0.32	0.34	0.36	0.38	0.39	0.42	0.45	0.47	37
13																0.25	0.26	0.26	0.26	0.28	0.29	0.30	0.32	0.33	0.35	0.37	0.41	0.45	38
14																0.25	0.26	0.26	0.27	0.29	0.31	0.32	0.34	0.37	0.39	0.41	0.44	0.47	39
15	0.25	0.25	0.26	0.26	0.26	0.28	0.29	0.30	0.32	0.33	0.36	0.38	0.40	0.44	0.47	0.50	0.53	0.55	0.59	0.65	0.69	0.73	0.78	0.83	0.88	0.93	40		
16	0.25	0.26	0.26	0.26	0.27	0.27	0.28	0.30	0.31	0.33	0.34	0.37	0.40	0.43	0.47	0.50	0.53	0.55	0.59	0.65	0.69	0.73	0.78	0.83	0.88	0.93	41		
17	0.26	0.26	0.26	0.27	0.27	0.29	0.30	0.32	0.34	0.36	0.39	0.42	0.46	0.50	0.53	0.55	0.59	0.65	0.69	0.73	0.78	0.83	0.88	0.93	0.99	42			
18	0.25	0.25	0.26	0.27	0.28	0.29	0.31	0.33	0.36	0.38	0.42	0.45	0.49	0.53	0.55	0.59	0.65	0.69	0.73	0.78	0.83	0.88	0.93	0.99	1.06	43			
19	0.24	0.25	0.26	0.28	0.28	0.30	0.32	0.35	0.38	0.41	0.45	0.49	0.52	0.55	0.59	0.65	0.69	0.73	0.78	0.83	0.88	0.93	0.99	1.06	1.14	44			
20	0.23	0.24	0.26	0.27	0.29	0.31	0.34	0.37	0.40	0.44	0.48	0.51	0.55	0.59	0.64	0.69	0.73	0.78	0.83	0.88	0.93	0.99	1.06	1.14	1.24	45			
21	0.22	0.24	0.25	0.28	0.30	0.33	0.36	0.39	0.43	0.47	0.51	0.54	0.59	0.64	0.68	0.73	0.77	0.83	0.88	0.93	0.99	1.06	1.14	1.24	1.35	46			
22	0.22	0.23	0.26	0.28	0.31	0.34	0.38	0.42	0.46	0.49	0.53	0.58	0.63	0.67	0.71	0.77	0.82	0.87	0.93	0.99	1.06	1.14	1.24	1.35	1.45	47			
23	0.21	0.24	0.26	0.29	0.32	0.36	0.40	0.44	0.49	0.51	0.57	0.61	0.66	0.70	0.75	0.81	0.86	0.92	0.99	1.06	1.14	1.24	1.35	1.45	1.65	48			
24	0.20	0.24	0.27	0.30	0.34	0.38	0.42	0.46	0.51	0.55	0.60	0.64	0.69	0.74	0.79	0.85	0.91	0.98	1.05	1.14	1.24	1.35	1.49	1.65	1.84	2.04	49		
25	0.20	0.25	0.27	0.32	0.36	0.40	0.44	0.48	0.53	0.59	0.63	0.67	0.73	0.78	0.84	0.90	0.97	1.05	1.14	1.24	1.35	1.49	1.65	1.84	2.04	2.26	50		
26	0.21	0.25	0.29	0.34	0.37	0.42	0.46	0.51	0.56	0.61	0.65	0.70	0.76	0.82	0.89	0.95	1.04	1.12	1.24	1.35	1.49	1.65	1.83	2.04	2.26	2.53	51		
27	0.23	0.26	0.31	0.35	0.39	0.43	0.49	0.54	0.59	0.63	0.69	0.74	0.80	0.87	0.94	1.03	1.12	1.22	1.35	1.49	1.65	1.83	2.04	2.26	2.53	2.83	52		
28	0.24	0.28	0.32	0.36	0.41	0.46	0.51	0.56	0.61	0.66	0.72	0.78	0.85	0.92	1.01	1.11	1.21	1.34	1.48	1.64	1.83	2.04	2.26	2.53	2.83	3.16	53		
29	0.26	0.30	0.33	0.38	0.43	0.48	0.53	0.57	0.63	0.69	0.75	0.82	0.90	0.99	1.09	1.20	1.33	1.47	1.63	1.81	2.03	2.26	2.52	2.82	3.16	3.51	54		
30	0.27	0.31	0.35	0.40	0.45	0.50	0.55	0.60	0.66	0.73	0.80	0.88	0.97	1.07	1.18	1.31	1.45	1.62	1.80	2.01	2.24	2.51	2.81	3.13	3.51	3.91	55		
31	0.29	0.33	0.37	0.42	0.47	0.52	0.58	0.64	0.70	0.77	0.85	0.95	1.05	1.16	1.30	1.44	1.60	1.78	1.99	2.21	2.48	2.78	3.11	3.48	3.90	4.36	56		
32	0.31	0.35	0.39	0.45	0.49	0.56	0.62	0.67	0.75	0.83	0.93	1.03	1.15	1.27	1.42	1.58	1.76	1.96	2.19	2.45	2.74	3.07	3.46	3.86	4.33	4.84	57		
33	0.32	0.37	0.41	0.47	0.52	0.59	0.66	0.73	0.80	0.90	1.01	1.13	1.26	1.40	1.56	1.75	1.94	2.16	2.42	2.70	3.03	3.38	3.81	4.26	4.78	5.34	58		
34	0.34	0.38	0.43	0.49	0.55	0.62	0.70	0.79	0.88	0.98	1.10	1.24	1.39	1.55	1.72	1.93	2.14	2.39	2.66	2.97	3.33	3.72	4.17	4.67	5.22	5.84	59		
35	0.35	0.40	0.45	0.52	0.59	0.67	0.76	0.86	0.96	1.08	1.22	1.37	1.53	1.71	1.91	2.12	2.36	2.63	2.93	3.26	3.65	4.08	4.55	5.09	5.69	6.33	60		
36	0.36	0.42	0.48	0.55	0.63	0.72	0.82	0.93	1.05	1.20	1.34	1.50	1.69	1.88	2.10	2.33	2.60	2.89	3.22	3.58	4.00	4.47	4.97	5.55	6.21	6.86	61		
37	0.37	0.44	0.51	0.59	0.68	0.78	0.90	1.02	1.16	1.31	1.47	1.66	1.86	2.07	2.31	2.56	2.86	3.18	3.53	3.93	4.38	4.88	5.44	6.07	6.74	7.43	62		
38	0.39	0.47	0.54	0.63	0.74	0.85	0.98	1.11	1.27	1.43	1.62	1.82	2.04	2.27	2.53	2.82	3.13	3.49	3.88	4.30	4.79	5.33	5.96	6.62	7.32	8.03	63		
39	0.43	0.51	0.59	0.69	0.80	0.92	1.07	1.22	1.39	1.57	1.78	1.99	2.23	2.50	2.78	3.09	3.44	3.82	4.24	4.70	5.23	5.87	6.53	7.24	7.97	8.70	64		
40	0.46	0.55	0.65	0.75	0.87	1.01	1.17	1.33	1.52	1.72	1.95	2.18	2.45	2.74	3.05	3.39	3.77	4.18	4.63	5.14	5.78	6.48	7.19	7.92	8.66	9.43	65		
41	0.50	0.60	0.71	0.82	0.95	1.11	1.28	1.46	1.66	1.88	2.12	2.39	2.68	3.00	3.34	3.71	4.12	4.57	5.06	5.68	6.41	7.16	7.91	8.63	9.39	10.24	66		
42	0.55	0.66	0.78	0.90	1.06	1.22	1.40	1.60	1.82	2.06	2.32	2.61	2.93	3.28	3.66	4.06	4.50	4.99	5.57	6.31	7.10	7.88	8.62	9.36	10.18	11.12	67		
43	0.60	0.72	0.86	1.00	1.17	1.35	1.54	1.76	2.00	2.25	2.54	2.85	3.21	3.58	4.00	4.44	4.91	5.45	6.19	7.03	7.85	8.60	9.33	10.15	11.04	12.10	68		
44	0.66	0.79	0.94	1.11	1.29	1.48	1.69	1.93	2.19	2.47	2.78	3.12	3.50	3.91	4.36	4.83	5.37	5.99	6.89	7.83	8.59	9.33	10.11	11.02	11.98	13.18	69		
45</td																													

Attachment A.3.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
50	1.02	1.30	1.56	1.81	2.09	2.40	2.74	3.11	3.52	3.98	4.48	5.03	5.64	6.32	7.07	7.88	8.78	10.37	11.85	12.97	14.23	15.59	17.08	18.79	20.61	22.91
51	1.07	1.43	1.68	1.93	2.22	2.55	2.91	3.30	3.75	4.25	4.80	5.40	6.07	6.81	7.64	8.53	9.53	11.32	12.89	14.23	15.59	17.08	18.79	20.61	22.69	25.41
52	1.14	1.55	1.80	2.06	2.36	2.70	3.08	3.51	3.99	4.54	5.13	5.79	6.53	7.35	8.26	9.25	10.38	12.41	14.10	15.59	17.08	18.79	20.60	22.69	25.14	28.20
53	1.21	1.65	1.93	2.19	2.50	2.86	3.26	3.73	4.24	4.83	5.49	6.22	7.04	7.94	8.95	10.06	11.34	13.61	15.42	17.05	18.76	20.60	22.69	25.14	27.84	31.28
54	1.27	1.76	2.07	2.34	2.66	3.03	3.46	3.95	4.52	5.15	5.88	6.68	7.59	8.60	9.73	10.97	12.43	14.96	16.88	18.74	20.58	22.69	25.14	27.84	30.93	34.68
55	1.36	1.89	2.22	2.51	2.84	3.24	3.69	4.22	4.84	5.53	6.33	7.21	8.23	9.36	10.60	12.00	13.74	16.59	18.52	20.55	22.65	25.14	27.84	30.89	34.32	38.90
56	1.46	2.02	2.40	2.69	3.05	3.47	3.97	4.54	5.21	5.97	6.84	7.82	8.94	10.21	11.60	13.16	15.29	18.34	20.28	22.58	25.05	27.80	30.88	34.21	37.04	44.10
57	1.54	2.17	2.58	2.90	3.29	3.74	4.28	4.92	5.63	6.47	7.42	8.52	9.75	11.15	12.71	14.46	17.11	20.07	22.29	24.95	27.70	30.77	34.19	36.97	39.06	49.68
58	1.63	2.30	2.78	3.12	3.54	4.04	4.64	5.33	6.12	7.04	8.10	9.31	10.66	12.22	13.96	15.90	19.17	22.04	24.63	27.59	30.67	34.05	36.88	38.96	41.75	55.62
59	1.74	2.44	2.98	3.35	3.82	4.37	5.03	5.79	6.67	7.69	8.86	10.19	11.71	13.43	15.36	17.52	21.54	24.37	27.21	30.54	33.93	36.72	38.86	41.63	45.21	62.32
60	1.84	2.58	3.19	3.59	4.10	4.72	5.45	6.30	7.29	8.42	9.73	11.20	12.89	14.80	16.94	19.58	24.03	26.94	30.13	33.73	36.58	38.63	41.51	45.15	49.00	69.23
61	1.95	2.74	3.39	3.84	4.40	5.08	5.89	6.85	7.96	9.23	10.69	12.35	14.23	16.37	18.75	22.46	26.55	29.82	33.35	36.30	38.46	41.24	44.94	48.82	54.41	77.43
62	2.10	2.90	3.60	4.07	4.69	5.45	6.36	7.43	8.68	10.12	11.77	13.64	15.75	18.13	20.80	25.86	29.39	33.00	35.92	38.15	40.98	44.70	48.59	54.11	59.95	87.54
63	2.29	3.27	3.81	4.31	4.99	5.83	6.85	8.06	9.46	11.09	12.96	15.07	17.44	20.10	23.56	29.09	32.53	35.53	37.71	40.56	44.34	48.32	53.81	59.61	65.66	98.37
64	2.51	3.68	4.04	4.57	5.31	6.24	7.38	8.74	10.32	12.16	16.65	19.32	22.30	27.38	32.19	35.04	37.28	40.09	43.79	47.90	53.44	59.26	65.27	73.87	109.34	
65	2.70	3.92	4.28	4.85	5.65	6.69	7.96	9.50	11.30	13.37	15.74	18.43	21.43	24.88	31.58	34.77	36.93	39.76	43.44	47.48	53.05	58.86	64.99	73.42	83.62	117.84
66	2.84	4.19	4.55	5.17	6.06	7.21	8.65	10.38	12.41	14.75	17.43	20.45	23.84	28.61	34.68	36.79	39.65	43.32	47.26	52.80	58.55	64.67	73.15	83.29	95.13	126.22
67	3.05	4.48	4.87	5.55	6.54	7.83	9.46	11.40	13.69	16.33	19.34	22.73	26.54	32.68	36.69	39.50	43.20	47.15	52.67	58.39	64.37	72.93	82.91	94.97	108.93	139.46
68	3.36	4.80	5.23	6.00	7.11	8.57	10.39	12.59	15.16	18.13	21.51	25.31	29.55	36.03	39.41	43.03	47.03	52.46	58.26	64.32	72.75	82.82	94.71	108.78	125.32	157.23
69	3.69	5.15	5.66	6.53	7.79	9.44	11.50	13.97	16.86	20.19	23.97	28.21	32.91	39.40	43.01	46.93	52.43	58.13	64.18	72.67	82.72	94.58	108.61	125.16	144.59	179.37
70	4.08	5.54	6.15	7.16	8.60	10.48	12.79	15.57	18.82	22.54	26.74	31.45	36.68	42.99	46.30	51.94	58.01	64.11	72.61	82.62	94.46	108.40	124.89	144.37	163.61	202.79
71	5.02	5.98	6.72	7.90	9.57	11.70	14.31	17.43	21.06	25.21	29.88	35.09	41.05	46.06	50.83	57.44	63.92	72.53	82.54	94.36	108.28	124.66	144.00	163.20	180.32	225.04
72	5.96	6.48	7.39	8.78	10.70	13.13	16.07	19.56	23.61	28.24	33.41	39.17	45.14	50.11	56.85	63.79	72.42	82.48	94.27	108.16	124.50	143.78	162.80	179.70	197.59	
73	6.45	7.07	8.18	9.83	12.03	14.78	18.11	22.02	26.53	31.65	37.36	43.83	49.71	56.26	63.65	72.31	82.40	94.22	108.03	124.34	143.57	162.53	179.41	197.09	216.58	
74	6.98	7.78	9.13	11.07	13.59	16.72	20.45	24.83	29.83	35.51	41.92	49.36	56.01	62.53	72.27	82.34	94.16	108.00	124.25	143.46	162.40	179.24	196.96	216.38	237.70	263.59
75	7.60	8.64	10.27	12.52	15.40	18.93	23.10	27.96	33.50	39.86	47.22	55.80	63.44	72.24	82.34	94.10	108.00	124.24	143.38	162.38	179.15	196.85	216.26	237.65	261.11	284.74
76	8.40	9.70	11.63	14.23	17.49	21.43	26.08	31.44	37.63	44.92	53.38	63.29	72.16	82.34	94.10	107.95	124.19	143.37	162.23	179.15	196.75	216.15	237.54	261.11	284.74	
77	9.44	11.02	13.27	16.24	19.91	24.29	29.43	35.45	42.53	50.92	60.66	72.12	82.30	94.10	107.89	124.18	143.25	162.22	178.98	196.75	216.15	237.54	261.00	284.74	307.59	
78	10.32	12.66	15.26	18.61	22.70	27.57	33.34	40.20	48.33	57.97	69.22	82.26	94.06	107.88	124.06	143.24	162.07	178.97	196.57	216.15	237.53	261.00	284.60	307.59	322.60	360.70
79	11.19	14.70	21.39	25.92	31.39	37.98	45.83	55.19	66.27	79.25	93.96	107.78	124.00	143.03	162.06	178.80	196.56	215.93	237.30	260.86	284.59	307.59	332.21	359.92	390.85	
80	12.45	17.16	20.49	24.63	29.74	35.96	43.49	52.51	63.27	76.05	91.00	107.73	123.94	142.96	161.83	178.80	196.46	215.93	237.30	260.86	284.59	307.59	332.21	359.92	390.85	
81	13.88	20.13	23.82	28.48	34.29	41.41	50.04	60.40	72.78	87.51	104.73	123.88	142.90	161.83	178.71	196.38	215.93	237.29	260.85	284.59	307.59	331.94	359.73	390.85	422.71	
82	15.40	23.65	27.80	33.12	39.74	47.90	57.77	69.70	83.94	100.89	120.67	142.82	161.68	178.63	196.37	215.83	237.29	260.84	284.58	307.59	331.69	359.35	390.85	422.71	455.32	
83	17.82	27.72	32.62	38.70	46.27	55.62	69.65	80.65	96.98	116.38	130.95	161.67	178.53	196.27	215.73	237.29	260.84	284.46	307.59	331.42	358.97	390.85	422.71	455.32	488.47	
84	21.27	32.54	38.43	45.36	54.04	64.73	77.76	93.47	112.15	134.28	156.85	177.86	196.18	215.73	237.06	260.83	284.46	307.44	331.29	358.58	390.85	422.71	455.32	488.47	522.19	
85	26.33	38.33	45.25	53.31	63.25	75.50	90.43	108.37	129.69	151.72	172.27	193.82	215.61	230.75	260.58	284.45	307.44	331.03	358.39	390.85	422.71	455.32	488.47	522.19	557.03	
86	32.29	45.13	53.19	62.79	74.14	88.16	105.22	125.62	146.79	166.84	187.89	210.79	235.46	260.11	284.30	307.44	330.77	358.01	390.85	422.55	455.16	488.47	522.19	557.03	591.95	
87	39.53	53.09	62.62	73.88	86.99	102.94	122.33	142.47	161.66	182.12	204.30	228.56	254.65	280.87	305.06	330.61	355.06	387.73	419.39	451.87	485.64	520.34	556.09	591.95	625.62	
88	49.71	62.53	73.73	86.75	101.98	120.12	139.11	157.22	176.72	198.19	221.55	247.06	273.11	297.83	323.78	351.31	380.30	410.92	443.16	477.02	512.46	549.49</td				

Attachment A.3.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
0																0.44	0.46	0.48	0.50	0.51	0.51	0.53	0.55	0.55	0.55	0.57	0.59	25		
1																0.43	0.45	0.48	0.50	0.52	0.55	0.55	0.55	0.57	0.58	0.62	0.66	26		
2																0.44	0.46	0.49	0.50	0.52	0.55	0.55	0.57	0.58	0.61	0.66	0.69	27		
3																0.43	0.44	0.46	0.49	0.50	0.53	0.55	0.57	0.58	0.61	0.65	0.69	28		
4																0.44	0.46	0.48	0.49	0.52	0.53	0.57	0.58	0.61	0.65	0.69	0.71	29		
5																0.42	0.43	0.45	0.48	0.49	0.51	0.53	0.54	0.58	0.61	0.65	0.68	0.71	30	
6																0.41	0.43	0.45	0.47	0.48	0.51	0.52	0.54	0.57	0.58	0.61	0.65	0.68	31	
7																0.41	0.42	0.44	0.47	0.48	0.50	0.52	0.53	0.57	0.58	0.61	0.65	0.68	32	
8																0.42	0.44	0.45	0.48	0.49	0.51	0.53	0.56	0.58	0.60	0.65	0.68	0.70	33	
9																0.40	0.41	0.43	0.45	0.46	0.49	0.50	0.55	0.58	0.60	0.70	0.74	0.83	34	
10																0.39	0.41	0.42	0.44	0.45	0.47	0.50	0.51	0.55	0.57	0.59	0.64	0.68	0.78	35
11																0.37	0.40	0.41	0.43	0.44	0.46	0.49	0.51	0.53	0.57	0.63	0.67	0.70	0.89	36
12																0.38	0.40	0.42	0.43	0.45	0.48	0.50	0.53	0.56	0.58	0.63	0.67	0.70	0.89	37
13																0.37	0.38	0.38	0.41	0.42	0.44	0.46	0.49	0.52	0.55	0.58	0.62	0.67	0.73	38
14																0.37	0.38	0.38	0.40	0.42	0.45	0.46	0.51	0.54	0.58	0.61	0.66	0.70	0.89	39
15	0.37	0.37	0.38	0.38	0.39	0.41	0.42	0.43	0.46	0.48	0.52	0.56	0.60	0.65	0.69	0.73	0.78	0.82	0.89	0.97	1.03	1.09	1.16	1.25	1.32	1.40	40			
16	0.37	0.38	0.38	0.38	0.39	0.41	0.43	0.45	0.47	0.50	0.54	0.59	0.64	0.69	0.73	0.78	0.82	0.89	0.97	1.03	1.09	1.16	1.24	1.32	1.39	1.49	41			
17	0.38	0.38	0.38	0.38	0.39	0.42	0.43	0.47	0.49	0.53	0.58	0.63	0.68	0.73	0.78	0.82	0.89	0.97	1.03	1.09	1.16	1.24	1.32	1.39	1.49	42				
18	0.37	0.37	0.37	0.38	0.40	0.42	0.45	0.48	0.52	0.57	0.62	0.67	0.72	0.78	0.82	0.89	0.97	1.03	1.09	1.16	1.24	1.32	1.39	1.49	1.59	43				
19	0.35	0.36	0.37	0.39	0.40	0.44	0.47	0.51	0.55	0.61	0.66	0.72	0.77	0.82	0.89	0.97	1.03	1.09	1.16	1.24	1.32	1.39	1.49	1.59	1.71	44				
20	0.33	0.34	0.37	0.38	0.41	0.45	0.50	0.54	0.59	0.64	0.70	0.76	0.82	0.89	0.95	1.03	1.09	1.16	1.24	1.32	1.39	1.49	1.59	1.71	1.86	2.04	45			
21	0.31	0.33	0.36	0.39	0.43	0.47	0.53	0.57	0.62	0.68	0.74	0.81	0.87	0.95	1.01	1.08	1.15	1.24	1.31	1.39	1.49	1.59	1.71	1.86	2.04	2.24	46			
22	0.29	0.32	0.37	0.40	0.45	0.50	0.55	0.61	0.66	0.72	0.79	0.86	0.93	1.00	1.06	1.14	1.22	1.30	1.39	1.49	1.59	1.71	1.86	2.04	2.24	2.48	47			
23	0.28	0.32	0.37	0.41	0.47	0.52	0.58	0.64	0.71	0.76	0.84	0.91	0.98	1.05	1.12	1.21	1.28	1.37	1.48	1.59	1.71	1.86	2.04	2.24	2.48	2.75	48			
24	0.27	0.33	0.37	0.43	0.48	0.54	0.61	0.67	0.75	0.81	0.89	0.95	1.02	1.10	1.18	1.27	1.35	1.46	1.58	1.71	1.86	2.04	2.24	2.48	2.74	3.04	49			
25	0.27	0.33	0.39	0.45	0.50	0.57	0.64	0.71	0.79	0.86	0.93	0.99	1.08	1.15	1.24	1.34	1.45	1.56	1.70	1.86	2.04	2.24	2.48	2.73	3.03	3.37	50			
26	0.28	0.34	0.40	0.47	0.53	0.60	0.67	0.74	0.82	0.89	0.96	1.03	1.13	1.21	1.31	1.43	1.55	1.68	1.85	2.04	2.24	2.47	2.73	3.03	3.36	3.73	51			
27	0.30	0.35	0.42	0.49	0.56	0.63	0.70	0.78	0.85	0.92	1.00	1.09	1.19	1.28	1.39	1.53	1.66	1.83	2.02	2.23	2.47	2.73	3.03	3.36	3.73	4.14	52			
28	0.32	0.38	0.44	0.51	0.58	0.65	0.73	0.81	0.88	0.96	1.05	1.15	1.25	1.36	1.50	1.65	1.82	2.01	2.22	2.45	2.73	3.03	3.36	3.73	4.14	4.56	53			
29	0.34	0.41	0.46	0.53	0.60	0.68	0.75	0.83	0.91	1.01	1.11	1.21	1.32	1.46	1.62	1.79	1.99	2.21	2.44	2.71	3.02	3.36	3.73	4.13	4.56	5.01	54			
30	0.36	0.43	0.49	0.56	0.63	0.71	0.78	0.86	0.95	1.06	1.17	1.29	1.43	1.59	1.76	1.97	2.18	2.43	2.71	3.00	3.35	3.73	4.12	4.56	5.01	5.51	55			
31	0.39	0.45	0.52	0.59	0.67	0.74	0.82	0.91	1.01	1.13	1.25	1.39	1.56	1.74	1.94	2.16	2.41	2.69	2.99	3.32	3.71	4.12	4.55	5.01	5.51	6.05	56			
32	0.41	0.47	0.54	0.62	0.69	0.78	0.88	0.97	1.08	1.22	1.36	1.52	1.71	1.91	2.14	2.39	2.67	2.97	3.30	3.67	4.09	4.53	5.01	5.50	6.05	6.63	57			
33	0.43	0.49	0.56	0.64	0.73	0.83	0.93	1.05	1.17	1.32	1.49	1.67	1.89	2.10	2.36	2.65	2.95	3.29	3.65	4.06	4.51	4.97	5.49	6.04	6.62	7.23	58			
34	0.45	0.51	0.58	0.68	0.77	0.88	1.00	1.15	1.28	1.45	1.64	1.85	2.08	2.33	2.61	2.92	3.27	3.64	4.04	4.47	4.95	5.47	6.02	6.60	7.21	7.84	59			
35	0.46	0.53	0.61	0.72	0.82	0.95	1.09	1.25	1.41	1.60	1.81	2.04	2.31	2.58	2.90	3.23	3.62	4.02	4.45	4.92	5.44	6.00	6.58	7.21	7.84	8.51	60			
36	0.47	0.56	0.65	0.76	0.88	1.03	1.19	1.36	1.55	1.77	2.00	2.26	2.55	2.85	3.21	3.58	4.00	4.44	4.91	5.42	5.97	6.58	7.20	7.84	8.51	9.24	61			
37	0.49	0.58	0.68	0.81	0.96	1.12	1.30	1.49	1.71	1.95	2.21	2.50	2.81	3.15	3.54	3.95	4.40	4.88	5.41	5.95	6.55	7.19	7.84	8.51	9.24	10.01	62			
38	0.52	0.62	0.74	0.89	1.04	1.21	1.42	1.64	1.87	2.14	2.43	2.75	3.10	3.48	3.89	4.35	4.84	5.37	5.93	6.53	7.17	7.83	8.51	9.24	10.01	10.83	63			
39	0.55	0.67	0.81	0.97	1.14	1.33	1.56	1.80	2.06	2.36	2.67	3.02	3.42	3.84	4.28	4.79	5.33	5.90	6.50	7.15	7.82	8.51	9.24	10.01	10.83	11.72	64			
40	0.61	0.74	0.89	1.06	1.25	1.47	1.71	1.97	2.27	2.59	2.94	3.33	3.76	4.22	4.71	5.26	5.85	6.46	7.12	7.81	8.51	9.24	10.01	10.83	11.72	12.71	65			
41	0.66	0.82	0.98	1.17	1.38	1.62	1.88	2.17	2.48	2.84	3.22	3.66	4.12	4.63	5.17	5.77	6.40	7.08	7.79	8.51	9.24	10.01	10.83	11.72	12.71	13.81	66			
42	0.73	0.90	1.08	1.29	1.53	1.79	2.08	2.39	2.74	3.12	3.54	4.01	4.51	5.07	5.68	6.32	7.01	7.75	8.50	9.24	10.01	10.83	11.72	12.71	13.81	15.01	67			
43	0.81	0.99	1.21	1.44	1.70	1.99	2.29	2.64	3.01	3.42	3.90	4.38	4.94	5.55	6.22	6.92	7.67	8.47	9.24	10.01	10.83	11.72	12.71	13.81	15.01	16.33	68			
44	0.89	1.10	1.34	1.61	1.89	2.20	2.53	2.91	3.31	3.76	4.26	4.80	5.41	6.07	6.79	7.55</td														

Attachment A.3.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	1.40	1.86	2.26	2.66	3.11	3.59	4.14	4.74	5.39	6.12	6.93	7.81	8.80	9.90	11.09	12.39	13.80	15.01	16.33	17.80	19.46	21.33	23.39	25.64	28.12	30.77	33.62	30.77
51	1.48	2.05	2.44	2.85	3.32	3.83	4.39	5.04	5.75	6.54	7.42	8.39	9.47	10.67	11.99	13.43	14.99	16.33	17.80	19.46	21.33	23.39	25.64	28.12	30.77	33.62	33.62	
52	1.56	2.22	2.63	3.04	3.52	4.06	4.65	5.34	6.11	6.99	7.94	9.01	10.19	11.51	12.98	14.57	16.32	17.80	19.46	21.33	23.39	25.64	28.12	30.77	33.62	36.73	37.77	
53	1.65	2.38	2.82	3.24	3.73	4.29	4.93	5.68	6.50	7.45	8.50	9.67	10.99	12.45	14.08	15.85	17.80	19.46	21.33	23.39	25.64	28.12	30.77	33.62	36.73	40.12	37.88	
54	1.75	2.55	3.02	3.45	3.96	4.55	5.23	6.03	6.92	7.95	9.11	10.41	11.87	13.50	15.32	17.31	19.46	21.33	23.39	25.64	28.12	30.77	33.62	36.73	40.12	43.81	37.99	
55	1.88	2.72	3.26	3.70	4.23	4.86	5.58	6.44	7.42	8.54	9.81	11.25	12.87	14.70	16.71	18.96	21.33	23.39	25.64	28.12	30.77	33.62	36.73	40.12	43.81	48.41	48.41	
56	2.03	2.92	3.52	3.99	4.55	5.22	6.00	6.93	8.00	9.22	10.62	12.21	14.00	16.05	18.30	20.81	23.39	25.64	28.12	30.77	33.62	36.73	40.12	43.81	48.41	54.05	81	
57	2.13	3.13	3.80	4.30	4.91	5.64	6.49	7.51	8.67	10.01	11.55	13.31	15.29	17.56	20.08	22.90	25.64	28.12	30.77	33.62	36.73	40.12	43.81	48.41	54.05	59.98	82	
58	2.25	3.34	4.10	4.64	5.31	6.11	7.05	8.16	9.44	10.93	12.62	14.57	16.76	19.28	22.09	25.25	28.12	30.77	33.62	36.73	40.12	43.81	48.41	54.05	59.98	66.14	83	
59	2.40	3.54	4.42	5.00	5.73	6.63	7.67	8.90	10.32	11.97	13.85	15.99	18.46	21.23	24.36	27.86	30.77	33.62	36.73	40.12	43.81	48.41	54.05	59.98	66.14	72.99	84	
60	2.54	3.75	4.73	5.37	6.18	7.17	8.33	9.70	11.30	13.13	15.24	17.62	20.37	23.46	26.93	30.69	33.62	36.73	40.12	43.81	48.41	54.05	59.98	66.14	72.99	79.86	85	
61	2.70	3.98	5.03	5.74	6.64	7.73	9.03	10.57	12.37	14.42	16.79	19.48	22.54	26.00	29.87	33.62	36.73	40.12	43.81	48.41	54.05	59.98	66.14	72.99	79.86	87.94	86	
62	2.92	4.22	5.35	6.11	7.09	8.31	9.77	11.50	13.53	15.85	18.53	21.57	25.00	28.87	33.20	36.73	40.12	43.81	48.41	54.05	59.98	66.14	72.99	79.86	87.55	97.95	87	
63	3.21	4.82	5.67	6.48	7.55	8.90	10.55	12.50	14.79	17.43	20.45	23.90	27.76	32.09	36.66	40.12	43.81	48.40	54.05	59.97	66.14	72.98	79.85	87.54	96.19	108.40	88	
64	3.55	5.46	6.01	6.87	8.04	9.54	11.39	13.59	16.17	19.16	22.59	26.48	30.83	35.70	40.11	43.81	48.39	54.03	59.96	66.12	72.96	79.83	87.51	104.62	118.69	89		
65	3.84	5.83	6.38	7.30	8.59	10.25	12.33	14.82	17.75	21.13	25.00	29.39	34.28	39.73	43.80	48.39	54.02	59.95	66.11	72.94	79.80	87.48	96.12	104.57	113.43	126.02	90	
66	4.03	6.24	6.80	7.79	9.22	11.08	13.42	16.23	19.55	23.38	27.74	32.68	38.22	43.80	48.38	54.02	59.94	66.10	72.93	79.79	87.47	96.10	104.54	113.40	122.64	132.91	91	
67	4.35	6.68	7.28	8.37	9.96	12.07	14.70	17.88	21.61	25.94	30.87	36.41	42.63	48.38	54.02	59.94	66.10	72.93	79.79	87.47	96.10	104.54	113.39	122.64	132.31	144.66	92	
68	4.82	7.17	7.85	9.07	10.86	13.23	16.20	19.80	24.01	28.86	34.39	40.62	47.54	54.02	59.94	66.09	72.93	79.79	87.46	96.09	104.54	113.38	122.61	132.28	142.29	160.71	93	
69	5.34	7.71	8.50	9.90	11.94	14.62	17.97	22.02	26.76	32.20	38.38	45.33	53.02	59.93	66.09	72.91	79.77	87.44	96.06	104.44	113.28	122.50	132.14	142.18	152.53	180.69	94	
70	5.94	8.32	9.27	10.89	13.23	16.27	20.05	24.61	29.92	36.01	42.89	50.59	59.14	66.07	72.76	79.74	87.28	95.97	104.38	113.15	122.35	131.90	141.89	152.31	164.83	202.79	95	
71	7.44	8.99	10.15	12.06	14.76	18.23	22.50	27.61	33.54	40.35	47.98	56.49	65.81	72.37	79.56	87.16	95.70	104.28	113.07	122.25	131.77	141.64	151.93	164.41	180.32	225.04	96	
72	8.96	9.75	11.19	13.45	16.56	20.52	25.34	31.06	37.69	45.25	53.70	63.08	72.04	79.15	87.00	95.51	104.13	113.01	122.15	131.65	141.47	151.70	164.01	179.70	197.59	239.48	97	
73	9.70	10.66	12.43	15.10	18.68	23.18	28.62	35.01	42.39	50.76	60.09	70.29	78.63	86.85	95.31	103.99	112.91	122.10	131.50	141.30	151.49	163.74	179.41	197.09	216.58	247.32	98	
74	10.51	11.76	13.93	17.07	21.18	26.28	32.39	39.55	47.73	56.98	67.12	78.07	86.58	95.12	103.93	112.84	122.02	131.47	141.20	151.37	163.61	179.24	196.96	216.38	237.70	263.59	99	
75	11.47	13.10	15.73	19.38	24.08	29.83	36.65	44.59	53.62	63.69	74.56	86.25	94.98	103.87	112.84	121.96	131.47	141.19	151.29	163.60	179.15	196.85	216.26	237.65	261.11	284.74	307.72	100
76	12.72	14.76	17.89	22.09	27.42	33.85	41.42	50.15	59.97	70.79	82.39	94.77	103.78	112.83	123.96	131.40	141.13	151.28	163.44	179.15	196.75	216.15	237.54	261.11	284.74	307.72	101	
77	14.34	16.85	20.51	25.31	31.28	38.43	46.80	56.32	66.85	78.43	90.69	103.71	112.78	121.95	131.34	141.13	151.14	163.43	178.98	196.75	216.15	237.54	261.00	284.74	307.59	333.04	102	
78	15.69	19.47	23.69	29.10	35.75	43.66	52.80	63.03	74.28	86.52	99.41	112.72	121.90	131.34	140.99	151.14	163.28	178.97	196.57	216.15	237.53	261.00	284.60	307.59	332.60	360.70	103	
79	17.02	22.72	27.50	33.57	40.92	49.54	59.39	70.29	82.21	95.03	108.48	121.77	131.21	140.92	150.92	163.27	178.80	196.56	215.93	237.30	260.86	284.59	307.59	332.21	359.92	390.85	422.71	105
80	18.97	26.69	32.04	38.75	46.80	56.05	66.53	78.07	90.59	103.96	117.82	131.14	140.85	150.85	163.04	178.80	196.46	215.93	237.30	260.86	284.59	307.59	332.21	359.92	390.85	422.71	455.32	106
81	21.19	31.47	37.39	44.70	53.34	63.19	74.23	86.33	99.37	113.19	127.41	140.78	150.78	163.04	178.71	196.38	215.93	237.29	260.85	284.59	307.59	331.94	359.73	390.85	422.71	455.32	488.47	107
82	23.55	37.12	43.59	51.41	60.55	70.94	82.45	95.02	108.47	122.65	137.09	150.69	162.88	178.63	196.37	215.83	237.29	260.84	284.58	307.59	331.69	359.35	390.85	422.71	455.32	488.47	107	
83	27.38	43.47	50.62	58.87	68.43	79.26	91.18	104.11	117.81	132.14	146.69	162.88	178.53	196.27	215.73	237.29	260.84	284.46	307.59	331.42	358.97	390.85	422.71	455.32	488.47	522.19	108	
84	32.74	50.49	58.46	67.03	76.94	88.05	100.29	113.46	127.27	141.61	158.01	177.86	196.18	215.73	237.06	260.83	284.46	307.44	331.29	358.58	390.85	422.71	455.32	488.47	522.19	557.03	109	
85	40.32	58.33	66.89	75.87	86.00	97.32	109.71	122.93	136.74	152.84	172.27	193.82	215.61	237.05	260.58	284.45	307.44	331.03	358.39	390.85	422.71	455.32	488.47	522.19	557.03	591.95	110	
86	48.70	66.74	75.73	85.36	95.53	106.91	119.32	132.42	147.87	166.84	187.89	210.79	235.46	260.11	284.30	307.44	330.77	358.01	390									

Attachment A.3.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																											25
1																											26
2																											27
3																											28
4																											29
5																											30
6																											31
7																											32
8																											33
9																											34
10																											35
11																											36
12																											37
13																											38
14																											39
15	0.27	0.29	0.30	0.32	0.35	0.37	0.39	0.44	0.47	0.52	0.57	0.61	0.66	0.72	0.78	0.84	0.90	0.97	1.06	1.15	1.23	1.32	1.41	1.50	1.61	40	
16	0.27	0.29	0.30	0.33	0.35	0.38	0.41	0.44	0.49	0.52	0.56	0.60	0.64	0.68	0.73	0.78	0.84	0.90	0.97	1.06	1.15	1.23	1.32	1.41	1.50	1.60	41
17	0.28	0.30	0.31	0.33	0.35	0.37	0.41	0.45	0.50	0.54	0.59	0.65	0.70	0.77	0.84	0.90	0.97	1.06	1.15	1.23	1.32	1.41	1.50	1.60	1.71	42	
18	0.29	0.31	0.32	0.34	0.37	0.39	0.44	0.48	0.53	0.57	0.63	0.70	0.76	0.84	0.90	0.97	1.06	1.15	1.23	1.32	1.41	1.50	1.60	1.71	1.86	43	
19	0.29	0.31	0.33	0.35	0.39	0.42	0.47	0.51	0.56	0.61	0.68	0.76	0.83	0.90	0.97	1.06	1.15	1.23	1.32	1.41	1.50	1.60	1.71	1.86	2.02	44	
20	0.29	0.31	0.33	0.37	0.40	0.45	0.51	0.54	0.60	0.66	0.74	0.81	0.89	0.97	1.05	1.15	1.23	1.32	1.41	1.50	1.60	1.71	1.86	2.02	2.20	45	
21	0.28	0.30	0.35	0.38	0.43	0.48	0.54	0.58	0.66	0.72	0.80	0.87	0.95	1.04	1.12	1.22	1.31	1.41	1.50	1.60	1.71	1.86	2.02	2.20	2.40	2.64	46
22	0.28	0.31	0.36	0.40	0.46	0.51	0.56	0.63	0.71	0.78	0.85	0.95	1.02	1.11	1.20	1.29	1.39	1.49	1.60	1.71	1.86	2.02	2.20	2.40	2.64	2.95	47
23	0.27	0.32	0.37	0.42	0.47	0.54	0.60	0.68	0.75	0.83	0.92	1.01	1.09	1.18	1.27	1.37	1.46	1.58	1.70	1.86	2.02	2.20	2.40	2.64	2.95	3.32	48
24	0.27	0.32	0.39	0.43	0.49	0.56	0.64	0.72	0.80	0.89	0.98	1.06	1.15	1.24	1.34	1.45	1.56	1.69	1.83	2.02	2.20	2.40	2.64	2.95	3.32	3.74	49
25	0.27	0.33	0.40	0.45	0.52	0.60	0.68	0.76	0.85	0.95	1.03	1.12	1.22	1.31	1.42	1.54	1.68	1.83	2.01	2.20	2.40	2.64	2.95	3.32	3.74	4.23	50
26	0.29	0.35	0.42	0.48	0.56	0.64	0.72	0.81	0.90	0.99	1.08	1.18	1.29	1.39	1.51	1.65	1.82	2.00	2.20	2.40	2.64	2.95	3.32	3.74	4.23	4.77	51
27	0.31	0.37	0.44	0.51	0.59	0.67	0.76	0.85	0.95	1.03	1.14	1.24	1.36	1.48	1.62	1.80	1.98	2.19	2.40	2.64	2.95	3.32	3.74	4.23	4.77	5.35	52
28	0.33	0.40	0.47	0.54	0.63	0.71	0.80	0.89	0.99	1.09	1.19	1.32	1.45	1.59	1.76	1.96	2.17	2.40	2.64	2.95	3.32	3.74	4.23	4.77	5.35	5.98	53
29	0.35	0.43	0.50	0.58	0.66	0.75	0.83	0.93	1.03	1.15	1.26	1.40	1.55	1.72	1.92	2.14	2.39	2.64	2.95	3.32	3.74	4.23	4.77	5.35	5.98	6.69	54
30	0.39	0.45	0.53	0.61	0.70	0.78	0.87	0.98	1.08	1.21	1.34	1.50	1.68	1.88	2.11	2.36	2.63	2.95	3.32	3.74	4.23	4.77	5.35	5.98	6.69	7.45	55
31	0.42	0.48	0.56	0.65	0.73	0.82	0.93	1.03	1.15	1.30	1.45	1.64	1.84	2.07	2.34	2.62	2.95	3.31	3.74	4.23	4.77	5.35	5.98	6.69	7.45	8.26	56
32	0.44	0.51	0.59	0.68	0.77	0.87	0.99	1.10	1.25	1.42	1.60	1.81	2.04	2.29	2.59	2.92	3.30	3.73	4.23	4.77	5.35	5.98	6.69	7.45	8.26	9.10	57
33	0.47	0.54	0.62	0.71	0.82	0.93	1.06	1.20	1.36	1.56	1.77	2.00	2.27	2.55	2.89	3.27	3.68	4.23	4.77	5.35	5.98	6.69	7.45	8.26	9.10	9.99	58
34	0.48	0.56	0.65	0.76	0.87	1.01	1.15	1.32	1.51	1.73	1.96	2.23	2.53	2.86	3.22	3.65	4.12	4.77	5.35	5.98	6.69	7.45	8.26	9.10	9.99	10.90	59
35	0.49	0.59	0.69	0.81	0.94	1.09	1.27	1.46	1.68	1.92	2.18	2.47	2.82	3.17	3.58	4.05	4.56	5.35	5.98	6.69	7.45	8.26	9.10	9.99	10.90	11.78	60
36	0.52	0.62	0.73	0.87	1.02	1.19	1.39	1.61	1.85	2.12	2.41	2.75	3.11	3.51	3.96	4.45	5.00	5.98	6.56	7.45	8.26	9.10	9.99	10.90	11.78	12.73	61
37	0.55	0.66	0.79	0.94	1.11	1.31	1.53	1.77	2.05	2.34	2.67	3.04	3.43	3.88	4.36	4.89	5.48	6.37	7.04	8.16	9.10	9.99	10.90	11.78	12.73	13.74	62
38	0.59	0.72	0.85	1.03	1.22	1.44	1.69	1.96	2.26	2.59	2.95	3.36	3.78	4.27	4.78	5.36	5.99	6.70	7.53	8.86	9.91	10.90	11.78	12.73	13.74	14.78	63
39	0.65	0.78	0.94	1.14	1.35	1.60	1.87	2.17	2.50	2.87	3.26	3.70	4.16	4.69	5.24	5.85	6.54	7.29	8.14	9.61	10.64	11.78	12.68	13.74	14.78	15.90	64
40	0.71	0.86	1.06	1.27	1.50	1.77	2.07	2.40	2.77	3.16	3.59	4.06	4.58	5.14	5.74	6.40	7.13	7.92	8.86	10.33	11.45	12.61	13.69	14.78	15.90	17.10	65
41	0.79	0.97	1.18	1.42	1.68	1.97	2.30	2.65	3.06	3.49	3.95	4.47	5.03	5.63	6.28	6.99	7.76	8.60	9.61	11.09	12.33	13.56	14.78	15.88	17.10	18.41	66
42	0.88	1.09	1.32	1.59	1.89	2.20	2.56	2.95	3.38	3.85	4.36	4.91	5.52	6.16	6.86	7.61	8.43	9.33	10.44	11.88	13.24	14.62	15.82	17.03	18.36	19.88	67
43	0.98	1.22	1.49	1.80	2.12	2.47	2.85	3.29	3.75	4.25	4.80	5.38	6.04	6.74	7.49	8.28	9.16	10.11	11.29	12.78	14.27	15.56	16.85	18.23	19.69	21.47	68
44	1.10	1.38	1.68	2.02	2.37	2.77	3.18	3.65	4.15	4.69	5.27	5.90	6.60	7.35	8.15	8.99	9.93	10.94	12.20	13.81	15.20	16.51	17.96	19.47	21.15	23.22	69
45	1.23	1.55	1.89	2.25	2.65	3.08	3.54	4.03	4.57	5.15	5.77	6.46	7.20	7.99	8.84	9.74	10.74	11.81	13.32	14.76	16.11	17.56	19.12	20.83	22.81	25.20	70
46	1.36	1.72	2.10	2.49	2.94	3.40	3.90	4.43	5.01	5.64	6.30	7.03	7.81	8.66	9.57	10.53	11.58	12.73	14.50	15.64	17.13	18.68	20.40	22.39	24.65	27.42	71
47	1.52	1.90	2.31	2.76	3.23	3.73	4.27	4.84	5.47	6.14	6.85	7.62	8.46	9.36	10.34	11.36	12.47	13.71	15.39	16.57	18.17	19.89	21.88	24.16	26.71	29.84	72
48	1.64	2.06	2.54	3.02	3.52	4.06	4.63	5.25	5.92	6.64	7.40	8.24	9.13	10.10	11.14	12.24	13.43	14.77	16.22	17.53	19.28						

Attachment A.3.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Preferred Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
50	1.84	2.48	3.01	3.53	4.09	4.70	5.36	6.06	6.83	7.66	8.55	9.52	10.56	11.69	12.90	14.18	15.58	17.13	18.53	20.26	22.38	24.81	27.55	30.69	34.23	38.35	75
51	1.96	2.76	3.28	3.80	4.38	5.02	5.71	6.47	7.30	8.19	9.15	10.19	11.33	12.55	13.87	15.27	16.81	18.30	19.90	21.97	24.32	26.99	30.01	33.47	37.39	41.97	76
52	2.09	3.02	3.56	4.09	4.68	5.34	6.06	6.88	7.76	8.74	9.78	10.91	12.16	13.48	14.93	16.46	17.99	19.58	21.56	23.84	26.44	29.34	32.67	36.48	40.28	45.91	77
53	2.23	3.26	3.85	4.38	4.98	5.68	6.45	7.31	8.26	9.31	10.45	11.70	13.05	14.52	16.11	17.68	19.28	21.19	23.39	25.90	28.73	31.88	35.56	38.90	43.56	50.21	78
54	2.36	3.52	4.16	4.69	5.32	6.04	6.87	7.78	8.80	9.94	11.19	12.56	14.05	15.67	17.41	19.02	20.86	22.96	25.40	28.15	31.23	34.36	37.58	41.72	47.60	54.90	79
55	2.53	3.76	4.47	5.01	5.66	6.42	7.29	8.26	9.37	10.61	11.97	13.48	15.11	16.90	18.84	20.58	22.62	24.94	27.60	30.60	33.74	36.15	40.14	45.75	52.01	60.69	80
56	2.69	3.97	4.77	5.33	6.01	6.80	7.73	8.78	9.97	11.31	12.79	14.45	16.25	18.23	20.40	22.32	24.56	27.12	30.02	33.18	35.82	39.26	44.21	50.16	55.21	67.76	81
57	2.79	4.19	5.07	5.66	6.40	7.25	8.24	9.38	10.67	12.13	13.74	15.54	17.53	19.72	22.12	24.24	26.71	29.51	32.64	35.49	38.91	43.71	48.52	53.41	57.45	75.16	82
58	2.91	4.40	5.38	6.03	6.80	7.74	8.81	10.06	11.47	13.06	14.83	16.79	18.99	21.39	24.02	26.37	29.07	32.15	35.16	38.55	43.07	47.98	51.91	55.82	60.43	82.86	83
59	3.05	4.59	5.70	6.39	7.23	8.26	9.45	10.81	12.36	14.12	16.05	18.21	20.63	23.26	26.16	28.75	31.71	34.86	38.16	42.47	47.27	51.34	54.33	58.38	64.12	91.00	84
60	3.16	4.79	6.00	6.74	7.68	8.81	10.12	11.63	13.35	15.29	17.43	19.82	22.46	25.37	28.55	31.40	34.58	37.84	41.84	46.56	50.68	53.83	57.42	61.76	71.64	98.74	85
61	3.31	4.98	6.29	7.09	8.11	9.36	10.81	12.49	14.41	16.57	18.96	21.61	24.53	27.74	31.25	34.38	37.51	41.25	45.88	50.05	53.34	57.13	61.58	69.92	79.93	107.70	86
62	3.55	5.18	6.55	7.41	8.52	9.89	11.50	13.38	15.53	17.95	20.63	23.58	26.85	30.41	34.27	37.30	40.66	45.27	49.47	52.89	56.86	61.33	69.29	78.49	86.34	118.73	87
63	3.84	5.82	6.82	7.72	8.92	10.42	12.22	14.32	16.73	19.45	22.45	25.77	29.40	33.36	37.16	40.24	44.59	48.91	52.46	56.58	61.07	68.46	77.30	84.69	93.48	129.99	88
64	4.18	6.50	7.09	8.03	9.33	10.98	12.97	15.32	18.02	21.09	24.44	28.15	32.19	36.59	40.06	43.97	48.16	51.98	56.30	60.91	67.62	75.86	83.15	91.95	101.30	140.58	89
65	4.45	6.81	7.38	8.36	9.76	11.56	13.75	16.35	19.34	22.75	26.47	30.58	35.05	39.89	43.53	47.56	51.40	56.02	60.65	66.91	74.57	81.41	90.44	99.97	110.66	147.30	90
66	4.59	7.15	7.71	8.74	10.24	12.20	14.61	17.45	20.73	24.44	28.54	33.03	37.94	43.22	47.10	50.89	55.76	60.42	66.19	73.17	79.94	88.49	98.58	109.05	121.29	153.22	91
67	4.86	7.51	8.09	9.20	10.82	12.96	15.59	18.70	22.28	26.31	30.80	35.70	41.06	46.78	50.69	55.00	60.19	65.20	72.02	78.36	86.70	96.53	107.20	119.36	132.93	164.36	92
68	5.31	7.90	8.54	9.75	11.53	13.86	16.73	20.12	24.01	28.38	33.26	38.58	44.39	50.49	54.55	59.14	64.24	70.22	76.91	84.66	94.38	104.93	117.12	131.51	147.18	179.70	93
69	5.78	8.33	9.05	10.40	12.37	14.93	18.06	21.74	25.96	30.68	35.95	41.71	47.94	54.08	58.38	63.25	68.98	75.67	83.34	92.67	103.34	115.68	129.93	146.46	164.94	200.74	94
70	6.33	8.80	9.65	11.17	13.37	16.18	19.60	23.59	28.14	33.20	38.87	45.07	51.72	57.59	62.38	68.07	74.75	82.51	91.62	102.19	114.79	129.40	145.75	164.19	182.50	224.62	95
71	7.80	9.31	10.34	12.09	14.54	17.63	21.36	25.68	30.54	35.93	42.01	48.62	55.72	61.46	66.11	73.66	81.40	90.39	100.90	113.05	127.83	145.02	163.48	181.33	198.08	246.45	96
72	9.24	9.88	11.14	13.15	15.89	19.29	23.34	27.98	33.17	38.86	45.36	52.37	60.07	65.45	69.52	80.10	89.03	99.41	111.47	125.37	142.69	162.73	180.26	195.97	214.84	259.40	97
73	9.78	10.56	12.08	14.39	17.44	21.17	25.54	30.50	36.01	42.00	48.89	56.50	64.73	69.02	76.55	87.50	97.74	109.64	123.47	139.35	159.55	179.24	194.04	212.25	233.23	264.59	98
74	10.37	11.38	13.21	15.83	19.22	23.27	27.96	33.25	39.06	45.33	52.78	61.23	68.56	75.40	84.17	96.42	108.34	122.12	138.02	157.13	174.97	192.37	209.08	230.32	252.00	278.57	99
75	11.13	12.46	14.65	17.65	21.40	25.85	30.95	36.63	42.82	49.68	58.02	66.54	74.34	83.17	93.30	107.47	121.46	137.48	156.64	174.39	189.24	207.37	227.29	249.18	273.22	297.48	100
76	12.19	13.88	16.46	19.89	24.08	29.01	34.59	40.76	47.65	55.44	64.94	73.28	82.26	92.71	106.67	120.79	136.99	156.20	174.03	188.77	206.48	226.11	247.77	271.47	295.22	317.92	101
77	13.59	15.67	18.65	22.51	27.17	32.58	38.64	45.49	53.31	62.20	72.29	81.35	92.11	105.84	120.18	136.51	155.71	173.68	188.48	205.79	225.34	246.71	270.19	293.74	316.21	340.13	102
78	14.71	17.88	21.29	25.57	30.70	36.59	43.30	51.07	59.96	70.13	80.48	91.54	105.04	119.51	136.03	155.28	173.19	188.19	205.29	224.40	245.98	269.27	292.62	314.94	338.88	364.04	103
79	15.48	20.60	24.42	29.13	34.71	41.24	48.81	57.62	67.75	79.37	90.96	104.25	119.85	135.49	149.86	172.86	187.44	204.71	223.55	244.65	268.60	291.81	314.23	338.04	363.46	391.63	104
80	16.79	23.89	28.09	33.23	39.39	46.74	55.31	65.30	76.85	90.14	103.45	118.32	135.06	154.31	172.44	187.45	204.02	222.60	243.29	266.68	291.38	313.64	337.57	363.26	391.63	423.44	105
81	18.70	27.79	32.36	38.03	44.96	53.23	62.94	74.31	87.46	102.63	117.67	134.57	153.86	172.01	186.97	203.49	221.53	241.91	264.70	288.81	313.24	337.27	363.07	391.63	423.44	455.99	106
82	20.76	31.88	37.39	43.76	51.55	60.92	71.89	84.80	99.77	117.07	134.04	153.43	171.65	186.27	202.79	220.66	240.49	263.13	286.75	310.54	336.79	362.88	391.63	423.44	455.99	489.10	107
83	23.41	36.74	43.40	50.55	59.34	69.94	82.35	96.98	113.98	133.63	152.91	171.24	186.38	202.29	219.72	239.64	262.28	285.97	309.36	334.87	362.68	391.63	423.44	455.99	489.10	522.77	108
84	27.46	43.05	50.03	58.59	68.52	80.47	94.53	111.05	130.33	152.50	170.81	185.96	201.73	219.01	239.04	262.01	285.95	309.36	334.53	361.91	391.63	423.44	455.99	489.10	522.77	557.56	109
85	34.34	49.50	57.85	68.05	79.24	93.37	108.63	127.25	149.02	170.46	185.63	201.13	218.57	238.58	262.01	285.95	309.36	334.53	361.91	391.63	423.44	455.99	489.10	522.77	557.56	592.43	110
86	41.13	57.10	67.58	79.01	92.64	108.22	124.81	145.79	166.70	185.35	200.57	217.15	236.97	261.55	285.95	309.36	334.53	361.91	391.63	423.44	455.99	489.10	522.77	557.56	592.43	626.05	

Attachment A.3.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age							
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate							
0																0.47	0.52	0.57	0.61	0.66	0.70	0.73	0.77	0.81	0.86	0.94	25						
1																0.45	0.51	0.55	0.61	0.64	0.70	0.73	0.77	0.81	0.86	0.94	26						
2																0.49	0.54	0.59	0.64	0.68	0.73	0.77	0.81	0.86	0.93	0.99	27						
3																0.54	0.58	0.63	0.68	0.73	0.77	0.81	0.86	0.93	0.99	1.06	28						
4																0.45	0.49	0.54	0.58	0.63	0.68	0.73	0.77	0.81	0.86	0.93	1.12	29					
5																0.44	0.48	0.53	0.58	0.63	0.67	0.73	0.77	0.81	0.85	0.92	0.98	1.05	1.11	1.19	30		
6																0.44	0.47	0.52	0.57	0.61	0.65	0.71	0.77	0.81	0.85	0.91	0.98	1.05	1.10	1.17	1.28	31	
7																0.47	0.52	0.55	0.61	0.65	0.71	0.75	0.81	0.85	0.91	0.98	1.05	1.10	1.17	1.27	1.38	32	
8																0.43	0.45	0.51	0.54	0.58	0.64	0.68	0.73	0.85	0.90	0.97	1.05	1.10	1.17	1.27	1.48	33	
9																0.43	0.45	0.51	0.54	0.58	0.64	0.68	0.73	0.85	0.90	0.97	1.05	1.10	1.17	1.27	1.48	34	
10																0.41	0.45	0.49	0.54	0.57	0.62	0.68	0.72	0.78	0.84	0.89	0.96	1.05	1.10	1.17	1.26	1.36	35
11																0.40	0.44	0.48	0.52	0.56	0.61	0.66	0.72	0.77	0.83	0.89	0.95	1.02	1.10	1.17	1.26	1.36	36
12																0.43	0.47	0.51	0.55	0.60	0.65	0.70	0.76	0.82	0.87	0.95	1.02	1.09	1.17	1.26	1.36	37	
13																0.40	0.42	0.45	0.49	0.54	0.58	0.63	0.69	0.74	0.81	0.87	0.93	1.02	1.09	1.17	1.26	1.36	38
14																0.40	0.42	0.45	0.48	0.52	0.55	0.61	0.65	0.73	0.79	0.86	0.92	1.00	1.09	1.17	1.26	1.36	39
15	0.40	0.40	0.42	0.44	0.47	0.51	0.54	0.58	0.64	0.69	0.76	0.84	0.91	0.99	1.08	1.17	1.26	1.36	1.46	1.60	1.74	1.86	1.99	2.14	2.28	2.44	2.58	40					
16	0.40	0.42	0.44	0.46	0.49	0.53	0.57	0.62	0.68	0.74	0.81	0.89	0.98	1.07	1.17	1.26	1.36	1.46	1.60	1.74	1.86	1.99	2.14	2.28	2.43	2.61	41						
17	0.42	0.44	0.46	0.48	0.52	0.55	0.60	0.66	0.73	0.79	0.87	0.97	1.06	1.16	1.26	1.36	1.46	1.60	1.74	1.86	1.99	2.14	2.28	2.43	2.61	42							
18	0.42	0.45	0.46	0.50	0.54	0.57	0.64	0.71	0.78	0.84	0.94	1.04	1.15	1.26	1.36	1.46	1.60	1.74	1.86	1.99	2.14	2.28	2.43	2.61	2.82	43							
19	0.43	0.45	0.47	0.52	0.56	0.62	0.69	0.75	0.83	0.91	1.02	1.13	1.25	1.36	1.46	1.60	1.74	1.86	1.99	2.14	2.28	2.43	2.61	2.82	3.06	3.34	44						
20	0.41	0.44	0.48	0.53	0.58	0.66	0.74	0.80	0.90	0.99	1.10	1.22	1.34	1.46	1.58	1.73	1.86	1.99	2.13	2.28	2.43	2.61	2.82	3.06	3.34	3.66	45						
21	0.39	0.44	0.49	0.55	0.62	0.70	0.78	0.86	0.98	1.08	1.19	1.32	1.43	1.57	1.70	1.84	1.98	2.12	2.27	2.43	2.61	2.82	3.06	3.34	3.66	4.03	46						
22	0.39	0.44	0.50	0.58	0.66	0.74	0.83	0.93	1.05	1.17	1.29	1.42	1.53	1.68	1.80	1.95	2.09	2.26	2.42	2.61	2.82	3.06	3.34	3.66	4.03	4.50	47						
23	0.38	0.45	0.52	0.60	0.68	0.78	0.88	0.98	1.00	1.12	1.25	1.38	1.52	1.64	1.78	1.93	2.07	2.24	2.42	2.61	2.82	3.06	3.34	3.66	4.03	4.50	48						
24	0.37	0.46	0.54	0.63	0.73	0.83	0.95	1.07	1.21	1.33	1.47	1.60	1.73	1.88	2.03	2.23	2.42	2.58	2.81	3.05	3.33	3.66	4.03	4.50	5.06	5.67	49						
25	0.37	0.47	0.56	0.66	0.77	0.88	1.02	1.14	1.27	1.41	1.55	1.67	1.82	1.98	2.13	2.36	2.57	2.76	3.05	3.33	3.65	4.03	4.50	5.06	5.67	6.33	50						
26	0.39	0.48	0.59	0.69	0.82	0.94	1.07	1.19	1.34	1.48	1.62	1.76	1.93	2.10	2.28	2.49	2.75	3.01	3.33	3.65	4.03	4.50	5.06	5.67	6.33	7.05	51						
27	0.41	0.51	0.62	0.74	0.87	0.99	1.12	1.25	1.41	1.54	1.70	1.86	2.04	2.23	2.45	2.71	2.98	3.30	3.65	4.03	4.50	5.06	5.67	6.33	7.05	7.82	52						
28	0.44	0.56	0.66	0.79	0.91	1.04	1.17	1.32	1.47	1.62	1.79	1.97	2.18	2.39	2.65	2.95	3.28	3.64	4.03	4.50	5.06	5.67	6.33	7.05	7.82	8.64	53						
29	0.48	0.60	0.70	0.83	0.96	1.09	1.22	1.38	1.53	1.71	1.88	2.10	2.33	2.59	2.90	3.22	3.64	4.03	4.50	5.06	5.67	6.33	7.05	7.82	8.64	9.51	54						
30	0.53	0.64	0.75	0.88	1.01	1.15	1.28	1.44	1.61	1.80	2.01	2.25	2.53	2.83	3.19	3.58	4.03	4.50	5.06	5.67	6.33	7.05	7.82	8.64	9.51	10.43	55						
31	0.58	0.68	0.80	0.93	1.05	1.21	1.36	1.52	1.72	1.94	2.18	2.45	2.77	3.12	3.54	4.00	4.50	5.06	5.67	6.33	7.05	7.82	8.64	9.51	10.43	11.40	56						
32	0.62	0.72	0.84	0.97	1.11	1.28	1.45	1.63	1.86	2.11	2.40	2.71	3.07	3.47	3.95	4.46	5.04	5.67	6.33	7.05	7.82	8.64	9.51	10.43	11.40	12.39	57						
33	0.64	0.75	0.88	1.02	1.19	1.37	1.56	1.79	2.03	2.32	2.65	3.01	3.43	3.88	4.41	4.99	5.63	6.33	7.05	7.82	8.64	9.51	10.43	11.40	12.39	13.41	58						
34	0.65	0.78	0.92	1.09	1.26	1.47	1.70	1.96	2.25	2.58	2.94	3.37	3.84	4.35	4.93	5.59	6.31	7.05	7.82	8.64	9.51	10.43	11.40	12.39	13.41	14.52	59						
35	0.67	0.82	0.97	1.16	1.35	1.60	1.87	2.17	2.50	2.87	3.28	3.75	4.28	4.84	5.49	6.22	7.01	7.82	8.64	9.51	10.43	11.40	12.39	13.41	14.52	15.70	60						
36	0.71	0.87	1.03	1.24	1.48	1.75	2.06	2.40	2.76	3.19	3.66	4.17	4.74	5.37	6.08	6.86	7.71	8.64	9.51	10.43	11.40	12.39	13.41	14.52	15.70	16.97	61						
37	0.75	0.92	1.11	1.35	1.62	1.93	2.27	2.65	3.08	3.55	4.06	4.63	5.25	5.94	6.69	7.54	8.45	9.45	10.43	11.40	12.39	13.41	14.52	15.70	16.97	18.33	62						
38	0.81	0.99	1.22	1.49	1.79	2.13	2.51	2.94	3.41	3.93	4.49	5.12	5.80	6.55	7.36	8.27	9.24	10.29	11.39	12.39	13.41	14.52	15.70	16.97	18.33	19.71	63						
39	0.88	1.09	1.35	1.65	1.98	2.36	2.79	3.27	3.78	4.35	4.97	5.65	6.39	7.21	8.08	9.05	10.09	11.21	12.38	13.41	14.52	15.70	16.97	18.33	19.71	21.20	64						
40	0.98	1.22	1.52	1.84	2.21	2.63	3.09	3.62	4.19	4.82	5.49	6.23	7.04	7.92	8.87	9.90	11.02	12.19	13.41	14.52	15.70	16.97	18.33	19.71	21.20	22.81	22.81	65					
41	1.10	1.38	1.71	2.08	2.48	2.94	3.45	4.02	4.64	5.33	6.06	6.87	7.74	8.69	9.72	10.82	12.00	13.24	14.52	15.70	16.97	18.33	19.71	21.20	22.81	24.57	26.52	66					
42	1.24	1.56	1.93	2.35	2.81	3.31	3.87	4.49	5.15	5.88	6.68	7.56	8.50	9.52	10.63	11.81	13.05	14.37	15.70	16.97	18.33	19.71	21.20	22.81	24.57	26.52	28.64	67					
43	1.40	1.77	2.19	2.66	3.17	3.72	4.33	5.00	5.72																								

Attachment A.3.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 CSO Residual Standard Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
50	2.67	3.69	4.53	5.34	6.23	7.18	8.22	9.33	10.53	11.84	13.24	14.77	16.41	18.17	20.09	22.10	24.22	26.48	28.36	30.64	33.34	36.29	39.48	42.94	46.65	50.79	75
51	2.84	4.13	4.94	5.76	6.68	7.67	8.77	9.95	11.26	12.66	14.18	15.82	17.61	19.53	21.61	23.80	26.12	28.25	30.41	33.13	36.07	39.24	42.66	46.36	50.33	54.75	76
52	3.03	4.54	5.37	6.20	7.13	8.17	9.31	10.58	11.98	13.52	15.16	16.94	18.89	20.98	23.26	25.66	27.95	30.19	32.88	35.86	39.05	42.41	46.08	50.02	54.50	59.00	77
53	3.24	4.90	5.82	6.65	7.60	8.69	9.90	11.25	12.75	14.40	16.20	18.16	20.29	22.60	25.09	27.57	29.95	32.65	35.62	38.84	42.26	45.83	49.76	54.34	58.95	63.56	78
54	3.45	5.29	6.31	7.13	8.12	9.25	10.55	11.98	13.59	15.39	17.35	19.52	21.86	24.40	27.15	29.67	32.41	35.39	38.64	42.11	45.75	49.64	54.20	58.92	63.52	68.47	79
55	3.70	5.65	6.78	7.62	8.65	9.82	11.19	12.72	14.48	16.42	18.57	20.94	23.53	26.35	29.40	32.13	35.15	38.42	41.94	45.67	49.61	54.19	58.89	63.50	68.47	74.58	80
56	3.94	5.97	7.23	8.10	9.17	10.42	11.87	13.53	15.42	17.51	19.86	22.47	25.32	28.45	31.85	34.86	38.18	41.76	45.57	49.58	54.18	58.86	63.48	68.47	74.50	82.06	81
57	4.06	6.30	7.70	8.62	9.77	11.11	12.67	14.47	16.51	18.79	21.34	24.19	27.34	30.79	34.56	37.89	41.53	45.43	49.55	54.16	58.83	63.46	68.47	74.44	81.49	89.71	82
58	4.23	6.62	8.18	9.18	10.41	11.88	13.57	15.54	17.75	20.26	23.05	26.17	29.63	33.42	37.59	41.26	45.25	49.49	54.14	58.80	63.44	68.46	74.38	81.34	88.78	97.47	83
59	4.45	6.91	8.66	9.75	11.08	12.69	14.56	16.71	19.15	21.93	25.00	28.42	32.22	36.38	40.96	45.04	49.39	54.11	58.76	63.41	68.46	74.33	81.17	88.57	96.09	105.50	84
60	4.61	7.20	9.12	10.29	11.76	13.54	15.61	17.98	20.71	23.78	27.17	30.96	35.13	39.74	44.76	49.26	54.06	58.71	63.38	68.45	74.27	81.01	88.36	95.82	102.88	112.83	85
61	4.82	7.49	9.55	10.81	12.42	14.39	16.68	19.32	22.38	25.80	29.59	33.79	38.41	43.51	49.05	53.98	58.66	63.35	68.43	74.21	80.85	88.14	95.55	102.56	109.65	121.29	86
62	5.18	7.77	9.96	11.30	13.04	15.21	17.76	20.73	24.14	27.99	32.23	36.92	42.09	47.72	53.84	58.58	63.32	68.42	74.14	80.68	87.91	95.28	102.23	109.31	116.69	131.81	87
63	5.63	8.78	10.36	11.77	13.65	16.02	18.87	22.21	26.03	30.36	35.11	40.37	46.13	52.40	58.43	63.23	68.40	74.07	80.51	87.68	94.98	101.88	108.95	116.33	124.43	142.26	88
64	6.16	9.86	10.77	12.24	14.28	16.89	20.05	23.78	28.07	32.94	38.26	44.15	50.57	57.54	63.01	68.35	74.04	80.32	87.44	94.70	101.53	108.60	115.95	124.04	132.51	151.70	89
65	6.56	10.32	11.20	12.74	14.94	17.79	21.26	25.39	30.16	35.56	41.49	48.01	55.10	62.79	68.22	73.99	80.19	87.21	94.40	101.17	108.23	115.58	123.65	132.10	140.37	156.76	90
66	6.74	10.84	11.69	13.30	15.67	18.77	22.59	27.11	32.34	38.23	44.77	51.90	59.67	68.06	73.85	80.08	86.98	94.13	100.84	107.89	115.22	123.29	131.73	139.98	148.38	160.73	91
67	7.15	11.39	12.25	13.99	16.56	19.94	24.13	29.07	34.77	41.19	48.33	56.13	64.61	73.70	79.82	86.55	93.87	100.61	107.57	114.90	122.96	131.39	139.64	148.04	157.04	170.03	92
68	7.83	11.97	12.93	14.84	17.65	21.35	25.91	31.30	37.50	44.46	52.23	60.69	69.89	79.57	85.91	93.06	100.11	107.44	114.57	122.63	131.06	139.30	147.68	156.53	165.64	183.37	93
69	8.56	12.60	13.72	15.83	18.95	23.01	27.99	33.84	40.56	48.07	56.46	65.60	75.48	85.19	91.88	99.01	106.45	114.11	121.82	130.28	138.72	147.28	155.97	164.91	173.41	202.12	94
70	9.38	13.31	14.63	17.01	20.50	24.96	30.40	36.74	43.97	52.00	61.01	70.85	81.39	90.61	97.63	105.01	112.71	120.60	128.81	137.18	146.16	155.34	164.12	172.64	183.77	224.62	95
71	11.69	14.07	15.68	18.42	22.31	27.21	33.13	39.99	47.72	56.26	65.92	76.39	87.60	96.15	101.98	110.15	118.95	127.07	135.44	143.94	153.48	163.30	171.90	182.59	198.08	246.45	96
72	13.95	14.93	16.89	20.06	24.39	29.79	36.21	43.58	51.81	60.84	71.13	82.21	93.91	100.92	104.71	117.04	125.13	133.43	141.92	150.52	160.68	171.10	181.52	195.97	214.84	259.40	97
73	14.78	15.95	18.34	21.97	26.79	32.71	39.64	47.51	56.24	65.72	76.60	88.21	99.77	103.96	111.62	122.95	131.17	139.58	148.23	156.93	167.76	180.50	194.04	212.25	233.23	264.59	98
74	15.66	17.19	20.07	24.21	29.55	35.98	43.41	51.78	60.96	70.86	82.23	94.23	103.27	109.93	118.28	129.34	137.87	146.55	155.36	165.13	176.19	192.37	209.08	230.32	252.00	278.57	99
75	16.80	18.85	22.29	27.01	32.94	40.00	48.06	57.03	66.80	77.23	89.11	100.07	108.38	116.80	124.93	136.76	145.75	154.76	164.61	175.60	189.24	207.37	227.29	249.18	273.22	297.48	100
76	18.42	21.05	25.11	30.51	37.14	44.92	53.73	63.46	73.98	85.04	97.56	106.82	115.46	124.14	135.71	144.93	154.19	164.15	175.25	188.77	206.48	226.11	247.77	271.47	295.22	317.92	101
77	20.57	23.82	28.51	34.59	41.97	50.48	60.04	70.51	81.66	93.33	105.35	114.12	123.34	134.62	144.18	153.63	163.63	174.89	188.48	205.79	225.34	246.71	270.19	293.74	316.21	340.13	102
78	22.27	27.26	32.63	39.37	47.46	56.73	66.99	78.11	89.85	102.09	112.82	122.58	133.58	143.36	153.08	163.18	174.40	188.19	205.29	224.40	245.98	269.27	292.62	314.94	338.88	364.04	103
79	23.38	31.50	37.51	44.92	53.69	63.68	74.53	86.23	98.52	111.21	121.80	132.54	142.66	152.47	162.73	174.05	187.74	204.71	223.55	244.65	268.60	291.81	314.23	338.04	363.46	391.63	104
80	25.36	36.65	43.24	51.30	60.69	71.26	82.65	94.84	107.60	120.69	131.49	141.90	151.99	162.14	173.64	187.45	204.02	222.60	243.29	266.68	291.38	313.64	337.57	363.26	391.63	423.44	105
81	28.27	42.75	49.90	58.52	68.43	79.45	91.31	103.93	117.02	130.44	141.11	151.42	161.69	173.20	186.97	203.49	221.53	241.91	264.70	288.81	313.24	337.27	363.07	391.63	423.44	456.00	106
82	31.43	49.14	57.48	66.53	76.84	88.27	100.45	113.36	126.71	140.35	150.82	161.23	172.84	186.27	202.79	220.66	240.49	263.13	286.75	310.54	336.79	362.88	391.63	423.44	456.00	489.10	107
83	35.47	56.45	65.96	75.30	85.91	97.63	110.00	120.30	136.60	150.35	160.69	172.43	186.38	202.29	219.72	239.64	262.28	285.97	309.36	334.87	362.68	391.63	423.44	456.00	489.10	522.77	108
84	41.56	65.41	74.51	84.79	95.58	107.42	119.91	133.03	146.58	160.26	171.99	185.96	201.73	219.01	239.04	261.01	285.95	309.36	334.53	361.91	391.63	423.44	456.00	489.10	522.77	557.56	109
85	51.60	73.71	83.68	94.92	105.74	118.39	130.07	143.08	156.56	171.64	185.63	201.13	218.57	238.58	262.01	285.95	309.36	334.53	361.91	391.63	423.44	456.00	489.10	522.77	557.56	592.43	110
86	60.79	82.56	94.26	105.43	117.41	129.59	140.29	153.14	167.85	185.35	200.57</																

Attachment A.4.a.i

2001 CSO Preferred Class Structure Mortality Table			
2001 CSO Super Preferred Ultimate ALB - Male Nonsmoker - 1000 qx			
Attained Age	Attained Age	Attained Age	
0	60	6.55	
1	61	7.31	
2	62	8.20	
3	63	9.16	
4	64	10.17	
5	65	11.21	
6	66	12.27	
7	67	13.39	
8	68	14.56	
9	69	15.87	
10	70	17.40	
11	71	19.27	
12	72	21.44	
13	73	23.73	
14	74	26.19	
15	75	29.21	
16	0.43	76	32.99
17	0.48	77	37.42
18	0.50	78	42.61
19	0.52	79	48.55
20	0.52	80	55.29
21	0.52	81	62.77
22	0.53	82	70.90
23	0.53	83	79.95
24	0.54	84	90.17
25	0.56	85	101.72
26	0.58	86	114.64
27	0.60	87	128.88
28	0.59	88	144.35
29	0.58	89	160.94
30	0.58	90	177.96
31	0.58	91	195.27
32	0.59	92	213.73
33	0.61	93	233.52
34	0.63	94	254.64
35	0.66	95	274.21
36	0.69	96	291.18
37	0.73	97	309.26
38	0.78	98	328.54
39	0.83	99	349.11
40	0.89	100	368.76
41	0.97	101	386.19
42	1.06	102	404.73
43	1.16	103	424.44
44	1.28	104	445.27
45	1.40	105	467.21
46	1.53	106	490.50
47	1.64	107	515.21
48	1.75	108	541.43
49	1.88	109	569.22
50	2.05	110	598.65
51	2.29	111	629.83
52	2.57	112	662.83
53	2.90	113	697.75
54	3.32	114	734.65
55	3.79	115	773.63
56	4.30	116	814.76
57	4.83	117	858.13
58	5.36	118	903.80
59	5.93	119	951.67
	120		1,000.00

Attachment A.4.a.ii

2001 CSO Preferred Class Structure Mortality Table			
2001 CSO Preferred Ultimate ALB - Male Nonsmoker - 1000 qx			
Attained Age	Attained Age	Attained Age	
0	60	7.70	
1	61	8.60	
2	62	9.65	
3	63	10.79	
4	64	11.98	
5	65	13.22	
6	66	14.48	
7	67	15.79	
8	68	17.18	
9	69	18.74	
10	70	20.55	
11	71	22.75	
12	72	25.33	
13	73	28.05	
14	74	30.96	
15	75	34.34	
16	0.56	76	38.37
17	0.63	77	43.09
18	0.67	78	48.60
19	0.69	79	54.83
20	0.69	80	61.86
21	0.70	81	69.59
22	0.70	82	77.90
23	0.71	83	87.09
24	0.71	84	97.39
25	0.73	85	108.96
26	0.76	86	121.81
27	0.78	87	135.87
28	0.78	88	151.02
29	0.77	89	167.13
30	0.76	90	183.46
31	0.76	91	199.88
32	0.77	92	217.29
33	0.79	93	235.82
34	0.81	94	255.51
35	0.84	95	274.21
36	0.89	96	291.18
37	0.94	97	309.26
38	1.00	98	328.54
39	1.06	99	349.11
40	1.14	100	368.76
41	1.24	101	386.19
42	1.36	102	404.73
43	1.49	103	424.44
44	1.65	104	445.27
45	1.82	105	467.21
46	1.98	106	490.50
47	2.12	107	515.21
48	2.25	108	541.43
49	2.42	109	569.22
50	2.62	110	598.65
51	2.88	111	629.83
52	3.21	112	662.83
53	3.59	113	697.75
54	4.06	114	734.65
55	4.60	115	773.63
56	5.18	116	814.76
57	5.74	117	858.13
58	6.32	118	903.80
59	6.97	119	951.67
	120		1,000.00

Attachment A.4.a.iii

2001 CSO Preferred Class Structure Mortality Table			
2001 CSO Residual Standard Ultimate ALB - Male Nonsmoker - 1000 qx			
Attained Age	Attained Age	Attained Age	
0	60	10.40	
1	61	11.63	
2	62	13.07	
3	63	14.62	
4	64	16.26	
5	65	17.96	
6	66	19.68	
7	67	21.48	
8	68	23.36	
9	69	25.49	
10	70	27.96	
11	71	30.98	
12	72	34.51	
13	73	38.22	
14	74	42.21	
15	75	46.44	
16	0.90	76	51.08
17	1.01	77	56.47
18	1.06	78	62.70
19	1.09	79	69.66
20	1.10	80	77.36
21	1.10	81	85.69
22	1.11	82	94.44
23	1.11	83	103.93
24	1.12	84	114.43
25	1.15	85	126.06
26	1.20	86	138.76
27	1.23	87	152.39
28	1.21	88	166.78
29	1.19	89	181.74
30	1.17	90	196.47
31	1.16	91	210.79
32	1.17	92	225.67
33	1.19	93	241.27
34	1.23	94	257.59
35	1.28	95	274.21
36	1.34	96	291.18
37	1.41	97	309.26
38	1.51	98	328.54
39	1.62	99	349.11
40	1.74	100	368.76
41	1.89	101	386.19
42	2.07	102	404.73
43	2.28	103	424.44
44	2.53	104	445.27
45	2.79	105	467.21
46	3.06	106	490.50
47	3.27	107	515.21
48	3.45	108	541.43
49	3.67	109	569.22
50	3.94	110	598.65
51	4.29	111	629.83
52	4.70	112	662.83
53	5.20	113	697.75
54	5.82	114	734.65
55	6.50	115	773.63
56	7.22	116	814.76
57	7.91	117	858.13
58	8.58	118	903.80
59	9.39	119	951.67
	120		1,000.00

Attachment A.4.a.iv

**2001 CSO Preferred Class Structure Mortality Table
2001 CSO Preferred Ultimate ALB - Male Smoker - 1000 qx**

Attained Age	Attained Age		
0	60	13.86	
1	61	15.32	
2	62	17.01	
3	63	18.81	
4	64	20.62	
5	65	22.39	
6	66	24.11	
7	67	25.83	
8	68	27.60	
9	69	29.55	
10	70	31.78	
11	71	34.53	
12	72	37.71	
13	73	40.92	
14	74	44.40	
15	75	48.57	
16	0.62	76	53.50
17	0.74	77	59.21
18	0.83	78	65.79
19	0.89	79	73.12
20	0.93	80	81.21
21	0.98	81	89.93
22	1.03	82	99.04
23	1.08	83	108.89
24	1.14	84	120.08
25	1.20	85	132.84
26	1.27	86	146.82
27	1.30	87	161.87
28	1.31	88	177.80
29	1.31	89	194.41
30	1.30	90	210.82
31	1.31	91	226.83
32	1.34	92	243.47
33	1.39	93	260.87
34	1.44	94	279.55
35	1.50	95	297.39
36	1.59	96	312.93
37	1.69	97	329.31
38	1.81	98	346.60
39	1.95	99	364.85
40	2.11	100	381.92
41	2.32	101	396.51
42	2.55	102	411.85
43	2.83	103	427.96
44	3.15	104	446.33
45	3.46	105	468.20
46	3.78	106	491.42
47	4.04	107	516.07
48	4.25	108	542.21
49	4.54	109	569.94
50	4.94	110	599.30
51	5.45	111	630.41
52	6.07	112	663.35
53	6.82	113	698.19
54	7.71	114	735.03
55	8.68	115	773.95
56	9.69	116	815.02
57	10.66	117	858.32
58	11.61	118	903.92
59	12.66	119	951.74
		120	1,000.00

Attachment A.4.a.v

**2001 CSO Preferred Class Structure Mortality Table
2001 CSO Residual Standard Ultimate ALB - Male Smoker - 1000 qx**

Attained Age	Attained Age		
0	60	18.50	
1	61	20.47	
2	62	22.74	
3	63	25.16	
4	64	27.59	
5	65	29.97	
6	66	32.26	
7	67	34.58	
8	68	36.94	
9	69	39.54	
10	70	42.53	
11	71	46.21	
12	72	50.46	
13	73	54.75	
14	74	59.41	
15	75	64.46	
16	0.96	76	69.93
17	1.15	77	76.24
18	1.28	78	83.45
19	1.38	79	91.37
20	1.46	80	99.99
21	1.52	81	109.11
22	1.59	82	118.41
23	1.67	83	128.28
24	1.77	84	139.40
25	1.87	85	151.99
26	1.97	86	165.58
27	2.02	87	179.94
28	2.03	88	194.83
29	2.02	89	210.01
30	2.02	90	224.54
31	2.02	91	238.20
32	2.05	92	252.11
33	2.12	93	266.43
34	2.20	94	281.66
35	2.29	95	297.39
36	2.42	96	312.93
37	2.58	97	329.31
38	2.77	98	346.60
39	2.98	99	364.85
40	3.23	100	381.92
41	3.55	101	396.51
42	3.92	102	411.85
43	4.36	103	427.96
44	4.85	104	446.33
45	5.35	105	468.20
46	5.85	106	491.42
47	6.25	107	516.07
48	6.56	108	542.21
49	6.96	109	569.94
50	7.46	110	599.31
51	8.11	111	630.42
52	8.90	112	663.35
53	9.86	113	698.19
54	10.98	114	735.03
55	12.18	115	773.95
56	13.41	116	815.02
57	14.54	117	858.32
58	15.60	118	903.92
59	16.89	119	951.74
		120	1,000.00

Attachment A.4.b.i

2001 CSO Preferred Class Structure Mortality Table
2001 CSO Super Preferred Ultimate ALB - Female Nonsmoker - 1000 qx

Attained Age		Attained Age	
0	60	5.40	
1	61	5.86	
2	62	6.33	
3	63	6.85	
4	64	7.41	
5	65	8.03	
6	66	8.71	
7	67	9.47	
8	68	10.30	
9	69	11.21	
10	70	12.25	
11	71	13.42	
12	72	14.70	
13	73	16.10	
14	74	17.65	
15	75	19.58	
16	0.23	76	21.94
17	0.25	77	24.58
18	0.25	78	27.52
19	0.26	79	30.81
20	0.27	80	34.88
21	0.28	81	39.88
22	0.28	82	45.31
23	0.29	83	51.17
24	0.30	84	57.81
25	0.31	85	64.73
26	0.33	86	72.97
27	0.35	87	83.13
28	0.37	88	94.11
29	0.38	89	105.38
30	0.40	90	114.38
31	0.42	91	123.38
32	0.45	92	137.26
33	0.48	93	155.76
34	0.52	94	178.80
35	0.55	95	202.79
36	0.59	96	225.04
37	0.63	97	239.48
38	0.66	98	247.32
39	0.70	99	263.59
40	0.74	100	284.74
41	0.79	101	307.72
42	0.84	102	333.04
43	0.90	103	360.70
44	0.98	104	390.85
45	1.07	105	422.71
46	1.17	106	455.32
47	1.30	107	488.47
48	1.45	108	522.19
49	1.61	109	557.03
50	1.80	110	591.95
51	2.02	111	625.62
52	2.27	112	657.76
53	2.55	113	690.78
54	2.87	114	732.05
55	3.23	115	771.34
56	3.63	116	812.35
57	4.07	117	855.90
58	4.54	118	896.58
59	4.98	119	939.06
	120		1,000.00

Attachment A.4.b.ii

2001 CSO Preferred Class Structure Mortality Table
2001 CSO Preferred Ultimate ALB - Female Nonsmoker - 1000 qx

Attained Age		Attained Age	
0	60	6.33	
1	61	6.86	
2	62	7.43	
3	63	8.03	
4	64	8.70	
5	65	9.43	
6	66	10.24	
7	67	11.12	
8	68	12.10	
9	69	13.18	
10	70	14.40	
11	71	15.77	
12	72	17.29	
13	73	18.95	
14	74	20.77	
15	75	22.91	
16	0.29	76	25.41
17	0.31	77	28.20
18	0.32	78	31.28
19	0.33	79	34.68
20	0.34	80	38.90
21	0.36	81	44.10
22	0.37	82	49.68
23	0.37	83	55.62
24	0.38	84	62.32
25	0.39	85	69.23
26	0.42	86	77.43
27	0.44	87	87.54
28	0.46	88	98.37
29	0.48	89	109.34
30	0.50	90	117.84
31	0.53	91	126.22
32	0.56	92	139.46
33	0.60	93	157.23
34	0.65	94	179.37
35	0.70	95	202.79
36	0.75	96	225.04
37	0.80	97	239.48
38	0.84	98	247.32
39	0.88	99	263.59
40	0.93	100	284.74
41	0.99	101	307.72
42	1.06	102	333.04
43	1.14	103	360.70
44	1.24	104	390.85
45	1.35	105	422.71
46	1.49	106	455.32
47	1.65	107	488.47
48	1.84	108	522.19
49	2.04	109	557.03
50	2.26	110	591.95
51	2.53	111	625.62
52	2.83	112	657.76
53	3.16	113	690.78
54	3.51	114	732.05
55	3.91	115	771.34
56	4.36	116	812.35
57	4.84	117	855.90
58	5.34	118	896.58
59	5.84	119	939.06
	120		1,000.00

Attachment A.4.b.iii

2001 CSO Preferred Class Structure Mortality Table
2001 CSO Residual Standard Ultimate ALB - Female Nonsmoker - 1000 qx

Attained Age		Attained Age	
0	60	8.51	
1	61	9.24	
2	62	10.01	
3	63	10.83	
4	64	11.72	
5	65	12.71	
6	66	13.81	
7	67	15.01	
8	68	16.33	
9	69	17.80	
10	70	19.46	
11	71	21.33	
12	72	23.39	
13	73	25.64	
14	74	28.12	
15	75	30.77	
16	0.44	76	33.62
17	0.47	77	36.73
18	0.49	78	40.12
19	0.51	79	43.81
20	0.51	80	48.41
21	0.53	81	54.05
22	0.55	82	59.98
23	0.55	83	66.14
24	0.57	84	72.99
25	0.59	85	79.86
26	0.62	86	87.94
27	0.66	87	97.95
28	0.69	88	108.40
29	0.71	89	118.69
30	0.74	90	126.02
31	0.79	91	132.91
32	0.83	92	144.66
33	0.90	93	160.71
34	0.98	94	180.69
35	1.05	95	202.79
36	1.12	96	225.04
37	1.19	97	239.48
38	1.25	98	247.32
39	1.32	99	263.59
40	1.40	100	284.74
41	1.49	101	307.72
42	1.59	102	333.04
43	1.71	103	360.70
44	1.86	104	390.85
45	2.04	105	422.71
46	2.24	106	455.32
47	2.48	107	488.47
48	2.75	108	522.19
49	3.04	109	557.03
50	3.37	110	591.95
51	3.73	111	625.62
52	4.14	112	657.76
53	4.56	113	690.78
54	5.01	114	732.05
55	5.51	115	771.34
56	6.05	116	812.35
57	6.63	117	855.90
58	7.23	118	896.58
59	7.84	119	939.06
	120		1,000.00

Attachment A.4.b.iv

**ACLI Preferred Risk Statutory Mortality Table
2001 CSO Preferred Ultimate ALB - Female Smoker - 1000 qx**

Attained Age	Attained Age	
0	60	11.78
1	61	12.73
2	62	13.74
3	63	14.78
4	64	15.90
5	65	17.10
6	66	18.41
7	67	19.88
8	68	21.47
9	69	23.22
10	70	25.20
11	71	27.42
12	72	29.84
13	73	32.47
14	74	35.23
15	75	38.35
16	0.32	76 41.97
17	0.35	77 45.91
18	0.39	78 50.21
19	0.42	79 54.90
20	0.44	80 60.69
21	0.47	81 67.76
22	0.49	82 75.16
23	0.51	83 82.86
24	0.54	84 91.00
25	0.59	85 98.74
26	0.63	86 107.70
27	0.66	87 118.73
28	0.70	88 129.99
29	0.74	89 140.58
30	0.79	90 147.30
31	0.85	91 153.22
32	0.91	92 164.36
33	0.99	93 179.70
34	1.08	94 200.74
35	1.17	95 224.62
36	1.26	96 246.45
37	1.35	97 259.40
38	1.43	98 264.59
39	1.51	99 278.57
40	1.61	100 297.48
41	1.72	101 317.92
42	1.86	102 340.13
43	2.02	103 364.04
44	2.20	104 391.63
45	2.40	105 423.44
46	2.64	106 455.99
47	2.95	107 489.10
48	3.32	108 522.77
49	3.74	109 557.56
50	4.23	110 592.43
51	4.77	111 626.05
52	5.35	112 658.15
53	5.98	113 691.12
54	6.69	114 732.34
55	7.45	115 771.59
56	8.26	116 812.54
57	9.10	117 856.04
58	9.99	118 896.68
59	10.90	119 939.11
		120 1,000.00

Attachment A.4.b.v

**ACLI Preferred Risk Statutory Mortality Table
2001 CSO Residual Standard Ultimate ALB - Female Smoker - 1000 qx**

Attained Age	Attained Age	
0	60	15.70
1	61	16.97
2	62	18.33
3	63	19.71
4	64	21.20
5	65	22.81
6	66	24.57
7	67	26.52
8	68	28.64
9	69	30.99
10	70	33.63
11	71	36.60
12	72	39.84
13	73	43.35
14	74	47.03
15	75	50.79
16	0.48	76 54.75
17	0.52	77 59.00
18	0.57	78 63.56
19	0.62	79 68.47
20	0.66	80 74.58
21	0.70	81 82.06
22	0.73	82 89.71
23	0.77	83 97.47
24	0.81	84 105.50
25	0.88	85 112.83
26	0.94	86 121.29
27	0.99	87 131.81
28	1.06	88 142.26
29	1.12	89 151.70
30	1.19	90 156.76
31	1.28	91 160.73
32	1.38	92 170.03
33	1.48	93 183.37
34	1.62	94 202.12
35	1.77	95 224.62
36	1.91	96 246.45
37	2.05	97 259.40
38	2.16	98 264.59
39	2.29	99 278.57
40	2.44	100 297.48
41	2.61	101 317.92
42	2.82	102 340.13
43	3.06	103 364.04
44	3.34	104 391.63
45	3.66	105 423.44
46	4.03	106 456.00
47	4.50	107 489.10
48	5.06	108 522.77
49	5.67	109 557.56
50	6.33	110 592.43
51	7.05	111 626.05
52	7.82	112 658.15
53	8.64	113 691.12
54	9.51	114 732.34
55	10.43	115 771.59
56	11.40	116 812.54
57	12.39	117 856.04
58	13.41	118 896.68
59	14.52	119 939.11
		120 1,000.00

Attachment B.1.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.33	0.39	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	25
1															0.32	0.37	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.45	26
2															0.30	0.35	0.39	0.42	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.47	27
3															0.29	0.34	0.38	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.46	28
4															0.29	0.34	0.38	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.44	29
5															0.29	0.34	0.38	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	30
6															0.29	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	31
7															0.29	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	32
8															0.29	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	33
9															0.28	0.34	0.38	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.43	34
10															0.29	0.34	0.38	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	35
11															0.29	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	36
12															0.29	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	37
13															0.29	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	38
14															0.28	0.34	0.38	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.43	39
15															0.28	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	40
16	0.28	0.34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.40	0.40	0.40	0.40	0.40	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	41			
17	0.34	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.38	0.39	0.39	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	42			
18	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.38	0.38	0.39	0.39	0.40	0.40	0.40	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.43	43			
19	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.36	0.36	0.36	0.37	0.37	0.37	0.39	0.40	0.41	0.43	0.46	0.48	0.51	0.54	0.58	0.63	44		
20	0.33	0.33	0.33	0.33	0.33	0.34	0.34	0.34	0.34	0.34	0.35	0.35	0.36	0.36	0.38	0.41	0.43	0.45	0.48	0.51	0.54	0.58	0.63	0.70	45		
21	0.30	0.30	0.30	0.30	0.31	0.31	0.32	0.32	0.32	0.33	0.33	0.35	0.36	0.39	0.42	0.45	0.48	0.51	0.54	0.58	0.63	0.70	0.77	0.86	46		
22	0.28	0.28	0.28	0.28	0.29	0.29	0.30	0.30	0.30	0.32	0.33	0.34	0.36	0.40	0.44	0.48	0.51	0.54	0.58	0.63	0.70	0.77	0.86	0.96	47		
23	0.25	0.25	0.26	0.27	0.28	0.28	0.29	0.29	0.30	0.31	0.33	0.34	0.37	0.41	0.46	0.51	0.54	0.58	0.63	0.70	0.77	0.86	0.96	1.05	48		
24	0.22	0.22	0.24	0.26	0.27	0.28	0.28	0.29	0.30	0.32	0.34	0.36	0.39	0.43	0.49	0.54	0.58	0.63	0.70	0.77	0.86	0.96	1.05	1.16	49		
25	0.18	0.20	0.23	0.26	0.27	0.28	0.29	0.29	0.31	0.33	0.35	0.38	0.41	0.46	0.52	0.58	0.63	0.70	0.77	0.86	0.96	1.05	1.16	1.21	50		
26	0.16	0.20	0.23	0.26	0.27	0.28	0.29	0.31	0.32	0.35	0.37	0.40	0.44	0.50	0.56	0.63	0.70	0.77	0.86	0.96	1.05	1.16	1.21	1.24	51		
27	0.15	0.20	0.23	0.27	0.28	0.29	0.31	0.32	0.34	0.37	0.40	0.44	0.48	0.55	0.61	0.69	0.77	0.86	0.96	1.05	1.16	1.21	1.24	1.28	52		
28	0.15	0.20	0.24	0.27	0.29	0.30	0.32	0.34	0.37	0.40	0.44	0.48	0.53	0.60	0.67	0.77	0.85	0.95	1.05	1.15	1.21	1.32	1.42	1.58	53		
29	0.15	0.20	0.24	0.27	0.30	0.32	0.34	0.37	0.39	0.44	0.48	0.53	0.59	0.65	0.74	0.85	0.94	1.05	1.15	1.20	1.32	1.42	1.58	1.82	54		
30	0.14	0.20	0.24	0.28	0.31	0.34	0.37	0.39	0.43	0.48	0.52	0.57	0.63	0.71	0.81	0.92	1.02	1.12	1.20	1.32	1.42	1.58	1.80	2.07	55		
31	0.14	0.19	0.24	0.28	0.32	0.36	0.39	0.42	0.46	0.50	0.55	0.61	0.69	0.79	0.90	1.01	1.10	1.20	1.30	1.40	1.51	1.77	2.03	2.35	56		
32	0.13	0.18	0.24	0.28	0.32	0.36	0.40	0.44	0.47	0.51	0.57	0.66	0.77	0.88	1.00	1.09	1.19	1.29	1.40	1.51	1.74	2.03	2.31	2.66	3.11	57	
33	0.14	0.19	0.24	0.29	0.34	0.38	0.43	0.46	0.49	0.54	0.61	0.71	0.84	0.96	1.07	1.17	1.27	1.40	1.51	1.70	1.99	2.25	2.59	3.01	3.50	4.17	58
34	0.15	0.20	0.26	0.30	0.36	0.40	0.45	0.49	0.53	0.58	0.67	0.79	0.92	1.05	1.16	1.25	1.40	1.51	1.70	1.87	2.18	2.51	2.92	3.39	3.91	4.68	59
35	0.16	0.21	0.26	0.32	0.37	0.42	0.47	0.52	0.58	0.65	0.75	0.86	0.99	1.12	1.24	1.35	1.51	1.70	1.86	2.10	2.41	2.78	3.21	3.70	4.11	5.17	60
36	0.16	0.22	0.27	0.33	0.39	0.44	0.50	0.57	0.65	0.74	0.83	0.95	1.08	1.22	1.35	1.51	1.70	1.81	2.04	2.31	2.66	3.06	3.51	4.05	4.25	5.78	61
37	0.17	0.22	0.28	0.34	0.39	0.46	0.54	0.63	0.73	0.82	0.91	1.02	1.16	1.32	1.47	1.70	1.79	1.99	2.24	2.55	2.92	3.35	3.85	4.23	4.96	6.53	62
38	0.19	0.25	0.31	0.36	0.42	0.49	0.59	0.70	0.81	0.90	0.99	1.10	1.25	1.41	1.59	1.76	1.96	2.19	2.48	2.81	3.20	3.67	4.17	4.84	5.74	7.38	63
39	0.20	0.27	0.33	0.39	0.45	0.54	0.66	0.77	0.88	0.97	1.07	1.19	1.35	1.53	1.72	1.93	2.15	2.42	2.73	3.04	3.52	4.07	4.73	5.59	6.68	8.27	64
40	0.22	0.29	0.36	0.42	0.50	0.61	0.73	0.85	0.95	1.05	1.16	1.31	1.48	1.67	1.88	2.11	2.37	2.67	3.00	3.31	3.91	4.53	5.35	6.32	7.11	9.20	65
41	0.23	0.32	0.40	0.47	0.56	0.68	0.81	0.92	1.03	1.15	1.29	1.46	1.64	1.85	2.09	2.34	2.62	2.93	3.31	3.68	4.36	5.12	6.01	7.10	7.90	10.14	66
42	0.24	0.35	0.45	0.53	0.63	0.75	0.88	1.00	1.13	1.27	1.43	1.62	1.82	2.07	2.34	2.58	2.87	3.23	3.67	4.13	4.90	5.73	6.73	7.80	8.69	11.09	67
43	0.26	0.37	0.48	0.57	0.68	0.80	0.94	1.07	1.22	1.38	1.57	1.78	2.04	2.31	2.58	2.81	3.16	3.58	4.09	4.71	5.49	6.37	7.36	8.41	9.53	12.11	68
44	0.27	0.39	0.50	0.60	0.71	0.84	1.00	1.17	1.33	1.51	1.71	1.99	2.28	2.55	2.80	3.10	3.50	4.00	4.59	5.27	6.08	7.00	8.01	9.14	10.06	13.15	69
45	0.30	0.42	0.53	0.63	0.76	0.90	1.08	1.27	1.46	1.65	1.90	2.23	2.52	2.76	3.04	3.43	3.91	4.47	5.05	5.54	6.37	7.61	8.64	10.06	11.20	14.43	70
46	0.33	0.44	0.55	0.66	0.81	0.99	1.19	1.40	1.61	1.84	2.13	2.47	2.74	2.99	3.38	3.85	4.39	5.01	5.52	6.04	7.16	8.22	9.50	11.19	12.60		

Attachment B.1.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	0.45	0.60	0.76	0.93	1.12	1.35	1.64	1.97	2.26	2.60	3.02	3.53	4.10	4.72	5.37	6.00	6.65	7.23	8.03	9.19	10.79	12.78	15.09	17.75	19.99	24.21	75	
51	0.49	0.67	0.85	1.03	1.22	1.46	1.76	2.08	2.42	2.82	3.34	4.01	4.67	5.32	5.90	6.60	7.13	7.86	8.97	10.41	12.30	14.51	17.04	19.98	22.46	27.39	76	
52	0.54	0.75	0.95	1.15	1.34	1.57	1.87	2.23	2.63	3.13	3.78	4.56	5.26	5.71	6.40	7.07	7.72	8.76	10.12	11.84	13.94	16.34	19.13	22.45	25.28	31.13	77	
53	0.56	0.81	1.04	1.26	1.47	1.72	2.05	2.47	2.93	3.55	4.31	5.15	5.66	6.23	6.91	7.63	8.59	9.87	11.35	13.99	15.65	18.28	21.43	25.27	28.82	35.55	78	
54	0.58	0.87	1.14	1.37	1.59	1.88	2.27	2.78	3.32	4.05	4.85	5.52	6.16	6.84	7.59	8.48	9.66	11.07	12.81	15.01	17.48	20.44	24.06	28.55	33.01	40.74	79	
55	0.60	0.93	1.23	1.47	1.72	2.07	2.56	3.14	3.75	4.52	5.17	5.98	6.76	7.55	8.43	9.52	10.79	12.05	14.32	16.73	19.49	22.88	27.10	32.54	38.00	46.54	80	
56	0.62	1.00	1.32	1.59	1.89	2.32	2.89	3.54	4.19	4.81	5.59	6.51	7.45	8.38	9.46	10.75	12.05	13.40	15.88	18.58	21.74	25.68	30.66	37.41	43.52	53.25	81	
57	0.65	1.05	1.41	1.74	2.10	2.61	3.25	3.94	4.60	5.36	6.26	7.27	8.27	9.40	10.74	12.05	13.40	14.98	17.60	20.68	24.33	28.97	34.83	42.93	49.92	60.41	82	
58	0.70	1.12	1.51	1.91	2.37	2.94	3.62	4.32	4.97	5.82	6.84	8.06	9.28	10.59	12.03	13.39	14.98	16.54	19.54	23.10	27.39	32.82	40.08	49.33	56.81	68.29	83	
59	0.76	1.20	1.64	2.11	2.66	3.29	3.99	4.67	5.30	6.26	7.43	8.88	10.45	11.87	13.36	14.79	16.54	18.30	21.78	25.95	30.94	37.26	46.16	56.22	64.33	77.17	84	
60	0.85	1.30	1.79	2.34	2.96	3.64	4.35	5.02	5.65	6.73	8.09	9.72	11.58	13.18	14.76	16.32	18.30	20.34	24.40	29.25	34.86	43.02	52.62	63.59	72.62	87.23	85	
61	0.96	1.42	1.95	2.56	3.26	3.99	4.71	5.36	5.99	7.25	8.77	10.51	12.43	14.56	16.28	18.04	20.34	22.70	27.44	32.88	40.05	49.21	59.75	71.92	82.34	98.59	86	
62	1.08	1.55	2.13	2.80	3.57	4.35	5.09	5.76	6.43	7.83	9.45	11.25	13.27	15.56	17.99	20.03	22.70	25.45	30.78	37.30	46.00	56.07	67.73	81.67	93.30	111.21	87	
63	1.15	1.71	2.37	3.12	3.93	4.76	5.55	6.28	7.03	8.54	10.24	12.14	14.31	16.85	19.84	22.34	25.45	28.45	34.60	43.02	52.62	63.85	77.21	92.72	105.49	125.00	88	
64	1.21	1.88	2.64	3.46	4.34	5.23	6.09	6.92	7.78	9.36	11.17	13.24	15.66	18.52	21.95	25.03	28.45	31.97	38.59	49.41	60.13	72.98	87.86	104.98	118.81	139.84	89	
65	1.24	2.05	2.92	3.84	4.80	5.76	6.69	7.62	8.59	10.29	12.26	14.58	17.31	20.59	24.51	27.95	31.88	36.22	42.89	56.64	68.98	83.32	99.77	118.46	133.26	155.66	90	
66	1.26	2.31	3.27	4.26	5.35	6.37	7.36	8.37	9.47	11.33	13.54	16.15	19.28	23.02	27.32	31.33	35.43	39.93	48.11	64.83	78.62	94.56	112.58	132.83	148.53	170.98	91	
67	1.34	2.60	3.65	4.73	5.97	7.05	8.10	9.18	10.41	12.49	14.98	17.97	21.54	25.65	30.51	34.83	39.21	43.73	55.55	74.11	89.47	106.87	126.45	148.14	163.34	187.22	92	
68	1.56	2.93	4.09	5.25	6.54	7.83	9.10	10.36	11.65	14.02	16.90	20.33	24.28	28.96	34.15	38.60	43.16	50.53	63.89	84.50	101.30	120.26	141.29	163.03	179.15	204.58	93	
69	1.76	3.30	4.58	5.82	6.85	8.73	10.02	11.25	12.71	15.42	18.66	22.41	26.85	31.78	37.37	42.79	49.79	58.48	73.30	95.90	114.27	134.59	155.74	178.87	204.26	223.18	94	
70	1.98	3.71	5.12	6.46	7.15	9.68	10.87	12.18	14.89	18.07	21.74	26.09	30.93	36.41	42.73	49.28	57.78	67.46	83.72	108.39	128.05	148.50	170.92	204.07	223.05	242.98	95	
71	2.56	4.19	5.73	6.80	8.34	10.49	11.67	14.73	16.63	20.15	24.29	28.93	34.18	40.24	48.12	57.31	66.80	77.37	95.15	121.70	141.56	163.32	203.95	222.98	242.88	257.32	300.55	96
72	3.31	4.72	6.41	7.95	9.52	11.17	12.95	14.92	17.19	21.01	25.26	30.10	35.71	42.98	52.40	66.01	76.79	89.86	107.81	134.83	155.96	203.83	222.94	242.86	257.32	272.49	300.55	97
73	3.88	5.79	7.49	9.02	10.44	11.90	13.53	16.42	18.17	22.14	26.65	31.87	38.63	47.39	58.69	73.11	89.78	106.54	126.88	152.89	203.71	222.91	242.80	257.32	272.49	288.55	98	
74	4.60	6.41	8.24	9.97	11.53	12.98	15.68	17.60	19.64	24.03	28.96	35.34	43.60	54.27	67.89	85.15	106.47	125.42	149.52	203.60	222.88	242.76	257.32	272.49	288.55	305.55	99	
75	5.43	6.84	8.93	11.15	12.60	14.97	17.04	19.22	23.99	28.69	35.09	43.31	53.92	67.47	84.64	106.47	125.38	147.84	203.48	222.85	242.72	257.32	272.49	288.55	305.55	323.54	100	
76	5.58	7.63	9.88	12.22	14.26	16.46	18.77	23.13	28.43	34.85	43.02	53.57	67.05	84.13	105.54	125.19	147.59	203.36	222.82	242.68	257.32	272.49	288.55	305.55	323.54	342.58	101	
77	5.75	8.26	10.87	13.60	15.92	18.33	22.31	27.71	31.89	41.31	51.57	64.70	81.35	102.23	123.65	147.38	202.11	222.79	242.64	257.32	272.49	288.55	305.55	323.54	342.58	362.74	102	
78	6.11	8.89	11.93	15.39	17.91	21.52	27.02	31.49	41.15	51.52	64.63	81.25	102.11	123.50	147.18	201.01	222.49	242.60	257.28	272.49	288.55	305.55	323.54	342.58	362.74	384.06	406.63	103
79	6.57	9.67	13.32	17.50	26.35	31.11	40.47	46.36	58.72	74.25	93.80	117.21	145.42	200.07	222.22	242.31	256.96	272.45	288.55	305.55	323.54	342.58	362.74	384.06	406.63	406.63	104	
80	7.07	10.76	15.07	20.05	25.71	30.73	39.82	45.85	56.41	71.70	90.77	113.64	141.92	199.25	222.00	242.05	256.69	272.16	288.51	305.55	323.54	342.58	362.74	388.55	406.63	430.21	105	
81	7.69	12.16	17.33	23.23	30.39	39.20	45.37	55.87	68.67	87.37	109.63	140.95	198.54	221.80	241.84	256.46	271.91	288.25	305.52	323.54	342.58	362.74	384.06	406.63	430.21	455.16	106	
82	8.53	14.00	20.19	27.58	36.57	44.91	55.36	68.14	78.63	109.45	140.85	197.92	221.63	241.65	265.26	271.70	288.03	305.29	323.51	342.58	362.74	384.06	406.63	430.21	455.16	481.56	107	
83	9.83	16.41	24.09	33.29	44.50	54.87	67.62	78.13	109.06	140.75	197.33	221.48	241.49	256.08	271.52	287.84	305.10	323.32	342.55	362.74	384.06	406.63	430.21	455.16	481.56	509.49	108	
84	11.78	19.79	29.22	40.58	54.38	67.14	77.64	108.57	140.41	196.82	221.34	241.34	255.93	271.36	287.68	304.94	323.16	342.41	362.71	384.06	406.63	430.21	455.16	481.56	509.49	539.05	109	
85	14.70	24.37	35.86	49.68	66.66	77.18	108.12	140.09	195.02	221.22	241.21	255.80	271.22	287.54	304.80	323.03	342.28	362.61	384.05	406.63	430.21	455.16	481.56	509.49	539.05	570.31	110	
86	18.73	30.37	44.31	61.29	76.73	107.68	139.65	193.33	220.79	241.09	255.67	271.10	287.42	304.68	322.91	342.18	362.53	384.00	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	111	
87	24.00	38.38	55.61	76.29	107.28	139.23	191																					

Attachment B.1.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0																0.44	0.51	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	25	
1															0.41	0.42	0.49	0.55	0.58	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.62	26	
2															0.48	0.48	0.53	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.62	27	
3															0.53	0.57	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.61	0.63	0.64	28		
4															0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.61	0.62	0.62	0.62	29		
5															0.40	0.40	0.48	0.53	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.60	30	
6															0.40	0.48	0.53	0.57	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	31	
7															0.39	0.48	0.53	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	32	
8															0.48	0.53	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.59	33	
9															0.39	0.48	0.53	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.59	34	
10															0.40	0.40	0.48	0.53	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.60	35	
11															0.40	0.48	0.53	0.57	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.60	0.61	36	
12															0.39	0.48	0.53	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.61	37	
13															0.48	0.53	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.61	38	
14															0.53	0.57	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.61	39	
15															0.39	0.47	0.53	0.53	0.53	0.53	0.55	0.56	0.57	0.58	0.58	0.58	0.58	0.61	40
16	0.39	0.47	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.55	0.55	0.55	0.55	0.57	0.57	0.58	0.58	0.58	0.59	0.60	0.61	0.64	0.64	41				
17	0.47	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.53	0.54	0.54	0.55	0.56	0.56	0.56	0.56	0.56	0.59	0.60	0.61	0.64	0.67	42				
18	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.53	0.53	0.54	0.54	0.55	0.56	0.56	0.56	0.56	0.56	0.59	0.60	0.61	0.64	0.67	43				
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.50	0.50	0.50	0.51	0.51	0.52	0.54	0.56	0.57	0.60	0.64	0.67	0.71	0.76	0.81	0.88	0.97	44			
20	0.46	0.46	0.46	0.46	0.46	0.46	0.47	0.47	0.48	0.48	0.48	0.49	0.50	0.53	0.57	0.60	0.63	0.67	0.71	0.76	0.81	0.88	0.97	1.07	1.20	1.34	45		
21	0.42	0.42	0.42	0.42	0.43	0.43	0.44	0.44	0.45	0.46	0.46	0.48	0.50	0.54	0.59	0.63	0.67	0.71	0.76	0.81	0.88	0.97	1.07	1.20	1.34	1.47	46		
22	0.39	0.39	0.39	0.39	0.41	0.41	0.41	0.41	0.42	0.42	0.44	0.46	0.48	0.50	0.55	0.61	0.67	0.71	0.76	0.81	0.88	0.97	1.07	1.20	1.34	1.47	47		
23	0.34	0.34	0.36	0.37	0.39	0.39	0.40	0.41	0.41	0.43	0.46	0.48	0.52	0.57	0.64	0.71	0.76	0.81	0.88	0.97	1.07	1.20	1.34	1.47	1.62	1.69	48		
24	0.30	0.31	0.34	0.36	0.38	0.39	0.41	0.42	0.44	0.44	0.50	0.54	0.60	0.68	0.75	0.81	0.88	0.97	1.07	1.20	1.34	1.47	1.61	1.69	1.81	49			
25	0.25	0.28	0.32	0.36	0.37	0.39	0.40	0.41	0.44	0.46	0.49	0.53	0.58	0.64	0.72	0.81	0.88	0.97	1.07	1.20	1.34	1.47	1.61	1.69	1.81	1.96	50		
26	0.22	0.27	0.32	0.36	0.38	0.39	0.40	0.43	0.45	0.48	0.52	0.56	0.62	0.69	0.78	0.88	0.97	1.07	1.20	1.34	1.47	1.61	1.69	1.81	1.96	2.14	51		
27	0.21	0.27	0.32	0.37	0.39	0.40	0.43	0.45	0.48	0.52	0.56	0.61	0.67	0.76	0.85	0.97	1.07	1.20	1.34	1.47	1.60	1.69	1.81	1.96	2.14	2.41	52		
28	0.21	0.27	0.33	0.37	0.40	0.42	0.44	0.48	0.51	0.55	0.61	0.67	0.74	0.84	0.94	1.07	1.19	1.33	1.47	1.59	1.69	1.81	1.96	2.14	2.41	2.70	53		
29	0.20	0.27	0.34	0.38	0.42	0.44	0.48	0.51	0.55	0.61	0.67	0.74	0.82	0.91	1.04	1.18	1.32	1.47	1.59	1.69	1.81	1.96	2.14	2.41	2.70	3.08	54		
30	0.20	0.27	0.33	0.39	0.43	0.48	0.51	0.55	0.60	0.67	0.73	0.80	0.88	0.99	1.13	1.29	1.43	1.56	1.69	1.81	1.96	2.14	2.39	2.70	3.04	3.56	55		
31	0.19	0.27	0.33	0.39	0.44	0.50	0.55	0.59	0.64	0.69	0.76	0.85	0.97	1.10	1.26	1.41	1.54	1.67	1.79	1.93	2.08	2.36	2.67	3.04	3.46	4.05	56		
32	0.18	0.25	0.33	0.39	0.45	0.50	0.56	0.61	0.66	0.71	0.80	0.92	1.07	1.23	1.39	1.53	1.66	1.79	1.93	2.08	2.34	2.67	3.01	3.41	3.90	4.59	57		
33	0.19	0.27	0.34	0.41	0.47	0.53	0.60	0.64	0.69	0.75	0.85	0.99	1.18	1.34	1.50	1.64	1.78	1.93	2.08	2.31	2.65	2.97	3.36	3.82	4.35	5.06	58		
34	0.20	0.27	0.36	0.42	0.50	0.56	0.63	0.68	0.74	0.81	0.94	1.10	1.28	1.46	1.62	1.75	1.93	2.08	2.31	2.55	2.91	3.29	3.75	4.26	4.80	5.62	59		
35	0.22	0.29	0.36	0.44	0.51	0.59	0.66	0.73	0.81	0.91	1.04	1.20	1.39	1.57	1.74	1.89	2.08	2.31	2.55	2.84	3.21	3.64	4.12	4.65	5.14	6.21	60		
36	0.22	0.30	0.38	0.46	0.54	0.61	0.69	0.80	0.90	1.03	1.16	1.32	1.51	1.70	1.88	2.08	2.31	2.51	2.80	3.12	3.55	4.01	4.51	5.09	5.47	6.94	61		
37	0.24	0.31	0.39	0.47	0.55	0.64	0.75	0.88	1.02	1.14	1.27	1.42	1.62	1.84	2.05	2.31	2.49	2.76	3.08	3.45	3.90	4.38	4.94	5.45	6.24	7.84	62		
38	0.26	0.34	0.43	0.50	0.58	0.69	0.83	0.98	1.13	1.25	1.38	1.54	1.74	1.97	2.22	2.46	2.74	3.04	3.40	3.80	4.27	4.81	5.41	6.15	7.15	8.86	63		
39	0.28	0.38	0.46	0.54	0.63	0.76	0.92	1.08	1.23	1.36	1.49	1.67	1.89	2.14	2.41	2.70	3.00	3.36	3.75	4.15	4.69	5.33	6.07	7.04	8.20	9.92	64		
40	0.30	0.41	0.50	0.58	0.69	0.85	1.02	1.19	1.32	1.46	1.62	1.83	2.07	2.34	2.63	2.95	3.31	3.70	4.12	4.54	5.21	5.93	6.87	7.94	8.95	11.04	65		
41	0.32	0.44	0.55	0.66	0.78	0.95	1.13	1.29	1.44	1.60	1.80	2.04	2.30	2.58	2.92	3.28	3.65	4.06	4.54	5.04	5.81	6.70	7.71	8.92	9.81	12.17	66		
42	0.34	0.49	0.62	0.74	0.88	1.05	1.23	1.40	1.58	1.77	2.00	2.26	2.55	2.89	3.28	3.61	4.00	4.47	5.03	5.65	6.54	7.51	8.64	9.80	10.76	13.30	67		
43	0.36	0.51	0.67	0.80	0.95	1.11	1.31	1.50	1.71	1.93	2.19	2.49	2.86	3.23	3.61	3.93	4.41	4.96	5.62	6.38	7.32	8.34	9.45	10.56	11.81	14.53	68		
44	0.38	0.55	0.70	0.84	0.99	1.18	1.39	1.63	1.86	2.11	2.39	2.79	3.19	3.57	3.91	4.33	4.88	5.54	6.29	7.13	8.11	9.17	10.28	11.49	12.69	15.78	69		
45	0.42	0.59	0.74	0.88	1.06	1.26	1.51	1.77	2.04	2.30																			

Attachment B.1.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age							
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate							
50	0.62	0.83	1.06	1.30	1.56	1.88	2.30	2.75	3.16	3.64	4.22	4.94	5.73	6.60	7.51	8.48	9.27	10.02	11.01	12.45	14.39	16.73	19.38	22.31	24.94	29.06	75						
51	0.69	0.94	1.19	1.44	1.71	2.04	2.46	2.91	3.39	3.94	4.68	5.61	6.54	7.44	8.25	9.23	9.95	10.88	12.28	14.05	16.32	18.89	21.71	24.87	27.72	32.46	76						
52	0.75	1.04	1.33	1.60	1.88	2.20	2.62	3.12	3.68	4.38	5.29	6.38	7.36	7.99	8.95	9.89	10.76	12.12	13.83	15.94	18.41	21.14	24.19	27.71	30.92	36.47	77						
53	0.78	1.13	1.45	1.76	2.06	2.40	2.86	3.45	4.10	4.97	6.03	7.20	7.92	8.72	9.67	10.68	11.98	13.63	15.48	17.97	20.59	23.52	26.91	30.92	34.84	41.18	78						
54	0.81	1.21	1.59	1.92	2.23	2.63	3.18	3.89	4.65	5.66	6.79	7.73	8.62	9.57	10.62	11.87	13.46	15.28	17.43	20.08	22.89	26.14	29.99	34.63	39.39	46.67	79						
55	0.83	1.30	1.72	2.06	2.41	2.90	3.58	4.40	5.25	6.33	7.24	8.37	9.46	10.56	11.80	13.33	15.08	16.93	19.45	22.31	25.41	29.09	33.54	39.06	44.75	52.74	80						
56	0.87	1.39	1.84	2.23	2.64	3.24	4.04	4.96	5.86	6.73	7.82	9.11	10.43	11.73	13.24	15.05	16.90	18.79	21.54	24.70	28.22	32.48	37.69	44.33	50.63	59.73	81						
57	0.90	1.46	1.97	2.43	2.94	3.65	4.54	5.52	6.44	7.50	8.76	10.17	11.57	13.16	15.03	16.87	18.77	20.90	23.83	27.41	31.46	36.44	42.52	50.21	57.39	67.09	82						
58	0.97	1.56	2.11	2.67	3.31	4.12	5.06	6.04	6.95	8.15	9.58	11.28	12.99	14.83	16.84	18.75	20.85	23.10	26.40	30.53	35.26	41.05	48.21	56.98	64.56	75.12	83						
59	1.06	1.67	2.30	2.95	3.72	4.61	5.59	6.54	7.42	8.76	10.40	12.43	14.63	16.62	18.70	20.71	23.01	25.55	29.36	34.19	39.67	46.23	54.75	64.15	72.34	84.10	84						
60	1.19	1.81	2.50	3.27	4.14	5.10	6.09	7.03	7.90	9.42	11.33	13.61	16.21	18.45	20.66	22.85	25.45	28.30	32.84	38.42	44.51	52.55	61.62	71.82	80.91	94.21	85						
61	1.34	1.98	2.72	3.58	4.56	5.59	6.59	7.50	8.39	10.14	12.27	14.71	17.40	20.38	22.79	25.26	28.27	31.57	36.86	43.07	50.46	59.23	69.12	80.41	90.77	105.55	86						
62	1.51	2.17	2.98	3.92	4.99	6.09	7.12	8.06	9.00	10.96	13.23	15.75	18.57	21.78	25.19	28.04	31.55	35.38	41.27	48.53	56.97	77.47	90.31	101.84	118.05	87							
63	1.61	2.39	3.32	4.36	5.50	6.66	7.76	8.79	9.85	11.95	14.33	16.99	20.03	23.59	27.78	31.28	35.36	39.57	46.30	54.88	64.12	74.75	87.17	101.43	114.04	131.60	88						
64	1.69	2.63	3.69	4.84	6.08	7.32	8.52	9.69	10.89	13.10	15.63	18.54	21.92	25.93	30.72	35.04	39.51	44.38	51.54	61.86	72.13	84.20	98.02	113.66	127.26	146.06	89						
65	1.73	2.86	4.08	5.38	6.71	8.06	9.37	10.67	12.02	14.40	17.16	20.41	24.23	28.83	34.31	39.13	44.25	49.74	57.19	69.69	81.40	94.83	110.02	127.01	141.44	161.32	90						
66	1.76	3.23	4.57	5.96	7.48	8.92	10.30	11.71	13.25	15.86	18.95	22.60	26.99	32.23	38.25	43.86	49.19	54.98	63.69	78.48	91.53	106.37	122.89	141.13	156.31	175.86	91						
67	1.88	3.64	5.11	6.62	8.36	9.86	11.33	12.85	14.57	17.48	20.97	25.16	30.16	35.91	42.71	48.76	54.47	60.60	71.96	88.36	102.79	118.87	136.65	156.04	170.50	191.16	92						
68	2.18	4.10	5.72	7.34	9.15	10.96	12.73	14.50	16.30	19.63	23.65	28.46	33.99	40.54	47.80	54.04	60.18	68.44	81.19	99.30	114.97	132.31	151.23	170.28	185.49	207.40	93						
69	2.46	4.61	6.41	8.15	9.58	12.22	14.02	15.75	17.79	21.58	26.12	31.37	37.59	44.49	52.32	59.90	67.92	77.39	91.43	111.17	128.10	146.52	165.16	185.30	207.18	224.69	94						
70	2.77	5.19	7.16	9.04	10.00	13.55	15.21	17.05	20.84	25.29	30.44	36.53	43.30	50.97	59.82	67.56	76.90	87.34	102.62	123.97	141.93	160.08	179.72	207.04	224.56	242.98	95						
71	3.58	5.86	8.02	9.52	11.68	14.69	16.34	20.62	23.28	28.20	34.01	40.50	47.85	56.33	66.70	76.57	86.87	98.16	114.68	137.48	155.21	174.38	206.96	224.49	242.88	257.32	96						
72	4.63	6.60	8.97	11.13	13.33	15.64	18.13	20.89	24.06	29.41	35.36	42.14	49.99	59.57	71.27	86.32	97.75	110.80	127.68	150.48	169.21	206.87	224.45	242.86	257.32	272.49	97						
73	5.43	8.10	10.49	12.62	14.62	16.65	18.94	22.99	25.44	31.00	37.30	44.61	53.55	64.45	77.69	93.62	110.71	126.17	144.16	166.65	207.79	224.42	242.80	257.32	272.49	288.55	98						
74	6.43	8.97	11.53	13.96	16.14	18.17	21.95	24.64	27.50	33.64	40.54	48.98	59.30	71.83	86.93	105.00	126.10	142.50	162.97	206.71	224.39	247.76	257.32	272.49	288.55	305.55	99						
75	7.60	9.58	12.50	15.60	17.64	20.95	23.85	26.91	33.59	40.17	48.64	58.90	71.37	86.39	104.37	126.10	142.45	161.14	166.63	224.36	242.72	257.32	272.49	288.55	305.55	323.54	342.58	362.74	382.06	406.63	430.21	450.16	100
76	7.81	10.68	13.83	17.11	19.96	23.04	26.27	32.38	39.80	48.30	58.50	70.91	85.86	103.74	125.00	142.23	160.87	206.54	224.33	242.68	257.32	272.49	288.55	305.55	323.54	342.58	362.74	382.06	406.63	430.21	455.16	101	
77	8.05	11.56	15.21	19.03	22.28	25.66	31.23	38.79	44.21	56.18	68.27	82.85	100.31	121.07	140.49	160.64	205.66	224.30	242.64	257.32	272.49	288.55	305.55	323.54	342.58	362.74	382.06	406.63	430.21	455.16	102		
78	8.55	12.44	16.70	21.55	25.07	30.12	37.83	43.66	55.96	68.20	82.75	100.19	120.94	140.32	160.43	204.89	224.00	242.60	257.28	272.49	288.55	305.55	323.54	342.58	362.74	384.06	406.63	430.21	455.16	103			
79	9.20	13.53	18.65	24.49	29.08	36.89	43.13	55.04	61.36	75.18	111.09	133.17	158.50	204.23	223.73	242.31	256.96	274.25	288.55	305.55	323.54	342.58	362.74	384.06	406.63	430.21	455.16	104					
80	9.89	15.06	21.10	28.06	35.99	42.60	54.15	64.75	72.23	88.41	107.50	129.11	154.69	203.66	223.50	242.05	256.69	272.16	288.51	305.55	323.54	342.58	362.74	382.06	406.63	430.21	450.16	105					
81	10.77	17.02	24.26	32.52	42.13	53.31	60.06	71.54	84.68	103.47	124.55	153.64	203.16	241.84	256.46	271.91	288.25	305.52	323.54	342.58	362.74	384.06	406.63	430.21	455.16	106							
82	11.94	19.60	28.26	38.23	49.74	59.45	70.88	84.02	93.12	124.36	153.52	202.72	223.14	241.65	265.26	271.70	288.03	305.29	323.51	342.58	362.74	384.06	406.63	430.21	455.16	107							
83	13.76	22.97	33.39	45.27	58.90	70.25	83.39	92.53	123.91	153.41	202.31	222.98	241.49	256.08	271.52	287.84	305.10	323.32	342.55	362.74	384.06	406.63	430.21	455.16	108								
84	16.49	27.44	39.74	53.72	69.63	82.79	91.95	123.36	153.04	201.95	222.84	241.34	255.93	271.36	287.68	304.94	323.16	342.41	362.71	384.06	406.63	430.21	455.16	109									
85	20.38	33.14	47.47	63.61	81.29	91.40	122.84	152.69	200.69	222.72	241.21	255.80	271.22	287.54	304.80	323.03	342.28	362.61	384.05	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	674.58	110			
86	25.48	40.20	56.74	75.58	90.87	122.34	152.21	199.50	222.27	241.09	255.67	271.10	287.42	304.68	322.91	3																	

Attachment B.1.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
0																0.74	0.86	0.95	0.98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.01	25		
1																0.70	0.82	0.91	0.97	0.98	1.00	1.00	1.00	1.00	1.00	1.00	1.01	1.04	26	
2																0.68	0.80	0.89	0.96	0.98	1.00	1.00	1.00	1.00	1.00	1.00	1.01	1.03	27	
3																0.68	0.80	0.89	0.96	0.98	1.00	1.00	1.00	1.00	1.00	1.00	1.02	1.05	28	
4																0.68	0.80	0.89	0.96	0.98	1.00	1.00	1.00	1.00	1.00	1.00	1.03	1.03	29	
5																0.67	0.80	0.89	0.96	0.98	1.00	1.00	1.00	1.00	1.00	1.00	1.01	1.01	30	
6																0.67	0.80	0.89	0.96	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	31	
7																0.67	0.80	0.89	0.96	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	32	
8																0.67	0.80	0.89	0.95	0.96	0.96	0.97	0.97	0.97	0.97	0.97	0.97	0.97	33	
9																0.66	0.80	0.89	0.95	0.95	0.95	0.97	0.97	0.97	0.97	0.97	0.97	0.98	34	
10																0.66	0.78	0.89	0.94	0.94	0.94	0.95	0.96	0.97	0.97	0.97	0.97	0.98	1.00	35
11																0.66	0.78	0.89	0.93	0.93	0.93	0.94	0.95	0.97	0.97	0.97	0.97	0.98	1.00	36
12																0.66	0.78	0.89	0.91	0.91	0.91	0.93	0.95	0.97	0.97	0.97	0.97	0.98	1.02	37
13																0.66	0.78	0.89	0.90	0.90	0.90	0.93	0.94	0.97	0.97	0.97	0.97	0.98	1.11	38
14																0.66	0.78	0.89	0.90	0.90	0.90	0.93	0.96	0.97	0.97	0.97	0.97	0.98	1.28	39
15	0.66	0.66	0.78	0.89	0.89	0.89	0.89	0.89	0.89	0.91	0.94	0.94	0.94	0.94	0.95	0.96	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.98	1.28	40				
16	0.66	0.78	0.88	0.88	0.88	0.88	0.88	0.88	0.89	0.91	0.95	0.96	0.97	0.97	0.97	0.97	0.97	0.98	1.00	1.02	1.07	1.11	1.19	1.28	1.36	41				
17	0.78	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.90	0.91	0.94	0.94	0.94	0.94	0.94	0.98	1.00	1.02	1.07	1.11	1.19	1.28	1.36	42				
18	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.88	0.89	0.90	0.93	0.94	0.94	0.94	0.94	0.94	1.00	1.01	1.11	1.19	1.28	1.36	1.43	43					
19	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.84	0.84	0.86	0.86	0.87	0.90	0.94	0.96	1.01	1.07	1.11	1.19	1.27	1.36	1.48	1.63	1.79	44				
20	0.77	0.77	0.77	0.77	0.77	0.78	0.78	0.80	0.80	0.80	0.81	0.82	0.84	0.89	0.96	1.01	1.05	1.11	1.19	1.27	1.36	1.48	1.63	1.79	2.00	2.24				
21	0.70	0.70	0.70	0.70	0.71	0.73	0.74	0.74	0.75	0.76	0.77	0.81	0.84	0.90	0.98	1.05	1.11	1.19	1.27	1.36	1.48	1.63	1.79	2.00	2.24	2.46				
22	0.64	0.64	0.64	0.64	0.66	0.68	0.68	0.69	0.70	0.70	0.74	0.76	0.80	0.84	0.93	1.02	1.11	1.19	1.27	1.36	1.48	1.63	1.79	2.00	2.24	2.46				
23	0.57	0.57	0.60	0.62	0.64	0.66	0.67	0.68	0.69	0.73	0.76	0.80	0.87	0.95	1.07	1.18	1.27	1.36	1.48	1.63	1.79	2.00	2.24	2.46	2.71	2.83				
24	0.50	0.52	0.56	0.60	0.63	0.64	0.66	0.68	0.70	0.74	0.78	0.83	0.90	1.00	1.14	1.25	1.36	1.48	1.63	1.79	2.00	2.24	2.46	2.68	2.83	2.99				
25	0.41	0.47	0.54	0.60	0.62	0.64	0.67	0.68	0.73	0.77	0.82	0.88	0.96	1.06	1.21	1.35	1.48	1.63	1.79	2.00	2.24	2.46	2.68	2.83	2.98	3.19				
26	0.37	0.46	0.54	0.61	0.63	0.66	0.67	0.71	0.75	0.81	0.87	0.94	1.03	1.16	1.30	1.48	1.63	1.79	2.00	2.23	2.45	2.65	2.81	2.97	3.19	3.45				
27	0.35	0.46	0.54	0.62	0.66	0.67	0.71	0.75	0.80	0.87	0.94	1.02	1.12	1.28	1.42	1.62	1.79	2.00	2.22	2.45	2.64	2.80	2.97	3.19	3.45	3.80				
28	0.35	0.46	0.55	0.62	0.67	0.70	0.74	0.80	0.86	0.93	1.02	1.12	1.24	1.41	1.57	1.79	1.99	2.21	2.45	2.64	2.80	2.97	3.18	3.45	3.79	4.19				
29	0.34	0.46	0.56	0.63	0.70	0.74	0.80	0.86	0.91	1.02	1.12	1.24	1.37	1.52	1.73	1.98	2.20	2.45	2.63	2.80	2.97	3.18	3.45	3.79	4.19	4.70				
30	0.33	0.46	0.55	0.64	0.73	0.80	0.86	0.91	1.01	1.11	1.22	1.34	1.48	1.66	1.86	2.16	2.39	2.60	2.79	2.97	3.18	3.45	3.77	4.19	4.70	5.32				
31	0.32	0.45	0.55	0.64	0.74	0.83	0.91	0.98	1.07	1.16	1.28	1.43	1.62	1.84	2.11	2.35	2.58	2.79	2.97	3.18	3.45	3.76	4.19	4.67	5.20	5.95				
32	0.30	0.42	0.55	0.64	0.75	0.84	0.94	1.02	1.10	1.19	1.34	1.53	1.79	2.06	2.33	2.55	2.77	2.97	3.18	3.45	3.76	4.19	4.66	5.17	5.78	6.63				
33	0.32	0.45	0.56	0.68	0.78	0.89	1.00	1.07	1.15	1.25	1.42	1.66	1.97	2.25	2.51	2.74	2.96	3.18	3.45	3.76	4.19	4.65	5.15	5.73	6.35	7.18				
34	0.34	0.46	0.60	0.70	0.83	0.94	1.05	1.14	1.23	1.36	1.57	1.84	2.14	2.45	2.71	2.93	3.17	3.45	3.76	4.19	4.62	5.13	5.70	6.31	6.91	7.82				
35	0.36	0.48	0.61	0.74	0.86	0.98	1.10	1.22	1.35	1.52	1.75	2.01	2.32	2.62	2.91	3.16	3.45	3.76	4.17	4.60	5.10	5.67	6.27	6.88	7.56	8.65				
36	0.37	0.50	0.63	0.76	0.90	1.02	1.16	1.34	1.51	1.72	1.94	2.21	2.52	2.85	3.15	3.45	3.76	4.16	4.59	5.05	5.64	6.24	6.87	7.54	8.36	9.66				
37	0.40	0.52	0.66	0.78	0.91	1.07	1.25	1.48	1.70	1.91	2.13	2.38	2.71	3.08	3.43	3.76	4.15	4.57	5.05	5.58	6.20	6.83	7.52	8.34	9.24	10.92				
38	0.43	0.57	0.71	0.83	0.97	1.15	1.38	1.64	1.89	2.10	2.31	2.58	2.92	3.30	3.71	4.12	4.56	5.04	5.57	6.14	6.78	7.50	8.32	9.24	10.45	12.34				
39	0.47	0.63	0.77	0.90	1.05	1.27	1.55	1.80	2.06	2.27	2.50	2.79	3.16	3.58	4.03	4.51	5.00	5.56	6.14	6.76	7.46	8.30	9.24	10.45	11.80	13.82				
40	0.50	0.68	0.83	0.97	1.16	1.42	1.71	1.99	2.21	2.45	2.72	3.07	3.47	3.91	4.40	4.93	5.51	6.12	6.75	7.46	8.28	9.24	10.45	11.76	13.29	15.38				
41	0.53	0.74	0.93	1.10	1.31	1.59	1.90	2.16	2.41	2.68	3.01	3.41	3.84	4.32	4.88	5.48	6.09	6.73	7.43	8.26	9.24	10.44	11.73	13.21	14.65	16.95				
42	0.56	0.82	1.04	1.24	1.48	1.76	2.06	2.34	2.64	2.96	3.35	3.78	4.26	4.84	5.48	6.04	6.67	7.41	8.25	9.22	10.39	11.69	13.14	14.52	15.66	18.53				
43	0.60	0.86	1.11	1.34	1.58	1.86	2.19	2.51	2.86	3.23	3.67	4.17	4.78	5.41	6.03	6.57	7.35	8.21	9.21	10.32	11.63	12.99	14.38	15.65	17.17	20.24				
44	0.63	0.91	1.17	1.41	1.65	1.97	2.33	2.73	3.10	3.53	3.99	4.66	5.34	5.97	6.55	7.25	8.15	9.17	10.31	11.53	12.89	14.28	15.64	17.02	18.88	21.98				
45	0.70	0.98	1.23	1.48	1.77																									

Attachment B.1.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age							
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate							
50	1.04	1.39	1.77	2.18	2.61	3.15	3.84	4.60	5.29	6.09	7.06	8.27	9.59	11.05	12.57	14.19	15.46	16.60	18.05	20.12	22.86	26.06	29.48	33.05	36.62	40.47	75						
51	1.15	1.57	1.99	2.41	2.86	3.42	4.11	4.87	5.67	6.60	7.83	9.39	10.94	12.45	13.81	15.45	16.58	18.00	20.09	22.64	25.81	29.21	32.72	36.42	40.38	44.43	76						
52	1.25	1.75	2.23	2.68	3.14	3.68	4.38	5.21	6.15	7.33	8.86	10.68	12.32	13.38	14.98	16.55	17.94	20.03	22.58	25.59	28.97	32.47	36.12	40.09	44.43	49.04	77						
53	1.30	1.89	2.42	2.95	3.44	4.02	4.79	5.78	6.86	8.32	10.10	12.05	13.25	14.58	16.18	17.86	19.95	22.51	25.22	28.75	32.22	35.86	39.81	44.22	49.04	54.43	78						
54	1.35	2.03	2.66	3.21	3.73	4.39	5.32	6.50	7.78	9.48	11.36	12.93	14.43	16.01	17.77	19.86	22.42	25.21	28.34	32.02	35.65	39.58	43.96	48.95	54.43	60.64	79						
55	1.39	2.18	2.88	3.44	4.03	4.85	5.99	7.36	8.79	10.59	12.11	14.00	15.84	17.68	19.74	22.30	25.20	28.30	31.55	35.45	39.38	43.75	48.72	54.43	60.64	67.37	80						
56	1.45	2.33	3.08	3.73	4.42	5.42	6.76	8.29	9.80	11.27	13.08	15.24	17.45	19.62	22.16	25.19	28.26	31.49	34.87	39.12	43.51	48.50	54.25	60.64	67.37	75.01	81						
57	1.51	2.45	3.29	4.06	4.92	6.10	7.60	9.23	10.78	12.56	14.67	17.02	19.36	22.02	25.15	28.23	31.42	34.77	38.49	43.27	48.26	54.04	60.64	67.37	75.01	82.85	82						
58	1.63	2.61	3.54	4.46	5.54	6.89	8.47	10.11	11.63	13.64	16.03	18.88	21.73	24.81	28.18	31.37	34.67	38.36	42.56	48.02	53.82	60.46	67.37	75.01	82.85	91.21	83						
59	1.78	2.80	3.84	4.94	6.22	7.71	9.35	10.94	12.42	14.67	17.40	20.79	24.48	27.81	31.30	34.65	38.25	42.42	47.24	53.60	60.25	67.37	75.01	82.85	91.21	100.43	84						
60	1.99	3.03	4.18	5.47	6.92	8.53	10.19	11.76	13.23	15.77	18.95	22.77	27.13	30.88	34.57	38.24	42.30	47.10	52.73	60.04	67.26	75.01	82.85	91.21	100.43	110.66	85						
61	2.24	3.32	4.56	5.99	7.63	9.35	11.02	12.56	14.03	16.97	20.54	24.61	29.11	34.10	38.13	42.27	46.96	52.55	59.06	67.07	75.01	82.85	91.21	100.43	110.66	121.96	86						
62	2.52	3.63	4.98	6.56	8.35	10.19	11.91	13.49	15.06	18.34	22.14	26.36	31.08	36.45	42.15	46.92	52.39	58.89	65.99	75.01	82.85	91.21	100.43	110.66	121.96	134.19	87						
63	2.69	4.01	5.55	7.30	9.21	11.15	12.99	14.71	16.48	20.00	23.98	28.43	33.53	39.48	46.48	52.34	58.70	65.78	73.89	82.85	91.21	100.43	110.66	121.96	134.19	147.17	88						
64	2.82	4.40	6.17	8.09	10.17	12.24	14.26	16.21	18.22	21.93	26.16	31.02	36.69	43.39	51.41	58.63	65.57	73.64	82.09	91.21	100.43	110.66	121.96	134.19	147.17	160.71	89						
65	2.89	4.79	6.83	9.00	11.23	13.48	15.67	17.85	20.11	24.10	28.72	34.15	40.55	48.24	57.41	65.48	73.41	81.61	90.88	100.43	110.66	121.96	134.19	147.17	160.71	174.66	90						
66	2.94	5.40	7.65	9.98	12.52	14.92	17.23	19.60	22.18	26.53	31.71	37.83	45.17	53.93	64.01	73.39	81.61	90.45	100.43	110.66	121.96	134.19	147.17	160.71	174.66	187.38	91						
67	3.14	6.09	8.55	11.07	13.99	16.51	18.97	21.50	24.38	29.25	35.08	42.10	50.47	60.09	71.47	81.60	90.44	100.36	110.66	121.96	134.19	147.17	160.71	174.66	187.38	200.45	92						
68	3.64	6.85	9.57	12.29	15.31	18.33	21.31	24.27	27.28	32.85	39.58	47.62	56.88	67.85	80.00	90.43	100.30	110.66	121.96	134.19	147.17	160.71	174.66	187.38	200.45	93							
69	4.12	7.72	10.72	13.64	16.04	20.45	23.46	26.36	29.77	36.12	43.72	52.50	62.91	74.46	87.55	100.24	110.66	121.96	134.19	147.17	160.71	174.66	187.38	200.45	214.05	94							
70	4.64	8.69	11.98	15.13	16.74	22.67	25.46	28.54	34.87	42.32	50.93	61.13	72.46	85.30	100.10	110.66	121.96	134.19	147.17	160.71	174.66	187.38	200.45	214.05	228.13	242.98	95						
71	6.00	9.80	13.41	15.93	19.54	24.58	27.34	34.51	38.96	47.20	56.91	67.77	80.08	94.26	110.50	121.96	134.19	147.17	160.71	174.66	187.38	200.45	214.05	228.06	242.88	96							
72	7.74	11.05	15.02	18.63	22.30	26.17	30.34	34.96	40.26	49.21	59.17	70.52	83.65	98.70	115.73	134.19	147.17	160.71	174.52	187.38	200.45	214.05	228.02	242.86	257.32	272.49	288.55	97					
73	9.09	13.55	17.55	21.12	24.46	27.87	31.69	38.47	42.57	51.87	62.43	74.66	88.72	104.66	122.47	141.94	160.04	172.46	184.88	199.07	214.05	227.99	242.80	257.32	272.49	288.55	298.55	98					
74	10.77	15.02	19.29	23.36	27.00	30.41	36.74	41.23	46.01	56.29	67.84	81.15	96.29	113.24	131.81	151.78	172.36	182.75	194.68	214.05	227.96	242.76	257.32	272.49	288.55	305.55	99						
75	12.72	16.03	20.92	26.11	29.52	35.06	39.91	45.03	56.21	67.22	80.59	95.64	112.51	130.99	150.87	172.36	182.69	192.49	214.05	227.93	242.72	257.32	272.49	288.55	305.55	323.54	100						
76	13.07	17.88	23.14	28.63	33.41	38.56	43.96	54.18	66.61	80.02	95.00	111.78	130.18	149.96	170.86	182.41	192.17	214.05	227.89	242.68	257.32	272.49	288.55	305.55	323.54	342.58	101						
77	13.47	19.35	25.46	31.85	37.29	42.93	52.26	64.92	73.24	91.24	107.62	125.61	145.00	165.49	180.17	191.90	214.05	227.86	242.64	257.32	272.49	288.55	305.55	323.54	342.58	362.74	102						
78	14.30	20.82	27.94	36.06	41.95	50.41	63.30	72.32	90.86	107.50	125.47	144.83	165.30	179.95	191.64	214.05	227.55	242.60	257.28	272.49	288.55	305.55	323.54	342.58	362.74	384.06	103						
79	15.39	22.64	31.21	40.99	48.66	61.73	71.45	89.38	96.73	113.99	132.35	151.85	170.79	189.35	214.05	227.28	242.31	256.96	272.45	288.55	305.55	323.54	342.58	362.74	384.06	406.63	104						
80	16.55	25.20	35.31	46.96	60.23	70.57	87.93	95.68	109.52	127.81	146.94	165.58	184.80	214.05	227.05	242.05	256.69	272.16	288.51	305.55	323.54	342.58	362.74	384.06	406.63	430.21	105						
81	18.02	28.48	40.60	54.42	69.80	86.56	94.68	108.47	122.41	141.43	159.73	183.53	214.05	226.85	241.84	256.46	271.91	288.25	305.52	323.54	342.58	362.74	384.06	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	633.88	106
82	19.98	32.80	47.29	63.33	80.76	93.72	107.48	121.45	127.28	159.48	183.39	214.05	226.68	241.65	266.26	274.64	287.86	308.03	305.29	323.51	342.58	362.74	384.06	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	633.88	107
83	23.02	38.45	55.32	73.51	92.86	106.52	120.54	126.47	158.91	183.27	204.05	226.52	241.49	256.08	271.52	287.84	305.10	323.32	342.55	362.74	384.06	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	633.88	108		
84	27.59	45.45	64.54	84.68	105.58	119.67	125.69	158.20	182.82	214.05	226.38	241.34	255.93	271.36	287.68	304.94	323.16	342.41	362.71	384.06	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	633.88	109			
85	33.76	53.81	74.83	94.45	118.82	124.93	157.54	184.20	214.05	226.26	241.21	255.80	271.22	287.54	304.80	323.03	342.28	362.61	384.05	406.63	430.21	455.16	481.56										

Attachment B.1.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
0																											25
1																											26
2																											27
3																											28
4																											29
5																											30
6																											31
7																											32
8																											33
9																											34
10																											35
11																											36
12																											37
13																											38
14																											39
15																											40
16	0.42	0.42	0.54	0.65	0.71	0.74	0.78	0.80	0.84	0.88	0.94	0.99	1.05	1.07	1.09	1.10	1.11	1.13	1.16	1.20	1.23	1.26	1.29	1.32	41		
17	0.54	0.65	0.71	0.73	0.76	0.80	0.83	0.85	0.91	0.94	0.98	1.02	1.04	1.06	1.08	1.09	1.16	1.19	1.23	1.26	1.29	1.32	1.35	42			
18	0.65	0.69	0.72	0.75	0.78	0.80	0.85	0.89	0.92	0.94	0.97	0.99	1.02	1.05	1.09	1.10	1.19	1.22	1.29	1.36	1.47	1.58	1.66	43			
19	0.66	0.69	0.72	0.75	0.78	0.81	0.85	0.89	0.91	0.92	0.94	0.96	0.99	1.04	1.10	1.15	1.22	1.29	1.46	1.58	1.69	2.06	2.29	44			
20	0.65	0.68	0.71	0.74	0.76	0.81	0.83	0.85	0.87	0.89	0.91	0.93	0.98	1.05	1.15	1.22	1.29	1.36	1.46	1.58	1.69	1.86	2.06	2.57	45		
21	0.62	0.65	0.67	0.70	0.74	0.76	0.80	0.80	0.83	0.85	0.89	0.93	0.99	1.08	1.18	1.29	1.36	1.46	1.58	1.69	1.86	2.06	2.29	3.14	46		
22	0.59	0.62	0.64	0.68	0.71	0.73	0.75	0.77	0.79	0.84	0.88	0.93	1.00	1.11	1.24	1.36	1.46	1.58	1.69	1.86	2.06	2.29	2.86	3.14	47		
23	0.55	0.57	0.62	0.66	0.69	0.72	0.74	0.76	0.79	0.84	0.90	0.96	1.05	1.16	1.31	1.46	1.58	1.69	1.86	2.06	2.29	2.57	3.14	3.44	48		
24	0.50	0.54	0.59	0.64	0.69	0.71	0.74	0.77	0.81	0.87	0.93	1.00	1.09	1.23	1.41	1.55	1.69	1.86	2.06	2.29	2.85	3.14	3.59	3.77	49		
25	0.43	0.49	0.57	0.65	0.69	0.73	0.76	0.79	0.85	0.92	0.99	1.06	1.18	1.32	1.49	1.69	1.86	2.06	2.29	2.56	2.85	3.14	3.43	3.59	3.77	40	
26	0.39	0.48	0.58	0.67	0.71	0.74	0.78	0.83	0.89	0.97	1.06	1.15	1.27	1.44	1.62	1.85	2.06	2.29	2.56	2.85	3.14	3.42	3.59	3.77	41		
27	0.37	0.49	0.60	0.69	0.74	0.78	0.83	0.89	0.96	1.06	1.15	1.26	1.39	1.59	1.77	2.04	2.29	2.55	2.85	3.14	3.42	3.59	3.77	4.10	4.49	50	
28	0.38	0.51	0.62	0.71	0.78	0.82	0.87	0.94	1.03	1.14	1.26	1.39	1.55	1.76	1.97	2.26	2.54	2.85	3.14	3.41	3.59	3.77	4.10	4.49	5.02	53	
29	0.37	0.52	0.64	0.73	0.82	0.87	0.94	1.03	1.11	1.26	1.39	1.55	1.71	1.93	2.19	2.52	2.85	3.14	3.39	3.77	4.10	4.49	5.02	5.64	6.41	54	
30	0.38	0.53	0.64	0.75	0.85	0.94	1.03	1.11	1.23	1.39	1.52	1.68	1.86	2.10	2.41	2.75	3.08	3.38	3.59	3.77	4.10	4.49	5.02	5.64	6.18	7.30	55
31	0.36	0.52	0.64	0.77	0.89	1.01	1.11	1.21	1.32	1.46	1.60	1.81	2.05	2.35	2.69	3.02	3.32	3.59	3.77	4.10	4.49	5.02	5.64	6.18	8.22	56	
32	0.35	0.50	0.65	0.78	0.91	1.03	1.16	1.27	1.38	1.51	1.69	1.95	2.29	2.65	2.99	3.30	3.59	3.77	4.10	4.49	5.02	5.64	6.18	7.45	9.20	57	
33	0.38	0.53	0.68	0.83	0.97	1.10	1.23	1.34	1.46	1.60	1.82	2.14	2.53	2.91	3.24	3.55	3.77	4.10	4.49	5.02	5.64	6.18	6.58	7.45	7.99	10.01	58
34	0.41	0.56	0.73	0.87	1.03	1.18	1.32	1.45	1.58	1.75	2.02	2.37	2.77	3.17	3.51	3.77	4.10	4.49	5.02	5.64	6.18	6.58	7.45	7.99	8.61	10.94	59
35	0.44	0.60	0.76	0.92	1.08	1.25	1.40	1.56	1.74	1.97	2.27	2.63	3.02	3.43	3.77	4.10	4.49	5.02	5.64	6.18	6.58	7.45	7.99	8.61	9.14	11.94	60
36	0.47	0.62	0.79	0.96	1.13	1.30	1.48	1.72	1.96	2.25	2.54	2.89	3.29	3.72	4.10	4.49	5.02	5.64	6.18	6.58	7.45	7.99	8.61	9.14	9.84	13.17	61
37	0.50	0.64	0.82	0.99	1.17	1.37	1.61	1.91	2.21	2.50	2.79	3.13	3.56	4.10	4.49	5.02	5.64	6.18	6.58	7.45	7.99	8.61	9.14	9.84	10.83	14.67	62
38	0.53	0.71	0.90	1.06	1.24	1.48	1.79	2.14	2.47	2.77	3.05	3.40	3.84	4.49	5.02	5.64	6.18	6.58	7.45	7.99	8.61	9.14	9.84	10.83	12.13	16.34	63
39	0.59	0.80	0.98	1.14	1.34	1.63	2.01	2.37	2.72	3.01	3.30	3.70	4.19	4.75	5.64	6.18	6.58	7.45	7.99	8.61	9.14	9.84	10.83	12.13	13.64	18.05	64
40	0.63	0.86	1.06	1.25	1.50	1.85	2.23	2.62	2.94	3.27	3.63	4.10	4.62	5.22	5.85	6.55	7.45	7.99	8.61	9.14	9.84	10.83	12.13	13.64	15.13	19.72	65
41	0.67	0.93	1.19	1.41	1.70	2.09	2.50	2.86	3.21	3.60	4.05	4.56	5.15	5.78	6.52	7.45	7.99	8.61	9.14	9.84	10.83	12.13	13.64	15.13	16.11	21.32	66
42	0.71	1.04	1.34	1.61	1.93	2.31	2.72	3.12	3.53	4.00	4.52	5.09	5.74	6.48	7.45	7.99	8.61	9.14	9.84	10.83	12.13	13.64	15.13	16.11	17.04	22.86	67
43	0.76	1.10	1.44	1.74	2.07	2.46	2.91	3.37	3.85	4.40	4.96	5.65	6.45	7.35	7.99	8.61	9.14	9.84	10.83	12.13	13.64	15.13	16.11	17.04	18.33	24.47	68
44	0.81	1.18	1.52	1.83	2.18	2.61	3.12	3.67	4.21	4.82	5.45	6.34	7.24	7.99	8.61	9.14	9.84	10.83	12.13	13.64	15.13	16.11	17.04	18.33	19.82	26.06	69
45	0.90	1.27	1.61	1.94	2.34	2.81	3.41	4.02	4.66	5.30	6.08	7.14	7.99	8.61	9.14	9.84	10.83	12.13	13.64	15.13	16.11	17.04	18.33	19.82	21.58	27.99	70
46	0.99	1.34	1.68	2.04	2.51	3.07	3.71	4.41	5.10	5.85	6.76	7.78	8.61	9.14	9.84	10.83	12.13	13.64	15.13	16.11	17.04	18.33	19.82	21.58	24.63	30.11	71
47	1.09	1.42	1.76	2.18	2.73	3.35	4.06	4.83	5.58	6.50	7.40	8.36	9.14	9.84	10.83	12.13	13.64	15.13	16.11	17.04	18.33	19.82	21.58	24.63	29.91	33.04	72
48	1.20	1.54	1.93	2.39	2.95	3.60	4.38	5.22	6.06	7.10	7.94	8.91	9.84	10.83	12.13	13.64	15.13	16.11	17.04	18.33	19.82	21.58	24.63	29.91	33.04	35.97	73
49	1.28	1.70	2.14	2.65	3.21	3.89	4.70	5.64	6.51	7.51	8.47	9.58	10.82	12.13	13.64	15.13	16.11	17.04	18.33	19.82	21.58	24.63	29.91	33.04	35.97	38.90	74

Attachment B.1.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age																																																																																																																																																																																																																																																																		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25																																																																																																																																																																																																																																																																			
50	1.41	1.89	2.39	2.91	3.49	4.18	5.08	6.03	6.92	7.92	9.09	10.54	12.09	13.64	15.13	16.11	17.04	18.33	19.82	21.58	24.63	29.91	33.04	35.97	38.90	42.34	75																																																																																																																																																																																																																																																																	
51	1.58	2.14	2.69	3.26	3.82	4.54	5.40	6.36	7.34	8.47	9.93	11.80	13.57	15.13	16.11	17.04	18.33	19.82	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	76																																																																																																																																																																																																																																																																	
52	1.75	2.40	3.04	3.62	4.20	4.87	5.74	6.76	7.90	9.31	11.10	13.22	15.04	16.09	17.04	18.33	19.82	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	77																																																																																																																																																																																																																																																																	
53	1.83	2.62	3.33	3.99	4.60	5.31	6.25	7.44	8.73	10.44	12.48	14.68	15.88	17.04	18.33	19.82	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	57.15	78																																																																																																																																																																																																																																																																	
54	1.90	2.84	3.67	4.37	4.99	5.79	6.92	8.32	9.80	11.75	13.85	15.51	17.02	18.33	19.82	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	57.15	63.71	79																																																																																																																																																																																																																																																																	
55	2.00	3.08	4.00	4.70	5.41	6.38	7.74	9.35	10.97	12.97	14.57	16.53	18.33	19.82	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	57.15	63.71	70.78	80																																																																																																																																																																																																																																																																	
56	2.08	3.27	4.26	5.06	5.90	7.11	8.71	10.50	12.19	13.74	15.65	17.87	19.82	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	57.15	63.71	70.78	78.78	81																																																																																																																																																																																																																																																																	
57	2.14	3.43	4.52	5.50	6.55	7.98	9.76	11.64	13.34	15.25	17.44	19.80	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	57.15	63.71	70.78	78.78	86.96	82																																																																																																																																																																																																																																																																	
58	2.31	3.63	4.84	6.01	7.33	8.97	10.83	12.68	14.32	16.49	18.94	21.58	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	57.15	63.71	70.78	78.78	86.96	95.62	83																																																																																																																																																																																																																																																																	
59	2.51	3.88	5.24	6.63	8.19	9.99	11.89	13.66	15.24	17.65	20.45	24.63	29.91	33.04	35.97	38.90	42.00	46.55	51.45	57.15	63.71	70.78	78.78	86.96	95.62	105.12	84																																																																																																																																																																																																																																																																	
60	2.79	4.19	5.68	7.30	9.09	11.00	12.90	14.63	16.14	18.89	22.13	28.05	33.04	35.97	38.90	42.00	46.55	51.45	57.15	63.71	70.78	78.78	86.96	95.62	105.12	116.35	85																																																																																																																																																																																																																																																																	
61	3.12	4.56	6.17	7.97	9.96	12.01	13.90	15.55	17.06	20.24	23.85	28.80	35.97	38.90	42.00	46.55	51.45	57.15	63.71	70.78	78.78	86.96	95.62	105.12	116.35	128.77	86																																																																																																																																																																																																																																																																	
62	3.50	4.98	6.70	8.68	10.86	13.03	14.96	16.63	18.22	21.78	25.54	29.54	37.67	42.00	46.55	51.45	57.15	63.71	70.78	78.78	86.96	95.62	105.12	116.35	128.77	142.26	87																																																																																																																																																																																																																																																																	
63	3.73	5.47	7.44	9.62	11.92	14.20	16.24	18.06	19.85	23.64	27.50	31.61	37.87	46.55	51.45	57.15	63.71	70.78	78.78	86.96	95.62	105.12	116.35	128.77	142.26	156.60	88																																																																																																																																																																																																																																																																	
64	3.89	5.99	8.25	10.63	13.11	15.52	17.74	19.81	21.84	25.80	29.82	34.22	41.32	51.45	57.15	63.71	70.78	78.78	86.96	95.62	105.12	116.35	128.77	142.26	156.60	171.63	89																																																																																																																																																																																																																																																																	
65	3.98	6.48	9.07	11.75	14.42	17.00	19.42	21.71	24.02	28.22	32.55	37.39	46.31	57.15	63.71	70.78	78.78	86.96	95.62	105.12	116.35	128.77	142.26	156.60	171.63	187.13	90																																																																																																																																																																																																																																																																	
66	4.00	7.20	10.02	12.82	15.80	18.45	20.88	23.27	25.78	30.21	34.94	40.31	49.02	63.71	70.78	78.78	86.96	95.62	105.12	116.35	123.91	141.99	156.60	171.63	187.13	201.36	91																																																																																																																																																																																																																																																																	
67	4.22	8.02	11.04	14.01	17.33	20.01	22.47	24.91	27.59	32.34	37.58	43.63	51.67	70.01	78.78	86.96	95.62	105.12	116.35	121.51	137.66	154.10	171.39	187.13	201.36	216.01	92																																																																																																																																																																																																																																																																	
68	4.84	8.92	12.18	15.29	18.61	21.76	24.68	27.42	30.04	35.24	41.17	47.96	57.21	77.74	86.96	95.62	105.12	116.35	121.23	132.26	148.84	166.39	184.86	201.36	216.01	231.25	231.25	93																																																																																																																																																																																																																																																																
69	5.41	9.91	13.43	16.68	19.13	23.77	26.54	29.02	31.86	37.55	44.11	51.35	59.59	78.72	95.62	105.12	116.35	121.23	131.29	142.37	160.09	178.76	196.66	216.01	231.25	247.16	247.16	94																																																																																																																																																																																																																																																																
70	6.03	11.02	14.80	18.19	19.58	25.77	28.12	30.59	36.24	42.62	49.81	58.00	71.22	95.35	105.12	116.35	121.23	126.12	140.37	152.43	171.63	190.29	216.01	231.25	247.16	264.85	277.90	286.95	295																																																																																																																																																																																																																																																															
71	7.70	12.26	16.30	18.82	22.40	27.33	29.46	33.99	39.29	45.98	53.89	62.33	73.79	99.92	116.35	120.21	126.12	134.10	149.16	162.20	181.46	216.01	231.25	247.16	264.85	277.90	291.56	296																																																																																																																																																																																																																																																																
72	9.83	13.62	17.97	21.62	25.07	28.45	31.88	35.45	39.37	46.31	54.19	62.80	74.45	102.73	119.95	124.08	131.00	136.39	157.50	170.19	216.01	231.25	247.16	264.85	277.90	291.56	296																																																																																																																																																																																																																																																																	
73	11.40	16.49	20.67	24.07	26.92	29.61	32.45	37.91	40.30	47.12	55.24	64.31	75.10	105.54	123.56	127.94	132.54	148.84	168.26	216.01	231.25	247.16	264.85	277.90	291.56	305.86	305.86	305.86	99																																																																																																																																																																																																																																																															
74	13.36	18.02	22.37	26.12	29.10	31.55	36.63	39.44	42.14	52.26	62.64	68.22	80.45	108.35	127.16	131.08	150.26	167.60	216.01	231.25	247.16	264.85	277.90	291.56	305.86	305.86	305.86	99																																																																																																																																																																																																																																																																
75	15.58	18.96	23.85	28.66	31.15	35.50	38.72	41.99	50.83	61.82	67.54	79.79	94.24	111.16	130.76	148.32	167.04	216.01	231.25	247.16	264.85	277.90	291.56	305.86	320.83	336.48	356.48	366.48	376.48	386.48	396.48	406.43	430.21	455.16	481.56	509.49	539.05	569.49	599.49	629.49	659.49	689.49	719.48	749.48	779.48	809.48	839.48	869.48	899.48	929.48	959.48	989.48	1019.48	1049.48	1079.48	1109.48	1139.48	1169.48	1199.48	1229.48	1259.48	1289.48	1319.48	1349.48	1379.48	1409.48	1439.48	1469.48	1499.48	1529.48	1559.48	1589.48	1619.48	1649.48	1679.48	1709.48	1739.48	1769.48	1799.48	1829.48	1859.48	1889.48	1919.48	1949.48	1979.48	2009.48	2039.48	2069.48	2099.48	2129.48	2159.48	2189.48	2219.48	2249.48	2279.48	2309.48	2339.48	2369.48	2399.48	2429.48	2459.48	2489.48	2519.48	2549.48	2579.48	2609.48	2639.48	2669.48	2699.48	2729.48	2759.48	2789.48	2819.48	2849.48	2879.48	2909.48	2939.48	2969.48	2999.48	3029.48	3059.48	3089.48	3119.48	3149.48	3179.48	3209.48	3239.48	3269.48	3299.48	3329.48	3359.48	3389.48	3419.48	3449.48	3479.48	3509.48	3539.48	3569.48	3599.48	3629.48	3659.48	3689.48	3719.48	3749.48	3779.48	3809.48	3839.48	3869.48	3899.48	3929.48	3959.48	3989.48	4019.48	4049.48	4079.48	4109.48	4139.48	4169.48	4199.48	4229.48	4259.48	4289.48	4319.48	4349.48	4379.48	4409.48	4439.48	4469.48	4499.48	4529.48	4559.48	4589.48	4619.48	4649.48	4679.48	4709.48	4739.48	4769.48	4799.48	4829.48	4859.48	4889.48	4919.48	4949.48	4979.48	5009.48	5039.48	5069.48	5099.48	5129.48	5159.48	5189.48	5219.48	5249.48	5279.48	5309.48	5339.48	5369.48	5399.48	5429.48	5459.48	5489.48	5519.48	5549.48	5579.48	5609.48	5639.48	5669.48	5699.48	5729.48	5759.48	5789.48	5819.48	5849.48	5879.48	5909.48	5939.48	5969.48	5999.48	6029.48	6059.48	6089.48	6119.48	6149.48	6179.48	6209.48	6239.48	6269.48	6299.48	6329.48	6359.48	6389.48	6419.48	6449.48	6479.48	6509.48	6539.48	6569.48	6599.48	6629.48	6659.48	6689.48	6719.48	6749.48	6779.48	6809.48	6839.48	6869.48	6899.48	6929.48	6959.48	6989.48	7019.48	7049.48	7079.48	7109.48	7139.48	7169.48	7199.48	7229.48	7259.48	7289.48	7319.48	7349.48	7379.48	7409.48	7439.48	7469.48	7499.48	7529.48	7559.48	7589.48	7619.48	7649.48	7679.48	7709.48	7739.48	7769.48	7799.48	7829.48	7859.48	7889.48	7919.48	79

Attachment B.1.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
0																0.76	0.95	1.12	1.22	1.30	1.38	1.44	1.51	1.59	1.68	1.77	25	
1																0.72	0.90	1.07	1.21	1.30	1.38	1.44	1.51	1.59	1.68	1.77	26	
2																0.70	0.88	1.05	1.20	1.30	1.38	1.44	1.51	1.59	1.68	1.76	27	
3																0.88	1.05	1.20	1.30	1.38	1.44	1.51	1.59	1.68	1.77	1.87	28	
4																0.88	1.05	1.20	1.29	1.38	1.44	1.51	1.59	1.68	1.77	1.85	29	
5																0.69	0.88	1.05	1.20	1.29	1.38	1.44	1.51	1.59	1.68	1.77	30	
6																0.69	0.88	1.05	1.20	1.29	1.38	1.43	1.50	1.59	1.68	1.77	31	
7																0.88	1.05	1.20	1.29	1.35	1.43	1.48	1.57	1.66	1.68	1.75	32	
8																0.88	1.05	1.19	1.28	1.34	1.41	1.47	1.56	1.65	1.68	1.75	33	
9																0.68	0.88	1.05	1.19	1.28	1.34	1.40	1.46	1.52	1.63	1.70	34	
10																0.68	0.87	1.05	1.19	1.28	1.33	1.38	1.43	1.52	1.60	1.68	1.77	35
11																0.68	0.87	1.05	1.16	1.25	1.31	1.37	1.42	1.50	1.59	1.67	1.77	36
12																0.87	1.05	1.16	1.24	1.30	1.35	1.40	1.49	1.59	1.67	1.73	1.82	37
13																0.68	0.87	1.05	1.15	1.23	1.29	1.33	1.39	1.47	1.56	1.65	1.73	38
14																0.87	1.05	1.15	1.22	1.26	1.32	1.37	1.43	1.53	1.63	1.70	1.75	39
15	0.68	0.87	1.05	1.14	1.19	1.25	1.30	1.35	1.42	1.52	1.59	1.69	1.73	1.75	1.77	1.79	1.82	1.86	1.93	1.98	2.09	2.20	2.37	2.54	2.74	40		
16	0.68	0.87	1.05	1.14	1.19	1.23	1.29	1.33	1.40	1.48	1.56	1.64	1.69	1.75	1.77	1.79	1.82	1.86	1.92	1.98	2.09	2.20	2.37	2.54	2.74	41		
17	0.87	1.05	1.14	1.17	1.22	1.29	1.33	1.38	1.47	1.52	1.58	1.64	1.67	1.72	1.74	1.76	1.86	1.92	1.98	2.08	2.19	2.37	2.54	2.74	3.00	42		
18	1.05	1.12	1.16	1.21	1.25	1.30	1.37	1.43	1.49	1.52	1.56	1.60	1.64	1.69	1.76	1.77	1.92	1.96	2.08	2.19	2.37	2.54	3.00	3.32	3.69	43		
19	1.07	1.12	1.16	1.21	1.25	1.31	1.38	1.43	1.47	1.49	1.52	1.55	1.60	1.68	1.77	1.85	1.96	2.08	2.19	2.36	2.54	2.73	3.00	3.32	3.69	4.14	44	
20	1.05	1.09	1.14	1.19	1.23	1.31	1.34	1.38	1.41	1.43	1.47	1.50	1.58	1.69	1.85	1.96	2.08	2.19	2.36	2.54	2.73	2.99	3.32	3.69	4.14	4.62	45	
21	1.00	1.05	1.08	1.13	1.20	1.23	1.29	1.30	1.34	1.38	1.43	1.50	1.60	1.74	1.91	2.08	2.19	2.36	2.54	2.73	2.99	3.32	3.69	4.14	4.62	5.06	46	
22	0.95	0.99	1.03	1.09	1.14	1.17	1.21	1.24	1.28	1.35	1.42	1.50	1.61	1.78	2.00	2.19	2.36	2.54	2.73	2.99	3.32	3.69	4.14	4.62	5.06	5.54	47	
23	0.89	0.93	0.99	1.06	1.11	1.16	1.19	1.22	1.28	1.35	1.44	1.55	1.69	1.86	2.11	2.35	2.54	2.73	2.99	3.32	3.69	4.14	4.58	5.06	5.54	5.79	48	
24	0.80	0.87	0.95	1.04	1.11	1.15	1.19	1.24	1.31	1.41	1.50	1.61	1.76	1.98	2.27	2.51	2.73	2.99	3.32	3.69	4.10	4.58	5.06	5.53	5.79	6.08	49	
25	0.69	0.79	0.93	1.05	1.12	1.17	1.22	1.28	1.37	1.48	1.59	1.72	1.90	2.12	2.40	2.72	2.99	3.32	3.69	4.10	4.58	5.05	5.45	5.78	6.08	6.49	50	
26	0.63	0.78	0.94	1.08	1.15	1.20	1.25	1.34	1.43	1.57	1.70	1.85	2.04	2.32	2.62	2.98	3.32	3.69	4.10	4.58	5.05	5.45	5.78	6.08	6.49	6.99	51	
27	0.60	0.79	0.97	1.11	1.20	1.25	1.34	1.43	1.55	1.70	1.85	2.03	2.23	2.56	2.86	3.28	3.69	4.09	4.58	5.05	5.43	5.78	6.08	6.49	6.99	7.68	52	
28	0.61	0.82	1.00	1.14	1.25	1.32	1.41	1.52	1.66	1.84	2.03	2.23	2.49	2.83	3.18	3.65	4.08	4.58	5.05	5.42	5.78	6.08	6.49	6.99	7.68	8.47	53	
29	0.60	0.84	1.03	1.17	1.20	1.25	1.32	1.41	1.52	1.66	1.79	2.03	2.23	2.49	2.75	3.10	3.53	4.06	4.58	5.05	5.42	5.78	6.08	6.49	6.99	7.68	8.47	54
30	0.61	0.85	1.03	1.21	1.38	1.52	1.66	1.79	1.99	2.23	2.45	2.71	3.00	3.39	3.88	4.44	4.95	5.41	5.78	6.08	6.49	6.99	7.68	8.47	9.47	10.59	55	
31	0.58	0.84	1.04	1.24	1.43	1.63	1.79	1.95	2.13	2.35	2.58	2.91	3.31	3.78	4.33	4.88	5.35	5.78	6.08	6.49	6.99	7.68	8.47	9.47	10.57	11.72	56	
32	0.56	0.80	1.05	1.25	1.47	1.66	1.87	2.05	2.22	2.43	2.73	3.15	3.69	4.27	4.82	5.32	5.78	6.08	6.49	6.99	7.68	8.47	9.47	10.57	11.72	12.91	57	
33	0.61	0.86	1.09	1.33	1.56	1.77	1.99	2.17	2.35	2.57	2.93	3.44	4.09	4.68	5.23	5.72	6.08	6.49	6.99	7.68	8.47	9.47	10.57	11.72	12.88	13.81	58	
34	0.65	0.90	1.17	1.40	1.66	1.90	2.13	2.34	2.54	2.82	3.25	3.83	4.47	5.11	5.65	6.08	6.49	6.99	7.68	8.47	9.47	10.57	11.72	12.88	13.81	14.85	59	
35	0.71	0.96	1.23	1.48	1.74	2.02	2.26	2.52	2.81	3.18	3.66	4.23	4.88	5.53	6.08	6.49	6.99	7.68	8.47	9.47	10.57	11.72	12.88	13.81	14.83	16.20	60	
36	0.76	1.00	1.28	1.55	1.83	2.09	2.39	2.77	3.16	3.62	4.10	4.66	5.30	6.00	6.49	6.99	7.68	8.47	9.47	10.57	11.72	12.88	13.81	14.83	16.17	17.87	61	
37	0.80	1.03	1.32	1.60	1.88	2.20	2.60	3.08	3.57	4.03	4.50	5.04	5.74	6.49	7.68	8.47	9.47	10.57	11.72	12.88	13.81	14.81	16.13	17.83	19.91	62		
38	0.86	1.15	1.46	1.72	2.00	2.38	2.89	3.45	3.98	4.46	4.92	5.48	6.20	6.99	7.68	8.47	9.47	10.57	11.72	12.88	13.81	14.80	16.10	17.79	19.88	22.18	63	
39	0.95	1.29	1.58	1.84	2.17	2.63	3.24	3.81	4.38	4.85	5.33	5.96	6.76	7.65	8.47	9.47	10.57	11.72	12.88	13.81	14.79	16.07	17.75	19.84	22.16	24.49	64	
40	1.02	1.39	1.72	2.02	2.42	2.98	3.60	4.22	4.74	5.27	5.86	6.60	7.45	8.41	9.42	10.56	11.72	12.88	13.81	14.78	16.03	17.71	19.81	22.14	24.48	26.76	65	
41	1.08	1.50	1.92	2.28	2.74	3.36	4.03	4.62	5.18	5.80	6.52	7.36	8.30	9.31	10.52	11.72	12.88	13.81	14.77	16.00	17.66	19.77	22.12	24.47	26.68	28.93	66	
42	1.15	1.68	2.16	2.60	3.10	3.72	4.39	5.03	5.69	6.46	7.28	8.20	9.25	10.45	11.72	12.88	13.81	14.76	16.00	17.66	19.77	22.12	24.47	26.60	28.79	31.02	67	
43	1.22	1.77	2.31	2.80	3.33	3.96	4.69	5.43	6.21	7.09	8.00	9.11	10.39	11.72	12.88	13.81	14.75	15.93	17.58	19.70	22.08	24.46	26.52	28.64	30.87	33.21	68	
44	1.31	1.91	2.45	2.96	3.52	4.21	5.02	5.91	6.79	7.76	8.78	10.21	11.68	12.88	13.81	14.74	15.90	17.54	19.66	22.06	24.45	26.45	28.49	30.73	33.09	35.36	69	
45	1.46	2.04	2.60	3.13																								

Attachment B.1.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	2.28	3.05	3.85	4.69	5.62	6.74	8.18	9.73	11.15	12.78	14.65	16.99	19.49	21.98	24.40	25.97	27.62	29.85	32.33	35.02	37.99	40.87	44.84	48.81	52.80	57.46	75	
51	2.54	3.44	4.33	5.25	6.16	7.31	8.70	10.26	11.84	13.66	16.01	19.02	21.87	24.40	25.97	27.47	29.70	32.20	34.96	37.99	40.87	44.84	48.81	52.80	57.46	62.15	76	
52	2.82	3.87	4.90	5.83	6.77	7.85	9.25	10.90	12.73	15.01	17.89	21.31	24.24	25.95	27.47	29.56	32.08	34.91	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	77	
53	2.96	4.22	5.37	6.43	7.41	8.55	10.08	12.00	14.07	16.84	20.12	23.67	25.61	27.47	29.56	31.95	34.85	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	78	
54	3.07	4.57	5.91	7.04	8.05	9.33	11.15	13.42	15.80	18.95	22.33	25.01	27.44	29.56	31.95	34.79	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	81.04	79	
55	3.22	4.97	6.44	7.58	8.72	10.29	12.48	15.08	17.68	20.91	23.50	26.65	29.56	31.95	34.79	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	81.04	88.62	80	
56	3.35	5.27	6.86	8.16	9.51	11.47	14.04	16.93	19.65	22.15	25.23	28.81	31.95	34.79	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	81.04	88.62	97.10	81	
57	3.45	5.53	7.29	8.86	10.55	12.87	15.74	18.77	21.51	24.58	28.11	31.93	34.79	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	81.04	88.62	97.10	105.52	82	
58	3.72	5.86	7.81	9.69	11.82	14.46	17.46	20.45	23.09	26.58	30.54	34.79	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	81.04	88.62	97.10	105.52	114.25	83	
59	4.05	6.25	8.44	10.69	13.20	16.10	19.17	22.03	24.57	28.46	32.97	37.99	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	81.04	88.62	97.10	105.52	114.25	123.68	84	
60	4.50	6.76	9.16	11.77	14.66	17.74	20.80	23.59	26.02	30.46	35.69	40.87	44.84	48.81	52.80	57.46	62.15	67.58	73.88	81.04	88.62	97.10	105.52	114.25	123.68	134.82	85	
61	5.03	7.35	9.94	12.84	16.06	19.36	22.40	25.07	27.50	32.64	38.45	44.80	48.81	52.80	57.46	62.15	67.58	73.88	81.04	88.62	97.10	105.52	114.25	123.68	134.82	146.97	86	
62	5.64	8.02	10.80	13.99	17.52	21.01	24.12	26.81	29.38	35.12	41.18	47.63	52.80	57.46	62.15	67.58	73.88	81.04	88.62	97.10	105.52	114.25	123.68	134.82	146.97	159.93	87	
63	6.02	8.81	12.00	15.52	19.22	22.89	26.18	29.12	32.01	38.11	44.33	50.97	57.46	62.15	67.58	73.88	81.04	88.62	97.10	105.52	114.25	123.68	134.82	146.97	159.93	173.44	88	
64	6.27	9.65	13.29	17.13	21.14	25.02	28.60	31.94	35.21	41.59	48.08	55.18	62.15	67.58	73.88	81.04	88.62	97.10	105.52	114.25	123.68	134.82	146.97	159.93	173.44	187.27	89	
65	6.41	10.45	14.63	18.95	23.25	27.41	31.31	35.01	38.72	45.49	52.48	60.28	67.58	73.88	81.04	88.62	97.10	105.52	114.25	123.68	134.82	146.97	159.93	173.44	187.27	201.20	90	
66	6.46	11.61	16.16	20.68	25.47	29.75	33.67	37.51	41.57	48.71	56.34	64.98	73.88	81.04	88.62	97.10	105.52	114.25	123.68	134.82	146.97	159.93	173.44	187.27	201.20	213.35	91	
67	6.81	12.93	17.80	22.58	27.93	32.25	36.23	40.17	44.49	52.14	60.58	70.34	81.04	88.62	97.10	105.52	114.25	123.68	134.82	146.97	159.93	173.44	187.27	201.20	213.35	92		
68	7.81	14.38	19.64	24.65	30.00	35.09	39.78	44.21	48.43	56.81	66.37	73.33	88.62	97.10	105.52	114.25	123.68	134.82	146.97	159.93	173.44	187.27	201.20	213.35	225.55	237.99	93	
69	8.72	15.98	21.66	26.89	30.84	38.33	42.78	46.79	51.37	60.54	71.12	82.79	96.08	105.52	114.25	123.68	134.82	146.97	159.93	173.44	187.27	201.20	213.35	225.55	237.99	250.73	94	
70	9.72	17.76	23.86	29.32	31.57	45.44	49.32	58.43	68.71	80.30	93.50	112.45	123.68	134.82	146.97	159.93	173.44	187.27	201.20	213.35	225.55	237.99	250.73	264.85	279.99	280.73	264.85	95
71	12.41	19.76	26.28	30.35	36.11	44.06	47.49	54.80	63.35	74.12	86.89	100.49	114.25	123.68	134.82	146.97	159.93	173.44	187.27	201.20	213.35	225.55	237.99	250.73	264.85	277.90	279.99	96
72	15.85	21.96	28.97	34.85	40.41	45.87	51.40	57.15	63.47	74.67	87.36	101.26	116.69	133.75	146.97	159.10	173.44	187.27	201.20	213.35	225.55	237.99	250.73	264.85	277.90	291.56	97	
73	18.38	26.59	33.33	38.80	43.40	47.74	52.31	61.12	64.97	75.96	89.06	103.68	119.93	137.70	156.77	173.44	186.23	201.20	211.47	225.55	237.99	250.73	264.85	277.90	291.56	305.86	98	
74	21.53	29.05	36.06	42.12	46.91	50.86	53.68	67.94	84.25	100.98	108.95	126.08	144.56	160.47	184.18	200.37	210.64	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	320.83		
75	25.12	30.56	38.45	46.20	50.22	57.23	62.42	67.69	81.95	99.66	107.86	125.03	143.62	163.32	183.73	197.79	209.94	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	
76	25.30	33.41	41.72	49.72	55.82	61.88	67.56	79.71	98.37	107.33	123.87	143.18	163.06	179.38	195.24	209.25	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85
77	25.53	35.45	45.00	54.27	61.17	67.42	78.99	97.08	107.08	123.28	139.13	158.94	175.14	192.72	208.55	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85	
78	26.53	37.33	48.40	60.25	67.29	78.07	95.82	106.83	122.71	135.53	150.67	170.99	190.23	207.86	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85		
79	27.93	39.75	52.95	67.15	76.86	94.56	106.58	122.14	133.76	146.70	187.78	207.17	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85	369.99	369.99		
80	29.37	43.29	58.67	75.41	93.33	106.34	121.57	132.02	145.03	162.43	183.18	202.58	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85	369.99	369.99		
81	31.24	47.86	66.04	85.60	106.09	120.00	130.30	144.03	159.87	177.58	201.91	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85	369.99	369.99			
82	33.85	53.88	75.25	97.57	120.44	143.04	159.00	175.05	201.23	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85	369.99	369.99	387.90	387.90			
83	38.08	61.70	86.13	110.99	124.05	158.14	172.57	200.56	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85	369.99	369.99	387.90	387.90				
84	44.52	71.28	98.33	125.28	141.08	157.28	170.11	199.89	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	336.48	352.85	352.85	369.99	369.99	387.90	387.90				
85	53.15	82.44	111.56	140.10	156.43	167.69	199.23	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	430.21	455.16	481.56	509.49	539.05	570.31		
86	63.54	95.14	125.94	155.59	165.30	198.57	225.55	237.99	250.73	264.85	277.90	291.56	305.86	3														

Attachment B.1.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate				
0																0.15	0.16	0.17	0.18	0.18	0.18	0.19	0.19	0.19	0.19	0.20	0.20	25		
1																0.15	0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.19	0.20	0.21	26		
2																0.16	0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.19	0.20	0.20	27		
3																0.16	0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.19	0.20	0.22	28		
4																0.16	0.17	0.17	0.18	0.19	0.19	0.19	0.19	0.19	0.19	0.20	0.22	29		
5																0.14	0.15	0.16	0.17	0.17	0.18	0.19	0.19	0.19	0.19	0.20	0.22	30		
6																0.14	0.15	0.15	0.16	0.17	0.18	0.19	0.19	0.19	0.19	0.20	0.22	31		
7																0.15	0.15	0.16	0.17	0.17	0.18	0.19	0.19	0.19	0.19	0.20	0.23	32		
8																0.15	0.15	0.16	0.17	0.17	0.18	0.19	0.19	0.19	0.19	0.20	0.24	33		
9																0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.19	0.19	0.19	0.20	0.24	34		
10																0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.19	0.20	0.21	0.23	0.24	35	
11																0.13	0.14	0.14	0.15	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.24	0.26	36	
12																0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.21	0.23	0.24	37	
13																0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.23	0.31	38	
14																0.13	0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.21	0.31	39	
15	0.13	0.13	0.13	0.13	0.13	0.13	0.14	0.14	0.14	0.15	0.15	0.16	0.16	0.17	0.19	0.20	0.21	0.23	0.24	0.26	0.27	0.29	0.31	0.34	0.36	0.39	0.41	0.44	40	
16	0.13	0.13	0.13	0.13	0.13	0.13	0.14	0.14	0.14	0.15	0.15	0.16	0.16	0.18	0.19	0.21	0.23	0.24	0.26	0.27	0.29	0.31	0.34	0.36	0.39	0.41	0.44	0.46	41	
17	0.13	0.13	0.13	0.13	0.13	0.13	0.14	0.14	0.14	0.15	0.15	0.16	0.17	0.19	0.20	0.22	0.24	0.26	0.27	0.29	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.49	0.52	42
18	0.13	0.12	0.12	0.13	0.13	0.13	0.14	0.14	0.14	0.15	0.16	0.17	0.18	0.20	0.22	0.24	0.26	0.27	0.29	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.49	0.52	43	
19	0.12	0.12	0.12	0.13	0.13	0.13	0.14	0.15	0.16	0.18	0.19	0.21	0.23	0.25	0.27	0.29	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.49	0.52	0.56	0.61	44		
20	0.11	0.11	0.12	0.12	0.13	0.14	0.14	0.16	0.17	0.19	0.21	0.23	0.25	0.27	0.29	0.31	0.34	0.36	0.39	0.41	0.44	0.46	0.49	0.52	0.56	0.61	0.67	45		
21	0.10	0.10	0.11	0.12	0.13	0.15	0.17	0.18	0.20	0.22	0.24	0.26	0.29	0.31	0.33	0.36	0.38	0.41	0.43	0.46	0.49	0.52	0.56	0.61	0.67	0.74	46			
22	0.09	0.10	0.11	0.12	0.14	0.16	0.17	0.19	0.21	0.24	0.26	0.28	0.30	0.33	0.35	0.38	0.40	0.43	0.46	0.49	0.52	0.56	0.61	0.67	0.74	0.82	47			
23	0.08	0.09	0.11	0.12	0.14	0.16	0.18	0.21	0.23	0.25	0.27	0.30	0.32	0.35	0.37	0.40	0.42	0.45	0.49	0.52	0.56	0.61	0.67	0.74	0.82	0.96	48			
24	0.07	0.09	0.11	0.13	0.15	0.17	0.19	0.21	0.24	0.26	0.29	0.31	0.34	0.36	0.39	0.42	0.44	0.48	0.52	0.56	0.61	0.67	0.74	0.82	0.96	1.07	49			
25	0.07	0.09	0.11	0.13	0.15	0.18	0.20	0.23	0.25	0.28	0.30	0.32	0.35	0.38	0.40	0.44	0.48	0.52	0.56	0.60	0.67	0.74	0.82	0.96	1.07	1.22	50			
26	0.07	0.09	0.11	0.14	0.16	0.19	0.21	0.23	0.26	0.29	0.31	0.34	0.37	0.39	0.43	0.46	0.51	0.55	0.60	0.67	0.74	0.82	0.95	1.07	1.22	1.38	51			
27	0.07	0.09	0.12	0.14	0.17	0.19	0.22	0.24	0.27	0.30	0.32	0.35	0.38	0.42	0.45	0.50	0.54	0.60	0.67	0.74	0.82	0.95	1.07	1.22	1.38	1.60	52			
28	0.08	0.10	0.12	0.15	0.17	0.20	0.23	0.25	0.28	0.30	0.34	0.37	0.40	0.44	0.48	0.54	0.59	0.66	0.74	0.82	0.95	1.07	1.22	1.38	1.60	1.82	53			
29	0.08	0.11	0.13	0.15	0.18	0.21	0.24	0.26	0.29	0.32	0.35	0.38	0.42	0.47	0.52	0.58	0.65	0.73	0.82	0.93	1.07	1.22	1.38	1.60	1.82	2.09	54			
30	0.09	0.11	0.13	0.16	0.18	0.21	0.24	0.26	0.29	0.33	0.37	0.41	0.45	0.51	0.57	0.64	0.72	0.81	0.92	1.05	1.20	1.38	1.58	1.82	2.09	2.38	2.55			
31	0.10	0.12	0.14	0.17	0.19	0.22	0.25	0.28	0.31	0.35	0.39	0.44	0.49	0.56	0.63	0.71	0.79	0.91	1.03	1.18	1.36	1.56	1.79	2.06	2.38	2.72	56			
32	0.10	0.12	0.15	0.17	0.20	0.23	0.26	0.29	0.33	0.37	0.42	0.48	0.54	0.61	0.70	0.78	0.89	1.01	1.15	1.32	1.52	1.75	2.02	2.34	2.68	3.09	57			
33	0.11	0.13	0.15	0.18	0.21	0.24	0.28	0.31	0.35	0.41	0.47	0.53	0.60	0.68	0.77	0.88	0.99	1.13	1.29	1.48	1.70	1.96	2.30	2.62	3.05	3.50	58			
34	0.11	0.13	0.15	0.19	0.22	0.25	0.29	0.34	0.39	0.45	0.51	0.59	0.67	0.76	0.86	0.98	1.11	1.26	1.44	1.65	1.90	2.19	2.54	2.94	3.40	3.93	59			
35	0.11	0.13	0.16	0.19	0.23	0.27	0.32	0.38	0.43	0.50	0.57	0.66	0.75	0.85	0.96	1.09	1.23	1.40	1.60	1.82	2.10	2.42	2.79	3.22	3.71	4.27	60			
36	0.11	0.14	0.17	0.21	0.25	0.30	0.35	0.41	0.48	0.56	0.64	0.73	0.84	0.95	1.08	1.21	1.37	1.56	1.77	2.02	2.32	2.67	3.04	3.51	4.08	4.65	61			
37	0.11	0.14	0.17	0.22	0.27	0.33	0.39	0.46	0.53	0.62	0.71	0.82	0.93	1.06	1.20	1.35	1.52	1.73	1.96	2.23	2.55	2.93	3.36	3.88	4.49	5.05	62			
38	0.11	0.15	0.19	0.24	0.29	0.35	0.43	0.50	0.59	0.69	0.79	0.91	1.04	1.17	1.33	1.50	1.69	1.91	2.17	2.46	2.81	3.21	3.73	4.29	4.86	5.47	63			
39	0.12	0.16	0.20	0.26	0.32	0.39	0.47	0.56	0.65	0.76	0.88	1.01	1.15	1.30	1.47	1.65	1.87	2.11	2.39	2.71	3.08	3.57	4.14	4.70	5.36	5.93	64			
40	0.13	0.18	0.23	0.29	0.36	0.43	0.52	0.62	0.73	0.84	0.97	1.11	1.27	1.44	1.62	1.83	2.06	2.32	2.62	2.98	3.41	4.06	4.62	5.28	5.86	6.44	65			
41	0.15	0.20	0.26	0.32	0.40	0.49	0.58	0.68	0.80	0.93	1.08	1.23	1.40	1.59	1.79	2.02	2.27	2.56	2.89	3.29	3.94	4.54	5.24	5.82	6.40	7.00	66			
42	0.16	0.22	0.29	0.36	0.45	0.54	0.65	0.76	0.89	1.03	1.18	1.36	1.55	1.75	1.98	2.22	2.49	2.81	3.17	3.79	4.47	5.20	5.82	6.36	6.92	7.61	67			
43	0.19	0.25	0.33	0.41	0.51	0.61	0.72	0.85	0.99	1.14	1.31	1.50	1.70	1.93	2.18	2.44	2.74	3.09	3.63	4.35	5.12	5.78	6.32	6.88	7.54	8.30	68			
44	0.21	0.28	0.37	0.47	0.57	0.68	0.80	0.94	1.09	1.26	1.45	1.65	1.88	2.12	2.39	2														

Attachment B.1.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	0.36	0.52	0.68	0.83	1.00	1.18	1.38	1.60	1.85	2.12	2.42	2.76	3.12	3.53	3.98	4.47	5.03	6.60	7.99	8.74	9.62	10.66	11.63	12.84	14.24	15.52	17.84	75
51	0.38	0.58	0.74	0.89	1.07	1.26	1.47	1.71	1.98	2.27	2.60	2.96	3.37	3.82	4.31	4.85	5.47	7.20	8.66	9.62	10.66	11.63	12.84	14.24	15.52	17.84	76	
52	0.40	0.65	0.80	0.95	1.13	1.33	1.56	1.81	2.10	2.43	2.78	3.18	3.62	4.12	4.67	5.26	5.96	7.96	9.46	10.66	11.63	12.84	14.24	15.52	17.52	20.08	77	
53	0.42	0.70	0.86	1.01	1.20	1.41	1.65	1.92	2.23	2.59	2.98	3.42	3.91	4.45	5.06	5.72	6.55	8.84	10.43	11.63	12.84	14.24	15.52	17.52	19.61	22.61	78	
54	0.44	0.75	0.92	1.08	1.27	1.49	1.74	2.04	2.37	2.75	3.19	3.67	4.22	4.83	5.51	6.25	7.19	9.69	11.39	12.76	14.17	15.52	17.52	19.61	22.06	25.40	79	
55	0.47	0.80	0.99	1.15	1.35	1.58	1.85	2.16	2.53	2.95	3.42	3.96	4.57	5.25	6.01	6.85	8.00	10.80	12.53	14.17	15.52	17.52	19.61	22.06	24.97	28.56	80	
56	0.52	0.86	1.08	1.25	1.45	1.69	1.98	2.32	2.72	3.18	3.70	4.30	4.97	5.74	6.58	7.53	9.04	12.29	13.81	15.44	17.40	19.61	22.06	24.85	27.93	32.85	81	
57	0.55	0.93	1.17	1.35	1.57	1.83	2.14	2.52	2.95	3.45	4.02	4.68	5.43	6.29	7.24	8.30	10.37	13.54	15.05	17.29	19.50	21.95	24.85	27.78	28.11	37.79	82	
58	0.56	0.99	1.27	1.46	1.70	1.99	2.33	2.74	3.21	3.77	4.40	5.13	5.96	6.91	7.97	9.17	11.97	14.74	16.90	19.38	21.83	24.70	27.78	28.11	42.86	83		
59	0.61	1.05	1.37	1.58	1.84	2.16	2.54	2.99	3.52	4.13	4.83	5.64	6.56	7.61	8.80	10.13	13.80	16.54	18.91	21.71	24.58	27.62	27.96	28.15	29.94	48.55	84	
60	0.64	1.12	1.48	1.70	1.99	2.35	2.78	3.28	3.87	4.55	5.33	6.22	7.26	8.43	9.74	11.22	16.11	18.56	21.16	24.42	27.46	27.76	27.97	29.94	31.87	55.08	85	
61	0.67	1.18	1.58	1.83	2.15	2.55	3.02	3.59	4.25	5.01	5.90	6.90	8.05	9.35	10.82	13.25	18.09	20.81	23.88	27.15	27.60	27.80	29.74	31.87	33.89	61.20	86	
62	0.72	1.25	1.68	1.95	2.30	2.75	3.28	3.92	4.67	5.53	6.52	7.66	8.95	10.42	12.06	16.56	20.26	23.44	26.72	27.25	27.70	29.50	31.67	33.61	40.40	70.31	87	
63	0.81	1.32	1.77	2.06	2.45	2.95	3.55	4.27	5.12	6.10	7.23	8.52	9.97	11.61	13.45	19.91	22.86	26.25	26.74	27.30	29.11	31.44	33.38	40.13	41.72	80.07	88	
64	0.91	1.69	1.88	2.18	2.61	3.16	3.84	4.65	5.61	6.72	8.01	11.12	12.95	16.62	22.47	25.62	26.70	28.48	31.00	33.14	39.85	41.45	48.11	90.68	89			
65	1.03	1.79	1.98	2.31	2.77	3.38	4.15	5.07	6.16	7.42	8.88	10.53	12.38	14.46	21.02	25.15	25.67	26.75	27.89	30.30	32.63	39.35	41.13	47.80	56.44	100.78	90	
66	1.08	1.92	2.11	2.45	2.97	3.65	4.51	5.56	6.80	8.23	9.87	11.75	13.84	16.47	25.00	25.41	25.72	27.70	30.10	32.40	39.07	40.86	47.80	56.09	66.77	106.42	91	
67	1.12	2.06	2.24	2.62	3.20	3.97	4.94	6.12	7.52	9.15	11.01	13.11	15.48	21.20	25.41	25.57	27.70	30.10	32.16	38.80	40.55	47.44	55.74	66.77	79.52	116.69	92	
68	1.27	2.21	2.42	2.84	3.48	4.35	5.45	6.79	8.37	10.21	12.30	14.67	17.32	23.61	25.47	27.50	29.87	31.93	38.80	40.55	47.13	55.74	66.37	79.52	95.65	131.74	93	
69	1.43	2.38	2.62	3.10	3.83	4.81	6.05	7.57	9.35	11.42	13.77	16.42	19.37	25.37	27.50	29.63	31.93	38.52	40.27	47.13	55.74	66.37	79.52	95.65	115.19	150.90	94	
70	1.61	2.56	2.86	3.42	4.25	5.37	6.78	8.49	10.50	12.81	15.43	18.39	21.66	27.50	29.63	31.93	38.52	40.27	47.13	55.68	66.31	79.44	95.55	115.19	139.04	174.88	95	
71	1.84	2.78	3.14	3.80	4.77	6.05	7.64	9.56	11.81	14.40	17.32	20.59	24.24	29.63	30.30	37.19	40.14	47.08	55.68	66.31	79.44	95.45	115.07	139.04	155.11	195.08	96	
72	2.78	3.01	3.48	4.26	5.39	6.85	8.66	10.81	13.33	16.22	19.46	23.08	27.71	29.98	35.86	40.06	46.99	55.68	66.31	79.44	95.45	115.07	138.91	154.95	170.15	215.88	97	
73	3.01	3.30	3.88	4.82	6.13	7.79	9.83	12.25	15.06	18.27	21.86	25.84	29.70	34.53	39.94	46.94	55.68	66.31	79.44	95.45	115.07	138.91	154.95	169.98	186.45	217.88	98	
74	3.28	3.64	4.37	5.49	7.00	8.90	11.20	13.91	17.03	20.58	24.53	29.38	34.13	39.81	46.89	55.63	66.24	79.44	95.35	114.96	138.77	154.80	169.98	186.45	204.53	228.37	99	
75	3.57	4.07	4.98	6.30	8.03	10.19	12.77	15.80	19.27	23.19	27.98	33.97	39.73	46.84	55.63	66.24	79.44	95.35	114.96	138.77	154.80	169.98	186.45	204.53	224.13	245.85	100	
76	3.94	4.61	5.71	7.24	11.65	14.52	17.86	21.67	26.39	32.26	39.60	46.80	55.63	66.24	79.36	95.35	114.96	138.62	154.64	169.81	186.26	204.33	224.13	245.85	269.42	101		
77	4.45	5.30	6.61	8.38	10.61	13.31	16.50	20.18	24.75	30.53	37.72	46.73	55.57	66.24	79.36	95.35	114.84	138.62	154.64	169.81	186.26	204.33	224.13	245.85	295.54	102		
78	5.14	6.18	7.71	9.72	12.23	15.22	18.74	23.17	28.73	35.80	44.56	55.57	66.24	79.36	95.25	114.84	138.48	154.64	169.64	186.26	204.33	224.13	245.61	269.42	295.24	323.22	354.91	103
79	5.40	7.31	9.06	11.33	14.10	17.42	21.65	26.65	33.80	42.39	53.14	66.18	79.28	95.25	114.73	138.48	154.48	169.64	186.07	204.33	224.13	245.61	269.42	295.24	323.22	354.91	104	
80	6.05	8.71	10.69	13.22	16.28	20.25	25.38	31.90	40.19	50.67	63.66	79.19	95.16	114.61	138.21	154.33	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.57	354.91	388.35	105	
81	6.82	10.41	12.63	15.41	19.11	23.92	30.13	38.08	48.18	60.90	76.63	95.16	114.61	138.21	154.33	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.25	354.91	388.35	422.59	106	
82	7.67	12.48	14.91	18.27	22.74	28.59	36.16	45.83	58.08	73.46	92.37	114.49	138.06	154.33	169.47	185.89	204.12	223.91	245.61	269.42	295.24	321.60	354.91	388.35	422.59	457.63	107	
83	8.53	14.90	17.89	21.98	27.43	34.57	43.73	55.46	70.26	88.73	111.33	138.06	154.17	169.29	185.89	204.12	223.91	245.61	269.42	295.24	320.96	354.91	388.35	422.59	457.63	108		
84	10.61	17.87	21.74	26.74	33.37	42.05	53.22	67.39	85.09	107.04	133.86	154.17	169.29	185.89	203.92	223.91	245.61	269.42	295.24	320.31	354.91	388.35	422.59	457.63	929.51	109		
85	12.98	21.72	26.70	32.80	40.92	51.41	64.88	81.89	103.01	129.06	148.81	167.85	185.70	203.92	223.68	245.61	269.15	295.24	319.98	354.91	388.35	422.59	457.63	492.87	529.51	566.95	110	
86	17.70	26.67	32.80	40.50	50.32	63.06	79.24	99.46	124.50	142.73	162.26	182.33	203.92	223.68	245.36	269.15	295.24	319.34	354.91	388.35	422.59	457.63	492.87	529.51	566.95	603.00	111	
87	21.79	32.76	40.46	50.18	62.06	77.29	96.59	120.56	138.96	156.97	176.47	197.61	220.17	244.33	269.15	295.24	318.69	354.91	388.35	422.16	457.17	492.87	529.51	566.95	603.00	638.00		

Attachment B.1.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0																0.21	0.22	0.23	0.24	0.25	0.25	0.26	0.27	0.27	0.27	0.27	0.27	25	
1																0.20	0.22	0.23	0.25	0.25	0.26	0.27	0.27	0.27	0.27	0.27	0.27	0.29	26
2																0.20	0.22	0.23	0.25	0.25	0.26	0.27	0.27	0.27	0.27	0.27	0.27	0.31	27
3																0.20	0.22	0.23	0.25	0.25	0.26	0.27	0.27	0.27	0.27	0.28	0.30	0.32	28
4																0.20	0.22	0.23	0.24	0.25	0.26	0.27	0.27	0.27	0.28	0.30	0.32	0.34	29
5																0.20	0.21	0.22	0.23	0.24	0.25	0.26	0.26	0.27	0.28	0.30	0.32	0.34	30
6																0.20	0.20	0.21	0.22	0.23	0.25	0.26	0.27	0.27	0.28	0.30	0.32	0.34	31
7																0.19	0.20	0.20	0.21	0.22	0.23	0.24	0.25	0.25	0.27	0.27	0.28	0.33	32
8																0.20	0.21	0.22	0.23	0.23	0.25	0.25	0.26	0.27	0.28	0.30	0.33	0.36	33
9																0.20	0.20	0.22	0.22	0.23	0.24	0.25	0.26	0.27	0.28	0.32	0.34	0.38	34
10																0.20	0.21	0.22	0.23	0.24	0.25	0.26	0.27	0.27	0.28	0.30	0.32	0.34	35
11																0.19	0.20	0.20	0.21	0.22	0.23	0.25	0.27	0.27	0.28	0.30	0.32	0.34	36
12																0.20	0.20	0.21	0.22	0.23	0.24	0.25	0.27	0.27	0.28	0.30	0.33	0.36	37
13																0.19	0.20	0.20	0.21	0.22	0.23	0.24	0.25	0.27	0.28	0.30	0.33	0.36	38
14																0.18	0.18	0.18	0.18	0.19	0.20	0.21	0.22	0.23	0.25	0.27	0.30	0.33	39
15																0.18	0.19	0.20	0.20	0.21	0.22	0.24	0.25	0.27	0.29	0.32	0.34	0.36	40
16	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.19	0.20	0.20	0.21	0.22	0.23	0.25	0.27	0.29	0.32	0.34	0.36	0.38	0.40	0.43	0.48	0.51				
17	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.19	0.20	0.20	0.21	0.22	0.24	0.26	0.27	0.29	0.31	0.32	0.34	0.36	0.38	0.40	0.43	0.48	0.51			
18	0.18	0.17	0.17	0.18	0.18	0.18	0.19	0.19	0.20	0.20	0.22	0.23	0.25	0.28	0.30	0.33	0.36	0.38	0.40	0.43	0.48	0.50	0.54	0.57	0.61	0.64			
19	0.16	0.16	0.17	0.18	0.18	0.18	0.19	0.19	0.20	0.20	0.22	0.25	0.27	0.29	0.32	0.35	0.38	0.40	0.43	0.48	0.50	0.54	0.57	0.61	0.64	0.68			
20	0.15	0.15	0.16	0.17	0.18	0.18	0.20	0.22	0.24	0.26	0.29	0.32	0.35	0.38	0.40	0.43	0.48	0.50	0.54	0.57	0.61	0.64	0.68	0.73	0.78	0.85			
21	0.13	0.14	0.15	0.17	0.18	0.20	0.23	0.25	0.28	0.30	0.34	0.36	0.40	0.43	0.46	0.50	0.53	0.57	0.60	0.64	0.68	0.73	0.78	0.85	0.93	0.99			
22	0.12	0.13	0.15	0.17	0.19	0.22	0.24	0.27	0.29	0.33	0.36	0.39	0.42	0.46	0.49	0.53	0.56	0.60	0.64	0.68	0.73	0.78	0.85	0.93	1.03	1.15			
23	0.11	0.13	0.15	0.17	0.19	0.20	0.22	0.25	0.29	0.32	0.34	0.38	0.41	0.45	0.48	0.51	0.55	0.59	0.63	0.68	0.73	0.78	0.85	0.93	1.03	1.15	1.31		
24	0.10	0.13	0.15	0.18	0.20	0.20	0.23	0.27	0.29	0.34	0.36	0.40	0.43	0.47	0.50	0.54	0.58	0.62	0.67	0.72	0.78	0.85	0.93	1.03	1.15	1.31	1.46		
25	0.09	0.13	0.15	0.18	0.21	0.25	0.28	0.32	0.35	0.39	0.42	0.45	0.49	0.53	0.56	0.61	0.66	0.72	0.77	0.85	0.93	1.03	1.15	1.31	1.46	1.65	1.85		
26	0.09	0.13	0.15	0.19	0.22	0.26	0.29	0.32	0.36	0.40	0.43	0.47	0.51	0.55	0.60	0.64	0.71	0.76	0.85	0.93	1.03	1.15	1.30	1.46	1.65	1.85	2.01		
27	0.10	0.13	0.16	0.20	0.23	0.27	0.30	0.34	0.38	0.41	0.45	0.48	0.53	0.58	0.63	0.69	0.76	0.83	0.93	1.03	1.15	1.30	1.46	1.65	1.85	2.01	2.11		
28	0.11	0.13	0.17	0.20	0.24	0.27	0.32	0.35	0.39	0.42	0.47	0.51	0.56	0.61	0.67	0.75	0.82	0.92	1.03	1.15	1.30	1.46	1.65	1.85	2.01	2.11	2.39		
29	0.11	0.15	0.18	0.21	0.25	0.29	0.32	0.36	0.40	0.44	0.48	0.53	0.59	0.65	0.73	0.81	0.91	1.02	1.14	1.28	1.46	1.65	1.85	2.01	2.11	2.39	2.64		
30	0.12	0.15	0.18	0.22	0.25	0.29	0.33	0.36	0.41	0.46	0.51	0.57	0.63	0.71	0.79	0.89	1.00	1.13	1.27	1.44	1.63	1.85	2.10	2.37	2.69	3.01	35		
31	0.13	0.17	0.20	0.23	0.27	0.30	0.34	0.39	0.43	0.48	0.54	0.61	0.69	0.78	0.88	0.99	1.11	1.26	1.42	1.61	1.83	2.08	2.35	2.66	3.01	3.40	35		
32	0.14	0.17	0.20	0.24	0.27	0.32	0.36	0.40	0.46	0.52	0.59	0.67	0.76	0.85	0.97	1.09	1.24	1.40	1.59	1.79	2.04	2.32	2.64	2.98	3.37	3.81	37		
33	0.15	0.18	0.21	0.25	0.29	0.34	0.39	0.43	0.49	0.57	0.65	0.74	0.84	0.95	1.08	1.23	1.38	1.56	1.77	2.01	2.28	2.58	2.95	3.32	3.78	4.26	58		
34	0.15	0.18	0.21	0.26	0.30	0.35	0.41	0.48	0.54	0.62	0.71	0.82	0.94	1.06	1.20	1.37	1.54	1.74	1.97	2.23	2.54	2.87	3.26	3.69	4.17	4.71	59		
35	0.15	0.18	0.22	0.27	0.32	0.38	0.45	0.53	0.60	0.69	0.80	0.92	1.04	1.19	1.34	1.52	1.72	1.94	2.19	2.47	2.80	3.17	3.58	4.05	4.56	5.13	60		
36	0.15	0.19	0.23	0.29	0.34	0.41	0.49	0.57	0.67	0.78	0.89	1.02	1.17	1.32	1.51	1.69	1.92	2.16	2.43	2.74	3.09	3.49	3.92	4.42	4.99	5.58	61		
37	0.15	0.19	0.24	0.30	0.37	0.46	0.54	0.64	0.74	0.87	0.99	1.14	1.30	1.48	1.67	1.88	2.13	2.39	2.69	3.02	3.40	3.84	4.31	4.85	5.47	6.06	62		
38	0.15	0.20	0.26	0.33	0.41	0.49	0.60	0.70	0.83	0.96	1.11	1.27	1.45	1.64	1.86	2.09	2.35	2.65	2.97	3.33	3.75	4.20	4.74	5.33	5.93	6.57	63		
39	0.16	0.22	0.28	0.36	0.45	0.55	0.66	0.78	0.91	1.06	1.23	1.41	1.60	1.82	2.05	2.31	2.60	2.92	3.28	3.67	4.11	4.63	5.22	5.82	6.49	7.12	64		
40	0.18	0.25	0.32	0.40	0.50	0.60	0.73	0.87	1.02	1.18	1.36	1.55	1.78	2.02	2.27	2.56	2.87	3.22	3.60	4.03	4.52	5.16	5.76	6.43	7.07	7.73	65		
41	0.20	0.27	0.36	0.45	0.55	0.68	0.81	0.95	1.12	1.30	1.51	1.72	1.96	2.23	2.51	2.82	3.17	3.54	3.96	4.44	5.08	5.71	6.40	7.04	7.70	8.40	66		
42	0.22	0.31	0.40	0.50	0.62	0.75	0.90	1.06	1.24	1.44	1.65	1.90	2.16	2.45	2.77	3.10	3.47	3.89	4.34	4.97	5.65	6.38	7.04	7.67	8.35	9.14	67		
43	0.26	0.35	0.46	0.57	0.71	0.85	1.01	1.18	1.38	1.59	1.83	2.09	2.38	2.70	3.05	3.42	3.82	4.28	4.86	5.57	6.32	7.01	7.65	8.32	9.08	9.96	68		
44	0.29	0.39	0.52	0.65	0.79	0.95	1.12	1.32	1.53	1.76	2.02	2.30	2.63	2.97	3.35	3.75	4.19	4.68	5.43	6.27	7.01	7.65	8.29	9.05	9.85	10.86	69		
45</td																													

Attachment B.1.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
50	0.50	0.72	0.95	1.16	1.39	1.65	1.93	2.24	2.58	2.97	3.39	3.86	4.37	4.94	5.57	6.25	7.01	8.42	9.74	10.64	11.68	12.89	14.11	15.54	17.17	19.00	75
51	0.53	0.81	1.03	1.24	1.49	1.76	2.06	2.39	2.77	3.18	3.64	4.14	4.71	5.34	6.03	6.78	7.63	9.19	10.59	11.68	12.89	14.11	15.54	17.17	18.78	21.14	76
52	0.55	0.91	1.11	1.33	1.58	1.86	2.18	2.53	2.94	3.40	3.89	4.45	5.07	5.76	6.53	7.36	8.31	10.09	11.57	12.89	14.11	15.54	17.17	18.78	20.92	23.53	77
53	0.59	0.97	1.20	1.41	1.67	1.97	2.30	2.69	3.12	3.62	4.17	4.78	5.47	6.23	7.08	8.01	9.10	11.13	12.73	14.11	15.54	17.17	18.78	20.92	23.20	26.19	78
54	0.62	1.04	1.29	1.51	1.77	2.08	2.44	2.85	3.32	3.85	4.46	5.14	5.90	6.76	7.71	8.75	9.97	12.21	13.94	15.49	17.12	18.78	20.92	23.20	25.80	29.10	79
55	0.65	1.12	1.39	1.61	1.88	2.21	2.58	3.02	3.54	4.12	4.79	5.54	6.39	7.34	8.41	9.59	11.02	13.53	15.32	17.12	18.78	20.92	23.20	25.80	28.80	32.37	80
56	0.72	1.20	1.51	1.74	2.02	2.37	2.77	3.25	3.81	4.45	5.18	6.01	6.96	8.04	9.21	10.54	12.29	15.16	16.87	18.73	20.84	23.20	25.80	28.71	31.93	36.85	81
57	0.76	1.30	1.64	1.88	2.19	2.56	3.00	3.52	4.12	4.82	5.63	6.55	7.60	8.80	10.13	11.61	13.81	16.68	18.45	20.76	23.11	25.72	28.71	31.82	33.52	41.97	82
58	0.78	1.39	1.77	2.04	2.37	2.78	3.26	3.84	4.49	5.27	6.15	7.18	8.34	9.67	11.15	12.83	15.58	18.23	20.48	23.03	25.64	28.60	31.82	33.52	35.21	47.14	83
59	0.85	1.47	1.92	2.21	2.58	3.02	3.56	4.19	4.92	5.78	6.76	7.90	9.18	10.65	12.32	14.18	17.57	20.23	25.55	28.52	31.71	33.41	35.07	38.07	52.91	84	
60	0.90	1.56	2.07	2.38	2.79	3.29	3.89	4.59	5.41	6.36	7.46	8.71	10.16	11.80	13.64	15.71	19.93	22.45	25.17	28.41	31.60	33.28	35.07	38.07	41.20	59.48	85
61	0.94	1.65	2.21	2.56	3.00	3.56	4.23	5.02	5.95	7.01	8.25	9.65	11.26	13.09	15.14	17.92	22.12	24.92	28.03	31.38	33.17	34.82	37.93	41.20	44.60	65.52	86
62	1.01	1.74	2.35	2.72	3.22	3.84	4.59	5.48	6.35	7.74	9.13	10.72	12.53	14.58	16.88	21.05	24.54	27.72	31.05	32.92	34.68	37.76	41.06	44.41	50.92	74.64	87
63	1.13	1.84	2.48	2.88	3.43	4.12	4.97	5.98	7.16	8.54	10.12	11.92	13.96	16.25	18.83	24.29	27.31	30.75	32.56	34.41	37.49	40.89	44.25	50.73	54.32	84.30	88
64	1.27	2.36	2.63	3.05	3.65	4.42	5.37	6.51	7.85	9.41	11.21	13.26	15.56	18.13	21.98	27.04	30.31	32.20	34.02	37.05	40.59	44.08	50.53	54.13	94.71	89	
65	1.44	2.51	2.77	3.23	3.88	4.73	5.80	7.10	8.62	10.39	12.43	14.74	17.33	20.24	26.02	29.98	31.74	33.64	36.64	40.10	43.72	50.18	53.91	60.81	69.23	104.44	90
66	1.51	2.69	2.95	3.43	4.15	5.10	6.31	7.78	9.52	11.52	13.82	16.44	19.37	22.83	29.87	31.63	33.50	36.50	39.96	43.56	49.98	53.72	60.81	68.98	78.88	109.46	91
67	1.56	2.88	3.14	3.67	4.47	5.55	6.92	8.57	10.52	12.81	15.41	18.35	21.67	27.20	31.63	33.39	36.50	39.96	43.39	47.97	53.50	60.57	68.73	78.88	90.35	119.15	92
68	1.77	3.09	3.38	3.98	4.87	6.08	7.63	9.50	11.72	14.29	17.22	20.53	24.24	30.36	33.25	36.36	39.79	43.23	47.97	53.50	60.35	68.73	78.61	90.35	104.25	133.55	93
69	2.00	3.33	3.66	4.33	5.36	6.73	8.47	10.60	13.09	15.98	19.28	22.99	27.11	33.25	36.36	39.63	43.23	49.60	53.31	60.35	68.73	78.61	90.35	104.25	120.57	151.93	94
70	2.25	3.58	4.00	4.78	5.95	7.52	9.49	11.88	14.69	17.93	21.60	25.74	30.32	36.36	39.63	43.23	49.60	53.31	60.35	68.66	78.53	90.26	104.14	120.57	139.99	174.88	95
71	2.57	3.89	4.40	5.32	6.68	8.46	10.69	13.38	16.53	20.16	24.25	28.83	33.93	42.00	48.66	53.14	60.29	68.66	78.53	90.26	104.04	120.45	139.99	155.11	195.08	96	
72	3.89	4.21	4.87	5.96	7.54	9.59	12.12	15.13	18.66	22.70	27.24	32.31	38.28	41.56	47.73	53.03	60.17	68.66	78.53	90.26	104.04	120.45	139.85	154.95	170.15	215.88	97
73	4.21	4.61	5.43	6.74	8.58	10.91	13.76	17.15	21.08	25.58	30.60	36.18	41.17	46.79	52.87	60.10	68.66	78.53	90.26	104.04	120.45	139.85	154.95	169.98	186.45	217.88	98
74	4.59	5.10	6.12	7.69	9.79	12.45	15.67	19.47	23.84	28.81	34.34	40.73	46.42	52.70	60.04	68.59	78.45	90.26	103.93	120.33	139.71	154.80	169.98	186.45	204.53	228.37	99
75	4.99	5.70	6.97	8.81	11.24	14.26	17.87	22.12	26.97	32.46	38.79	46.19	52.59	59.98	68.59	78.45	90.26	103.93	120.33	139.71	154.80	169.98	186.45	204.53	224.13	245.85	100
76	5.51	6.45	7.99	10.14	12.91	16.30	20.33	25.00	30.34	36.58	43.87	52.41	59.92	68.59	78.45	90.16	103.93	120.33	139.56	154.80	169.81	186.26	204.33	224.13	245.85	269.42	101
77	6.23	7.42	9.25	11.73	14.85	18.63	23.10	28.25	34.31	41.52	49.93	59.83	68.52	78.45	90.16	103.93	120.21	139.56	154.64	169.81	186.26	204.33	224.13	245.85	269.42	102	
78	7.19	8.65	10.79	13.61	17.12	21.31	26.23	32.12	39.08	47.39	57.06	68.52	78.45	90.16	103.82	120.21	139.42	154.64	169.64	186.26	204.33	224.13	245.85	269.42	295.24	323.87	103
79	7.56	10.23	12.68	15.86	19.74	30.01	36.72	44.75	54.28	65.52	78.37	90.07	103.82	120.08	139.42	154.48	169.64	186.07	204.33	224.13	245.61	269.42	295.24	323.22	354.91	104	
80	8.46	12.19	14.96	18.50	22.79	28.07	34.51	42.23	51.46	62.48	75.40	89.98	103.72	119.96	139.14	154.48	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.57	354.91	388.35	105
81	9.54	14.57	17.68	21.57	26.49	32.53	39.89	48.76	59.41	72.12	87.06	103.72	119.96	139.14	154.33	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.25	354.91	388.35	422.59	106
82	10.74	17.47	20.87	25.33	30.92	37.85	46.30	56.52	68.79	83.47	100.68	119.84	139.00	154.33	169.47	185.89	204.12	223.91	245.61	269.42	295.24	321.60	354.91	388.35	422.59	457.63	107
83	11.94	20.85	24.80	29.89	36.30	44.26	53.92	65.69	79.82	96.71	116.53	139.00	154.17	169.29	185.89	204.12	223.91	245.61	269.42	295.24	320.96	354.91	388.35	422.59	457.63	492.87	108
84	14.85	24.77	29.57	35.40	42.72	51.86	63.03	76.57	92.75	112.04	134.77	154.17	169.29	185.89	202.92	223.91	245.61	269.42	295.24	320.31	354.91	388.35	422.59	457.63	492.87	529.51	109
85	18.00	29.54	35.34	41.99	50.45	60.89	73.71	89.26	107.82	129.94	148.81	167.85	185.70	203.92	223.68	245.61	269.15	295.24	319.98	354.91	388.35	422.59	457.63	492.87	529.51	566.95	110
86	24.07	35.30	41.99	49.94	59.60	71.64	86.37	104.10	125.34	143.73	162.26	182.33	203.92	223.68	245.36	269.15	295.24	319.34	354.91	388.35	422.59	457.63	492.87	529.51	566.95	603.00	111
87	28.85	41.95	49.89	59.43	70.51	84.25	101.10	121.37	138.96	156.97	176.47	197.61	220.17	244.33	269.15	295.24	318.69	354.91	388.35	422.59							

Attachment B.1.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.35	0.37	0.39	0.41	0.42	0.43	0.45	0.45	0.45	0.46	0.46	25
1															0.34	0.36	0.37	0.40	0.41	0.42	0.43	0.45	0.45	0.45	0.46	0.48	26
2															0.36	0.37	0.40	0.41	0.42	0.43	0.45	0.45	0.45	0.46	0.47	0.52	27
3															0.37	0.39	0.41	0.41	0.42	0.43	0.45	0.45	0.45	0.46	0.47	0.53	28
4															0.39	0.40	0.42	0.43	0.43	0.45	0.46	0.47	0.47	0.50	0.53	0.56	29
5															0.34	0.36	0.37	0.40	0.41	0.42	0.43	0.45	0.46	0.47	0.50	0.53	30
6															0.35	0.37	0.39	0.41	0.42	0.43	0.45	0.46	0.47	0.50	0.53	0.56	31
7															0.36	0.37	0.40	0.42	0.42	0.45	0.46	0.47	0.50	0.53	0.55	0.56	32
8															0.37	0.39	0.41	0.42	0.43	0.46	0.47	0.50	0.53	0.55	0.56	0.61	33
9															0.38	0.39	0.40	0.41	0.43	0.46	0.47	0.49	0.53	0.55	0.56	0.63	34
10															0.39	0.40	0.41	0.42	0.45	0.46	0.49	0.53	0.55	0.56	0.61	0.63	35
11															0.40	0.41	0.42	0.45	0.46	0.49	0.53	0.56	0.60	0.63	0.67	0.73	36
12															0.41	0.42	0.43	0.45	0.46	0.48	0.52	0.55	0.56	0.60	0.63	0.67	37
13															0.42	0.43	0.45	0.48	0.52	0.54	0.56	0.60	0.63	0.67	0.73	0.80	38
14															0.43	0.44	0.47	0.50	0.54	0.56	0.60	0.63	0.67	0.73	0.80	0.86	39
15															0.44	0.49	0.53	0.56	0.60	0.63	0.67	0.73	0.80	0.84	0.90	0.96	40
16	0.29	0.29	0.30	0.30	0.30	0.29	0.30	0.32	0.33	0.34	0.35	0.36	0.37	0.41	0.45	0.48	0.53	0.56	0.60	0.63	0.67	0.73	0.80	0.86	41		
17	0.30	0.30	0.29	0.29	0.30	0.30	0.32	0.33	0.35	0.36	0.40	0.43	0.47	0.52	0.55	0.60	0.63	0.67	0.73	0.80	0.84	0.90	0.95	1.02	42		
18	0.29	0.28	0.28	0.29	0.30	0.30	0.32	0.33	0.36	0.39	0.42	0.47	0.50	0.55	0.60	0.63	0.67	0.73	0.80	0.84	0.90	0.95	1.02	1.14	43		
19	0.27	0.27	0.28	0.29	0.30	0.30	0.32	0.34	0.37	0.41	0.45	0.49	0.54	0.59	0.63	0.67	0.73	0.80	0.84	0.90	0.95	1.02	1.14	1.22	44		
20	0.25	0.26	0.27	0.28	0.29	0.30	0.32	0.33	0.35	0.36	0.40	0.43	0.48	0.53	0.59	0.63	0.67	0.73	0.80	0.84	0.90	0.95	1.02	1.14	45		
21	0.22	0.23	0.26	0.28	0.30	0.34	0.39	0.41	0.47	0.50	0.56	0.61	0.67	0.73	0.77	0.84	0.89	0.95	1.01	1.07	1.14	1.22	1.31	1.42	46		
22	0.20	0.22	0.26	0.28	0.32	0.36	0.40	0.45	0.49	0.55	0.60	0.66	0.70	0.76	0.82	0.88	0.94	1.01	1.07	1.14	1.22	1.31	1.42	1.56	47		
23	0.18	0.21	0.25	0.28	0.33	0.37	0.42	0.48	0.53	0.57	0.63	0.69	0.75	0.81	0.86	0.93	0.98	1.05	1.14	1.22	1.31	1.42	1.56	1.72	48		
24	0.16	0.21	0.25	0.29	0.34	0.39	0.45	0.49	0.56	0.61	0.67	0.73	0.78	0.84	0.90	0.97	1.03	1.11	1.21	1.31	1.42	1.56	1.72	1.94	49		
25	0.15	0.21	0.25	0.30	0.35	0.41	0.47	0.53	0.59	0.64	0.70	0.75	0.82	0.88	0.94	1.02	1.10	1.19	1.29	1.42	1.56	1.72	1.92	2.13	50		
26	0.15	0.21	0.26	0.32	0.36	0.43	0.49	0.54	0.61	0.67	0.73	0.78	0.86	0.91	1.00	1.08	1.18	1.28	1.42	1.56	1.72	1.91	2.13	2.37	51		
27	0.16	0.21	0.27	0.33	0.39	0.45	0.50	0.56	0.63	0.69	0.75	0.81	0.89	0.97	1.05	1.16	1.26	1.39	1.54	1.72	1.91	2.13	2.37	2.66	52		
28	0.18	0.22	0.28	0.34	0.40	0.46	0.53	0.59	0.64	0.70	0.78	0.86	0.94	1.02	1.12	1.25	1.37	1.53	1.71	1.89	2.13	2.37	2.66	3.22	53		
29	0.19	0.25	0.30	0.35	0.41	0.48	0.53	0.61	0.67	0.74	0.81	0.89	0.98	1.09	1.22	1.35	1.52	1.70	1.88	2.11	2.37	2.66	2.97	3.32	54		
30	0.20	0.26	0.30	0.37	0.42	0.49	0.55	0.61	0.68	0.77	0.86	0.95	1.05	1.18	1.32	1.49	1.67	1.87	2.10	2.35	2.65	2.97	3.31	3.69	4.09	55	
31	0.22	0.28	0.33	0.39	0.45	0.50	0.57	0.64	0.71	0.81	0.90	1.02	1.15	1.30	1.46	1.65	1.85	2.09	2.35	2.63	2.96	3.31	3.68	4.09	4.50	56	
32	0.23	0.28	0.34	0.40	0.46	0.53	0.60	0.67	0.76	0.87	0.98	1.11	1.27	1.43	1.63	1.83	2.07	2.33	2.61	2.92	3.28	3.67	4.09	4.50	4.99	57	
33	0.25	0.29	0.35	0.41	0.48	0.56	0.64	0.73	0.82	0.95	1.09	1.23	1.41	1.59	1.80	2.05	2.31	2.59	2.90	3.25	3.65	4.05	4.50	4.98	5.49	58	
34	0.25	0.29	0.35	0.43	0.50	0.59	0.68	0.80	0.90	1.04	1.19	1.37	1.57	1.77	2.01	2.28	2.57	2.89	3.23	3.61	4.03	4.47	4.96	5.47	6.01	6.56	59
35	0.25	0.30	0.36	0.45	0.53	0.63	0.75	0.88	1.01	1.16	1.34	1.53	1.75	1.99	2.25	2.54	2.87	3.21	3.59	3.99	4.45	4.94	5.45	6.00	6.56	7.14	60
36	0.25	0.32	0.39	0.48	0.57	0.69	0.82	0.96	1.12	1.30	1.49	1.71	1.96	2.21	2.52	2.83	3.20	3.58	3.98	4.42	4.91	5.44	5.98	6.56	7.14	7.77	61
37	0.25	0.32	0.40	0.50	0.62	0.76	0.90	1.07	1.24	1.45	1.66	1.91	2.18	2.47	2.80	3.15	3.55	3.96	4.42	4.89	5.41	5.98	6.56	7.14	7.77	8.45	62
38	0.26	0.34	0.43	0.55	0.68	0.82	1.00	1.17	1.38	1.60	1.85	2.12	2.42	2.74	3.10	3.50	3.92	4.38	4.87	5.39	5.95	6.54	7.14	7.77	8.45	9.15	63
39	0.27	0.36	0.47	0.61	0.75	0.91	1.10	1.31	1.52	1.78	2.05	2.35	2.68	3.05	3.43	3.87	4.34	4.84	5.37	5.93	6.53	7.14	7.77	8.45	9.15	9.92	64
40	0.30	0.41	0.53	0.67	0.83	1.01	1.22	1.45	1.70	1.97	2.27	2.60	2.98	3.37	3.80	4.28	4.79	5.33	5.90	6.51	7.14	7.77	8.45	9.15	9.92	10.76	65
41	0.34	0.46	0.60	0.75	0.93	1.14	1.35	1.59	1.87	2.18	2.52	2.88	3.28	3.73	4.19	4.72	5.28	5.86	6.49	7.14	7.77	8.45	9.15	9.92	10.76	11.70	66
42	0.37	0.52	0.67	0.84	1.04	1.25	1.51	1.78	2.07	2.41	2.76	3.19	3.62	4.10	4.63	5.19	5.79	6.44	7.12	7.77	8.45	9.15	9.92	10.76	11.70	12.73	67
43	0.43	0.59	0.76	0.95	1.18	1.42	1.69	1.98	2.31	2.66	3.07	3.50	3.98	4.52	5.10	5.72	6.38	7.08	7.77	8.45	9.15	9.92	10.76	11.70	12.73	13.87	68
44	0.49	0.66	0.87	1.09	1.32	1.59	1.87	2.20	2.55	2.94	3.39	3.85	4.39	4.97	5.60	6.27	6.99	7.76	8.45	9.15	9.92	10.76	11.70	12.73	13.87	15.13	69
45	0.55	0.75	0.97	1.22	1.49	1.78	2.10	2.45	2.83	3.26	3.71	4.24	4.81	5.45	6.13	6.86	7.67	8.45	9.15	9.92	10.76	11.70	12.73	13.87	15.13	16.54	70
46	0.62	0.84	1.10	1.36	1.65	1.98	2.33	2.71	3.13	3.58	4.09	4.66	5.27	5.95	6.70	7.50	8.34	9.15	9.92	10.76</td							

Attachment B.1.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	0.83	1.21	1.58	1.93	2.33	2.75	3.23	3.75	4.32	4.97	5.67	6.45	7.31	8.27	9.32	10.46	11.69	12.73	13.87	15.13	16.54	18.15	19.96	21.92	24.07	26.46	28.93	75
51	0.89	1.36	1.72	2.07	2.50	2.94	3.44	4.01	4.63	5.32	6.09	6.93	7.88	8.94	10.09	11.35	12.72	13.87	15.13	16.54	18.15	19.96	21.92	24.07	26.46	28.93	76	
52	0.93	1.52	1.86	2.23	2.65	3.12	3.64	4.24	4.92	5.68	6.51	7.45	8.48	9.64	10.93	12.32	13.85	15.13	16.54	18.15	19.96	21.92	24.07	26.46	28.93	31.64	77	
53	0.98	1.63	2.00	2.37	2.80	3.29	3.85	4.50	5.22	6.06	6.97	8.00	9.15	10.43	11.85	13.40	15.13	16.54	18.15	19.96	21.92	24.07	26.46	28.93	31.64	34.61	78	
54	1.03	1.75	2.16	2.52	2.96	3.48	4.08	4.77	5.55	6.44	7.46	8.60	9.88	11.30	12.90	14.64	16.54	18.15	19.96	21.92	24.07	26.46	28.93	31.64	34.61	37.81	79	
55	1.09	1.87	2.32	2.69	3.15	3.69	4.32	5.06	5.92	6.90	8.01	9.28	10.70	12.29	14.07	16.05	18.15	19.96	21.92	24.07	26.46	28.93	31.64	34.61	37.81	41.34	80	
56	1.21	2.01	2.52	2.92	3.39	3.96	4.64	5.44	6.37	7.44	8.67	10.06	11.64	13.45	15.42	17.64	19.96	21.92	24.07	26.46	28.93	31.64	34.61	37.81	41.34	46.28	81	
57	1.28	2.17	2.74	3.15	3.67	4.28	5.01	5.89	6.90	8.07	9.42	10.96	12.72	14.72	16.95	19.43	21.92	24.07	26.46	28.93	31.64	34.61	37.81	41.34	46.28	51.82	82	
58	1.31	2.32	2.96	3.41	3.97	4.65	5.46	6.42	7.52	8.82	10.30	12.01	13.95	16.19	18.66	21.47	24.07	26.46	28.93	31.64	34.61	37.81	41.34	46.28	51.82	57.24	83	
59	1.43	2.46	3.21	3.70	4.31	5.06	5.95	7.01	8.24	9.68	11.32	13.21	15.37	17.83	20.62	23.73	26.46	28.93	31.64	34.61	37.81	41.34	46.28	51.82	57.24	63.19	84	
60	1.50	2.61	3.46	3.98	4.66	5.51	6.50	7.68	9.06	10.65	12.49	14.57	17.01	19.74	22.82	26.29	28.93	31.64	34.61	37.81	41.34	46.28	51.82	57.24	63.19	69.87	85	
61	1.57	2.75	3.69	4.28	5.03	5.96	7.08	8.40	9.96	11.74	13.81	16.15	18.85	21.91	25.34	28.93	31.64	34.61	37.81	41.34	46.28	51.82	57.24	63.19	69.87	75.70	86	
62	1.69	2.92	3.92	4.56	5.39	6.43	7.68	9.17	10.93	12.94	15.28	17.95	20.97	24.40	28.24	31.64	34.61	37.81	41.34	46.28	51.82	57.24	63.19	69.87	75.70	84.84	87	
63	1.89	3.08	4.15	4.83	5.74	6.90	8.32	10.00	11.98	14.29	16.93	19.95	23.36	27.20	31.51	34.61	37.81	41.34	46.28	51.82	57.24	63.19	69.87	75.70	84.03	94.27	88	
64	2.12	3.95	4.39	5.11	6.10	7.39	8.98	10.89	13.14	15.74	22.19	26.04	30.34	34.61	37.81	41.34	46.28	51.82	57.24	63.19	69.87	75.70	84.03	91.50	104.21	89		
65	2.41	4.19	4.64	5.40	6.49	7.92	9.71	11.88	14.42	17.38	20.80	24.67	28.99	33.88	37.81	41.34	46.28	51.82	57.24	63.19	69.87	75.70	84.03	91.50	99.36	113.08	90	
66	2.53	4.50	4.93	5.74	6.95	8.54	10.57	13.01	15.93	19.28	23.12	27.52	32.41	37.81	41.34	46.28	51.82	57.24	63.19	69.87	75.70	84.03	91.50	99.36	107.45	116.63	91	
67	2.61	4.81	5.25	6.14	7.49	9.29	11.57	14.34	17.61	21.44	25.79	30.71	36.27	41.34	46.28	51.82	57.24	63.19	69.87	75.70	84.03	91.50	99.36	107.45	124.94	92		
68	2.96	5.17	5.66	6.65	8.15	10.18	12.77	15.90	19.61	23.91	28.82	34.36	40.57	46.28	51.82	57.24	63.19	69.87	75.70	84.03	91.50	99.36	107.45	115.87	124.54	137.84	93	
69	3.34	5.56	6.13	7.25	8.97	11.27	14.17	17.74	21.91	26.74	32.26	38.47	45.37	51.82	57.24	63.19	69.87	75.70	84.03	91.50	99.36	107.45	115.87	124.54	133.25	154.34	94	
70	3.77	6.00	6.69	8.00	9.96	12.58	15.88	19.88	24.59	30.01	36.14	43.07	50.75	57.24	63.19	69.87	75.70	84.03	91.50	99.25	107.34	115.75	124.41	133.25	142.21	174.88	95	
71	4.30	6.50	7.36	8.90	11.18	14.16	17.89	22.40	26.77	33.74	40.58	48.24	56.78	63.19	69.58	75.70	83.77	91.41	99.25	107.34	115.75	124.28	133.12	142.21	155.11	195.08	96	
72	6.50	7.05	8.14	9.98	12.62	16.05	20.28	25.33	31.23	37.99	45.59	54.06	63.19	68.85	75.70	83.59	91.22	99.25	107.34	115.75	124.28	133.12	142.07	154.95	170.15	215.88	97	
73	7.05	7.72	9.08	11.28	14.35	18.25	23.03	28.70	35.28	42.80	51.20	60.54	68.20	75.70	83.34	91.12	99.25	107.34	115.75	124.28	133.12	142.07	154.95	169.98	186.45	217.88	98	
74	7.67	8.53	10.24	12.86	16.39	20.84	26.23	32.58	39.90	48.20	57.47	67.48	75.38	83.08	91.03	99.15	107.24	115.75	124.15	132.98	141.93	150.80	169.98	186.45	204.53	228.37	99	
75	8.35	9.54	11.66	14.75	18.81	23.86	29.91	37.02	45.14	54.32	64.26	75.01	82.90	90.94	99.15	107.24	115.75	124.15	132.98	141.93	150.80	169.98	186.45	204.53	224.13	245.85	100	
76	9.22	10.79	13.37	16.96	21.60	27.28	34.02	41.84	50.77	60.61	71.23	82.63	90.85	99.15	107.24	115.63	124.15	132.98	141.78	150.84	169.81	186.26	204.33	224.13	245.85	269.42	101	
77	10.43	12.42	15.47	19.62	24.85	31.18	38.66	47.27	56.84	67.43	78.72	90.72	99.05	107.24	115.63	124.15	132.85	141.78	150.84	169.81	186.26	204.33	224.13	245.85	269.42	295.54	102	
78	12.03	14.48	18.06	22.77	28.65	35.66	43.89	53.21	63.45	74.70	86.51	99.05	107.24	115.63	124.03	132.85	141.63	150.64	169.64	186.26	204.33	224.13	245.61	269.42	295.24	323.22	354.91	103
79	12.65	17.11	21.23	26.53	33.03	40.81	49.72	59.63	70.54	82.30	97.13	115.51	124.03	132.71	141.63	150.48	169.64	186.07	204.33	224.13	245.61	269.42	295.24	323.22	354.91	104		
80	14.16	20.39	25.03	30.96	38.14	46.50	56.04	66.57	78.03	90.31	103.06	115.39	123.90	132.58	141.35	150.48	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.57	354.91	388.35	105	
81	15.97	24.39	29.58	36.09	43.89	52.82	62.88	73.93	85.88	98.58	111.65	123.90	132.58	141.35	150.48	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.57	354.91	388.35	422.59	106	
82	17.97	29.23	34.93	41.96	50.22	59.66	70.20	81.70	94.03	107.04	120.27	132.44	141.20	154.33	169.47	185.89	204.12	223.91	245.61	269.42	295.24	322.57	354.91	388.35	422.59	457.63	107	
83	19.97	34.90	41.08	48.53	57.23	67.11	77.95	89.78	102.37	115.53	128.79	141.20	154.17	169.29	185.89	204.12	223.91	245.61	269.42	295.24	320.96	354.91	388.35	422.59	457.63	492.87	108	
84	24.86	41.03	48.02	55.80	64.78	74.96	86.15	98.19	110.79	123.82	136.91	154.17	169.29	185.89	203.92	223.91	245.61	269.42	295.24	320.96	354.91	388.35	422.59	457.63	492.87	529.51	109	
85	29.82	47.97	55.71	63.67	72.19	81.46	91.88	103.18	115.05	127.33	143.73	162.26	182.33	203.92	223.68	245.36	269.15	295.24	319.34	354.91	388.35	422.59	457.63	492.87	529.51	566.95	110	
86	39.09	55.65	63.67	72.19	81.46	91.88	103.18	115.05	127.33	143.73	162.26	182.33	203.92	223.68	245.36	269.15	295.24	319.34	354.91	388.35	422.59	457.63	492.87	529.51	566.95	603.00	111	
87	45.48	63.60	72.11	81.23	90.43	100																						

Attachment B.1.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.22	0.25	0.28	0.31	0.34	0.36	0.38	0.39	0.41	0.43	0.45	25
1																0.22	0.25	0.28	0.31	0.34	0.36	0.38	0.39	0.41	0.43	0.48	26
2																0.24	0.27	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.47	0.51	27
3																0.24	0.27	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.47	0.50	28
4																0.22	0.24	0.27	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.47	29
5																0.21	0.23	0.26	0.28	0.31	0.34	0.37	0.39	0.41	0.43	0.47	30
6																0.21	0.22	0.25	0.28	0.30	0.33	0.36	0.38	0.41	0.43	0.46	31
7																0.22	0.25	0.27	0.30	0.32	0.35	0.38	0.41	0.43	0.46	0.50	32
8																0.20	0.22	0.25	0.27	0.29	0.32	0.34	0.37	0.41	0.43	0.47	33
9																0.20	0.22	0.25	0.27	0.29	0.32	0.34	0.37	0.41	0.43	0.47	34
10																0.19	0.22	0.24	0.27	0.28	0.31	0.34	0.36	0.39	0.43	0.49	35
11																0.18	0.21	0.24	0.25	0.28	0.30	0.33	0.36	0.39	0.43	0.46	36
12																0.20	0.23	0.25	0.27	0.29	0.32	0.35	0.39	0.41	0.44	0.48	37
13																0.18	0.20	0.22	0.24	0.27	0.28	0.32	0.34	0.37	0.41	0.44	38
14																0.18	0.20	0.21	0.23	0.25	0.27	0.30	0.32	0.36	0.40	0.43	39
15	0.18	0.18	0.20	0.21	0.23	0.25	0.27	0.28	0.32	0.34	0.39	0.42	0.46	0.50	0.55	0.59	0.64	0.69	0.74	0.80	0.90	0.96	1.03	1.10	1.18	1.26	40
16	0.18	0.20	0.21	0.22	0.24	0.26	0.27	0.30	0.34	0.36	0.40	0.45	0.49	0.54	0.59	0.64	0.69	0.74	0.80	0.90	0.96	1.03	1.10	1.18	1.25	1.34	41
17	0.20	0.21	0.22	0.23	0.25	0.27	0.29	0.32	0.36	0.39	0.43	0.48	0.53	0.58	0.64	0.69	0.74	0.80	0.90	0.96	1.03	1.10	1.18	1.25	1.33	42	
18	0.20	0.22	0.22	0.24	0.26	0.27	0.31	0.35	0.39	0.42	0.47	0.53	0.64	0.69	0.74	0.80	0.90	0.96	1.03	1.10	1.18	1.25	1.33	1.44	1.57	43	
19	0.20	0.22	0.23	0.25	0.27	0.29	0.33	0.36	0.41	0.45	0.51	0.57	0.63	0.69	0.74	0.80	0.90	0.96	1.03	1.10	1.18	1.25	1.33	1.44	1.57	44	
20	0.20	0.21	0.23	0.25	0.28	0.32	0.36	0.39	0.44	0.49	0.55	0.62	0.69	0.74	0.80	0.90	0.96	1.03	1.10	1.18	1.25	1.33	1.44	1.57	1.72	45	
21	0.18	0.20	0.23	0.26	0.29	0.34	0.39	0.42	0.48	0.53	0.60	0.66	0.73	0.80	0.87	0.95	1.02	1.10	1.18	1.25	1.33	1.44	1.57	1.72	1.88	20.7	46
22	0.18	0.20	0.24	0.27	0.32	0.36	0.41	0.46	0.53	0.59	0.65	0.72	0.78	0.86	0.93	1.01	1.09	1.17	1.25	1.33	1.44	1.57	1.72	1.88	2.07	2.31	47
23	0.16	0.20	0.24	0.28	0.33	0.38	0.43	0.50	0.56	0.63	0.69	0.78	0.84	0.92	0.99	1.06	1.14	1.23	1.33	1.44	1.57	1.72	1.88	2.07	2.31	2.62	48
24	0.15	0.20	0.25	0.29	0.34	0.41	0.46	0.53	0.60	0.67	0.75	0.81	0.90	0.96	1.03	1.13	1.21	1.31	1.41	1.57	1.72	1.88	2.07	2.31	2.62	2.96	49
25	0.15	0.20	0.26	0.30	0.35	0.41	0.49	0.56	0.63	0.71	0.79	0.86	0.93	1.01	1.10	1.19	1.29	1.41	1.54	1.72	1.88	2.07	2.31	2.62	2.97	3.39	50
26	0.15	0.20	0.27	0.32	0.39	0.46	0.53	0.60	0.67	0.76	0.83	0.90	0.99	1.07	1.16	1.27	1.41	1.54	1.72	1.87	2.07	2.30	2.62	2.97	3.39	3.86	51
27	0.16	0.22	0.28	0.34	0.41	0.48	0.55	0.62	0.71	0.78	0.86	0.94	1.04	1.14	1.25	1.38	1.53	1.70	1.87	2.07	2.30	2.62	2.97	3.39	3.87	4.52	
28	0.18	0.23	0.29	0.36	0.43	0.50	0.57	0.65	0.74	0.81	0.90	1.00	1.11	1.21	1.34	1.51	1.67	1.87	2.07	2.30	2.62	2.97	3.39	3.87	4.39	4.95	53
29	0.19	0.26	0.32	0.38	0.46	0.53	0.60	0.69	0.76	0.85	0.94	1.06	1.18	1.31	1.47	1.65	1.86	2.07	2.30	2.62	2.97	3.39	3.87	4.39	4.95	5.57	54
30	0.21	0.27	0.33	0.41	0.47	0.55	0.62	0.70	0.79	0.90	1.00	1.13	1.27	1.43	1.62	1.82	2.06	2.30	2.62	2.97	3.39	3.87	4.39	4.95	5.57	6.25	55
31	0.24	0.29	0.36	0.42	0.50	0.57	0.65	0.74	0.83	0.95	1.07	1.22	1.39	1.58	1.80	2.04	2.30	2.62	2.97	3.39	3.87	4.39	4.95	5.57	6.25	6.98	56
32	0.25	0.31	0.37	0.45	0.51	0.60	0.69	0.78	0.90	1.04	1.18	1.35	1.54	1.76	2.02	2.29	2.62	2.96	3.39	3.87	4.39	4.95	5.57	6.25	6.98	7.76	57
33	0.27	0.32	0.39	0.46	0.55	0.64	0.74	0.85	0.98	1.14	1.32	1.51	1.73	1.97	2.26	2.58	2.94	3.39	3.87	4.39	4.95	5.57	6.25	6.98	7.76	8.54	58
34	0.27	0.33	0.41	0.49	0.58	0.69	0.80	0.94	1.09	1.27	1.46	1.69	1.95	2.23	2.54	2.91	3.31	3.87	4.39	4.95	5.57	6.25	6.98	7.76	8.54	9.42	59
35	0.27	0.34	0.42	0.52	0.62	0.75	0.89	1.05	1.23	1.43	1.65	1.91	2.20	2.51	2.86	3.28	3.73	4.39	4.95	5.57	6.25	6.98	7.76	8.54	9.42	10.21	60
36	0.27	0.36	0.45	0.56	0.68	0.82	0.99	1.17	1.37	1.60	1.85	2.13	2.46	2.79	3.19	3.63	4.12	4.95	5.57	6.25	6.98	7.76	8.54	9.42	10.21	11.02	61
37	0.29	0.38	0.48	0.60	0.74	0.91	1.09	1.30	1.53	1.79	2.07	2.39	2.72	3.12	3.54	4.00	4.53	5.57	6.01	6.98	7.76	8.54	9.42	10.21	11.02	11.95	62
38	0.31	0.41	0.52	0.66	0.83	1.01	1.22	1.45	1.72	1.99	2.30	2.65	3.03	3.44	3.90	4.42	4.98	5.62	6.41	7.56	8.54	9.42	10.21	11.02	11.95	12.87	63
39	0.34	0.45	0.57	0.74	0.92	1.13	1.37	1.62	1.90	2.23	2.57	2.95	3.35	3.82	4.30	4.85	5.45	6.12	6.87	8.27	9.25	10.21	11.02	11.95	12.87	13.84	64
40	0.38	0.50	0.66	0.84	1.04	1.27	1.53	1.81	2.13	2.47	2.84	3.26	3.71	4.21	4.73	5.31	5.97	6.68	7.51	8.92	9.87	11.02	11.85	12.87	13.84	14.90	65
41	0.43	0.57	0.76	0.95	1.17	1.43	1.70	2.02	2.37	2.75	3.16	3.61	4.10	4.63	5.21	5.83	6.52	7.27	8.18	9.57	10.72	11.72	12.87	13.84	14.90	16.02	66
42	0.49	0.67	0.87	1.09	1.34	1.61	1.93	2.26	2.64	3.05	3.49	3.99	4.52	5.09	5.71	6.38	7.10	7.90	8.87	10.29	11.45	12.74	13.84	14.86	16.02	17.29	67
43	0.57	0.77	0.99	1.25	1.53	1.83	2.17	2.55	2.95	3.39	3.88	4.40	4.97	5.59	6.26	6.96	7.74	8.59	9.69	10.99	12.37	13.64	14.73	15.92	17.19	18.68	68
44	0.66	0.89	1.15	1.44	1.74	2.08	2.44	2.85	3.29	3.77	4.28	4.84	5.46	6.13	6.84	7.59	8.41	9.31	10.42	11.91	13.31	14.43	15.69	17.02	18.41	20.19	69
45	0.76	1.03	1.32	1.64	1.98	2.36	2.75	3.19	3.67	4.18	4.73	5.33	5.99	6.70	7.45	8.25	9.14	10.09</td									

Attachment B.1.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
50	1.23	1.75	2.25	2.72	3.22	3.76	4.34	4.97	5.64	6.38	7.16	8.02	8.93	9.92	10.99	12.10	13.33	14.69	16.00	17.37	19.21	21.34	23.76	26.52	29.65	33.30	75
51	1.31	1.99	2.47	2.94	3.47	4.03	4.66	5.32	6.05	6.83	7.68	8.60	9.60	10.67	11.82	13.04	14.38	15.86	17.05	18.83	20.89	23.24	25.90	28.96	32.43	36.50	76
52	1.39	2.24	2.70	3.18	3.71	4.30	4.94	5.66	6.45	7.30	8.21	9.20	10.29	11.46	12.72	14.05	15.53	16.74	18.45	20.46	22.73	25.29	28.24	31.61	35.45	39.97	77
53	1.49	2.43	2.94	3.41	3.96	4.57	5.25	6.01	6.85	7.78	8.77	9.86	11.05	12.32	13.71	15.17	16.46	18.12	20.03	22.22	24.73	27.52	30.76	34.47	37.62	43.75	78
54	1.59	2.63	3.19	3.66	4.21	4.85	5.59	6.39	7.29	8.28	9.38	10.58	11.88	13.30	14.82	16.23	17.82	19.64	21.77	24.18	26.90	29.93	33.51	35.85	41.40	47.88	79
55	1.68	2.86	3.47	3.94	4.52	5.18	5.95	6.80	7.78	8.87	10.07	11.39	12.82	14.38	16.07	17.57	19.32	21.34	23.67	26.32	29.27	31.97	34.19	39.53	45.01	52.36	80
56	1.84	3.01	3.70	4.19	4.77	5.47	6.28	7.20	8.25	9.43	10.74	12.19	13.77	15.51	17.40	19.05	21.00	23.22	25.77	28.64	31.43	32.94	38.09	43.21	49.46	58.66	81
57	1.90	3.17	3.95	4.45	5.08	5.81	6.68	7.67	8.81	10.08	11.50	13.10	14.85	16.77	18.87	20.71	22.84	25.30	28.08	30.99	32.89	37.65	41.64	47.63	50.50	65.59	82
58	1.93	3.35	4.19	4.73	5.41	6.21	7.14	8.23	9.46	10.86	12.40	14.13	16.07	18.19	20.52	22.53	24.90	27.58	30.55	32.73	37.08	41.18	46.03	48.86	53.09	72.45	83
59	2.04	3.48	4.45	5.04	5.75	6.64	7.66	8.85	10.19	11.73	13.44	15.34	17.47	19.79	22.35	24.59	27.17	30.13	32.60	36.60	40.58	45.53	47.63	51.66	55.49	79.91	84
60	2.10	3.61	4.69	5.32	6.12	7.09	8.22	9.53	11.03	12.73	14.61	16.70	19.04	21.60	24.42	26.90	29.74	32.52	36.06	39.98	44.86	47.16	50.09	53.02	59.46	87.53	85
61	2.15	3.74	4.91	5.59	6.48	7.55	8.80	10.26	11.94	13.83	15.92	18.25	20.81	23.65	26.75	29.48	32.44	35.58	39.38	44.19	46.66	49.76	52.95	57.49	69.56	94.02	86
62	2.27	3.86	5.12	5.85	6.80	7.99	9.39	11.02	12.89	15.01	17.35	19.94	22.82	25.96	29.39	32.39	35.09	38.78	43.53	46.20	49.42	52.89	57.43	68.39	74.57	104.21	87
63	2.49	3.98	5.29	6.07	7.10	8.41	9.97	11.80	13.91	16.30	18.94	21.85	25.05	28.55	32.33	34.78	38.18	43.03	45.83	49.12	52.85	57.19	67.43	73.20	81.08	114.53	88
64	2.72	4.99	5.48	6.29	7.40	8.83	10.58	12.64	15.01	17.69	20.65	23.93	27.50	31.40	34.66	37.74	42.36	45.36	48.79	52.79	56.93	66.26	72.10	79.55	87.36	125.07	89
65	3.02	5.19	5.66	6.50	7.71	9.29	11.22	13.52	16.18	19.23	22.54	26.21	30.20	34.54	37.61	41.69	44.66	48.46	52.75	56.89	65.09	70.74	77.98	86.36	95.22	133.80	90
66	3.11	5.44	5.88	6.75	8.04	9.75	11.87	14.40	17.33	20.65	24.32	28.34	32.73	37.48	41.03	44.25	48.16	52.69	56.63	63.93	69.64	76.21	85.39	94.12	104.43	136.07	91
67	3.14	5.70	6.12	7.04	8.44	10.31	12.64	15.40	18.60	22.23	26.25	30.65	35.46	40.62	44.10	47.67	52.64	56.39	62.96	68.27	74.65	83.62	92.72	102.83	114.57	143.76	92
68	3.48	5.97	6.43	7.43	8.95	10.99	13.53	16.56	20.05	23.98	28.36	33.17	38.40	43.97	47.54	51.73	56.13	61.33	67.14	73.11	81.89	90.72	100.90	112.77	125.41	155.99	93
69	3.84	6.27	6.79	7.90	9.58	11.82	14.59	21.65	25.91	30.68	35.86	41.52	47.37	51.07	55.08	59.81	65.35	71.55	79.56	88.42	98.67	110.57	124.89	140.63	171.61	94	
70	4.23	6.60	7.22	8.46	10.34	12.80	15.83	19.40	23.50	28.07	33.19	38.80	44.81	50.38	54.33	59.02	64.57	71.06	78.69	87.58	98.11	110.30	124.36	140.14	157.99	195.42	95
71	4.71	6.97	7.73	9.16	11.26	13.97	17.28	21.14	25.52	30.40	35.90	41.90	48.34	53.53	58.14	63.64	70.13	77.64	86.53	96.83	109.29	123.84	139.65	157.57	172.24	215.44	96
72	6.94	7.37	8.32	9.98	12.33	15.32	18.92	23.10	27.78	32.94	38.82	45.17	51.98	57.22	60.70	69.03	76.53	85.33	95.54	107.37	122.05	139.17	157.29	171.15	185.85	235.59	97
73	7.34	7.85	9.02	10.96	13.59	16.88	20.78	25.23	30.21	35.65	41.90	48.62	56.16	60.50	63.83	75.24	83.94	94.03	105.82	119.41	136.74	156.87	170.06	183.80	202.91	234.92	98
74	7.77	8.43	9.88	12.10	15.04	18.64	22.83	27.59	32.85	38.53	45.10	52.57	60.31	63.22	73.69	82.40	92.35	103.99	117.52	133.09	153.35	168.97	181.75	200.85	218.88	243.25	99
75	8.23	9.17	10.93	13.45	16.70	20.59	25.08	30.12	35.61	41.52	48.80	57.08	62.62	72.15	77.35	91.47	103.34	116.99	132.73	152.79	164.30	179.88	196.92	215.60	236.03	258.65	100
76	8.96	10.23	12.35	15.27	18.90	23.23	28.17	33.64	39.59	46.34	54.59	62.02	70.73	77.07	90.59	102.61	116.46	132.36	152.37	179.02	195.80	214.16	234.24	256.19	279.94	101	
77	9.97	11.59	14.08	17.41	21.48	26.23	31.61	37.53	44.31	51.98	61.45	69.25	76.79	89.72	101.97	115.93	132.00	151.95	163.83	178.51	195.05	213.14	233.11	254.71	278.05	302.22	102
78	11.34	13.34	16.21	19.92	24.42	29.62	35.43	42.15	49.84	58.66	67.86	76.56	88.84	101.24	115.41	131.63	151.38	163.67	178.17	194.30	212.52	232.22	253.48	276.70	301.75	328.08	103
79	11.74	15.50	18.77	22.88	33.42	47.62	59.97	74.77	97.47	122.83	152.79	167.66	208.60	214.88	231.27	250.99	277.83	297.41	317.83	337.55	357.11	371.21	394.43	422.54	457.63	492.87	108
80	12.36	18.19	21.81	26.30	31.60	37.98	45.38	54.02	64.03	75.56	87.10	99.96	114.47	130.79	150.54	163.21	177.32	192.99	210.47	229.97	252.25	275.08	299.97	326.78	354.91	388.35	105
81	13.80	21.43	25.39	30.24	36.20	43.36	51.76	61.61	73.05	86.25	99.29	113.93	130.42	149.98	162.89	176.97	192.25	209.45	228.40	240.54	274.81	299.68	326.46	354.91	388.35	422.59	106
82	15.52	25.26	29.52	34.97	41.70	49.76	59.28	70.50	83.49	98.59	113.37	130.06	149.55	162.74	176.46	191.69	208.22	226.83	247.82	271.85	299.09	326.14	354.91	388.35	422.59	457.63	107
83	17.21	28.78	34.52	40.64	48.19	57.37	68.12	80.83	95.71	112.94	129.65	149.13	162.58	176.12	190.94	207.19	225.48	246.59	270.23	296.72	325.81	354.91	388.35	422.59	457.63	492.87	108
84	20.01	34.05	40.50	47.37	55.94	66.28	78.47	92.92	109.74	129.33	148.56	162.27	175.78	190.38	206.17	225.03	246.59	270.23	296.13	324.52	354.91	388.35	422.59	457.63	492.87	529.51	109
85	24.40	40.35	46.57	55.38	65.02	76.71	90.54	106.81	126.02	148.10	162.06	175.30	189.63	205.35	225.03	246.59	270.23	296.13	324.52	354.91	388.35	422.59	457.63	492.87	529.51	566.95	110
86	32.76	45.73	54.81	64.78	75.67	90.21	104.53	122.95	144.54	161.90	174.86	188.94	205.35	225.03	246.59	270.23	296.13	324.52	354.91	388.35	422.59	457.63	492.87	529.51	566.95	603.00	111
87	36.71	54.25	64.52	75.57	89.97	1																					

Attachment B.1.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
0																											25
1																											26
2																											27
3																											28
4																											29
5																											30
6																											31
7																											32
8																											33
9																											34
10																											35
11																											36
12																											37
13																											38
14																											39
15																											40
16	0.29	0.29	0.33	0.34	0.37	0.40	0.43	0.45	0.51	0.55	0.62	0.68	0.74	0.80	0.88	0.95	1.04	1.11	1.20	1.30	1.44	1.55	1.66	1.77	1.91	2.03	
17	0.33	0.34	0.36	0.37	0.40	0.43	0.47	0.52	0.58	0.63	0.70	0.78	0.86	0.94	1.04	1.11	1.20	1.30	1.44	1.55	1.66	1.77	1.91	2.02	2.17	21	
18	0.33	0.35	0.36	0.38	0.42	0.44	0.50	0.56	0.62	0.68	0.76	0.85	0.93	1.03	1.11	1.20	1.30	1.44	1.55	1.66	1.77	1.91	2.02	2.16	2.34	2.53	
19	0.33	0.35	0.37	0.41	0.43	0.47	0.53	0.59	0.67	0.72	0.82	0.91	1.02	1.11	1.20	1.30	1.44	1.55	1.66	1.77	1.91	2.02	2.16	2.34	2.53	27	
20	0.32	0.34	0.37	0.41	0.45	0.52	0.58	0.63	0.71	0.79	0.89	1.00	1.11	1.20	1.30	1.44	1.55	1.66	1.77	1.91	2.02	2.16	2.34	2.53	2.77	3.04	
21	0.29	0.33	0.37	0.42	0.47	0.54	0.62	0.68	0.78	0.86	0.96	1.07	1.17	1.30	1.41	1.53	1.65	1.77	1.90	2.02	2.16	2.34	2.53	2.77	3.04	34	
22	0.28	0.32	0.38	0.44	0.51	0.58	0.65	0.74	0.85	0.95	1.05	1.16	1.26	1.39	1.50	1.63	1.75	1.88	2.01	2.16	2.34	2.53	2.77	3.04	3.34	37	
23	0.26	0.32	0.37	0.45	0.53	0.61	0.70	0.80	0.90	1.02	1.12	1.25	1.48	1.59	1.72	1.84	2.00	2.16	2.34	2.53	2.77	3.04	3.34	3.72	4.22	48	
24	0.25	0.33	0.40	0.47	0.55	0.65	0.74	0.85	0.97	1.08	1.21	1.33	1.44	1.57	1.71	1.83	2.00	2.16	2.34	2.53	2.77	3.04	3.34	3.72	4.22	49	
25	0.24	0.33	0.41	0.50	0.60	0.69	0.81	0.91	1.04	1.15	1.28	1.38	1.50	1.64	1.76	2.00	2.16	2.28	2.52	2.76	3.03	3.34	3.72	4.22	4.77	5.36	50
26	0.24	0.33	0.43	0.52	0.62	0.73	0.86	0.96	1.08	1.22	1.34	1.44	1.59	1.73	1.87	2.05	2.27	2.48	2.76	3.03	3.34	3.72	4.22	4.77	5.36	60	
27	0.26	0.35	0.45	0.54	0.67	0.78	0.88	1.00	1.14	1.26	1.39	1.52	1.67	1.84	2.01	2.22	2.46	2.73	3.03	3.34	3.72	4.22	4.77	5.36	6.00	6.69	52
28	0.28	0.37	0.47	0.59	0.69	0.80	0.93	1.05	1.19	1.31	1.46	1.61	1.78	1.95	2.17	2.43	2.69	3.01	3.34	3.72	4.22	4.77	5.36	6.00	6.69	74	
29	0.30	0.42	0.51	0.61	0.73	0.85	0.96	1.11	1.23	1.38	1.52	1.70	1.90	2.11	2.37	2.65	3.00	3.34	3.72	4.22	4.77	5.36	6.00	6.69	7.44	8.23	54
30	0.34	0.44	0.53	0.65	0.76	0.88	1.00	1.13	1.28	1.44	1.61	1.82	2.04	2.30	2.61	2.93	3.34	3.72	4.22	4.77	5.36	6.00	6.69	7.44	8.23	9.07	55
31	0.38	0.47	0.58	0.68	0.80	0.93	1.05	1.20	1.34	1.53	1.73	1.96	2.25	2.55	2.90	3.30	3.72	4.22	4.77	5.36	6.00	6.69	7.44	8.23	9.07	9.95	56
32	0.41	0.50	0.60	0.72	0.82	0.97	1.12	1.26	1.46	1.67	1.91	2.18	2.48	2.83	3.25	3.69	4.22	4.77	5.36	6.00	6.69	7.44	8.23	9.07	9.95	10.89	57
33	0.43	0.52	0.62	0.74	0.89	1.04	1.20	1.38	1.58	1.84	2.12	2.43	2.79	3.18	3.65	4.16	4.73	5.36	6.00	6.69	7.44	8.23	9.07	9.95	10.89	11.78	58
34	0.43	0.53	0.65	0.79	0.94	1.11	1.29	1.52	1.76	2.04	2.36	2.73	3.15	3.59	4.10	4.68	5.32	6.00	6.69	7.44	8.23	9.07	9.95	10.89	11.78	59	
35	0.43	0.55	0.68	0.84	1.00	1.21	1.43	1.69	1.98	2.30	2.66	3.08	3.54	4.05	4.62	5.28	5.99	6.69	7.44	8.23	9.07	9.95	10.89	11.78	12.78	13.85	60
36	0.44	0.58	0.72	0.90	1.09	1.32	1.59	1.88	2.20	2.57	2.98	3.43	3.96	4.50	5.15	5.85	6.62	7.44	8.23	9.07	9.95	10.89	11.78	12.78	13.85	14.96	61
37	0.46	0.61	0.77	0.97	1.20	1.47	1.76	2.10	2.46	2.89	3.34	3.85	4.39	5.02	5.70	6.46	7.29	8.23	9.07	9.95	10.89	11.78	12.78	13.85	14.96	16.22	62
38	0.50	0.65	0.84	1.06	1.33	1.63	1.96	2.34	2.77	3.21	3.71	4.27	4.89	5.55	6.29	7.12	8.00	8.96	9.95	10.89	11.78	12.78	13.85	14.96	16.22	17.47	63
39	0.54	0.72	0.93	1.20	1.49	1.82	2.20	2.62	3.06	3.59	4.14	4.75	5.41	6.15	6.93	7.82	8.76	9.78	10.87	11.78	12.78	13.85	14.96	16.22	17.47	18.78	64
40	0.61	0.81	1.06	1.35	1.67	2.04	2.46	2.92	3.43	3.98	4.58	5.25	5.98	6.78	7.63	8.57	9.59	10.67	11.78	12.78	13.85	14.96	16.22	17.47	18.78	20.22	65
41	0.70	0.93	1.22	1.53	1.88	2.30	2.74	3.25	3.81	4.44	5.09	5.82	6.61	7.46	8.40	9.40	10.48	11.61	12.78	13.85	14.96	16.22	17.47	18.78	20.22	21.75	66
42	0.79	1.08	1.40	1.76	2.16	2.60	3.10	3.65	4.25	4.92	5.63	6.43	7.28	8.20	9.21	10.28	11.41	12.61	13.85	14.96	16.22	17.47	18.78	20.22	21.75	23.46	67
43	0.93	1.24	1.60	2.01	2.47	2.96	3.50	4.11	4.75	5.46	6.25	7.09	8.01	9.01	10.09	11.23	12.44	13.72	14.96	16.22	17.47	18.78	20.22	21.75	23.46	25.35	68
44	1.07	1.43	1.85	2.32	2.81	3.35	3.94	4.59	5.30	6.07	6.91	7.81	8.80	9.88	11.03	12.25	13.52	14.87	16.22	17.47	18.78	20.22	21.75	23.46	25.35	27.40	69
45	1.23	1.66	2.13	2.64	3.19	3.80	4.44	5.15	5.91	6.74	7.62	8.60	9.66	10.80	12.01	13.31	14.68	16.11	17.47	18.78	20.22	21.75	23.46	25.35	27.40	29.69	70
46	1.39	1.88	2.42	2.97	3.59	4.24	4.95	5.70	6.53	7.41	8.37	9.41	10.53	11.74	13.05	14.41	15.86	17.39	18.78	20.22	21.75	23.46	25.35	27.40	29.69	32.32	71
47	1.58	2.12	2.70	3.32	4.01	4.72	5.47	6.29	7.18	8.14	9.14	10.26	11.44	12.73	14.12	15.57	17.12	18.74	20.22	21.75	23.46	25.35	27.40	29.69	32.32	35.22	72
48	1.78	2.38	3.01	3.70	4.40	5.18	5.99	6.88	7.83	8.85	9.95	11.12	12.40	13.77	15.25	16.82	18.44	20.18	21.75	23.46	25.35	27.40	29.69	32.32	35.20	38.35	73
49	1.87	2.52	3.32	4.05	4.82	5.64	6.51	7.45	8.48																		

Attachment B.1.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ANB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
50	1.98	2.82	3.62	4.38	5.19	6.06	7.00	8.01	9.10	10.29	11.55	12.93	14.40	15.99	17.72	19.51	21.43	23.45	25.30	27.10	29.51	32.15	35.02	38.12	41.47	45.19
51	2.11	3.21	3.98	4.74	5.60	6.50	7.51	8.58	9.75	11.01	12.38	13.87	15.47	17.20	19.06	21.03	23.10	25.29	26.89	29.29	31.92	34.78	37.84	41.18	44.74	48.73
52	2.23	3.61	4.36	5.12	5.98	6.93	7.97	9.12	10.39	11.77	13.24	14.84	16.59	18.47	20.51	22.65	24.94	26.67	29.06	31.72	34.57	37.60	40.90	44.45	48.25	52.51
53	2.40	3.92	4.74	5.50	6.38	7.37	8.46	9.68	11.04	12.54	14.14	15.90	17.81	19.86	22.10	24.46	26.43	28.84	31.47	34.35	37.43	40.65	44.17	47.95	52.49	56.55
54	2.56	4.24	5.15	5.90	6.79	7.82	9.01	10.30	11.75	13.35	15.12	17.06	19.15	21.44	23.89	26.17	28.60	31.24	34.14	37.25	40.53	43.93	47.71	52.48	56.47	60.91
55	2.71	4.60	5.60	6.35	7.29	8.35	9.59	10.97	12.54	14.30	16.23	18.36	20.68	23.18	25.91	28.33	30.99	33.90	37.06	40.42	43.89	47.70	52.46	56.43	60.91	65.56
56	2.97	4.85	5.97	6.75	7.70	8.81	10.12	11.60	13.31	15.20	17.31	19.65	22.20	25.01	28.05	30.72	33.67	36.86	40.27	43.84	47.70	52.44	56.39	60.91	65.56	72.30
57	3.07	5.11	6.37	7.17	8.18	9.37	10.77	12.37	14.20	16.25	18.54	21.12	23.95	27.04	30.42	33.38	36.61	40.11	43.79	47.69	52.42	56.35	60.91	65.56	72.13	79.59
58	3.10	5.39	6.76	7.63	8.72	10.01	11.51	13.27	15.25	17.50	19.99	22.79	25.90	29.33	33.08	36.33	39.90	43.68	47.68	52.40	56.31	60.91	65.56	72.03	78.59	
59	3.28	5.61	7.18	8.13	9.28	10.71	12.35	14.27	16.43	18.91	21.67	24.74	28.16	31.90	36.04	39.65	43.53	47.67	52.37	56.27	60.91	65.56	71.93	78.39	85.72	94.02
60	3.39	5.81	7.56	8.58	9.86	11.43	13.26	15.37	17.78	20.52	23.55	26.93	30.70	34.82	39.36	43.37	47.64	52.32	56.23	60.91	65.56	71.83	78.19	85.52	92.06	101.43
61	3.46	6.03	7.91	9.02	10.44	12.17	14.19	16.53	19.24	22.29	25.66	29.42	33.55	38.13	43.12	47.54	52.27	56.19	60.91	65.56	71.73	77.99	85.32	91.76	98.12	
62	3.66	6.22	8.25	9.42	10.96	12.88	15.13	17.76	20.79	24.20	27.98	32.15	36.79	41.86	47.38	52.22	56.17	60.91	65.56	71.63	77.79	85.12	91.46	97.82	104.31	
63	4.01	6.42	8.53	9.78	11.44	13.55	16.07	19.03	22.42	26.28	30.53	35.22	40.39	46.02	52.13	56.07	60.91	65.56	71.53	77.59	84.92	91.16	97.52	104.01		
64	4.39	8.05	8.84	10.13	11.93	14.24	17.05	20.37	24.20	28.52	33.29	38.57	44.34	50.63	55.88	60.84	65.56	71.43	77.39	84.72	90.86	93.22	103.71	110.54	118.39	
65	4.88	8.37	9.13	10.48	12.44	14.98	18.09	21.80	26.09	31.00	36.34	42.25	48.69	55.68	60.64	65.56	71.42	77.19	84.52	90.56	96.92	103.41	110.24	118.09	125.43	
66	5.01	8.77	9.48	10.88	12.97	15.72	19.14	23.21	27.94	33.29	39.21	45.70	52.76	60.42	65.56	71.35	76.99	84.32	90.26	96.62	103.11	109.94	117.79	125.13	132.47	
67	5.06	9.19	9.86	11.35	13.61	16.62	20.37	24.83	29.99	35.83	42.32	49.42	57.16	65.49	71.10	76.86	84.12	89.96	96.32	102.81	109.64	117.49	124.83	132.17	139.57	
68	5.61	9.63	10.36	11.97	14.42	17.72	21.82	26.69	32.32	38.66	45.73	53.48	61.90	70.89	76.64	83.40	89.66	96.21	102.51	109.34	117.19	124.53	131.87	139.27	147.60	
69	6.20	10.11	10.95	12.73	15.45	19.05	23.52	28.81	34.91	41.78	57.82	66.94	76.37	82.34	88.81	95.52	102.41	109.04	116.89	124.23	131.57	138.97	146.98	154.07		
70	6.82	10.64	11.64	13.64	16.67	20.64	25.53	31.28	37.89	45.26	53.51	62.56	72.25	81.22	87.59	94.26	101.19	108.29	115.62	123.05	130.83	138.63	146.36	153.54		
71	7.60	11.24	12.46	14.76	18.16	22.53	27.86	34.08	41.15	49.01	57.87	67.55	77.94	86.30	92.85	99.73	106.87	114.08	121.57	129.12	137.36	145.74	153.01	159.84		
72	11.18	11.88	13.42	16.09	19.89	24.70	30.51	37.24	44.78	53.11	62.59	72.83	83.80	91.38	95.13	105.20	112.44	119.90	127.41	134.94	143.64	152.47	159.56	171.15		
73	11.83	12.65	14.55	17.66	21.91	27.21	33.50	40.67	48.71	57.48	67.55	78.38	89.69	94.81	97.27	110.54	117.94	125.39	132.99	140.54	149.81	159.13	170.06			
74	12.53	13.59	15.94	19.51	24.24	30.05	36.81	44.49	52.96	62.12	72.71	83.96	94.51	96.35	108.27	115.77	123.15	130.69	138.31	145.82	155.56	168.97	181.75	200.85		
75	13.27	14.78	17.62	21.69	26.92	33.20	40.44	48.56	57.41	66.95	77.93	89.45	95.43	106.01	108.68	121.98	129.88	137.69	145.42	154.99	164.30	179.88	196.92	215.60		
76	14.45	16.49	19.91	24.61	30.47	37.46	45.41	54.23	63.83	74.01	85.55	94.52	103.92	108.29	128.97	137.06	145.02	154.57	163.98	179.02	195.80	214.16	234.24	256.19		
77	16.08	18.69	22.71	28.07	34.64	42.29	50.96	60.51	70.77	81.46	93.65	101.75	107.89	119.64	128.16	136.44	144.62	154.14	163.83	178.51	195.05	213.14	233.11	254.71		
78	18.28	21.50	26.13	32.11	39.38	47.76	57.12	67.32	78.10	89.40	99.70	107.57	118.47	127.24	135.82	144.22	153.57	163.67	178.17	194.30	212.52	232.22	253.48	276.70		
79	18.93	24.99	30.27	36.88	44.80	53.88	63.84	74.62	85.95	97.65	107.20	117.29	126.43	135.21	143.81	153.13	163.36	173.74	181.90	211.50	231.54	252.74	275.89	300.56		
80	19.92	29.32	35.16	42.40	50.94	60.65	71.11	82.33	94.09	106.17	116.14	125.63	134.71	143.29	152.71	163.21	177.32	192.99	210.47	229.97	252.25	275.08	299.97	326.78	354.91	
81	22.24	34.55	40.93	48.75	57.81	67.95	78.88	90.52	102.64	115.02	124.79	134.09	142.89	152.14	162.89	176.97	192.25	209.45	228.40	250.04	274.81	299.68	326.46	354.91	388.35	
82	25.02	40.72	47.59	55.85	65.34	75.83	87.11	99.06	111.33	123.90	133.43	142.49	151.71	162.74	176.46	191.69	208.22	226.83	247.82	271.85	299.09	326.14	354.91	388.35	422.59	
83	27.74	46.40	55.12	63.70	73.45	84.29	95.71	107.79	120.28	132.91	142.05	151.29	162.58	176.12	190.94	207.19	225.48	246.59	270.23	296.72	325.81	354.91	388.35	422.59	457.63	
84	32.25	54.38	63.47	72.20	81.28	93.12	104.64	116.78	129.15	141.70	150.70	162.27	175.78	190.38	206.17	225.03	246.59	270.23	296.13	324.52	354.91	388.35	422.59	457.63	492.87	
85	38.96	63.24	70.97	81.37	91.35	102.30	113.78	125.71	138.06	150.24	165.59	180.78	197.26	215.12	231.40	249.35	280.10	301.65	330.39	361.57	394.57	429.40	466.07	504.56	544.89	
86	51.34	69.69	80.54	91.02	100.90	113.38	123.02	134.71	146.63	161.90	174.86	188.94	205.35	225.03	246.59	270.23	296.13	324.52	354.91	388.35	422.59	457.63	506.95	566.95		
87	55.94	79.71	90.66	100.77	113.07	122.67	132.09	143.38	158.09	174.56	188.37	203.17	221.49	245.56	270.23	296.13	324.52	354.91	388.35	422.59	457.63	506.95	566.95	603.00		
88	70.33	90.38	100.61	112.71	122.35	131.85	140.98	154.89	170.68	187.70	202.23	217.94	238.30	263.53	290.40	318.94	348.43	380.22	413.65	448.74	485.48	523.87	563.92	603.00	638.00	
89	86.51	100.52	112.35	122.04</td																						

Attachment B.2.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.35	0.40	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.44	25
1															0.33	0.38	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.46	26
2															0.32	0.36	0.40	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.47	27
3															0.31	0.36	0.39	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.45	28
4															0.31	0.36	0.39	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.44	0.44	29
5															0.31	0.36	0.39	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.43	30
6															0.31	0.36	0.39	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	31
7															0.31	0.36	0.39	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	32
8															0.31	0.36	0.39	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	33
9															0.31	0.36	0.39	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.43	34
10															0.31	0.36	0.39	0.40	0.40	0.40	0.41	0.42	0.42	0.42	0.42	0.42	35
11															0.31	0.36	0.38	0.40	0.40	0.40	0.41	0.42	0.42	0.42	0.42	0.43	36
12															0.31	0.36	0.39	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	37
13															0.31	0.36	0.39	0.40	0.40	0.40	0.41	0.42	0.42	0.42	0.43	0.45	38
14															0.31	0.36	0.38	0.39	0.39	0.40	0.41	0.42	0.42	0.42	0.43	0.49	39
15	0.31	0.31	0.36	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.39	0.40	0.42	0.42	0.42	0.42	0.42	0.43	0.45	0.47	0.49	0.53	0.56	40		
16	0.31	0.35	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.39	0.41	0.41	0.41	0.41	0.42	0.42	0.43	0.45	0.47	0.49	0.53	0.56	41		
17	0.35	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.38	0.39	0.40	0.40	0.40	0.40	0.42	0.43	0.45	0.47	0.49	0.53	0.56	0.60	42		
18	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.37	0.37	0.37	0.38	0.38	0.40	0.40	0.40	0.43	0.44	0.47	0.49	0.52	0.56	0.60	0.66	0.73	43		
19	0.34	0.34	0.34	0.34	0.34	0.35	0.35	0.35	0.35	0.35	0.36	0.36	0.37	0.39	0.40	0.42	0.44	0.47	0.49	0.52	0.56	0.60	0.66	0.73	44		
20	0.32	0.32	0.32	0.32	0.32	0.33	0.33	0.33	0.33	0.33	0.34	0.34	0.35	0.36	0.38	0.41	0.44	0.46	0.49	0.52	0.56	0.60	0.66	0.73	45		
21	0.29	0.29	0.29	0.29	0.30	0.30	0.31	0.31	0.31	0.31	0.33	0.33	0.35	0.36	0.39	0.43	0.46	0.49	0.52	0.56	0.60	0.66	0.73	0.81	46		
22	0.27	0.27	0.27	0.27	0.28	0.29	0.29	0.30	0.30	0.30	0.32	0.33	0.34	0.36	0.40	0.45	0.49	0.52	0.56	0.60	0.66	0.73	0.81	0.91	47		
23	0.24	0.24	0.25	0.27	0.28	0.28	0.29	0.29	0.30	0.31	0.33	0.35	0.38	0.42	0.42	0.47	0.52	0.56	0.60	0.66	0.73	0.81	0.91	1.00	48		
24	0.20	0.21	0.24	0.26	0.27	0.28	0.28	0.29	0.30	0.32	0.34	0.37	0.40	0.44	0.50	0.56	0.60	0.66	0.73	0.81	0.91	1.00	1.10	1.18	1.26	49	
25	0.17	0.20	0.23	0.26	0.27	0.28	0.29	0.30	0.31	0.34	0.36	0.39	0.42	0.48	0.54	0.60	0.66	0.73	0.81	0.91	1.00	1.10	1.18	1.26	1.37	50	
26	0.16	0.20	0.23	0.26	0.27	0.28	0.30	0.31	0.33	0.36	0.38	0.42	0.46	0.52	0.58	0.66	0.73	0.81	0.91	1.00	1.10	1.18	1.26	1.37	1.50	51	
27	0.15	0.20	0.23	0.27	0.28	0.29	0.31	0.33	0.35	0.38	0.42	0.46	0.50	0.57	0.64	0.73	0.81	0.90	1.00	1.10	1.18	1.26	1.37	1.50	1.70	52	
28	0.15	0.20	0.24	0.27	0.29	0.31	0.33	0.35	0.38	0.42	0.46	0.50	0.56	0.62	0.70	0.81	0.89	1.00	1.10	1.17	1.26	1.37	1.50	1.70	1.94	53	
29	0.15	0.20	0.24	0.27	0.30	0.33	0.35	0.38	0.41	0.46	0.50	0.55	0.61	0.68	0.77	0.88	0.98	1.08	1.17	1.26	1.37	1.50	1.69	1.94	2.21	54	
30	0.14	0.20	0.24	0.28	0.31	0.35	0.38	0.40	0.44	0.49	0.53	0.59	0.66	0.75	0.85	0.96	1.06	1.16	1.25	1.36	1.46	1.67	1.91	2.21	2.53	3.02	55
31	0.14	0.19	0.24	0.28	0.32	0.36	0.39	0.43	0.46	0.50	0.56	0.63	0.73	0.83	0.95	1.05	1.14	1.24	1.35	1.45	1.62	1.90	2.17	2.50	2.91	3.48	56
32	0.13	0.18	0.24	0.28	0.33	0.37	0.41	0.45	0.48	0.52	0.59	0.68	0.80	0.92	1.03	1.13	1.23	1.34	1.45	1.60	1.86	2.14	2.45	2.83	3.30	3.95	57
33	0.14	0.19	0.25	0.29	0.35	0.39	0.44	0.47	0.51	0.56	0.64	0.75	0.88	1.00	1.11	1.21	1.33	1.45	1.60	1.78	2.08	2.38	2.75	3.20	3.70	4.42	58
34	0.15	0.20	0.26	0.31	0.36	0.41	0.46	0.50	0.55	0.61	0.71	0.82	0.95	1.08	1.20	1.30	1.45	1.60	1.78	1.98	2.29	2.64	3.06	3.54	4.01	4.92	59
35	0.16	0.21	0.26	0.32	0.38	0.43	0.48	0.54	0.61	0.69	0.79	0.90	1.03	1.17	1.29	1.43	1.60	1.75	1.95	2.20	2.53	2.92	3.36	3.87	4.18	5.47	60
36	0.16	0.22	0.27	0.33	0.39	0.45	0.52	0.60	0.69	0.78	0.87	0.98	1.12	1.27	1.41	1.60	1.74	1.90	2.14	2.43	2.79	3.20	3.68	4.14	4.60	6.15	61
37	0.18	0.23	0.29	0.35	0.40	0.47	0.56	0.66	0.77	0.86	0.95	1.06	1.20	1.36	1.53	1.73	1.87	2.09	2.36	2.68	3.06	3.51	4.01	4.53	5.35	6.95	62
38	0.19	0.26	0.32	0.37	0.43	0.51	0.62	0.73	0.84	0.93	1.03	1.14	1.30	1.47	1.65	1.84	2.05	2.30	2.60	2.92	3.36	3.87	4.45	5.21	6.21	7.82	63
39	0.21	0.28	0.34	0.40	0.47	0.57	0.69	0.81	0.91	1.01	1.11	1.25	1.41	1.60	1.80	2.02	2.26	2.54	2.86	3.17	3.71	4.30	5.04	5.95	6.89	8.73	64
40	0.22	0.30	0.38	0.44	0.53	0.64	0.77	0.88	0.99	1.10	1.22	1.38	1.56	1.76	1.98	2.22	2.49	2.80	3.15	3.49	4.13	4.82	5.68	6.71	7.50	9.67	65
41	0.23	0.33	0.42	0.50	0.59	0.71	0.84	0.96	1.08	1.21	1.36	1.54	1.73	1.96	2.21	2.46	2.74	3.08	3.49	3.90	4.63	5.42	6.37	7.45	8.29	10.61	66
42	0.25	0.36	0.46	0.55	0.65	0.77	0.91	1.03	1.17	1.32	1.50	1.70	1.93	2.19	2.46	2.69	3.01	3.40	3.88	4.42	5.19	6.05	7.04	8.10	9.11	11.60	67
43	0.26	0.38	0.49	0.58	0.69	0.82	0.97	1.12	1.27	1.44	1.64	1.88	2.16	2.43	2.69	2.95	3.33	3.79	4.34	4.99	5.78	6.68	7.68	8.77	9.79	12.63	68
44	0.28	0.40	0.51	0.61	0.73	0.87	1.04	1.22	1.39	1.58	1.80	2.11	2.40	2.65	2.92	3.26	3.70	4.23	4.82	5.40	6.22	7.30	8.32	9.60	10.63	13.79	69
45	0.31	0.43	0.54	0.64	0.78	0.94	1.13	1.33	1.53	1.74	2.01	2.35	2.63	2.87	3.21	3.64	4.15	4.74	5.28	5.79	6.76	7.91	9.07	10.62	11.90	15.14	70
46	0.34	0.45	0.56	0.68	0.84	1.03</td																					

Attachment B.2.a.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age								
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25									
50	0.47	0.63	0.80	0.98	1.17	1.40	1.70	2.02	2.34	2.71	3.18	3.77	4.38	5.02	5.63	6.30	6.89	7.54	8.50	9.80	11.54	13.64	16.06	18.86	21.21	25.78	75							
51	0.51	0.71	0.90	1.09	1.28	1.51	1.81	2.15	2.52	2.97	3.56	4.28	4.96	5.51	6.15	6.83	7.42	8.31	9.54	11.12	13.11	15.42	18.08	21.20	23.85	29.23	76							
52	0.55	0.78	0.99	1.20	1.40	1.64	1.96	2.35	2.78	3.34	4.04	4.85	5.46	5.97	6.65	7.35	8.15	9.31	10.73	12.61	14.79	17.30	20.27	23.84	27.03	33.31	77							
53	0.57	0.84	1.09	1.31	1.53	1.80	2.16	2.62	3.12	3.80	4.58	5.33	5.91	6.53	7.25	8.05	9.12	10.47	12.08	14.19	16.56	19.35	22.73	26.89	30.88	38.10	78							
54	0.59	0.90	1.18	1.42	1.65	1.97	2.41	2.96	3.53	4.28	5.01	5.75	6.46	7.19	8.01	9.00	10.22	11.56	13.56	15.86	18.48	21.65	25.56	30.52	35.46	43.58	79							
55	0.61	0.96	1.27	1.53	1.80	2.19	2.72	3.34	3.97	4.66	5.38	6.24	7.10	7.96	8.94	10.13	11.42	12.72	15.09	17.65	20.60	24.26	28.86	34.93	40.71	49.82	80							
56	0.63	1.02	1.36	1.66	1.99	2.46	3.07	3.74	4.39	5.08	5.92	6.89	7.86	8.89	10.10	11.40	12.72	14.18	16.73	19.62	23.02	27.30	32.71	40.12	46.65	56.73	81							
57	0.67	1.08	1.46	1.82	2.23	2.77	3.43	4.13	4.78	5.59	6.55	7.66	8.77	9.99	11.38	12.72	14.18	15.75	18.56	21.88	25.84	30.87	37.41	46.06	53.28	64.23	82							
58	0.73	1.16	1.57	2.01	2.51	3.11	3.80	4.49	5.13	6.04	7.13	8.47	9.86	11.23	12.69	14.09	15.75	17.41	20.65	24.51	29.14	35.00	43.06	52.69	60.46	72.57	83							
59	0.80	1.25	1.71	2.22	2.81	3.46	4.17	4.84	5.47	6.49	7.76	9.30	11.01	12.52	14.06	15.55	17.41	19.31	23.08	27.58	32.87	40.09	49.31	59.80	68.34	82.00	84							
60	0.90	1.36	1.87	2.45	3.11	3.81	4.53	5.19	5.82	6.99	8.43	10.11	12.00	13.87	15.51	17.17	19.31	21.51	25.90	31.04	37.41	46.05	56.09	67.62	77.30	92.65	85							
61	1.02	1.48	2.04	2.68	3.41	4.17	4.90	5.56	6.21	7.54	9.11	10.88	12.85	15.06	17.13	19.03	21.51	24.06	29.09	35.05	42.96	52.55	63.62	76.61	87.58	104.57	86							
62	1.11	1.63	2.25	2.96	3.75	4.55	5.32	6.02	6.73	8.18	9.84	11.69	13.79	16.20	18.91	21.17	24.06	26.93	32.66	40.11	49.23	59.85	72.30	86.96	99.10	117.70	87							
63	1.18	1.79	2.50	3.29	4.13	4.99	5.82	6.60	7.40	8.95	10.70	12.69	14.98	17.68	20.88	23.67	26.93	30.18	36.56	46.14	56.27	68.26	82.32	98.55	111.78	131.93	88							
64	1.22	1.96	2.78	3.65	4.57	5.49	6.39	7.27	8.18	9.82	11.71	13.91	16.48	19.55	23.22	26.47	30.14	34.06	40.70	52.93	64.42	77.95	93.54	111.35	125.58	147.16	89							
65	1.25	2.18	3.09	4.05	5.07	6.06	7.02	7.99	9.03	10.81	12.90	15.36	18.29	21.79	25.90	29.62	33.63	38.04	45.44	60.62	73.63	88.70	105.84	125.19	140.35	162.67	90							
66	1.30	2.45	3.46	4.49	5.66	6.71	7.73	8.77	9.94	11.91	14.26	17.05	20.40	24.32	28.89	33.05	37.29	41.79	51.74	69.31	83.82	100.41	119.10	139.94	155.34	178.34	91							
67	1.45	2.76	3.87	4.99	6.25	7.44	8.60	9.77	11.03	13.25	15.93	19.14	22.90	27.28	32.30	36.68	41.15	47.05	59.60	79.11	95.11	113.19	133.37	154.99	170.54	195.00	92							
68	1.66	3.11	4.33	5.53	6.69	8.28	9.56	10.80	12.18	14.72	17.77	21.36	25.55	30.35	35.73	40.65	46.40	54.40	89.95	107.44	126.97	147.97	170.25	190.47	212.82	231.84	93							
69	1.87	3.50	4.85	6.14	7.00	9.20	10.44	11.71	13.79	16.73	20.19	24.23	28.86	34.06	40.00	45.96	53.68	62.83	78.31	101.83	120.74	141.04	162.69	190.23	212.59	231.84	94							
70	2.27	3.95	5.42	6.63	7.74	10.08	11.27	13.45	15.75	19.10	23.00	27.49	32.53	38.29	45.37	53.19	62.16	72.24	89.19	114.66	134.34	155.32	185.89	212.45	231.72	249.16	95							
71	2.93	4.45	6.07	7.37	8.93	10.83	12.31	14.82	16.91	20.58	24.77	29.51	34.93	41.58	50.21	61.53	71.62	83.36	101.16	127.84	148.21	181.77	212.37	231.67	249.10	263.79	96							
72	3.59	5.25	6.95	8.48	9.98	11.53	13.24	15.66	17.68	21.57	25.95	30.97	37.14	45.14	55.46	69.44	83.03	97.81	116.80	143.21	177.82	212.29	231.62	249.09	263.79	279.25	97							
73	4.24	6.10	7.86	9.49	10.98	12.44	14.60	17.01	18.90	23.07	27.79	33.58	41.07	50.75	63.15	78.90	97.73	115.45	137.43	176.15	212.21	231.59	249.06	263.79	279.25	98								
74	5.01	6.62	8.58	10.56	12.06	13.97	16.35	18.40	21.79	26.33	31.98	39.25	48.65	60.69	75.97	95.34	115.39	135.88	174.32	212.13	231.56	249.03	263.79	279.25	295.62	312.92	99							
75	5.50	7.23	9.40	11.68	13.42	15.71	17.90	21.16	26.18	31.73	38.98	48.33	60.30	75.51	94.63	115.30	135.74	173.38	212.05	231.52	249.01	263.79	279.25	295.62	312.92	331.22	100							
76	5.66	7.94	10.37	12.91	15.08	17.39	20.52	25.39	30.14	38.02	47.20	58.98	73.95	92.78	114.09	135.54	172.68	211.98	231.49	263.79	279.25	295.62	312.92	331.22	350.58	101								
77	5.93	8.57	11.40	14.49	16.91	19.91	24.64	29.57	36.44	46.31	57.93	72.70	91.29	112.29	134.64	151.15	211.15	231.45	248.95	263.79	279.25	295.62	312.92	331.22	350.58	371.04	102							
78	6.34	9.28	12.62	16.44	19.33	23.91	29.04	35.91	43.70	55.02	69.28	87.26	109.25	133.74	171.52	210.43	231.16	248.79	263.75	295.62	312.92	331.22	350.58	371.04	392.66	415.41	103							
79	6.82	10.21	14.19	18.76	21.21	28.51	35.40	43.10	51.27	65.01	103.23	128.80	170.22	209.82	230.90	248.51	264.34	295.62	312.92	331.22	350.58	371.04	392.66	415.41	426.91	104								
80	7.38	11.46	16.19	21.62	28.02	34.90	42.54	50.74	62.36	79.24	99.75	126.47	168.07	209.28	230.68	248.26	263.18	278.94	295.58	312.92	331.22	350.58	371.04	392.66	415.41	426.91	105							
81	8.11	13.07	18.75	25.38	33.43	42.00	50.25	61.83	73.47	97.91	124.33	167.28	208.81	230.49	248.06	262.96	278.70	295.34	312.89	331.22	350.58	371.04	392.66	415.41	426.91	439.27	464.47	491.10	106					
82	9.18	15.20	22.12	30.40	40.46	49.78	61.32	72.96	93.22	124.19	166.95	208.41	230.32	247.87	262.77	278.50	295.13	312.68	331.19	350.58	371.04	392.66	415.41	426.91	439.27	464.47	491.10	107						
83	10.80	18.09	26.62	36.87	49.33	60.83	72.45	92.73	123.83	166.66	208.02	230.17	247.72	262.60	278.33	294.95	312.50	331.02	350.55	371.04	392.66	415.41	426.91	439.27	464.47	491.10	519.22	548.91	580.25	613.33	648.21	685.01	113	
84	13.23	22.06	32.49	45.04	60.35	71.99	92.26	123.43	165.65	207.69	230.04	247.58	262.45	278.18	294.80	312.36	330.88	350.42	371.02	392.66	415.41	426.91	439.27	464.47	491.10	519.22	548.91	580.25	613.33	648.21	685.01	723.78	114	
85	16.70	27.33	40.01	55.34	71.52	91.82	122.98	164.70	206.51	229.92	247.45	262.33	278.05	294.67	312.23	330.76	350.31	370.94	392.66	415.41	439.27	464.47	491.10	519.22	548.91	580.25	613.33	648.21	685.01	723.78	764.63	807.62	852.81	116
86	21.34	34.31	49.83	68.55	91.40	122.56	163.79	205.40	229.49	247.34	262.21	277.93	294.56	312.12	330.65	350.22	370.87	392.																

Attachment B.2.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
0																0.46	0.53	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.61	0.61	25
1															0.45	0.51	0.56	0.58	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.61	0.63	26
2															0.50	0.55	0.58	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.62	0.65	27
3															0.55	0.58	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.61	0.63	0.63	28	
4															0.58	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.61	0.61	0.61	0.61	29	
5															0.44	0.44	0.45	0.46	0.47	0.48	0.49	0.50	0.50	0.50	0.50	0.50	0.60	30
6															0.50	0.55	0.57	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	31
7															0.55	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	32
8															0.55	0.57	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.59	33
9															0.54	0.57	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.59	34
10															0.43	0.43	0.44	0.44	0.44	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	35
11															0.43	0.43	0.44	0.45	0.45	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	36
12															0.50	0.53	0.55	0.55	0.55	0.56	0.57	0.58	0.58	0.58	0.58	0.59	0.60	37
13															0.53	0.54	0.54	0.54	0.54	0.54	0.55	0.55	0.55	0.55	0.55	0.56	0.56	38
14															0.50	0.53	0.54	0.54	0.54	0.54	0.54	0.55	0.55	0.55	0.55	0.56	0.56	39
15	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	40
16	0.49	0.49	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	41
17	0.49	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.53	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	42
18	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	43
19	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.49	0.49	0.49	0.49	0.49	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	44
20	0.44	0.44	0.44	0.44	0.44	0.45	0.45	0.46	0.46	0.47	0.47	0.47	0.47	0.47	0.47	0.49	0.49	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	45
21	0.41	0.41	0.41	0.41	0.42	0.42	0.42	0.43	0.43	0.44	0.44	0.45	0.46	0.46	0.47	0.48	0.48	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	46
22	0.37	0.37	0.38	0.38	0.38	0.40	0.40	0.41	0.41	0.42	0.42	0.42	0.43	0.43	0.44	0.46	0.46	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	47
23	0.32	0.33	0.35	0.37	0.39	0.39	0.39	0.40	0.41	0.41	0.43	0.43	0.46	0.46	0.49	0.53	0.53	0.58	0.66	0.73	0.78	0.84	0.92	0.92	0.92	0.92	0.92	48
24	0.28	0.30	0.33	0.36	0.38	0.39	0.39	0.41	0.43	0.45	0.48	0.51	0.56	0.62	0.70	0.78	0.84	0.92	1.02	1.13	1.27	1.40	1.54	1.65	1.75	1.84	1.89	49
25	0.24	0.28	0.32	0.36	0.37	0.39	0.40	0.42	0.44	0.47	0.47	0.50	0.54	0.60	0.66	0.75	0.84	0.92	1.02	1.13	1.27	1.40	1.54	1.65	1.75	1.88	2.05	50
26	0.22	0.27	0.32	0.36	0.38	0.39	0.41	0.44	0.46	0.50	0.54	0.58	0.64	0.72	0.81	0.92	1.02	1.13	1.27	1.40	1.53	1.65	1.75	1.88	2.05	2.27	51	
27	0.21	0.27	0.32	0.37	0.39	0.41	0.43	0.46	0.49	0.53	0.58	0.64	0.70	0.80	0.89	1.02	1.13	1.26	1.40	1.53	1.64	1.75	1.88	2.05	2.27	2.55	52	
28	0.21	0.27	0.33	0.37	0.41	0.43	0.46	0.49	0.53	0.58	0.64	0.70	0.78	0.87	0.99	1.12	1.25	1.40	1.53	1.64	1.75	1.88	2.05	2.27	2.55	2.89	53	
29	0.20	0.27	0.34	0.38	0.42	0.46	0.49	0.53	0.57	0.64	0.70	0.77	0.85	0.95	1.08	1.23	1.37	1.51	1.64	1.75	1.88	2.05	2.26	2.55	2.87	3.32	54	
30	0.20	0.27	0.33	0.39	0.43	0.49	0.53	0.57	0.62	0.68	0.74	0.82	0.92	1.04	1.19	1.35	1.48	1.61	1.74	1.87	2.02	2.25	2.53	2.87	3.25	3.80	55	
31	0.19	0.26	0.33	0.39	0.44	0.50	0.55	0.60	0.65	0.70	0.78	0.88	1.02	1.16	1.32	1.47	1.60	1.73	1.86	2.00	2.21	2.51	2.84	3.22	3.68	4.32	56	
32	0.18	0.26	0.33	0.40	0.46	0.51	0.58	0.62	0.67	0.73	0.82	0.95	1.12	1.28	1.44	1.58	1.72	1.86	2.00	2.19	2.49	2.82	3.18	3.61	4.12	4.82	57	
33	0.19	0.27	0.35	0.41	0.48	0.54	0.61	0.66	0.71	0.78	0.89	1.04	1.23	1.40	1.56	1.69	1.85	2.00	2.19	2.43	2.78	3.13	3.55	4.04	4.57	5.34	58	
34	0.21	0.28	0.36	0.43	0.50	0.57	0.64	0.70	0.77	0.86	0.99	1.15	1.33	1.51	1.68	1.82	2.00	2.19	2.43	2.69	3.06	3.46	3.93	4.45	4.97	5.91	59	
35	0.22	0.29	0.37	0.45	0.52	0.60	0.67	0.76	0.85	0.97	1.10	1.26	1.45	1.63	1.81	1.98	2.19	2.41	2.67	2.98	3.38	3.82	4.31	4.87	5.30	6.57	60	
36	0.23	0.30	0.38	0.46	0.54	0.62	0.72	0.84	0.96	1.08	1.21	1.37	1.56	1.77	1.96	2.19	2.40	2.63	2.94	3.28	3.72	4.19	4.72	5.27	5.85	7.39	61	
37	0.25	0.32	0.41	0.48	0.56	0.66	0.79	0.93	1.07	1.19	1.32	1.48	1.68	1.90	2.13	2.38	2.61	2.90	3.24	3.62	4.08	4.59	5.17	5.80	6.69	8.35	62	
38	0.27	0.36	0.44	0.52	0.60	0.72	0.87	1.03	1.18	1.30	1.43	1.60	1.81	2.05	2.31	2.58	2.87	3.20	3.57	3.97	4.48	5.07	5.74	6.59	7.67	9.39	63	
39	0.29	0.39	0.48	0.56	0.66	0.80	0.97	1.13	1.27	1.41	1.55	1.75	1.98	2.24	2.52	2.82	3.15	3.53	3.93	4.34	4.95	5.63	6.47	7.49	8.57	10.48	64	
40	0.31	0.42	0.52	0.62	0.73	0.90	1.07	1.24	1.38	1.53	1.71	1.93	2.18	2.46	2.77	3.11	3.48	3.88	4.33	4.79	5.51	6.31	7.29	8.43	9.38	11.60	65	
41	0.33	0.46	0.58	0.70	0.83	1.00	1.18	1.34	1.51	1.68	1.90	2.15	2.42	2.73	3.10	3.44	3.82	4.26	4.78	5.34	6.17	7.10	8.17	9.36	10.28	12.73	66	
42	0.35	0.50	0.64	0.77	0.91	1.08	1.27	1.45	1.64	1.85	2.09	2.37	2.70	3.06	3.44	3.77	4.20	4.71	5.32	6.01	6.93	7.92	9.04	10.18	11.28	13.91	67	
43	0.37	0.53	0.68	0.82	0.97	1.14	1.35	1.56	1.78	2.02	2.29	2.64	3.02	3.40	3.76	4.13	4.64	5.25	5.95	6.75	7.71	8.75	9.86	11.02	12.25	15.15	68	
44	0.40	0.57	0.72	0.86	1.02	1.22	1.45	1.70	1.95	2.20	2.52	2.95	3.35	3.71														

Attachment B.2.a.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25			
50	0.65	0.88	1.12	1.37	1.63	1.96	2.38	2.83	3.27	3.79	4.45	5.27	6.13	7.02	7.88	8.85	9.61	10.45	11.64	13.24	15.35	17.80	20.53	23.58	26.31	30.73	75	
51	0.72	0.99	1.26	1.52	1.79	2.12	2.54	3.01	3.53	4.16	4.98	5.99	6.95	7.71	8.60	9.56	10.35	11.50	13.05	14.99	17.36	20.00	22.94	26.27	29.30	34.43	76	
52	0.76	1.08	1.39	1.68	1.97	2.30	2.74	3.28	3.89	4.67	5.66	6.79	7.64	8.35	9.31	10.28	11.37	12.87	14.65	16.95	19.49	22.32	25.53	29.29	32.85	38.78	77	
53	0.79	1.17	1.52	1.84	2.14	2.51	3.02	3.67	4.37	5.31	6.41	7.46	8.27	9.14	10.14	11.27	12.72	14.45	16.45	19.02	21.73	24.81	28.43	32.75	37.07	43.87	78	
54	0.82	1.25	1.65	1.99	2.32	2.76	3.38	4.14	4.95	5.99	7.01	8.05	9.04	10.06	11.21	12.60	14.26	16.10	18.43	21.18	24.14	27.60	31.74	36.81	42.02	49.63	79	
55	0.85	1.34	1.78	2.14	2.52	3.07	3.81	4.68	5.55	6.53	7.53	8.74	9.94	11.14	12.52	14.18	15.98	17.85	20.48	23.49	26.80	30.76	35.58	41.64	47.62	56.14	80	
56	0.88	1.42	1.90	2.33	2.79	3.44	4.29	5.24	6.15	7.11	8.29	9.64	11.00	12.44	14.13	15.95	17.83	19.83	22.67	26.04	29.82	34.43	40.06	47.20	53.92	63.30	81	
57	0.93	1.51	2.04	2.55	3.12	3.88	4.80	5.78	6.69	7.82	9.17	10.72	12.28	13.99	15.93	17.80	19.80	21.99	25.10	28.95	33.33	38.70	45.30	53.51	60.87	70.97	82	
58	1.01	1.61	2.20	2.81	3.51	4.36	5.32	6.29	7.18	8.45	9.99	11.85	13.80	15.72	17.76	19.72	21.92	24.31	27.86	32.33	37.43	43.59	51.40	60.46	68.32	79.43	83	
59	1.12	1.74	2.40	3.11	3.93	4.85	5.84	6.78	7.66	9.09	10.86	13.02	15.41	17.53	19.67	21.77	24.22	26.91	31.07	36.27	42.04	49.32	58.09	67.86	76.46	88.93	84	
60	1.26	1.89	2.61	3.42	4.35	5.34	6.34	7.26	8.14	9.78	11.80	14.16	16.80	19.41	21.71	24.04	26.84	29.91	34.82	40.70	47.42	55.80	65.25	75.96	85.63	99.60	85	
61	1.42	2.07	2.85	3.75	4.77	5.84	6.85	7.78	8.69	10.55	12.75	15.23	17.98	21.07	23.98	26.63	29.89	33.44	39.02	45.74	53.63	62.77	73.15	85.15	96.04	111.45	86	
62	1.56	2.28	3.15	4.14	5.24	6.37	7.44	8.42	9.42	11.45	13.78	16.37	19.29	22.68	26.47	29.64	33.42	37.44	43.73	51.63	60.44	70.50	82.12	95.61	107.61	124.40	87	
63	1.65	2.51	3.50	4.60	5.79	6.99	8.14	9.24	10.37	12.52	14.98	17.76	20.97	24.75	29.23	33.13	37.40	41.93	48.86	58.27	67.99	79.29	92.35	107.23	120.25	138.32	88	
64	1.71	2.74	3.88	5.11	6.39	7.69	8.94	10.18	11.45	13.75	16.39	19.47	23.06	27.36	32.49	37.05	41.83	47.00	54.29	65.65	76.59	89.28	103.71	119.94	133.87	153.09	89	
65	1.74	3.04	4.32	5.67	7.09	8.49	9.83	11.19	12.63	15.12	18.05	21.49	25.59	30.51	36.25	41.45	46.66	52.29	60.34	73.93	86.25	100.31	116.08	133.59	148.31	167.95	90	
66	1.82	3.43	4.84	6.29	7.92	9.39	10.81	12.28	13.91	16.66	19.95	23.87	28.55	34.04	40.44	46.26	51.76	57.71	67.69	83.22	96.89	112.27	129.32	148.02	162.80	182.77	91	
67	2.03	3.87	5.41	6.98	8.75	10.41	12.03	13.67	15.43	18.55	22.30	26.79	32.05	38.18	45.20	51.33	57.25	64.40	76.40	93.58	108.55	125.17	143.41	162.56	177.30	198.42	92	
68	2.32	4.35	6.06	7.74	9.36	11.59	13.37	15.12	17.04	20.60	24.87	29.89	35.76	42.47	50.00	56.89	63.93	72.76	86.09	104.92	121.13	138.91	157.63	177.09	195.23	215.04	93	
69	2.61	4.90	6.78	8.59	9.79	12.88	14.61	16.39	19.30	23.41	28.25	33.91	40.39	47.66	55.97	63.61	72.25	82.16	96.76	117.19	134.54	152.76	171.78	195.06	214.87	232.68	94	
70	3.17	5.52	7.59	9.28	10.84	14.12	15.77	18.82	22.05	26.73	32.20	38.48	45.52	53.58	61.15	71.91	81.69	92.50	108.32	130.28	148.06	166.61	192.00	214.76	232.56	249.16	95	
71	4.10	6.23	8.49	10.32	12.50	15.16	17.23	20.75	23.67	28.80	34.67	41.30	48.89	57.90	68.91	81.25	92.06	104.15	120.78	143.50	161.62	189.07	214.70	232.51	249.10	263.79	96	
72	5.03	7.35	9.73	11.87	13.97	16.14	18.53	21.93	24.74	30.19	36.31	43.35	51.72	61.94	74.36	89.81	103.90	118.03	135.36	157.91	186.26	214.63	232.47	249.09	263.79	97		
73	5.93	8.53	11.01	13.29	15.37	17.40	20.43	23.81	26.46	32.30	38.89	46.75	56.35	68.02	82.12	99.03	117.95	133.79	152.83	184.86	214.58	232.43	249.06	263.79	279.25	295.62	98	
74	7.01	9.27	12.01	14.77	16.88	19.55	22.89	25.76	30.50	36.85	44.51	53.82	65.15	78.84	95.25	114.97	133.72	151.11	182.86	214.52	232.40	249.03	263.79	279.25	295.62	312.92	99	
75	7.70	10.13	13.16	16.35	18.79	21.98	25.05	29.61	36.64	44.15	53.45	64.72	78.35	94.67	114.12	133.62	150.95	181.85	214.46	232.36	249.01	263.79	279.25	295.62	312.92	331.22	100	
76	7.93	11.12	14.52	18.06	21.11	24.33	28.72	35.53	41.96	52.14	63.24	76.66	92.76	111.93	132.23	150.73	181.31	214.40	232.33	248.99	263.79	279.25	295.62	312.92	331.22	350.58	101	
77	8.30	12.00	15.95	20.28	23.66	27.86	34.48	41.18	49.95	62.02	75.25	91.15	110.08	130.07	149.71	180.83	213.78	232.29	263.79	279.25	295.62	312.92	331.22	350.58	371.04	102		
78	8.87	12.98	17.67	23.00	27.05	33.45	40.43	49.22	58.58	71.57	86.96	105.35	126.66	148.72	180.42	213.23	232.00	248.79	263.75	279.25	295.62	312.92	331.22	350.58	371.04	392.66	415.41	103
79	9.54	14.29	19.86	26.25	32.48	39.69	48.52	57.79	66.62	81.54	99.15	119.57	143.16	179.14	212.77	231.74	248.51	263.44	279.21	295.62	312.92	331.22	350.58	371.04	392.66	415.41	104	
80	10.33	16.03	22.66	30.26	39.00	47.84	57.02	65.95	78.22	95.59	115.54	140.53	176.89	212.37	231.52	248.26	263.18	278.94	295.58	312.92	331.22	350.58	371.04	392.66	415.41	439.27	105	
81	11.35	18.30	26.24	35.33	45.85	56.30	65.30	77.55	88.71	113.35	138.07	176.14	212.02	231.32	248.06	262.96	278.70	295.34	312.89	331.22	350.58	371.04	392.66	415.41	439.27	464.47	106	
82	12.84	21.27	30.79	41.68	54.20	64.68	76.91	88.09	107.76	137.92	175.89	211.71	231.16	247.67	262.77	278.50	295.13	312.68	331.19	350.58	371.04	392.66	415.41	439.27	464.47	491.10	107	
83	15.12	25.18	36.51	49.40	64.10	76.29	87.48	107.20	137.51	175.66	211.42	231.01	247.72	262.60	278.33	294.95	312.50	330.55	351.02	371.04	392.66	415.41	439.27	464.47	491.10	519.22	519.22	108
84	18.42	30.25	43.53	58.53	75.68	86.91	106.65	174.89	214.89	211.17	230.87	247.58	262.45	278.18	294.80	312.36	330.88	350.42	371.02	392.66	415.41	439.27	464.47	491.10	519.22	548.91	548.91	109
85	22.90	36.61	51.99	69.40	86.34	106.13	136.56	174.16	210.28	230.75	247.45	262.33	278.05	294.67	312.23	330.76	350.31	370.94	392.66	415.41	439.27	464.47	491.10	519.22	548.91	548.91	580.25	110
86	28.58	44.58	62.49	82.67	105.64	136.09	173.43	209.45	230.32	247.34	262.21	277.93	294.56	312.12	330.65	350.22	370.87	392.63	415.41	439.27	464.47	491.10	519.22	548.91	548.91	580.25	613.33	1

Attachment B.2.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0																0.78	0.88	0.96	0.98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.02	25	
1																0.75	0.85	0.93	0.97	0.99	1.00	1.00	1.00	1.00	1.00	1.00	1.02	26	
2																0.84	0.92	0.97	0.99	1.00	1.00	1.00	1.00	1.01	1.01	1.04	1.08	27	
3																0.92	0.97	1.00	1.00	1.00	1.00	1.01	1.02	1.04	1.05	1.04	1.05	28	
4																0.74	0.84	0.92	0.97	0.99	1.00	1.00	1.01	1.02	1.02	1.02	1.02	29	
5																0.73	0.84	0.92	0.97	0.98	0.99	0.99	1.00	1.00	1.00	1.00	1.00	1.00	30
6																0.73	0.84	0.92	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.98	31
7																0.84	0.92	0.95	0.96	0.96	0.96	0.97	0.97	0.97	0.97	0.97	0.97	0.97	32
8																0.91	0.95	0.95	0.95	0.95	0.95	0.97	0.97	0.97	0.97	0.97	0.97	0.99	33
9																0.72	0.84	0.91	0.95	0.95	0.95	0.97	0.97	0.97	0.97	0.97	0.97	0.99	34
10																0.72	0.83	0.91	0.94	0.94	0.94	0.95	0.96	0.97	0.97	0.97	0.97	0.99	35
11																0.72	0.83	0.90	0.92	0.92	0.92	0.93	0.94	0.96	0.97	0.97	0.97	0.99	36
12																0.83	0.89	0.91	0.91	0.91	0.92	0.93	0.96	0.97	0.97	0.97	0.97	1.01	37
13																0.72	0.83	0.89	0.90	0.90	0.90	0.93	0.95	0.97	0.97	0.97	0.97	1.04	38
14																0.83	0.89	0.90	0.90	0.90	0.90	0.93	0.96	0.97	0.97	0.97	0.97	1.15	39
15	0.74	0.72	0.83	0.89	0.89	0.89	0.89	0.89	0.89	0.91	0.94	0.94	0.94	0.94	0.95	0.96	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.99	1.01	1.04	40		
16	0.72	0.82	0.88	0.88	0.88	0.88	0.88	0.88	0.89	0.91	0.95	0.95	0.95	0.96	0.96	0.96	0.97	0.97	0.99	1.01	1.04	1.09	1.09	1.15	1.15	37			
17	0.82	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.90	0.90	0.92	0.92	0.94	0.94	0.94	0.94	0.99	1.00	1.04	1.09	1.09	1.15	1.23	38			
18	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.85	0.86	0.86	0.88	0.89	0.92	0.94	0.95	1.00	1.04	1.09	1.15	1.23	1.32	1.32	1.42	1.42	41			
19	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.82	0.82	0.84	0.84	0.86	0.90	0.95	0.98	1.03	1.09	1.15	1.23	1.31	1.42	1.55	1.71	1.89	2.12	44		
20	0.74	0.74	0.74	0.74	0.74	0.76	0.76	0.77	0.78	0.78	0.82	0.84	0.89	0.97	1.03	1.08	1.15	1.23	1.31	1.42	1.55	1.71	1.89	2.12	2.35	45			
21	0.67	0.67	0.67	0.67	0.68	0.70	0.71	0.72	0.72	0.73	0.75	0.77	0.81	0.84	0.91	1.00	1.08	1.15	1.23	1.31	1.42	1.55	1.71	1.89	2.12	2.35	46		
22	0.61	0.61	0.62	0.62	0.64	0.66	0.67	0.68	0.69	0.70	0.74	0.76	0.80	0.85	0.94	1.04	1.14	1.23	1.31	1.42	1.55	1.71	1.89	2.12	2.35	47			
23	0.54	0.55	0.58	0.61	0.64	0.65	0.67	0.68	0.69	0.73	0.77	0.81	0.88	0.97	1.10	1.21	1.31	1.42	1.55	1.71	1.89	2.12	2.35	2.57	2.77	2.91	48		
24	0.46	0.50	0.55	0.60	0.63	0.64	0.66	0.68	0.71	0.75	0.80	0.85	0.93	1.03	1.17	1.30	1.42	1.55	1.71	1.89	2.12	2.35	2.57	2.75	2.90	3.09	49		
25	0.39	0.47	0.54	0.60	0.62	0.65	0.67	0.69	0.74	0.79	0.84	0.91	0.99	1.11	1.25	1.41	1.55	1.71	1.89	2.11	2.34	2.55	2.74	2.90	3.08	3.32	50		
26	0.36	0.46	0.54	0.61	0.64	0.66	0.69	0.73	0.77	0.84	0.90	0.98	1.07	1.22	1.36	1.55	1.71	1.89	2.11	2.34	2.54	2.72	2.89	3.08	3.32	3.62	51		
27	0.35	0.46	0.54	0.62	0.66	0.68	0.72	0.77	0.83	0.90	0.98	1.07	1.18	1.34	1.49	1.70	1.89	2.10	2.33	2.54	2.72	2.88	3.07	3.32	3.62	3.99	52		
28	0.35	0.46	0.55	0.62	0.68	0.72	0.77	0.83	0.88	0.97	1.07	1.18	1.30	1.46	1.65	1.88	2.09	2.33	2.54	2.72	2.88	3.07	3.31	3.62	3.99	4.44	53		
29	0.34	0.46	0.56	0.63	0.71	0.77	0.83	0.88	0.96	1.06	1.17	1.29	1.42	1.59	1.81	2.07	2.29	2.52	2.71	2.88	3.07	3.31	3.61	4.39	4.44	5.01	54		
30	0.33	0.46	0.55	0.64	0.73	0.81	0.88	0.94	1.04	1.13	1.25	1.38	1.55	1.75	2.00	2.25	2.48	2.69	2.88	3.07	3.31	3.60	3.98	4.43	4.95	5.63	55		
31	0.31	0.44	0.55	0.64	0.74	0.83	0.92	1.00	1.08	1.17	1.31	1.48	1.70	1.95	2.22	2.45	2.67	2.88	3.07	3.31	3.60	3.97	4.42	4.92	5.49	6.29	56		
32	0.31	0.43	0.55	0.66	0.76	0.86	0.97	1.04	1.12	1.22	1.38	1.59	1.88	2.15	2.42	2.64	2.86	3.07	3.31	3.60	3.97	4.42	4.90	5.45	6.06	6.90	57		
33	0.33	0.45	0.58	0.69	0.80	0.91	1.02	1.10	1.19	1.30	1.49	1.75	2.05	2.35	2.61	2.83	3.06	3.31	3.60	3.97	4.40	4.89	5.42	6.02	6.63	7.50	58		
34	0.35	0.47	0.60	0.72	0.84	0.96	1.07	1.18	1.29	1.44	1.66	1.92	2.23	2.53	2.81	3.04	3.31	3.60	3.96	4.39	4.86	5.40	5.98	6.59	7.23	8.23	59		
35	0.36	0.49	0.62	0.75	0.88	1.00	1.13	1.28	1.43	1.62	1.84	2.11	2.42	2.73	3.03	3.30	3.60	3.96	4.38	4.82	5.37	5.95	6.57	7.21	7.96	9.15	60		
36	0.38	0.51	0.64	0.77	0.90	1.04	1.20	1.41	1.60	1.81	2.03	2.29	2.61	2.96	3.29	3.60	3.95	4.36	4.82	5.31	5.92	6.53	7.19	7.94	8.80	10.29	61		
37	0.41	0.54	0.68	0.80	0.94	1.11	1.31	1.56	1.79	2.00	2.22	2.48	2.81	3.19	3.57	3.94	4.35	4.80	5.31	5.86	6.49	7.16	7.92	8.79	9.84	11.63	62		
38	0.45	0.60	0.74	0.86	1.01	1.21	1.46	1.72	1.97	2.18	2.40	2.68	3.04	3.44	3.87	4.31	4.78	5.30	5.85	6.45	7.12	7.90	8.78	9.84	11.12	13.08	63		
39	0.48	0.65	0.80	0.93	1.10	1.34	1.63	1.89	2.13	2.36	2.61	2.93	3.31	3.74	4.21	4.72	5.25	5.84	6.44	7.11	7.87	8.77	9.84	11.10	12.54	14.59	64		
40	0.51	0.71	0.88	1.03	1.23	1.50	1.80	2.07	2.31	2.56	2.86	3.24	3.65	4.11	4.64	5.20	5.80	6.42	7.09	7.86	8.76	9.84	11.09	12.48	13.97	16.16	65		
41	0.54	0.78	0.98	1.17	1.39	1.67	1.98	2.25	2.52	2.82	3.18	3.59	4.05	4.58	5.18	5.76	6.38	7.07	7.84	8.74	9.81	11.06	12.43	13.86	15.15	17.73	66		
42	0.58	0.84	1.07	1.29	1.53	1.81	2.12	2.42	2.75	3.09	3.51	3.97	4.52	5.12	5.75	6.30	7.01	7.81	8.73	9.77	11.01	12.34	13.76	15.08	16.41	19.38	67		
43	0.61	0.88	1.14	1.37	1.61	1.91	2.26	2.62	2.98	3.38	4.41	5.06	5.69	6.29	6.91	7.75	8.69	9.76	10.92	12.26	13.63	15.01	16.33	18.02	21.10	68			
44	0.66	0.94	1.20	1.44	1.71	2.04	2.43	2.84	3.26	3.69	4.21	4.94	5.61	6.22	6.83	7.63	8.62	9.71	10.91	12.19	13.56	14.90	16.25	17.					

Attachment B.2.a.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Male Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate					
50	1.09	1.48	1.88	2.29	2.73	3.28	3.97	4.73	5.48	6.34	7.44	8.83	10.26	11.75	13.19	14.82	16.02	17.29	19.06	21.37	24.32	27.61	31.08	34.71	38.46	42.41	75				
51	1.20	1.66	2.11	2.54	3.00	3.55	4.24	5.04	5.91	6.96	8.34	10.03	11.63	12.91	14.39	16.00	17.25	19.01	21.32	24.10	27.37	30.82	34.39	38.22	42.36	46.68	76				
52	1.27	1.82	2.32	2.81	3.29	3.85	4.58	5.49	6.50	7.82	9.48	11.36	12.78	13.98	15.58	17.20	18.94	21.26	23.88	27.15	30.57	34.14	37.93	42.11	46.68	51.67	77				
53	1.32	1.96	2.54	3.08	3.58	4.20	5.05	6.14	7.32	8.90	10.73	12.49	13.84	15.29	16.97	18.85	21.17	23.84	26.76	30.36	33.91	37.69	41.84	46.53	51.67	57.45	78				
54	1.37	2.10	2.77	3.32	3.88	4.62	5.65	6.93	8.28	10.03	11.73	13.46	15.13	16.84	18.75	21.07	23.79	26.74	29.92	33.71	37.48	41.62	46.29	51.62	57.45	63.90	79				
55	1.42	2.25	2.98	3.58	4.22	5.13	6.37	7.82	9.29	10.93	12.59	14.62	16.64	18.64	20.94	23.73	26.71	29.87	33.18	37.25	41.40	46.07	51.42	57.45	63.90	71.06	80				
56	1.48	2.39	3.18	3.89	4.67	5.76	7.18	8.76	10.29	11.91	13.87	16.12	18.40	20.81	23.64	26.69	29.82	33.10	36.65	41.15	45.83	51.20	57.36	63.90	71.06	78.78	81				
57	1.57	2.53	3.41	4.26	5.23	6.49	8.03	9.67	11.20	13.10	15.34	17.94	20.53	23.40	26.65	29.78	33.02	36.53	40.49	45.59	50.97	57.16	63.90	71.06	78.78	86.85	82				
58	1.70	2.70	3.69	4.70	5.88	7.30	8.91	10.52	12.02	14.15	16.71	19.83	23.09	26.29	32.98	36.43	40.35	44.85	50.74	56.95	63.81	71.06	78.78	86.85	95.60	83					
59	1.88	2.91	4.01	5.20	6.57	8.12	9.77	11.35	12.82	15.22	18.17	21.77	25.79	29.32	32.91	36.41	40.24	44.71	49.92	56.73	63.65	71.06	78.78	86.85	95.60	105.27	84				
60	2.11	3.17	4.37	5.73	7.27	8.94	10.60	12.16	13.63	16.37	19.74	23.68	28.11	32.46	36.32	40.22	44.58	49.76	55.81	63.45	71.00	78.78	86.85	95.60	105.27	115.98	85				
61	2.38	3.47	4.77	6.27	7.99	9.77	11.46	13.02	14.54	17.65	21.33	25.47	30.08	35.25	40.10	44.54	49.61	55.63	62.42	70.90	78.78	86.85	95.60	105.27	115.98	127.68	86				
62	2.60	3.82	5.26	6.93	8.78	10.67	12.45	14.10	15.76	19.16	23.05	27.38	32.29	37.94	44.27	49.56	55.46	62.23	69.81	78.78	86.85	95.60	105.27	115.98	127.68	140.21	87				
63	2.75	4.20	5.86	7.69	9.69	11.69	13.62	15.45	17.34	20.96	25.06	29.71	35.08	41.40	48.89	55.40	62.03	69.58	77.83	86.85	95.60	105.27	115.98	127.68	140.21	153.40	88				
64	2.85	4.59	6.50	8.54	10.70	12.86	14.96	17.02	19.16	23.00	27.42	32.56	38.58	45.76	54.33	61.95	69.36	77.47	86.30	95.60	105.27	115.98	127.68	140.21	153.40	167.08	89				
65	2.91	5.09	7.24	9.49	11.87	14.20	16.44	18.72	21.13	25.30	30.19	35.96	42.81	51.01	60.61	69.30	77.35	85.84	95.43	105.27	115.98	127.68	140.21	153.40	167.08	180.41	90				
66	3.04	5.74	8.10	10.52	13.25	15.71	18.09	20.54	23.27	27.87	33.37	39.92	47.76	56.92	67.62	77.34	85.84	95.17	105.27	115.98	127.68	140.21	153.40	167.08	180.41	193.24	91				
67	3.39	6.47	9.06	11.68	14.65	17.41	20.13	22.87	25.81	31.02	37.29	44.80	53.59	63.85	75.58	85.83	95.14	105.24	115.98	127.68	140.21	153.40	167.08	180.41	193.24	206.49	92				
68	3.88	7.28	10.14	12.96	15.67	19.38	22.37	25.30	28.51	34.46	41.61	50.00	59.81	71.04	83.62	95.10	105.21	115.98	127.68	140.21	153.40	167.08	180.41	193.24	206.49	220.30	93				
69	4.38	8.20	11.35	14.38	16.39	21.55	24.45	27.44	32.28	39.16	47.24	56.70	67.53	79.67	93.54	105.18	115.98	127.68	140.21	153.40	167.08	180.41	193.24	206.49	220.25	234.67	94				
70	5.32	9.24	12.69	15.53	18.13	23.61	26.39	31.48	36.88	44.71	53.84	64.35	76.13	89.58	105.03	115.98	127.68	140.21	153.40	167.08	180.41	193.24	206.49	220.22	234.56	249.16	95				
71	6.87	10.42	14.21	17.27	20.91	25.37	28.82	34.73	39.60	48.18	58.01	69.10	81.79	96.37	112.96	127.68	140.21	153.15	167.01	180.41	193.24	206.49	220.20	234.51	249.10	263.79	96				
72	8.41	12.29	16.28	19.86	23.37	27.01	31.00	36.68	41.39	50.51	60.75	72.51	86.07	101.53	118.89	137.79	153.09	165.78	179.20	192.62	206.49	220.18	234.46	249.09	263.79	279.25	97				
73	9.93	14.28	18.41	22.23	25.71	29.12	34.17	39.82	44.25	54.02	65.05	77.78	92.33	108.71	126.84	146.48	165.66	177.12	189.28	205.73	220.17	234.42	249.06	263.79	279.25	295.62	98				
74	11.74	15.52	20.10	24.72	28.24	32.70	38.30	43.09	50.99	61.60	73.99	88.09	103.99	121.58	140.67	161.22	177.04	187.13	203.32	220.16	234.39	249.03	263.79	279.25	295.62	312.92	99				
75	12.89	16.95	22.02	27.35	31.44	36.78	41.89	49.50	61.26	73.40	87.49	103.30	120.82	139.81	160.05	176.91	186.95	202.12	220.14	234.36	249.01	263.79	279.25	295.62	312.92	331.22	100				
76	13.27	18.61	24.29	30.22	35.32	40.70	48.02	59.40	68.91	85.40	101.00	118.29	137.07	157.10	175.08	186.68	201.95	220.13	234.32	248.99	263.79	279.25	295.62	312.92	331.22	350.58	101				
77	13.88	20.08	26.68	33.92	39.58	46.59	57.63	68.50	81.72	98.98	116.04	134.58	154.36	172.07	185.34	201.80	219.99	234.28	248.95	263.79	279.25	295.62	312.92	331.22	350.58	371.04	102				
78	14.84	21.72	29.55	38.48	45.23	55.92	67.24	80.53	93.66	110.56	128.68	148.07	167.80	184.19	201.66	219.87	233.98	248.79	263.75	279.25	295.62	312.92	331.22	350.58	371.04	392.66	415.41	103			
79	15.97	23.91	33.23	43.91	54.30	66.01	79.38	92.38	102.80	120.48	139.13	158.15	177.14	200.41	219.77	233.72	248.51	263.44	279.21	295.62	312.92	331.22	350.58	371.04	392.66	415.41	437.27	104			
80	17.28	26.82	37.91	50.60	64.87	78.27	91.15	101.75	115.59	134.16	152.83	173.74	197.94	219.68	233.50	248.26	263.18	278.94	295.58	312.92	331.22	350.58	371.04	392.66	415.41	437.27	105				
81	18.99	30.61	43.88	58.75	75.08	89.98	100.76	114.59	124.69	149.77	170.53	197.25	219.61	233.30	248.06	262.96	278.70	295.34	312.89	331.22	350.58	371.04	392.66	415.41	437.27	464.47	484.47	106			
82	21.48	35.58	51.21	68.25	86.56	99.81	113.64	123.80	142.02	170.34	197.17	219.54	233.14	247.37	262.77	278.50	295.13	312.68	331.19	350.58	371.04	392.66	415.41	437.27	464.47	484.47	519.22	539.27	107		
83	25.28	41.88	59.80	78.88	98.91	112.73	122.95	141.26	167.83	197.11	219.48	232.98	247.72	262.60	278.33	294.95	312.50	330.55	351.02	371.04	392.66	415.41	437.27	464.47	484.47	519.22	539.27	561.26	581.26	108	
84	30.63	49.53	69.51	90.30	111.83	122.13	140.55	169.26	196.86	219.42	232.88	247.58	262.45	278.18	294.80	312.36	330.88	350.42	371.02	392.66	415.41	437.27	464.47	484.47	519.22	539.27	561.26	581.26	591.22	615.33	109
85	37.50	58.46	80.21	102.53	121.34	139.85	168.65	196.64	219.22	232.73	247.45	262.33	278.05	294.67	312.23	330.76	350.31	370.94	392.66	415.41	439.27	464.47	491.10	519.22	548.91	580.25	613.33	648.21	685.01	723.78	764.63

Attachment B.2.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25			
0																0.51	0.62	0.72	0.78	0.82	0.87	0.92	0.96	1.01	1.06	1.13	25	
1																0.50	0.60	0.70	0.77	0.82	0.87	0.92	0.96	1.01	1.06	1.13	26	
2																0.60	0.69	0.77	0.82	0.87	0.92	0.96	1.01	1.06	1.11	1.16	27	
3																0.69	0.77	0.82	0.87	0.92	0.96	1.01	1.06	1.13	1.16	28		
4																0.49	0.60	0.69	0.77	0.82	0.87	0.92	0.96	1.01	1.06	1.13	29	
5																0.49	0.60	0.69	0.77	0.82	0.87	0.91	0.96	1.01	1.05	1.08	30	
6																0.49	0.60	0.69	0.77	0.82	0.87	0.90	0.95	1.01	1.06	1.09	31	
7																0.60	0.69	0.76	0.81	0.85	0.90	0.94	0.99	1.03	1.05	1.06	1.12	32
8																0.60	0.69	0.76	0.81	0.85	0.88	0.92	0.99	1.03	1.05	1.06	1.14	33
9																0.48	0.60	0.69	0.76	0.81	0.84	0.88	0.92	0.96	1.02	1.05	1.12	34
10																0.48	0.59	0.68	0.76	0.80	0.84	0.86	0.91	0.96	1.01	1.05	1.08	35
11																0.48	0.59	0.68	0.74	0.79	0.82	0.86	0.90	0.96	1.01	1.06	1.07	36
12																0.59	0.68	0.74	0.78	0.81	0.85	0.94	1.00	1.05	1.06	1.07	1.12	37
13																0.48	0.59	0.68	0.73	0.77	0.81	0.84	0.87	0.93	0.99	1.04	1.06	38
14																0.48	0.59	0.68	0.72	0.77	0.79	0.83	0.86	0.91	0.97	1.03	1.06	39
15	0.48	0.48	0.59	0.68	0.72	0.75	0.79	0.81	0.85	0.90	0.95	1.00	1.05	1.08	1.09	1.10	1.12	1.14	1.17	1.21	1.26	1.33	1.42	1.52	40			
16	0.48	0.59	0.68	0.72	0.75	0.78	0.81	0.84	0.89	0.93	0.97	1.02	1.05	1.08	1.09	1.10	1.14	1.17	1.21	1.26	1.33	1.42	1.52	1.64	41			
17	0.59	0.67	0.71	0.74	0.77	0.80	0.84	0.87	0.91	0.94	0.98	1.01	1.03	1.06	1.08	1.09	1.17	1.20	1.26	1.32	1.41	1.52	1.64	1.78	42			
18	0.65	0.69	0.72	0.75	0.78	0.80	0.85	0.89	0.92	0.93	0.96	0.98	1.01	1.05	1.09	1.12	1.20	1.25	1.32	1.41	1.52	1.63	1.78	1.96	2.17	43		
19	0.66	0.69	0.72	0.75	0.77	0.81	0.84	0.87	0.89	0.91	0.93	0.95	0.99	1.04	1.12	1.18	1.25	1.32	1.41	1.52	1.63	1.77	1.96	2.17	2.43	44		
20	0.64	0.67	0.69	0.72	0.75	0.79	0.82	0.83	0.85	0.87	0.90	0.93	0.98	1.06	1.16	1.25	1.32	1.41	1.52	1.63	1.77	1.96	2.17	2.43	2.71	45		
21	0.61	0.64	0.66	0.69	0.73	0.75	0.78	0.79	0.81	0.85	0.89	0.93	0.99	1.09	1.21	1.32	1.41	1.52	1.63	1.77	1.96	2.17	2.43	2.71	3.00	46		
22	0.57	0.60	0.63	0.67	0.70	0.73	0.75	0.77	0.79	0.84	0.89	0.94	1.02	1.13	1.27	1.41	1.52	1.63	1.77	1.96	2.17	2.43	2.71	3.00	3.29	47		
23	0.53	0.56	0.61	0.65	0.69	0.72	0.74	0.76	0.80	0.85	0.91	0.98	1.07	1.19	1.36	1.50	1.63	1.77	1.96	2.17	2.42	2.71	2.99	3.28	3.51	3.68	48	
24	0.47	0.52	0.58	0.64	0.69	0.72	0.75	0.78	0.83	0.89	0.96	1.03	1.13	1.27	1.45	1.62	1.77	1.96	2.17	2.42	2.70	2.99	3.28	3.51	3.68	3.93	49	
25	0.41	0.49	0.57	0.66	0.70	0.73	0.77	0.81	0.87	0.94	1.02	1.10	1.22	1.38	1.55	1.77	1.96	2.17	2.42	2.70	2.99	3.28	3.51	3.68	3.93	4.29	50	
26	0.38	0.48	0.59	0.68	0.72	0.76	0.80	0.86	0.92	1.01	1.10	1.20	1.33	1.51	1.69	1.94	2.17	2.42	2.70	2.99	3.28	3.50	3.68	3.93	4.29	47		
27	0.37	0.50	0.61	0.70	0.76	0.80	0.85	0.91	0.99	1.10	1.20	1.32	1.47	1.67	1.87	2.15	2.41	2.70	2.99	3.27	3.50	3.68	3.93	4.29	4.75	53		
28	0.38	0.51	0.63	0.72	0.80	0.84	0.90	0.98	1.07	1.20	1.32	1.47	1.63	1.84	2.08	2.39	2.69	2.99	3.26	3.50	3.68	3.93	4.29	4.75	5.33	60		
29	0.37	0.52	0.64	0.74	0.83	0.90	0.98	1.07	1.17	1.32	1.45	1.61	1.78	2.01	2.30	2.63	2.96	3.26	3.49	3.68	3.93	4.29	4.75	5.33	5.91	6.85		
30	0.37	0.53	0.64	0.76	0.87	0.97	1.07	1.16	1.27	1.42	1.56	1.74	1.95	2.22	2.55	2.88	3.20	3.48	3.68	3.93	4.29	4.75	5.33	5.91	6.39	7.76		
31	0.36	0.51	0.64	0.77	0.90	1.02	1.13	1.24	1.35	1.48	1.64	1.88	2.17	2.50	2.84	3.16	3.45	3.68	3.93	4.29	4.75	5.33	5.91	6.39	7.03	8.71		
32	0.36	0.51	0.66	0.80	0.94	1.06	1.19	1.30	1.42	1.55	1.75	2.04	2.41	2.78	3.11	3.42	3.68	3.93	4.29	4.75	5.33	5.91	6.38	7.03	7.72	9.60		
33	0.39	0.54	0.70	0.85	1.00	1.14	1.27	1.39	1.52	1.67	1.92	2.25	2.65	3.04	3.37	3.66	3.93	4.29	4.75	5.33	5.91	6.38	7.01	7.72	8.30	10.47		
34	0.42	0.58	0.74	0.89	1.05	1.21	1.36	1.50	1.66	1.86	2.14	2.50	2.89	3.30	3.64	3.93	4.29	4.75	5.33	5.91	6.38	7.01	7.72	8.30	8.87	11.44		
35	0.45	0.61	0.77	0.94	1.10	1.27	1.44	1.64	1.85	2.11	2.40	2.76	3.15	3.57	3.93	4.29	4.75	5.33	5.91	6.38	7.01	7.72	8.30	8.87	9.49	12.55		
36	0.48	0.63	0.80	0.97	1.15	1.33	1.54	1.81	2.08	2.37	2.66	3.01	3.42	3.91	4.29	4.75	5.33	5.91	6.38	7.01	7.72	8.30	8.87	9.49	10.33	13.92		
37	0.51	0.67	0.86	1.02	1.20	1.42	1.70	2.02	2.34	2.63	2.92	3.26	3.70	4.29	4.75	5.33	5.91	6.38	7.01	7.72	8.30	8.87	9.49	10.33	11.48	15.50		
38	0.56	0.75	0.94	1.10	1.29	1.55	1.90	2.25	2.59	2.89	3.17	3.55	4.01	4.62	5.33	5.91	6.38	7.01	7.72	8.30	8.87	9.49	10.33	11.48	12.88	17.19		
39	0.61	0.83	1.02	1.19	1.42	1.74	2.12	2.49	2.83	3.14	3.46	3.90	4.40	4.98	5.74	6.36	7.01	7.72	8.30	8.87	9.49	10.33	11.48	12.88	14.38	18.88		
40	0.65	0.89	1.12	1.33	1.60	1.97	2.36	2.74	3.07	3.43	3.84	4.33	4.88	5.50	6.18	7.00	7.72	8.30	8.87	9.49	10.33	11.48	12.88	14.38	15.62	20.51		
41	0.69	0.98	1.26	1.51	1.81	2.20	2.61	2.99	3.37	3.80	4.28	4.82	5.44	6.13	6.98	7.72	8.30	8.87	9.49	10.33	11.48	12.88	14.38	15.62	16.57	22.08		
42	0.73	1.07	1.39	1.67	2.00	2.38	2.81	3.24	3.69	4.20	4.74	5.37	6.09	6.91	7.72	8.30	8.87	9.49	10.33	11.48	12.88	14.38	15.62	16.57	17.68			
43	0.78	1.14	1.48	1.78	2.12	2.53	3.01	3.52	4.03	4.61	5.20	5.99	6.84	7.67	8.30	8.87	9.49	10.33	11.48	12.88	14.38	15.62	16.57	17.68	19.07			
44	0.85	1.22	1.56	1.88	2.26	2.71	3.26	3.84	4.43	5.06	5.76	6.74	7.61	8.30	8.87	9.49	10.33	11.48	12.88	14.38	15.62	16.57	17.68	19.07	20.69			
45	0.94	1.30	1.64	1.99	2.42	2.94	3.56	4.21	4.88	5.57	6.42	7.46	8.30	8.87	9.49	10.33	11.48	12.88	14.38	15.62	16.57	17.68	19.07	20.69	23.09			
46	1.04	1.38	1.72	2.11	2.62	3.21	3.88	4.62	5.34																			

Attachment B.2.a.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
50	1.49	2.01	2.54	3.08	3.65	4.36	5.24	6.19	7.13	8.19	9.51	11.17	12.83	14.38	15.62	16.57	17.68	19.07	20.69	23.09	27.24	31.45	34.48	37.41	40.42	44.40
51	1.66	2.27	2.86	3.44	4.01	4.70	5.57	6.56	7.62	8.89	10.51	12.51	14.30	15.61	16.57	17.68	19.07	20.69	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94
52	1.79	2.51	3.18	3.80	4.40	5.09	5.99	7.10	8.31	9.87	11.79	13.95	15.46	16.56	17.68	19.07	20.69	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94	54.22
53	1.86	2.73	3.50	4.18	4.79	5.55	6.58	7.88	9.26	11.09	13.16	15.09	16.45	17.68	19.07	20.69	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94	54.22	60.33
54	1.95	2.96	3.83	4.53	5.20	6.08	7.33	8.83	10.38	12.36	14.21	16.02	17.67	19.07	20.69	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94	54.22	60.33	67.13
55	2.04	3.17	4.13	4.88	5.65	6.74	8.22	9.92	11.58	13.35	15.11	17.19	19.07	20.69	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94	54.22	60.33	67.13	74.63
56	2.11	3.35	4.39	5.28	6.22	7.54	9.23	11.07	12.76	14.49	16.54	18.83	20.69	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94	54.22	60.33	67.13	74.63	82.70
57	2.22	3.53	4.68	5.75	6.94	8.47	10.29	12.16	13.83	15.87	18.18	20.68	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94	54.22	60.33	67.13	74.63	82.70	91.09
58	2.41	3.75	5.04	6.32	7.76	9.48	11.36	13.17	14.78	17.07	19.69	23.09	27.24	31.45	34.48	37.41	40.42	44.23	48.94	54.22	60.33	67.13	74.63	82.70	91.09	100.13
59	2.65	4.03	5.46	6.96	8.64	10.49	12.39	14.14	15.69	18.26	21.28	26.32	31.45	34.48	37.41	40.42	44.23	48.94	54.22	60.33	67.13	74.63	82.70	91.09	100.13	110.42
60	2.95	4.37	5.92	7.63	9.52	11.50	13.40	15.09	16.60	19.56	22.98	28.42	34.48	37.41	40.42	44.23	48.94	54.22	60.33	67.13	74.63	82.70	91.09	100.13	110.42	122.18
61	3.31	4.77	6.43	8.32	10.41	12.52	14.43	16.09	17.64	21.00	24.68	29.16	36.80	40.42	44.23	48.94	54.22	60.33	67.13	74.63	82.70	91.09	100.13	110.42	122.18	135.05
62	3.61	5.22	7.07	9.15	11.39	13.61	15.60	17.34	19.03	22.70	26.51	30.56	37.77	44.23	48.94	54.22	60.33	67.13	74.63	82.70	91.09	100.13	110.42	122.18	135.05	148.88
63	3.81	5.73	7.84	10.12	12.51	14.86	16.98	18.93	20.84	24.71	28.64	32.89	39.56	48.94	54.22	60.33	67.13	74.63	82.70	91.09	100.13	110.42	122.18	135.05	148.88	163.48
64	3.93	6.23	8.66	11.19	13.76	16.25	18.57	20.75	22.92	26.99	31.16	35.78	43.76	54.22	60.33	67.13	74.63	82.70	91.09	100.13	110.42	122.18	135.05	148.88	178.65	
65	3.99	6.84	9.54	12.28	15.10	17.72	20.14	22.48	24.89	29.20	33.73	38.82	47.63	60.33	67.13	74.63	82.70	91.09	100.13	110.42	119.90	134.93	148.88	163.48	178.65	193.51
66	4.11	7.61	10.53	13.41	16.56	19.22	21.67	24.08	26.67	31.26	36.24	41.94	50.31	66.76	74.63	82.70	91.09	100.13	110.42	118.77	130.33	147.58	163.37	178.65	193.51	207.86
67	4.53	8.47	11.61	14.65	17.96	20.88	23.56	26.15	28.80	33.77	39.34	45.75	54.37	73.73	82.70	91.09	100.13	110.42	118.64	126.54	142.84	159.73	177.49	193.51	207.86	222.71
68	5.12	9.41	12.80	15.98	18.87	22.75	25.60	28.21	30.94	36.37	42.61	49.61	58.36	78.21	91.09	100.13	110.42	118.64	125.94	136.96	154.01	172.01	190.16	207.86	222.71	238.16
69	5.72	10.46	14.11	17.43	19.35	24.76	27.32	29.79	34.01	40.04	46.90	54.59	65.23	86.69	100.13	110.42	118.64	123.52	135.51	147.01	165.36	183.96	205.28	222.71	238.16	254.76
70	6.86	11.64	15.54	18.50	20.98	26.54	28.78	32.26	37.74	44.26	51.80	60.10	72.46	97.52	110.42	118.16	123.52	129.84	144.43	156.91	176.08	201.80	222.71	238.16	254.76	270.38
71	8.76	12.94	17.13	20.21	23.72	27.88	30.65	34.71	39.33	46.14	54.04	62.56	74.10	101.25	118.04	122.02	128.39	135.16	152.99	165.84	197.01	222.71	238.16	254.76	270.38	283.63
72	10.61	15.05	19.31	22.83	25.98	29.02	32.16	36.66	39.83	46.71	54.70	63.53	74.76	104.06	121.64	125.88	131.72	145.64	162.42	190.97	222.71	238.16	254.76	270.38	283.63	297.49
73	12.37	17.25	21.51	25.08	28.00	30.57	34.51	38.66	41.20	49.63	58.83	66.20	77.67	106.87	125.24	129.40	140.77	189.94	222.71	238.16	254.76	270.38	283.63	297.49	311.99	
74	14.46	18.49	23.10	27.37	30.11	33.49	37.66	40.69	46.39	56.91	65.01	73.80	87.06	109.67	128.84	139.10	157.97	189.59	222.71	238.16	254.76	270.38	283.63	297.49	311.99	
75	15.63	19.83	24.85	29.73	32.86	36.91	40.28	45.64	55.79	64.43	73.09	86.58	102.20	118.93	138.04	156.68	189.29	227.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	
76	15.76	21.35	26.88	32.23	36.25	40.07	45.37	54.69	63.93	74.41	89.41	100.71	117.41	135.52	155.40	189.00	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	
77	16.14	22.57	28.95	35.48	39.80	45.05	54.08	63.45	72.48	83.59	96.65	114.54	133.06	154.14	188.71	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	
78	16.89	23.90	31.41	39.47	44.64	53.41	62.97	72.23	82.84	94.13	110.24	130.64	152.90	188.42	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	
79	17.77	25.74	34.59	44.16	52.66	62.50	71.97	82.11	92.99	107.31	127.50	150.23	188.13	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91		
80	18.79	28.25	38.63	49.86	62.03	71.71	81.38	92.07	105.85	123.85	148.15	186.20	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	
81	20.18	31.53	43.76	56.99	71.46	80.66	91.16	105.21	122.00	145.68	185.91	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	
82	22.29	35.80	50.22	65.81	79.94	90.26	104.56	120.80	144.43	185.63	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	
83	25.60	41.39	58.21	76.31	89.38	103.92	119.61	143.20	185.35	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	
84	30.41	48.53	67.80	88.50	103.29	118.44	141.99	185.07	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	519.22	
85	36.85	57.39	79.22	102.66	117.27	140.79	184.79	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	519.22	548.91	
86	44.90	68.31	93.06	116.13	139.61	184.52	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	519.22	548.91	580.25	
87	54.82	81.96	110.26	138.44	184.24	222.71	238.16	254.76	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	519.22	548.91	580.25	613.33	
88																										

Attachment B.2.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate			
0																0.83	1.01	1.16	1.26	1.34	1.41	1.47	1.55	1.63	1.72	1.82	25		
1															0.80	0.97	1.13	1.25	1.34	1.41	1.47	1.55	1.63	1.71	1.79	1.87	26		
2															0.79	0.96	1.12	1.24	1.34	1.41	1.47	1.55	1.63	1.71	1.79	1.87	27		
3															0.79	0.96	1.12	1.24	1.33	1.41	1.47	1.55	1.63	1.71	1.79	1.86	28		
4															0.79	0.96	1.12	1.24	1.33	1.41	1.47	1.55	1.63	1.71	1.79	1.84	29		
5															0.78	0.96	1.12	1.24	1.31	1.38	1.45	1.52	1.61	1.69	1.71	1.74	1.76	30	
6															0.78	0.96	1.12	1.24	1.31	1.37	1.43	1.50	1.59	1.66	1.71	1.74	1.76	31	
7															0.78	0.96	1.12	1.24	1.31	1.37	1.43	1.50	1.59	1.66	1.71	1.74	1.76	32	
8															0.77	0.96	1.12	1.23	1.30	1.36	1.41	1.49	1.56	1.65	1.69	1.71	1.74	33	
9															0.77	0.96	1.12	1.23	1.30	1.36	1.41	1.49	1.56	1.65	1.69	1.71	1.74	34	
10															0.77	0.96	1.10	1.22	1.29	1.35	1.40	1.46	1.55	1.63	1.69	1.74	1.76	1.78	35
11															0.77	0.96	1.10	1.20	1.27	1.33	1.38	1.45	1.54	1.63	1.68	1.71	1.74	1.76	36
12															0.77	0.96	1.10	1.19	1.26	1.31	1.37	1.43	1.52	1.62	1.68	1.70	1.73	1.75	37
13															0.77	0.96	1.10	1.18	1.24	1.30	1.35	1.41	1.50	1.59	1.67	1.70	1.74	1.76	38
14															0.77	0.96	1.09	1.17	1.23	1.28	1.33	1.39	1.47	1.56	1.66	1.71	1.74	1.76	39
15		0.77	0.96	1.09	1.16	1.21	1.27	1.31	1.37	1.45	1.54	1.61	1.69	1.74	1.76	1.78	1.80	1.84	1.89	1.95	2.03	2.14	2.28	2.45	2.64	2.87	40		
16	0.77	0.96	1.09	1.15	1.20	1.26	1.31	1.35	1.43	1.50	1.57	1.64	1.68	1.74	1.76	1.78	1.84	1.89	1.95	2.03	2.14	2.28	2.45	2.64	2.87	3.16	41		
17	0.96	1.08	1.15	1.19	1.23	1.29	1.35	1.40	1.48	1.52	1.57	1.62	1.66	1.71	1.75	1.76	1.89	1.94	2.03	2.13	2.28	2.45	2.64	2.87	3.16	3.50	42		
18	1.06	1.12	1.16	1.21	1.25	1.30	1.37	1.43	1.48	1.51	1.54	1.58	1.62	1.69	1.76	1.81	1.94	2.02	2.13	2.27	2.45	2.63	2.87	3.16	3.50	3.91	43		
19	1.06	1.11	1.15	1.20	1.24	1.31	1.36	1.41	1.44	1.46	1.50	1.53	1.59	1.68	1.81	1.90	2.02	2.13	2.27	2.45	2.63	2.86	3.16	3.50	3.91	4.38	44		
20	1.03	1.07	1.11	1.16	1.22	1.27	1.32	1.34	1.38	1.41	1.45	1.50	1.59	1.71	1.88	2.02	2.13	2.27	2.45	2.63	2.86	3.15	3.50	3.91	4.38	4.84	45		
21	0.98	1.02	1.06	1.11	1.17	1.20	1.25	1.27	1.31	1.37	1.43	1.50	1.60	1.76	1.95	2.13	2.27	2.45	2.63	2.86	3.15	3.50	3.91	4.38	4.84	5.30	46		
22	0.92	0.96	1.01	1.08	1.13	1.17	1.20	1.23	1.28	1.35	1.43	1.52	1.65	1.82	2.05	2.27	2.45	2.63	2.86	3.15	3.50	3.91	4.36	4.84	5.30	5.66	47		
23	0.85	0.90	0.97	1.05	1.11	1.16	1.19	1.23	1.29	1.38	1.47	1.58	1.72	1.92	2.19	2.43	2.63	2.86	3.15	3.50	3.89	4.36	4.82	5.29	5.66	5.93	48		
24	0.75	0.83	0.94	1.04	1.11	1.16	1.20	1.26	1.34	1.44	1.54	1.66	1.83	2.05	2.33	2.61	2.86	3.15	3.50	3.89	4.34	4.81	5.25	5.65	5.93	6.28	49		
25	0.66	0.79	0.93	1.06	1.13	1.18	1.23	1.31	1.40	1.52	1.64	1.78	1.97	2.22	2.51	2.85	3.15	3.50	3.89	4.34	4.81	5.25	5.61	5.93	6.28	6.74	50		
26	0.62	0.78	0.95	1.09	1.17	1.22	1.29	1.38	1.49	1.63	1.77	1.94	2.13	2.44	2.74	3.13	3.50	3.89	4.34	4.81	5.24	5.61	5.93	6.28	6.74	7.33	51		
27	0.60	0.80	0.98	1.12	1.22	1.28	1.37	1.47	1.60	1.77	1.94	2.13	2.36	2.69	3.02	3.46	3.88	4.33	4.81	5.23	5.60	5.93	6.28	6.74	7.33	8.07	52		
28	0.61	0.83	1.01	1.15	1.21	1.28	1.36	1.46	1.59	1.72	1.93	2.13	2.36	2.62	2.96	3.35	3.85	4.33	4.81	5.23	5.60	5.93	6.28	6.74	7.33	8.07	8.97	53	
29	0.60	0.84	1.03	1.19	1.35	1.46	1.59	1.72	1.89	2.13	2.34	2.60	2.87	3.24	3.70	4.25	4.76	5.23	5.60	5.93	6.28	6.74	7.33	8.07	8.97	10.03	54		
30	0.60	0.85	1.03	1.22	1.40	1.57	1.72	1.87	2.06	2.29	2.51	2.81	3.15	3.58	4.10	4.66	5.15	5.59	5.93	6.28	6.74	7.33	8.07	8.97	10.02	11.15	55		
31	0.57	0.82	1.04	1.24	1.45	1.64	1.83	2.00	2.17	2.39	2.65	3.03	3.50	4.02	4.57	5.10	5.56	5.93	6.28	6.74	7.33	8.07	8.97	10.02	11.14	12.31	56		
32	0.58	0.83	1.07	1.29	1.51	1.71	1.93	2.11	2.28	2.50	2.83	3.29	3.89	4.47	5.02	5.52	5.93	6.28	6.74	7.33	8.07	8.97	10.02	11.14	12.30	13.36	57		
33	0.63	0.88	1.13	1.36	1.61	1.83	2.06	2.25	2.44	2.69	3.09	3.63	4.28	4.89	5.44	5.90	6.28	6.74	7.33	8.07	8.97	10.02	11.14	12.30	13.34	14.33	58		
34	0.68	0.93	1.20	1.44	1.70	1.96	2.19	2.43	2.67	3.00	3.45	4.03	4.67	5.32	5.86	6.28	6.74	7.33	8.07	8.97	10.02	11.14	12.30	13.34	14.32	15.52	59		
35	0.73	0.98	1.25	1.51	1.78	2.05	2.32	2.64	2.98	3.40	3.88	4.44	5.09	5.76	6.28	6.74	7.33	8.07	8.97	10.02	11.14	12.30	13.34	14.31	15.49	17.03	60		
36	0.78	1.01	1.30	1.57	1.85	2.14	2.49	2.93	3.36	3.82	4.30	4.85	5.52	6.24	6.74	7.33	8.07	8.97	10.02	11.14	12.30	13.34	14.31	15.47	16.99	18.88	61		
37	0.83	1.09	1.39	1.66	1.94	2.29	2.74	3.26	3.77	4.24	4.71	5.26	5.97	6.74	7.33	8.07	8.97	10.02	11.14	12.30	13.34	14.30	15.45	16.95	18.85	21.03	62		
38	0.90	1.22	1.52	1.78	2.08	2.50	3.06	3.63	4.18	4.65	5.12	5.72	6.48	7.32	8.07	8.97	10.02	11.14	12.30	13.34	14.30	15.43	16.92	18.81	21.01	23.32	63		
39	0.98	1.34	1.65	1.93	2.29	2.80	3.42	4.01	4.56	5.06	5.59	6.28	7.10	8.03	8.94	10.01	11.14	12.30	13.34	14.29	15.41	16.88	18.77	20.98	23.31	25.61	64		
40	1.05	1.44	1.82	2.15	2.58	3.17	3.81	4.42	4.96	5.53	6.19	6.98	7.87	8.86	9.97	11.14	12.30	13.34	14.29	15.39	16.84	18.73	20.95	23.29	25.57	27.83	65		
41	1.11	1.59	2.04	2.44	2.92	3.54	4.21	4.82	5.43	6.13	6.90	7.78	8.77	9.88	11.12	12.30	13.34	14.28	15.37	16.80	18.69	20.92	23.28	25.52	27.72	29.96	66		
42	1.18	1.72	2.23	2.70	3.21	3.84	4.54	5.23	5.95	6.77	7.64	8.65	9.82	11.08	12.30	13.34	14.28	15.34	16.77	18.65	20.90	23.27	25.48	27.61	29.81	32.10	67		
43	1.26	1.84	2.38	2.88	3.42	4.08	4.85	5.67	6.50	7.42	8.39	9.66	11.03	12.30	13.34	14.27	15.32	16.73	18.61	20.87	23.25	25.44	27.49	29.67	31.96	34.27	68		
44	1.38	1.97	2.52	3.04	3.64	4.37	5.26	6.19	7.15	8.15	9.2																		

Attachment B.2.a.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Male Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
50	2.41	3.24	4.09	4.97	5.89	7.02	8.44	9.99	11.49	13.22	15.32	18.00	20.67	23.18	25.18	26.71	28.65	31.01	33.62	36.48	39.40	42.81	46.78	50.76	55.07	59.74	75
51	2.68	3.65	4.61	5.54	6.46	7.58	8.97	10.58	12.28	14.33	16.94	20.15	23.04	25.17	26.71	28.50	30.87	33.53	36.45	39.40	42.81	46.78	50.76	55.07	59.74	64.78	76
52	2.89	4.04	5.13	6.13	7.09	8.20	9.66	11.45	13.40	15.92	18.99	22.48	24.92	26.70	28.50	30.74	33.44	36.42	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77
53	3.01	4.39	5.64	6.73	7.73	8.94	10.61	12.71	14.93	17.89	21.21	24.33	26.51	28.50	30.74	33.35	36.39	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77.32	78
54	3.14	4.77	6.17	7.31	8.38	9.81	11.81	14.24	16.73	19.92	22.91	25.82	28.49	30.74	33.35	36.36	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77.32	84.67	79
55	3.28	5.12	6.65	7.87	9.11	10.88	13.26	16.00	18.66	21.52	24.35	27.72	30.74	33.35	36.36	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77.32	84.67	92.66	80
56	3.40	5.40	7.07	8.51	10.03	12.17	14.88	17.84	20.57	23.35	26.65	30.35	33.35	36.36	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77.32	84.67	92.66	101.10	81
57	3.58	5.69	7.55	9.27	11.18	13.66	16.59	19.60	22.29	25.57	29.31	33.34	36.36	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77.32	84.67	92.66	101.10	109.64	82
58	3.88	6.05	8.12	10.19	12.51	15.27	18.31	21.23	23.82	27.51	31.74	36.36	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77.32	84.67	92.66	101.10	109.64	118.68	83
59	4.27	6.50	8.80	11.23	13.93	16.91	19.98	22.80	25.29	29.45	34.31	39.40	42.81	46.78	50.76	55.07	59.74	64.78	70.62	77.32	84.67	92.66	101.10	109.64	118.68	128.88	84
60	4.76	7.05	9.55	12.30	15.35	18.54	21.59	24.32	26.75	31.53	37.04	42.79	46.78	50.76	55.07	59.74	64.78	70.62	77.32	84.67	92.66	101.10	109.64	118.68	128.88	140.46	85
61	5.33	7.68	10.37	13.41	16.78	20.18	23.25	25.93	28.43	33.86	39.79	46.18	50.76	55.07	59.74	64.78	70.62	77.32	84.67	92.66	101.10	109.64	118.68	128.88	140.46	152.94	86
62	5.83	8.41	11.40	14.75	18.36	21.94	25.14	27.95	30.68	36.59	42.72	49.26	55.07	59.74	64.78	70.62	77.32	84.67	92.66	101.10	109.64	118.68	128.88	140.46	152.94	166.10	87
63	6.14	9.23	12.64	16.32	20.17	23.94	27.37	30.51	33.58	39.82	46.16	53.02	59.74	64.78	70.62	77.32	84.67	92.66	101.10	109.64	118.68	128.88	140.46	152.94	166.10	179.70	88
64	6.34	10.05	13.96	18.03	22.18	26.20	29.94	33.45	36.93	43.50	50.23	57.66	64.78	70.62	77.32	84.67	92.66	101.10	109.64	118.68	128.88	140.46	152.94	166.10	179.70	193.52	89
65	6.43	11.03	15.39	19.81	24.35	28.56	32.47	36.24	40.12	47.06	54.36	62.56	70.62	77.32	84.67	92.66	101.10	109.64	118.68	128.88	140.46	152.94	166.10	179.70	193.52	206.60	90
66	6.63	12.27	16.97	21.62	26.68	30.98	34.93	38.81	43.00	50.38	58.40	67.57	77.32	84.67	92.66	101.10	109.64	118.68	128.88	140.46	152.94	166.10	179.70	193.52	206.60	218.72	91
67	7.31	13.65	18.71	23.60	28.95	33.65	37.97	42.15	46.42	54.41	63.38	73.71	84.67	92.66	101.10	109.64	118.68	128.88	140.46	152.94	166.10	179.70	193.52	206.60	218.72	230.98	92
68	8.26	15.17	20.64	25.76	30.41	36.68	41.25	45.47	49.86	58.62	68.66	79.95	92.18	101.10	109.64	118.68	128.88	140.46	152.94	166.10	179.70	193.52	206.60	218.72	230.98	243.50	93
69	9.22	16.86	22.75	28.09	31.20	39.90	44.03	48.02	54.81	64.50	75.54	87.91	100.56	109.64	118.68	128.88	140.46	152.94	166.10	179.70	193.52	206.60	218.72	230.98	243.50	256.78	94
70	11.06	18.75	25.06	29.83	33.80	42.77	46.38	51.99	60.82	71.32	83.46	96.82	109.64	118.68	128.88	140.46	152.94	166.10	179.70	193.52	206.60	218.72	230.98	243.50	256.78	270.38	95
71	14.12	20.85	27.61	32.57	38.22	44.94	49.40	55.94	63.41	74.38	87.11	100.85	115.40	128.88	140.46	152.55	166.10	179.70	193.52	206.60	218.72	230.98	243.50	256.78	270.38	283.63	96
72	17.10	24.25	31.12	36.79	41.87	46.78	51.84	59.08	64.20	75.29	88.17	102.41	118.21	135.58	151.48	165.65	179.23	193.52	205.76	218.72	230.98	243.50	256.78	270.38	283.63	297.49	97
73	19.94	27.80	34.67	40.43	45.12	49.26	55.59	62.31	66.41	79.94	94.74	106.17	122.81	140.88	160.11	178.30	192.57	205.39	217.68	230.98	243.50	256.78	270.38	283.63	297.49	311.99	98
74	23.31	29.79	37.23	44.12	48.53	53.96	60.69	65.57	74.70	91.62	104.24	116.53	134.26	153.21	173.02	190.29	204.62	217.22	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	99
75	25.21	31.96	40.05	47.92	52.95	59.49	64.91	73.49	89.81	103.29	115.41	133.50	152.59	170.64	188.90	202.89	216.83	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	100
76	25.41	34.41	43.33	51.94	58.42	64.56	73.08	88.03	102.50	114.85	131.00	150.45	168.56	185.39	201.18	216.45	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	101
77	26.02	36.37	46.66	57.18	64.13	72.56	87.06	101.71	114.45	129.00	144.47	164.44	181.96	199.48	216.06	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	102
78	27.22	38.52	50.62	63.59	71.91	85.98	100.93	114.05	127.87	140.71	158.14	178.60	197.81	215.68	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	103
79	28.64	41.48	55.73	71.14	84.77	100.16	113.65	126.76	138.99	153.94	174.32	194.41	215.30	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	104
80	30.29	45.52	62.24	80.31	99.40	113.26	125.65	137.60	151.87	169.34	191.60	212.77	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	105
81	32.52	50.80	70.49	91.32	112.86	124.56	136.23	150.93	166.80	188.25	212.40	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	106
82	35.93	57.68	80.48	103.94	123.48	134.87	150.01	165.20	186.58	212.03	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	107
83	41.24	66.34	91.96	117.72	133.53	149.08	163.61	184.94	211.66	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	519.22	108
84	48.74	76.65	104.60	132.19	148.17	162.04	183.32	211.30	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	519.22	548.91	109
85	58.20	88.52	118.33	147.26	160.49	181.72	210.93	230.98	243.50	256.78	270.38	283.63	297.49	311.99	327.16	343.01	359.58	376.91	395.01	415.41	439.27	464.47	491.10	519.22	548.91	580.25	110
86	69.25	10																									

Attachment B.2.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
0																0.15	0.16	0.17	0.18	0.18	0.18	0.19	0.19	0.19	0.19	0.20	0.20	25
1															0.15	0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.19	0.20	0.21	26	
2															0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.19	0.20	0.21	0.22	27	
3															0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.20	0.21	0.22	0.23	28	
4															0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.20	0.21	0.22	0.23	29	
5															0.15	0.16	0.17	0.18	0.19	0.19	0.20	0.21	0.22	0.23	0.24	0.25	30	
6															0.15	0.16	0.17	0.18	0.19	0.19	0.20	0.21	0.22	0.23	0.24	0.25	31	
7															0.15	0.16	0.17	0.18	0.19	0.19	0.20	0.21	0.22	0.23	0.24	0.25	32	
8															0.15	0.16	0.17	0.18	0.19	0.19	0.20	0.21	0.22	0.23	0.24	0.25	33	
9															0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	34	
10															0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.24	0.25	35	
11															0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.24	0.25	36	
12															0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.24	0.25	37	
13															0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.24	0.25	38	
14															0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	39	
15															0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	40	
16															0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	41	
17															0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	42	
18															0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	43	
19															0.13	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	44	
20															0.12	0.12	0.12	0.13	0.13	0.14	0.15	0.16	0.17	0.18	0.19	0.20	45	
21															0.12	0.12	0.13	0.13	0.14	0.14	0.15	0.16	0.17	0.18	0.19	0.20	46	
22															0.11	0.11	0.12	0.12	0.13	0.13	0.14	0.15	0.16	0.17	0.18	0.19	47	
23															0.11	0.11	0.12	0.12	0.13	0.13	0.14	0.15	0.16	0.17	0.18	0.19	48	
24															0.11	0.11	0.12	0.12	0.13	0.13	0.14	0.15	0.16	0.17	0.18	0.19	49	
25															0.11	0.11	0.13	0.13	0.15	0.18	0.20	0.23	0.25	0.28	0.30	0.32	50	
26															0.11	0.11	0.14	0.14	0.16	0.19	0.21	0.23	0.25	0.28	0.30	0.32	51	
27															0.11	0.11	0.14	0.14	0.17	0.19	0.22	0.24	0.27	0.30	0.32	0.35	52	
28															0.11	0.11	0.12	0.12	0.15	0.17	0.20	0.23	0.25	0.28	0.30	0.32	53	
29															0.11	0.11	0.13	0.15	0.18	0.21	0.23	0.26	0.29	0.32	0.34	0.36	54	
30															0.09	0.11	0.13	0.16	0.18	0.21	0.24	0.27	0.30	0.33	0.36	0.38	55	
31															0.10	0.12	0.14	0.17	0.19	0.22	0.25	0.28	0.32	0.36	0.40	0.44	56	
32															0.10	0.12	0.15	0.17	0.20	0.23	0.27	0.30	0.34	0.38	0.42	0.46	57	
33															0.11	0.13	0.15	0.18	0.21	0.24	0.28	0.32	0.37	0.41	0.46	0.50	58	
34															0.11	0.13	0.15	0.19	0.22	0.26	0.30	0.36	0.41	0.47	0.52	0.56	59	
35															0.11	0.13	0.16	0.18	0.21	0.24	0.27	0.30	0.34	0.38	0.42	0.46	60	
36															0.11	0.14	0.17	0.21	0.26	0.31	0.34	0.37	0.40	0.44	0.48	0.52	61	
37															0.11	0.14	0.18	0.23	0.28	0.34	0.41	0.48	0.56	0.64	0.73	0.82	62	
38															0.11	0.15	0.19	0.25	0.30	0.37	0.45	0.53	0.62	0.73	0.83	0.93	63	
39															0.12	0.17	0.21	0.27	0.34	0.41	0.49	0.59	0.69	0.80	0.92	1.06	64	
40															0.14	0.19	0.24	0.30	0.38	0.46	0.55	0.65	0.76	0.88	1.02	1.17	65	
41															0.15	0.21	0.27	0.34	0.42	0.51	0.61	0.72	0.84	0.98	1.13	1.29	66	
42															0.17	0.23	0.31	0.37	0.43	0.50	0.59	0.67	0.77	0.88	1.00	1.14	67	
43															0.18	0.23	0.30	0.34	0.41	0.48	0.56	0.65	0.75	0.86	1.01	1.16	68	
44															0.19	0.25	0.30	0.37	0.45	0.53	0.62	0.72	0.83	0.96	1.09	1.24	69	
45															0.25	0.34	0.44	0.55	0.67	0.80	0.95	1.10	1.27	1.46	1.67	1.90	70	
46															0.28	0.38	0.49	0.61	0.75	0.89	1.05	1.21	1.40	1.60	1.83	2.08	71	
47															0.31	0.42	0.54	0.68	0.82	0.97	1.14	1.33	1.53	1.75	1.99	2.26	72	
48															0.34	0.46	0.60	0.74	0.89	1.06	1.24	1.44	1.66	1.90	2.16	2.46	73	
49															0.35	0.49	0.65	0.80	0.96	1.14	1.33	1.55	1.78	2.04	2.33	2.66	74	

Attachment B.2.b.i

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Super Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	0.37	0.55	0.71	0.86	1.03	1.22	1.42	1.65	1.91	2.19	2.51	2.86	3.24	3.67	4.14	4.66	5.25	6.90	8.32	9.18	10.14	11.14	11.14	12.23	13.54	14.88	16.83	75
51	0.39	0.61	0.77	0.92	1.10	1.29	1.51	1.76	2.04	2.35	2.69	3.07	3.49	3.97	4.49	5.05	5.71	7.58	9.06	10.14	11.14	12.23	13.54	14.88	16.51	18.95	76	
52	0.41	0.67	0.83	0.98	1.16	1.37	1.60	1.86	2.16	2.51	2.88	3.30	3.76	4.28	4.86	5.49	6.25	8.40	9.94	11.14	12.23	13.54	14.88	16.51	18.56	21.33	77	
53	0.43	0.72	0.89	1.04	1.23	1.45	1.69	1.98	2.30	2.67	3.08	3.54	4.06	4.64	5.28	5.98	6.87	9.26	10.91	12.19	13.50	14.88	16.51	18.56	20.82	23.99	78	
54	0.45	0.77	0.95	1.11	1.31	1.53	1.79	2.10	2.45	2.85	3.30	3.81	4.39	5.04	5.76	6.55	7.59	10.24	11.96	13.46	14.84	16.51	18.56	20.82	23.50	26.96	79	
55	0.49	0.83	1.03	1.20	1.40	1.63	1.91	2.24	2.62	3.06	3.56	4.13	4.77	5.49	6.29	7.19	8.52	11.54	13.17	14.80	16.45	18.56	20.82	23.44	26.43	30.67	80	
56	0.53	0.89	1.12	1.30	1.51	1.76	2.06	2.42	2.83	3.31	3.86	4.49	5.20	6.01	6.91	7.91	8.70	12.91	14.43	16.36	18.44	20.77	23.44	26.30	28.02	35.28	81	
57	0.55	0.96	1.22	1.40	1.63	1.91	2.23	2.63	3.08	3.61	4.21	4.90	5.69	6.60	7.60	8.73	11.17	14.14	15.97	18.33	20.65	23.31	26.30	27.94	28.13	40.28	82	
58	0.58	1.02	1.32	1.52	1.77	2.07	2.43	2.86	3.36	3.95	4.61	5.38	6.26	7.26	8.38	9.65	12.88	15.63	17.90	20.53	23.19	26.14	27.87	28.13	45.64	83		
59	0.62	1.08	1.42	1.64	1.91	2.25	2.66	3.13	3.69	4.34	5.08	5.93	6.91	8.02	9.27	10.67	14.95	17.54	20.02	23.05	26.00	27.69	29.03	30.89	51.73	84		
60	0.65	1.15	1.53	1.76	2.07	2.45	2.90	3.43	4.06	4.78	5.61	6.56	7.65	8.89	10.28	12.23	17.09	19.67	22.51	25.77	27.53	27.78	28.84	30.89	32.86	58.05	85	
61	0.69	1.21	1.63	1.89	2.22	2.65	3.15	3.75	4.46	5.27	6.21	7.28	8.50	9.88	11.44	14.89	19.17	22.11	25.28	27.20	27.65	28.64	30.69	32.73	37.09	65.61	86	
62	0.76	1.28	1.72	2.00	2.37	2.85	3.41	4.09	4.89	5.81	6.87	8.09	9.46	11.01	12.75	18.22	21.55	24.83	26.73	27.27	28.40	30.46	32.51	36.81	41.05	75.01	87	
63	0.86	1.50	1.82	2.12	2.53	3.05	3.69	4.46	5.36	6.41	7.62	8.99	10.54	12.28	15.02	21.18	24.22	26.47	27.88	30.04	32.28	36.56	40.78	44.85	85.15	88		
64	0.97	1.74	1.93	2.24	2.69	3.27	3.99	4.86	5.88	7.07	8.44	10.00	11.75	13.70	18.80	23.79	25.64	26.72	27.34	31.80	36.19	40.48	44.56	52.17	95.49	89		
65	1.05	1.85	2.04	2.38	2.87	3.51	4.33	5.31	6.48	7.82	9.37	11.14	13.11	15.46	22.99	25.28	25.69	27.22	28.98	31.33	35.80	40.09	44.39	51.84	61.46	103.45	90	
66	1.10	1.99	2.17	2.53	3.08	3.81	4.72	5.84	7.16	8.69	10.44	12.43	14.65	18.82	25.20	25.49	26.70	28.88	31.11	35.55	39.80	44.08	51.67	61.28	72.92	111.27	91	
67	1.19	2.13	2.33	2.73	3.34	4.16	5.19	6.45	7.94	9.68	11.65	13.88	16.39	22.39	25.44	26.52	28.77	31.00	35.43	39.66	43.77	51.49	60.90	72.92	87.25	123.75	92	
68	1.35	2.29	2.52	2.97	3.65	4.58	5.75	7.18	8.86	10.81	13.03	15.54	18.34	24.48	26.47	28.55	30.88	35.17	39.52	43.77	51.33	60.90	72.72	87.25	104.93	140.64	93	
69	1.52	2.47	2.74	3.26	4.04	5.09	6.41	8.03	9.92	12.11	14.59	17.40	20.50	26.42	28.55	30.76	35.17	39.38	43.63	51.30	60.87	72.68	87.20	104.93	126.39	161.91	94	
70	1.72	2.67	3.00	3.61	4.51	5.71	7.21	9.02	11.15	13.60	16.37	19.48	22.94	28.55	29.96	34.52	39.31	43.61	51.30	60.84	72.65	87.11	104.77	126.39	146.47	184.01	95	
71	2.31	2.89	3.31	4.03	5.08	6.45	8.15	10.18	12.57	15.30	18.38	21.82	25.95	29.80	33.04	38.60	43.49	51.28	60.84	72.65	87.11	104.77	126.26	146.40	162.00	204.36	96	
72	2.89	3.15	3.68	4.54	5.76	7.32	9.24	11.53	14.19	17.24	20.65	24.44	28.69	32.22	37.86	43.43	51.23	60.84	72.65	87.11	104.77	126.26	146.33	161.83	177.54	216.76	97	
73	3.14	3.47	4.12	5.15	6.56	8.34	10.51	13.07	16.04	19.41	23.18	27.59	31.88	37.12	43.34	51.18	60.81	72.65	87.07	104.72	126.20	146.26	161.83	177.45	194.56	224.48	98	
74	3.42	3.85	4.67	5.89	7.51	9.54	11.98	14.85	18.14	21.87	26.23	31.64	36.88	43.25	51.16	60.78	72.61	87.07	104.66	126.14	146.19	161.75	177.45	194.56	213.21	235.98	99	
75	3.75	4.34	5.34	6.77	8.62	10.92	13.64	16.82	20.46	24.77	30.09	36.74	43.19	51.13	60.78	72.58	87.07	104.66	126.07	146.19	161.68	177.36	194.47	213.21	233.62	255.98	100	
76	4.19	4.95	6.16	7.81	12.48	15.50	19.01	23.19	28.43	34.95	43.09	51.08	60.78	72.58	87.02	104.61	126.07	146.03	161.68	177.27	194.37	213.10	233.51	255.98	280.45	101		
77	4.79	5.74	7.16	9.05	11.42	14.26	17.61	21.66	26.72	33.12	41.07	51.04	60.75	72.58	86.98	104.61	125.94	146.03	161.51	177.27	194.37	213.10	233.51	255.98	280.32	307.25	102	
78	5.27	6.74	8.38	10.52	13.16	16.31	16.31	20.18	25.06	31.23	39.03	48.75	60.72	72.54	86.98	104.50	125.94	145.88	161.51	177.09	194.37	213.10	233.51	255.85	280.32	306.81	336.39	103
79	5.72	8.01	9.87	12.27	15.18	18.82	23.49	29.42	36.94	46.44	58.26	86.89	104.45	125.76	145.88	177.09	194.17	213.01	233.51	255.85	280.32	306.54	336.01	368.02	404.02	104		
80	6.43	9.56	11.65	14.31	17.68	22.07	27.72	34.94	44.10	55.65	69.93	86.85	104.40	125.69	145.67	161.35	177.00	194.17	212.89	233.39	255.85	280.32	306.41	335.63	368.02	401.34	105	
81	7.24	11.44	13.76	16.83	20.91	26.23	33.10	41.88	53.01	66.98	84.19	104.34	125.62	145.67	161.27	176.92	194.17	212.89	233.39	255.85	280.32	306.14	335.44	368.02	401.34	435.42	106	
82	8.10	13.68	16.39	20.11	25.06	31.54	39.88	50.53	63.99	80.80	101.39	125.56	145.52	161.18	176.92	194.07	212.89	233.39	255.85	280.32	305.87	335.06	368.02	401.34	435.42	470.02	107	
83	9.57	16.37	19.80	24.33	30.36	38.24	48.37	61.25	77.41	97.46	121.93	145.52	161.10	176.82	193.98	212.89	233.39	255.73	280.32	305.60	334.69	368.02	401.34	435.42	470.02	505.20	108	
84	11.79	19.78	24.19	29.73	37.08	46.63	58.89	74.39	93.65	117.43	140.80	160.44	176.74	193.98	212.68	233.39	255.73	280.17	305.47	334.31	368.02	401.34	435.42	470.02	505.20	541.49	109	
85	15.32	24.17	29.71	36.59	45.52	57.08	71.82	90.30	113.17	135.89	154.99	174.43	193.88	212.68	233.15	255.73	280.17	305.20	334.12	368.02	401.34	435.42	470.02	505.20	541.49	577.84	110	
86	19.73	29.67	36.57	45.49	56.04	69.94	87.56	109.46	131.25	149.84	168.74	189.20	211.12	232.70	255.59	280.17	304.93	333.75	368.02	401.18	435.25	470.02	505.20	541.49	577.84	612.95	111	
87	25.46	36.55	45.19	55.94	69.06	85.65	106.52	127.28	145.03	163.38	183.15	204.66	227.59	252.14	277.76	304.77	330.74	364.83	397.95	413.89	467.13	503.30	540.52					

Attachment B.2.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																0.21	0.22	0.24	0.25	0.25	0.25	0.26	0.27	0.27	0.27	0.28	25
1																0.21	0.22	0.24	0.25	0.25	0.26	0.27	0.27	0.27	0.27	0.30	26
2																0.21	0.22	0.23	0.25	0.25	0.26	0.27	0.27	0.27	0.27	0.29	31
3																0.21	0.22	0.24	0.25	0.25	0.26	0.27	0.27	0.27	0.29	0.31	27
4																0.21	0.22	0.23	0.24	0.25	0.26	0.27	0.27	0.27	0.29	0.33	28
5																0.21	0.22	0.24	0.25	0.26	0.26	0.27	0.27	0.29	0.31	0.34	29
6																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	30
7																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	31
8																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	32
9																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	33
10																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.34	34
11																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	35
12																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	36
13																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	37
14																0.21	0.22	0.24	0.25	0.26	0.27	0.27	0.29	0.31	0.33	0.35	38
15																0.21	0.22	0.24	0.25	0.26	0.27	0.28	0.30	0.32	0.33	0.35	39
16																0.21	0.22	0.24	0.25	0.26	0.27	0.28	0.30	0.31	0.33	0.35	40
17																0.21	0.22	0.24	0.25	0.26	0.27	0.28	0.29	0.31	0.33	0.35	41
18																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	42
19																0.21	0.22	0.24	0.25	0.26	0.27	0.28	0.30	0.31	0.33	0.35	43
20																0.21	0.22	0.24	0.25	0.26	0.27	0.28	0.30	0.32	0.33	0.35	44
21																0.21	0.22	0.24	0.25	0.26	0.27	0.28	0.30	0.31	0.33	0.35	45
22																0.21	0.22	0.24	0.25	0.26	0.27	0.28	0.30	0.31	0.33	0.35	46
23																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	47
24																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	48
25																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	49
26																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	50
27																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	51
28																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	52
29																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	53
30																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	54
31																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	55
32																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	56
33																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	57
34																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	58
35																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	59
36																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	60
37																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	61
38																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	62
39																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	63
40																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	64
41																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	65
42																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	66
43																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	67
44																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	68
45																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	69
46																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	70
47																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	71
48																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	72
49																0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.33	0.35	0.37	73

Attachment B.2.b.ii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
50	0.51	0.76	0.99	1.20	1.44	1.70	1.99	2.31	2.67	3.07	3.51	4.00	4.54	5.14	5.80	6.51	7.32	8.80	10.16	11.16	12.28	13.50	14.82	16.35	17.97	20.06	75
51	0.54	0.86	1.07	1.28	1.53	1.81	2.12	2.46	2.85	3.29	3.76	4.29	4.89	5.55	6.28	7.07	7.97	9.64	11.08	12.28	13.50	14.82	16.35	17.97	19.84	22.32	76
52	0.57	0.94	1.15	1.37	1.62	1.91	2.24	2.61	3.03	3.51	4.03	4.61	5.27	5.99	6.80	7.68	8.70	10.61	12.15	13.50	14.82	16.35	17.97	19.84	22.05	24.84	77
53	0.60	1.00	1.24	1.46	1.72	2.02	2.37	2.77	3.22	3.73	4.31	4.96	5.68	6.49	7.39	8.38	9.53	11.67	13.33	14.80	16.32	17.97	19.84	22.05	24.48	27.63	78
54	0.63	1.08	1.34	1.56	1.82	2.14	2.51	2.93	3.43	3.98	4.62	5.34	6.14	7.05	8.06	9.17	10.49	12.87	14.63	16.30	17.94	19.84	22.05	24.48	27.28	30.71	79
55	0.68	1.16	1.45	1.67	1.95	2.29	2.67	3.13	3.67	4.28	4.98	5.77	6.67	7.69	8.81	10.06	11.65	14.34	16.09	17.92	19.80	22.05	24.48	27.24	30.34	34.57	80
56	0.74	1.25	1.57	1.81	2.10	2.46	2.88	3.38	3.96	4.63	5.40	6.28	7.28	8.42	9.67	11.07	13.05	15.91	17.65	19.74	21.96	24.45	27.24	30.24	32.71	39.36	81
57	0.77	1.34	1.70	1.96	2.28	2.67	3.13	3.68	4.30	5.04	5.89	6.86	7.97	9.23	10.64	12.22	14.69	17.45	19.46	21.88	24.36	27.14	30.24	32.66	34.35	44.50	82
58	0.81	1.43	1.84	2.12	2.47	2.90	3.41	4.01	4.70	5.52	6.45	7.54	8.76	10.16	11.73	13.50	15.67	19.22	21.58	24.28	27.06	30.13	32.60	34.28	36.61	49.96	83
59	0.87	1.51	1.99	2.29	2.68	3.15	3.72	4.39	5.16	6.07	7.11	8.30	9.67	11.22	12.98	14.94	18.74	21.33	23.92	26.96	30.04	32.48	34.23	36.54	39.60	56.11	84
60	0.92	1.60	2.14	2.47	2.89	3.42	4.06	4.80	5.68	6.68	7.85	9.18	10.71	12.44	14.38	16.81	21.01	23.67	26.58	29.87	32.37	34.04	36.47	39.60	42.86	62.41	85
61	0.97	1.69	2.28	2.64	3.11	3.70	4.41	5.25	6.24	7.37	8.69	10.18	11.89	13.83	16.00	19.47	23.32	26.30	29.53	32.14	33.91	36.26	39.46	42.77	47.69	69.93	86
62	1.07	1.79	2.41	2.80	3.32	3.98	4.78	5.73	6.84	8.14	9.62	11.32	13.24	15.41	17.85	22.65	25.91	29.21	31.81	33.65	36.06	39.29	42.62	47.50	52.58	79.28	87
63	1.20	2.10	2.55	2.96	3.54	4.27	5.17	6.24	7.50	8.97	10.66	12.59	14.75	17.18	20.39	25.65	28.79	31.46	33.28	35.71	39.01	42.45	47.32	52.39	57.58	89.28	88
64	1.35	2.43	2.70	3.14	3.76	4.57	5.58	6.80	8.23	11.82	14.00	16.44	19.18	23.98	28.49	31.01	32.91	35.31	38.55	42.12	47.06	52.18	57.38	65.00	99.33	89	
65	1.47	2.60	2.86	3.33	4.01	4.91	6.05	7.44	9.07	10.95	13.12	15.58	18.34	21.52	27.92	30.79	32.61	35.05	38.27	41.79	46.78	51.90	57.26	64.77	73.88	106.81	90
66	1.53	2.78	3.04	3.55	4.31	5.32	6.61	8.17	10.02	12.16	14.61	17.39	20.51	24.99	30.74	32.50	34.97	38.20	41.64	46.61	51.69	57.05	64.65	73.75	84.38	114.02	91
67	1.66	2.98	3.26	3.82	4.67	5.81	7.27	9.03	11.12	13.55	16.31	19.43	22.94	28.76	32.43	34.85	38.11	41.56	46.52	51.60	56.83	64.52	73.49	84.38	96.97	125.89	92
68	1.88	3.21	3.52	4.15	5.11	6.40	8.05	10.05	12.40	15.13	18.24	21.75	25.66	31.78	34.78	37.96	41.48	46.34	51.51	56.83	64.41	73.49	84.24	96.97	119.96	142.08	93
69	2.12	3.45	3.83	4.55	5.65	7.12	8.98	11.24	13.88	16.95	20.43	24.35	28.69	34.78	37.96	41.39	46.34	51.41	56.73	64.38	73.46	84.20	96.92	111.96	129.66	162.46	94
70	2.41	3.73	4.20	5.05	6.31	7.99	10.09	12.63	15.60	19.03	22.91	27.26	32.10	37.96	40.79	45.89	51.32	56.70	64.38	73.42	84.16	96.82	111.85	129.66	146.98	184.01	95
71	3.23	4.05	4.63	5.64	7.11	9.02	11.40	14.25	17.59	21.42	25.73	30.54	36.07	40.58	44.80	50.79	56.56	64.34	73.42	84.16	96.82	111.79	129.53	146.91	162.00	204.36	96
72	4.05	4.41	5.15	6.35	8.06	10.25	12.94	16.13	19.86	24.12	28.90	34.21	39.70	44.12	50.24	56.47	64.28	73.42	84.16	96.82	111.79	129.53	146.83	161.83	177.54	216.76	97
73	4.40	4.85	5.77	7.21	9.18	11.68	14.71	18.30	22.45	27.17	32.44	38.41	43.74	49.67	56.36	64.21	73.38	84.16	96.77	111.74	129.46	146.76	161.83	177.45	194.56	222.48	98
74	4.79	5.40	6.54	8.25	10.51	13.35	16.76	20.78	25.39	30.61	36.53	43.40	49.43	56.24	64.18	73.34	84.11	96.77	111.68	129.40	146.69	161.75	177.45	194.56	213.21	235.98	99
75	5.25	6.07	7.48	9.47	12.07	15.27	19.09	23.54	28.63	34.49	41.28	49.23	56.16	64.15	73.34	84.07	96.77	111.68	129.33	146.69	161.68	177.36	194.47	213.21	233.62	255.98	100
76	5.87	6.93	8.62	10.93	13.87	17.46	21.70	26.60	32.29	39.00	46.83	56.02	64.09	73.34	84.07	96.72	111.62	129.33	146.53	161.68	177.27	194.37	213.10	233.62	255.98	280.45	101
77	6.71	8.03	10.02	12.66	15.98	19.96	24.65	30.16	36.65	44.39	53.40	64.04	73.31	84.07	96.67	111.62	129.20	146.53	161.51	177.27	194.37	213.10	233.51	255.98	280.32	307.25	102
78	7.37	9.44	11.73	14.73	18.42	22.83	28.09	34.38	41.86	50.75	61.17	73.27	84.02	96.67	111.50	129.20	146.39	161.51	177.09	194.37	213.10	233.51	255.85	280.32	306.81	336.39	103
79	8.01	11.20	13.81	17.17	21.25	26.21	32.23	39.42	48.03	58.27	69.57	111.45	129.00	146.39	161.35	177.09	194.17	213.01	233.51	255.85	280.32	306.54	336.01	368.02	386.02	104	
80	9.00	13.37	16.31	20.02	24.62	30.27	37.15	45.42	55.33	67.14	81.00	96.53	111.40	128.94	146.17	161.35	177.00	194.17	212.89	233.39	255.85	280.32	306.41	335.63	368.02	401.34	105
81	10.14	16.01	19.26	23.43	28.68	35.15	43.03	52.54	63.96	77.58	93.56	111.34	128.87	146.17	161.27	176.92	194.17	212.89	233.39	255.85	280.32	306.14	335.44	368.02	401.34	435.42	106
82	11.34	19.15	22.81	27.58	33.57	40.99	50.02	60.97	74.11	89.80	108.18	128.81	146.02	161.18	176.92	194.07	212.89	233.39	255.85	280.32	305.87	330.56	368.02	401.34	435.42	470.02	107
83	13.39	22.79	27.16	32.60	39.45	47.97	58.35	70.95	86.02	103.99	125.09	146.02	161.10	176.82	193.98	212.89	233.39	255.73	280.32	305.60	334.69	368.02	401.34	435.42	470.02	505.20	108
84	16.41	27.13	32.41	38.64	46.50	56.25	68.20	82.66	99.92	120.46	141.28	160.44	176.74	193.98	212.68	233.39	255.73	280.17	304.93	333.75	368.02	401.18	435.25	470.02	505.20	541.49	109
85	21.01	32.38	38.61	45.88	54.91	66.10	79.80	96.33	116.08	136.36	154.99	174.43	193.88	212.68	233.15	255.73	280.17	304.93	333.75	368.02	401.18	435.25	470.02	505.20	541.49	577.84	110
86	26.43	38.57	45.86	54.56	64.89	77.71	93.40	112.26	131.69	149.84	168.74	189.20	211.12	232.70	255.59	280.17	304.93	333.75	368.02	401.18	435.25	470.02	505.20	541.49	577.84	612.95	111
87	33.06	45.83	54.50	64.77	76.72	91.36	109.25	127.71	145.03	163.38	183.15	204.66	227.59	252.14	277.76	304.77	330										

Attachment B.2.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
0																0.36	0.39	0.40	0.42	0.44	0.45	0.45	0.45	0.46	0.47	25		
1															0.35	0.37	0.39	0.41	0.42	0.44	0.45	0.45	0.46	0.50	26			
2															0.36	0.38	0.40	0.41	0.43	0.45	0.45	0.46	0.48	0.52	27			
3															0.35	0.36	0.38	0.40	0.41	0.43	0.45	0.45	0.46	0.54	28			
4															0.36	0.38	0.39	0.40	0.42	0.44	0.45	0.46	0.48	0.56	29			
5															0.34	0.35	0.36	0.39	0.40	0.41	0.43	0.44	0.46	0.56	30			
6															0.33	0.35	0.36	0.38	0.39	0.41	0.42	0.44	0.46	0.58	31			
7															0.33	0.34	0.35	0.38	0.39	0.40	0.42	0.45	0.46	0.58	32			
8															0.34	0.35	0.36	0.39	0.41	0.42	0.44	0.46	0.48	0.65	33			
9															0.32	0.33	0.34	0.36	0.37	0.39	0.40	0.44	0.46	0.58	34			
10															0.31	0.33	0.33	0.35	0.36	0.38	0.40	0.41	0.43	0.45	35			
11															0.29	0.32	0.33	0.34	0.35	0.36	0.39	0.41	0.42	0.45	36			
12															0.30	0.32	0.33	0.34	0.35	0.38	0.40	0.41	0.46	0.50	37			
13															0.29	0.30	0.30	0.32	0.33	0.34	0.36	0.39	0.43	0.46	38			
14															0.30	0.30	0.31	0.33	0.35	0.36	0.39	0.42	0.45	0.51	39			
15	0.29	0.29	0.30	0.30	0.30	0.32	0.33	0.33	0.35	0.36	0.38	0.40	0.41	0.43	0.45	0.47	0.51	0.54	0.58	0.61	0.65	0.66	0.70	0.77	0.83			
16	0.29	0.30	0.30	0.29	0.30	0.32	0.33	0.34	0.36	0.38	0.42	0.46	0.50	0.54	0.58	0.61	0.65	0.70	0.76	0.82	0.87	0.92	0.98	1.04	1.10	1.18		
17	0.30	0.29	0.29	0.29	0.30	0.32	0.33	0.35	0.37	0.41	0.45	0.48	0.53	0.57	0.61	0.65	0.70	0.76	0.82	0.87	0.92	0.98	1.04	1.10	1.18	1.26		
18	0.28	0.28	0.28	0.29	0.30	0.32	0.33	0.36	0.40	0.43	0.48	0.52	0.57	0.61	0.65	0.70	0.76	0.82	0.87	0.92	0.98	1.04	1.10	1.18	1.26	1.36		
19	0.26	0.27	0.28	0.29	0.30	0.32	0.35	0.38	0.42	0.46	0.51	0.56	0.61	0.65	0.70	0.76	0.82	0.87	0.92	0.98	1.04	1.10	1.18	1.26	1.36	1.49		
20	0.24	0.25	0.27	0.28	0.29	0.33	0.37	0.40	0.45	0.49	0.54	0.60	0.65	0.70	0.75	0.82	0.86	0.92	0.98	1.04	1.10	1.18	1.26	1.36	1.49	1.64		
21	0.21	0.23	0.26	0.28	0.31	0.35	0.39	0.43	0.48	0.52	0.58	0.63	0.68	0.74	0.79	0.86	0.91	0.98	1.04	1.10	1.18	1.26	1.36	1.49	1.64	1.82	1.96	
22	0.19	0.22	0.26	0.28	0.32	0.36	0.41	0.46	0.51	0.56	0.61	0.67	0.72	0.78	0.84	0.90	0.96	1.03	1.10	1.18	1.26	1.36	1.49	1.64	1.82	2.03	2.47	
23	0.17	0.21	0.25	0.28	0.33	0.38	0.43	0.48	0.54	0.59	0.65	0.71	0.76	0.82	0.88	0.95	1.00	1.08	1.17	1.26	1.36	1.49	1.64	1.82	2.03	2.26	2.48	
24	0.16	0.21	0.25	0.29	0.34	0.40	0.46	0.51	0.57	0.62	0.68	0.74	0.80	0.86	0.92	0.99	1.06	1.15	1.25	1.36	1.49	1.64	1.82	2.02	2.26	2.53	2.9	
25	0.15	0.21	0.25	0.31	0.35	0.42	0.48	0.53	0.60	0.65	0.71	0.76	0.84	0.89	0.97	1.05	1.14	1.23	1.35	1.49	1.64	1.81	2.02	2.25	2.51	2.81	3.14	
26	0.15	0.21	0.26	0.32	0.37	0.44	0.49	0.55	0.62	0.68	0.74	0.79	0.87	0.94	1.02	1.12	1.22	1.33	1.48	1.64	1.81	2.02	2.25	2.51	2.81	3.14	3.51	51
27	0.17	0.21	0.27	0.33	0.39	0.45	0.51	0.57	0.63	0.69	0.76	0.83	0.91	0.99	1.08	1.20	1.31	1.46	1.62	1.80	2.02	2.25	2.51	2.81	3.14	3.51	52	
28	0.18	0.23	0.29	0.34	0.40	0.47	0.53	0.60	0.65	0.72	0.79	0.87	0.96	1.05	1.17	1.30	1.44	1.61	1.79	2.00	2.25	2.51	2.81	3.14	3.51	53		
29	0.19	0.25	0.30	0.36	0.41	0.48	0.54	0.61	0.67	0.75	0.83	0.92	1.01	1.13	1.27	1.42	1.59	1.78	1.99	2.23	2.51	2.81	3.14	3.50	3.89	4.29		
30	0.21	0.27	0.31	0.38	0.43	0.49	0.56	0.62	0.69	0.79	0.88	0.98	1.10	1.24	1.39	1.57	1.76	1.98	2.22	2.49	2.80	3.14	3.49	3.89	4.29	4.74	55	
31	0.22	0.28	0.33	0.39	0.45	0.51	0.58	0.65	0.73	0.84	0.94	1.06	1.21	1.36	1.54	1.74	1.96	2.21	2.48	2.77	3.12	3.49	3.88	4.29	4.74	5.24	56	
32	0.24	0.28	0.34	0.40	0.47	0.54	0.62	0.70	0.79	0.91	1.03	1.17	1.34	1.51	1.71	1.94	2.19	2.46	2.75	3.08	3.46	3.86	4.29	4.74	5.24	5.76	57	
33	0.25	0.29	0.35	0.42	0.49	0.57	0.66	0.76	0.86	0.99	1.14	1.30	1.49	1.68	1.90	2.16	2.44	2.74	3.06	3.43	3.84	4.26	4.73	5.22	5.75	6.30	58	
34	0.25	0.29	0.35	0.44	0.51	0.61	0.71	0.84	0.95	1.10	1.26	1.45	1.66	1.88	2.13	2.41	2.72	3.05	3.41	3.80	4.24	4.70	5.20	5.73	6.28	6.85	59	
35	0.25	0.31	0.37	0.46	0.55	0.66	0.78	0.92	1.06	1.23	1.41	1.62	1.85	2.10	2.38	2.68	3.03	3.39	3.78	4.20	4.68	5.19	5.71	6.28	6.85	7.45	60	
36	0.25	0.32	0.39	0.49	0.59	0.72	0.86	1.01	1.18	1.37	1.57	1.81	2.07	2.34	2.66	2.99	3.37	3.77	4.20	4.65	5.16	5.71	6.27	6.85	7.45	8.11	61	
37	0.25	0.33	0.41	0.52	0.65	0.79	0.95	1.12	1.31	1.52	1.75	2.01	2.30	2.60	2.95	3.32	3.73	4.17	4.64	5.14	5.68	6.26	6.85	7.45	8.11	8.80	62	
38	0.26	0.35	0.45	0.58	0.71	0.86	1.05	1.24	1.45	1.69	1.95	2.23	2.55	2.89	3.26	3.68	4.13	4.61	5.12	5.66	6.24	6.84	7.45	8.11	8.80	9.53	63	
39	0.28	0.38	0.50	0.64	0.79	0.96	1.16	1.38	1.61	1.87	2.16	2.47	2.83	3.21	3.61	4.07	4.56	5.08	5.63	6.22	6.83	7.45	8.11	8.80	9.53	10.34	64	
40	0.32	0.43	0.56	0.71	0.88	1.07	1.28	1.52	1.78	2.07	2.39	2.74	3.13	3.55	3.99	4.50	5.03	5.59	6.19	6.82	7.45	8.11	8.80	9.53	10.34	11.23	11.23	
41	0.35	0.49	0.63	0.79	0.98	1.19	1.43	1.68	1.97	2.29	2.64	3.03	3.45	3.91	4.41	4.95	5.53	6.15	6.80	7.45	8.11	8.80	9.53	10.34	11.23	12.21	66	
42	0.40	0.55	0.71	0.89	1.11	1.33	1.60	1.88	2.19	2.53	2.91	3.34	3.80	4.31	4.86	5.45	6.08	6.76	7.44	8.11	8.80	9.53	10.34	11.23	12.21	13.30	67	
43	0.46	0.62	0.81	1.02	1.25	1.50	1.78	2.09	2.43	2.80	3.23	3.67	4.18	4.74	5.35	5.99	6.68	7.42	8.11	8.80	9.53	10.34	11.23	12.21	13.30	14.50	68	
44	0.52	0.70	0.92	1.15	1.40	1.68	1.98	2.32	2.69	3.10	3.55	4.04	4.60	5.21	5.86	6.56	7.33	8.10	8.80	9.53	10.34	11.23	12.21	13.30	14.50	15.83	69	
45	0.58	0.79	1.03	1.29	1.57	1.88	2.21	2.58	2.98	3.42	3.90	4.45	5.04	5.70	6.41	7.18	8.00	8.80	9.53	10.34	11.23	12.21	13.30	14.50	15.83	17.34	70	
46	0.65	0.89	1.16	1.43	1.74	2.08	2.45	2.84	3.27	3.75	4.28	4.87	5.51	6.21														

Attachment B.2.b.iii

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Female Nonsmoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate		
50	0.86	1.28	1.65	2.00	2.41	2.84	3.33	3.88	4.47	5.14	5.88	6.69	7.59	8.60	9.70	10.90	12.20	13.30	14.50	15.83	17.34	19.05	20.93	20.93	22.98	25.25	27.68	75
51	0.91	1.44	1.79	2.15	2.57	3.03	3.54	4.12	4.77	5.50	6.30	7.19	8.18	9.29	10.51	11.83	13.28	14.50	15.83	17.34	19.05	20.93	22.98	25.25	27.68	30.27	30.27	76
52	0.95	1.57	1.93	2.30	2.72	3.20	3.74	4.37	5.07	5.87	6.74	7.72	8.81	10.03	11.39	12.86	14.49	15.83	17.34	19.05	20.93	22.98	25.25	27.68	30.27	33.10	33.10	77
53	1.00	1.69	2.08	2.44	2.88	3.38	3.96	4.63	5.38	6.25	7.21	8.30	9.51	10.86	12.37	14.02	15.83	17.34	19.05	20.93	22.98	25.25	27.68	30.27	33.10	36.18	36.18	78
54	1.06	1.81	2.24	2.60	3.05	3.58	4.20	4.91	5.73	6.67	7.73	8.94	10.29	11.79	13.48	15.34	17.34	19.05	20.93	22.98	25.25	27.68	30.27	33.10	36.18	39.54	39.54	79
55	1.15	1.94	2.42	2.80	3.27	3.82	4.48	5.25	6.14	7.17	8.34	9.67	11.17	12.87	14.74	16.84	19.05	20.93	22.98	25.25	27.68	30.27	33.10	36.18	39.54	43.76	80	
56	1.24	2.09	2.63	3.03	3.53	4.12	4.82	5.66	6.63	7.75	9.04	10.51	12.18	14.08	16.18	18.53	20.93	22.98	25.25	27.68	30.27	33.10	36.18	39.54	43.76	48.98	81	
57	1.29	2.24	2.85	3.28	3.82	4.46	5.23	6.15	7.21	8.44	9.86	11.48	13.33	15.45	17.80	20.44	22.98	25.25	27.68	30.27	33.10	36.18	39.54	43.76	48.98	54.46	82	
58	1.37	2.39	3.08	3.55	4.14	4.85	5.70	6.71	7.88	9.25	10.81	12.61	14.66	17.00	19.63	22.59	25.25	27.68	30.27	33.10	36.18	39.54	43.76	48.98	54.46	60.13	83	
59	1.46	2.53	3.33	3.84	4.48	5.28	6.22	7.34	8.65	10.16	11.90	13.89	16.18	18.78	21.71	24.99	27.68	30.27	33.10	36.18	39.54	43.76	48.98	54.46	60.13	66.42	84	
60	1.53	2.68	3.57	4.13	4.84	5.73	6.79	8.04	9.51	11.19	13.15	15.35	17.92	20.81	24.07	27.59	30.27	33.10	36.18	39.54	43.76	48.98	54.46	60.13	66.42	72.68	85	
61	1.63	2.83	3.80	4.42	5.21	6.19	7.38	8.78	10.44	12.34	14.54	17.04	19.90	23.14	26.77	30.27	33.10	36.18	39.54	43.76	48.98	54.46	60.13	66.42	72.68	80.09	86	
62	1.79	3.00	4.03	4.69	5.56	6.66	8.00	9.58	11.45	13.61	16.10	18.94	22.15	25.78	29.85	33.10	36.18	39.54	43.76	48.98	54.46	60.13	66.42	72.68	79.70	89.35	87	
63	2.00	3.51	4.27	4.97	5.92	7.14	8.65	10.44	12.56	15.01	17.83	21.06	24.68	28.75	33.04	36.18	39.54	43.76	48.98	54.46	60.13	66.42	72.68	79.70	87.60	98.99	88	
64	2.26	4.07	4.51	5.25	6.29	7.65	9.34	11.38	13.78	16.55	23.42	27.50	32.08	36.18	39.54	43.76	48.98	54.46	60.13	66.42	72.68	79.70	87.60	95.24	108.40	89		
65	2.47	4.34	4.78	5.57	6.72	8.23	10.14	12.44	15.17	18.32	21.95	26.08	30.67	35.81	39.54	43.76	48.98	54.46	60.13	66.42	72.68	79.70	87.60	95.24	103.19	114.75	90	
66	2.57	4.65	5.09	5.94	7.22	8.91	11.07	13.67	16.76	20.35	24.44	29.09	34.31	39.54	43.76	48.98	54.46	60.13	66.42	72.68	79.70	87.60	95.24	103.19	111.42	120.53	91	
67	2.78	4.99	5.45	6.39	7.82	9.73	12.17	15.11	18.60	22.66	27.29	32.51	38.38	43.76	48.98	54.46	60.13	66.42	72.68	79.70	87.60	95.24	103.19	111.42	119.94	130.96	92	
68	3.15	5.36	5.89	6.95	8.56	10.72	13.47	16.81	20.75	25.31	30.51	36.38	42.92	48.98	54.46	60.13	66.42	72.68	79.70	87.60	95.24	103.19	111.42	119.94	128.61	145.48	93	
69	3.55	5.78	6.41	7.62	9.46	11.92	15.02	18.80	23.24	28.35	34.17	40.72	48.00	54.46	60.13	66.42	72.68	79.70	87.60	95.19	103.14	111.36	119.88	128.61	137.41	163.75	94	
70	4.03	6.25	7.02	8.45	10.57	13.36	16.88	21.13	26.11	31.85	38.32	45.60	53.69	60.13	66.28	72.68	79.58	87.56	95.19	103.08	111.31	119.75	128.48	137.41	148.17	180.01	95	
71	5.40	6.77	7.75	9.44	11.90	15.10	19.07	23.85	29.43	35.83	43.03	51.08	59.89	65.93	72.53	79.49	87.33	95.14	103.08	111.31	119.75	128.41	137.28	148.09	162.00	204.36	96	
72	6.77	7.38	8.61	10.63	13.48	17.14	21.64	26.99	33.22	40.35	48.33	57.21	65.61	72.15	79.37	87.19	95.04	103.08	111.31	119.75	128.41	137.28	148.02	161.83	177.54	216.76	97	
73	7.36	8.12	9.66	12.07	15.36	19.53	24.61	30.61	37.55	45.44	54.25	63.90	71.66	79.24	87.02	94.94	103.04	111.31	119.69	128.34	137.21	147.95	161.83	177.45	194.56	222.48	98	
74	8.01	9.03	10.95	13.80	17.59	22.33	28.05	34.74	42.47	51.18	60.76	71.11	78.99	86.84	94.90	102.98	111.25	119.69	128.27	137.14	147.87	161.75	177.45	194.56	213.21	239.98	99	
75	8.78	10.16	12.51	15.85	20.19	25.55	31.93	39.38	47.89	57.38	67.63	78.67	86.70	94.85	102.98	111.20	119.69	128.27	137.07	147.87	161.68	177.36	194.47	213.21	233.62	255.98	100	
76	9.82	11.60	14.41	18.28	23.21	29.20	36.30	44.50	53.73	63.91	74.84	86.50	94.75	102.98	111.20	119.69	128.21	137.07	147.72	161.68	177.27	194.37	213.10	233.62	255.98	101		
77	11.23	13.44	16.75	21.18	26.73	33.38	41.22	50.17	60.05	70.94	82.46	94.69	102.93	111.20	119.57	128.21	136.93	147.72	161.51	177.27	194.37	213.10	233.51	255.98	280.32	307.25	102	
78	12.34	15.79	19.63	24.63	30.81	38.19	46.74	56.33	66.88	78.35	90.43	102.88	111.14	119.57	128.08	136.93	147.57	161.51	177.09	194.37	213.10	233.51	255.85	280.32	306.81	336.39	103	
79	13.40	18.74	23.11	28.72	35.54	43.60	52.80	62.99	74.15	86.13	98.68	111.03	119.45	128.02	136.72	147.57	161.35	177.09	194.17	213.01	233.51	255.85	280.32	306.54	336.01	368.02	104	
80	15.06	22.37	27.28	33.48	40.96	49.58	59.36	70.12	81.80	94.25	107.12	119.38	127.95	147.35	161.35	171.00	194.17	212.89	233.39	255.85	280.32	306.41	335.63	368.02	401.34	453.42	105	
81	16.96	26.78	32.21	38.97	46.98	56.15	66.42	77.67	89.77	102.59	115.71	127.89	136.58	147.35	161.27	176.92	194.17	212.89	233.39	255.85	280.32	306.14	335.44	368.02	401.34	453.42	106	
82	18.96	32.02	37.95	45.17	53.63	63.27	73.93	85.57	97.99	111.04	124.26	136.51	147.19	161.18	176.92	194.07	212.89	233.39	255.85	280.32	305.87	335.06	368.02	401.34	453.42	470.02	107	
83	22.39	37.91	44.48	52.07	60.89	70.90	81.88	93.79	106.35	116.35	125.57	147.19	161.10	176.82	193.98	212.89	233.39	255.73	280.32	305.60	334.69	368.02	401.34	453.42	470.02	505.20	108	
84	27.31	44.43	51.77	59.62	68.72	78.93	90.15	102.19	114.73	127.64	142.42	160.44	176.74	193.98	212.68	233.39	255.73	280.17	304.57	334.31	368.02	401.34	453.42	470.02	505.20	541.49	109	
85	34.38	51.72	59.58	67.79	77.03	87.36	98.64	110.60	122.99	137.45	147.44	174.43	193.88	212.68	233.15	255.73	280.17	304.93	333.75	368.02	401.18	435.25	470.02	505.20	541.49	577.84	110	
86	42.22	59.51	67.75	76.54	85.75	96.05	107.23	118.92	132.75	149.84	168.74	189.20	211.12	232.70	255.59	280.17	304.93	333.75	368.02	401.18	435.25	470.02	505.20	541.49	577.84	612.95	111	

Attachment B.2.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25			
0																0.23	0.26	0.29	0.31	0.35	0.37	0.38	0.40	0.42	0.46	25		
1																0.23	0.26	0.28	0.31	0.33	0.36	0.38	0.40	0.42	0.45	26		
2																0.23	0.26	0.28	0.30	0.33	0.36	0.38	0.40	0.42	0.45	27		
3																0.23	0.25	0.28	0.30	0.33	0.35	0.38	0.40	0.42	0.45	28		
4																0.23	0.25	0.28	0.30	0.33	0.35	0.38	0.40	0.42	0.45	29		
5																0.21	0.24	0.27	0.29	0.32	0.35	0.38	0.40	0.42	0.44	30		
6																0.21	0.23	0.26	0.29	0.31	0.34	0.37	0.40	0.42	0.44	31		
7																0.21	0.23	0.26	0.28	0.31	0.33	0.36	0.38	0.40	0.42	32		
8																0.21	0.23	0.26	0.28	0.31	0.33	0.36	0.38	0.40	0.42	33		
9																0.21	0.23	0.26	0.27	0.30	0.33	0.35	0.38	0.40	0.42	34		
10																0.20	0.23	0.24	0.27	0.29	0.32	0.35	0.37	0.41	0.44	35		
11																0.19	0.22	0.24	0.26	0.28	0.31	0.34	0.37	0.40	0.43	36		
12																0.19	0.21	0.23	0.26	0.27	0.30	0.33	0.36	0.40	0.43	37		
13																0.19	0.20	0.22	0.24	0.27	0.29	0.32	0.35	0.38	0.41	38		
14																0.19	0.20	0.22	0.24	0.26	0.27	0.31	0.33	0.37	0.41	39		
15	0.19	0.19	0.20	0.21	0.21	0.23	0.25	0.27	0.29	0.33	0.35	0.39	0.43	0.47	0.52	0.57	0.61	0.66	0.71	0.77	0.85	0.93	1.01	1.09	1.14	1.22	40	
16	0.19	0.20	0.21	0.22	0.24	0.26	0.28	0.31	0.35	0.37	0.41	0.46	0.51	0.56	0.61	0.66	0.71	0.77	0.85	0.93	0.99	1.06	1.14	1.21	1.29	1.39	41	
17	0.20	0.21	0.22	0.23	0.25	0.27	0.30	0.33	0.37	0.40	0.45	0.50	0.55	0.61	0.66	0.71	0.77	0.85	0.93	0.99	1.06	1.14	1.21	1.29	1.38	1.51	42	
18	0.20	0.22	0.22	0.24	0.26	0.28	0.32	0.35	0.40	0.43	0.49	0.55	0.60	0.66	0.71	0.77	0.85	0.93	0.99	1.06	1.14	1.21	1.29	1.38	1.50	1.64	43	
19	0.20	0.22	0.23	0.25	0.27	0.30	0.34	0.37	0.42	0.47	0.53	0.59	0.66	0.71	0.77	0.85	0.93	0.99	1.06	1.14	1.21	1.29	1.38	1.50	1.64	1.80	44	
20	0.19	0.21	0.23	0.25	0.28	0.33	0.37	0.40	0.46	0.51	0.57	0.64	0.71	0.77	0.83	0.92	0.99	1.06	1.14	1.21	1.29	1.38	1.50	1.64	1.80	1.97	45	
21	0.18	0.20	0.23	0.26	0.30	0.35	0.40	0.44	0.50	0.56	0.62	0.69	0.75	0.83	0.90	0.98	1.05	1.13	1.21	1.29	1.38	1.50	1.64	1.80	1.97	2.19	46	
22	0.17	0.20	0.24	0.27	0.32	0.37	0.42	0.48	0.54	0.61	0.67	0.75	0.81	0.89	0.96	1.03	1.11	1.20	1.29	1.38	1.50	1.64	1.80	1.97	2.19	2.46	47	
23	0.16	0.20	0.24	0.28	0.33	0.39	0.44	0.51	0.58	0.65	0.72	0.79	0.87	0.94	1.01	1.09	1.17	1.27	1.37	1.50	1.64	1.80	1.97	2.19	2.46	2.79	48	
24	0.15	0.20	0.25	0.29	0.34	0.41	0.47	0.54	0.61	0.69	0.77	0.83	0.91	0.98	1.06	1.16	1.25	1.36	1.47	1.64	1.80	1.97	2.19	2.46	2.79	3.17	49	
25	0.15	0.20	0.26	0.31	0.37	0.43	0.51	0.58	0.65	0.73	0.81	0.88	0.96	1.04	1.13	1.23	1.35	1.47	1.63	1.79	1.97	2.18	2.46	2.79	3.18	3.62	50	
26	0.15	0.21	0.27	0.33	0.40	0.47	0.54	0.61	0.69	0.77	0.84	0.92	1.01	1.10	1.20	1.32	1.47	1.62	1.79	1.97	2.18	2.46	2.79	3.18	3.63	4.12	51	
27	0.17	0.22	0.28	0.35	0.42	0.49	0.56	0.63	0.72	0.79	0.88	0.97	1.07	1.17	1.29	1.44	1.60	1.78	1.97	2.18	2.46	2.79	3.18	3.63	4.13	4.66	52	
28	0.18	0.24	0.30	0.37	0.44	0.51	0.58	0.67	0.75	0.83	0.92	1.03	1.14	1.26	1.40	1.58	1.76	1.97	2.18	2.46	2.79	3.18	3.63	4.13	4.67	5.26	53	
29	0.20	0.26	0.32	0.39	0.46	0.54	0.61	0.69	0.77	0.87	0.97	1.09	1.22	1.37	1.54	1.73	1.96	2.18	2.46	2.79	3.18	3.63	4.13	4.67	5.26	5.91	54	
30	0.22	0.28	0.34	0.41	0.48	0.56	0.63	0.72	0.81	0.92	1.03	1.17	1.33	1.50	1.71	1.93	2.18	2.46	2.79	3.18	3.63	4.13	4.67	5.26	5.91	6.61	55	
31	0.24	0.30	0.36	0.43	0.50	0.58	0.67	0.76	0.86	0.99	1.12	1.28	1.46	1.67	1.91	2.16	2.46	2.79	3.18	3.63	4.13	4.67	5.26	5.91	6.61	7.37	56	
32	0.26	0.31	0.38	0.45	0.53	0.62	0.71	0.81	0.94	1.09	1.25	1.43	1.63	1.86	2.14	2.43	2.78	3.17	3.63	4.13	4.67	5.26	5.91	6.61	7.37	8.15	57	
33	0.27	0.32	0.40	0.47	0.56	0.66	0.77	0.89	1.03	1.20	1.39	1.60	1.84	2.10	2.40	2.74	3.12	3.63	4.13	4.67	5.26	5.91	6.61	7.37	8.15	8.98	58	
34	0.27	0.33	0.41	0.50	0.60	0.72	0.84	0.99	1.16	1.35	1.55	1.80	2.07	2.37	2.70	3.09	3.52	4.13	4.67	5.26	5.91	6.61	7.37	8.15	8.98	9.81	59	
35	0.27	0.35	0.43	0.54	0.65	0.78	0.94	1.11	1.30	1.51	1.75	2.02	2.33	2.65	3.02	3.45	3.92	4.67	5.26	5.91	6.61	7.37	8.15	8.98	9.81	10.61	60	
36	0.28	0.37	0.46	0.58	0.71	0.86	1.04	1.23	1.45	1.69	1.96	2.26	2.59	2.95	3.36	3.81	4.32	5.26	5.79	6.61	7.37	8.15	8.98	9.81	10.61	11.48	61	
37	0.30	0.39	0.50	0.63	0.78	0.96	1.15	1.37	1.62	1.89	2.18	2.52	2.87	3.28	3.72	4.21	4.75	5.59	6.21	7.27	8.15	8.98	9.81	10.61	11.48	12.41	62	
38	0.32	0.43	0.54	0.59	0.70	0.87	1.07	1.29	1.53	1.81	2.11	2.43	2.80	3.19	3.63	4.10	4.63	5.21	5.87	6.64	7.91	8.89	9.81	10.61	11.48	12.41	13.35	63
39	0.36	0.47	0.61	0.79	0.98	1.20	1.45	1.71	2.01	2.35	2.70	3.10	3.53	4.01	4.51	5.08	5.71	6.40	7.19	8.59	9.56	10.61	11.43	12.41	13.35	14.37	64	
40	0.40	0.53	0.71	0.89	1.10	1.35	1.61	1.91	2.25	2.61	3.00	3.43	3.90	4.42	4.97	5.57	6.24	6.97	7.84	9.24	10.29	11.37	12.36	13.35	14.37	15.46	65	
41	0.46	0.62	0.81	1.02	1.25	1.52	1.81	2.14	2.50	2.90	3.32	3.80	4.31	4.86	5.46	6.10	6.81	7.58	8.52	9.93	11.08	12.23	13.35	14.35	15.46	16.65	66	
42	0.53	0.72	0.93	1.17	1.43	1.72	2.05	2.40	2.79	3.22	3.68	4.19	4.74	5.34	5.98	6.67	7.42	8.24	9.28	10.64	11.91	13.19	14.28	15.39	16.60	17.98	67	
43	0.61	0.83	1.07	1.34	1.63	1.95	2.30	2.70	3.12	3.58	4.08	4.62	5.21	5.86	6.55	7.27	8.07	8.95	10.05	11.45	12.84	14.03	15.21	16.47	17.79	19.43	68	
44	0.71	0.96	1.23	1.54	1.86	2.22	2.59	3.02	3.48	3.97	4.50	5.08	5.72	6.41	7.14	7.92	8.77	9.70	10.88	12.39	13.67	14.87	16.20	17.58	19.11	21.03	69	
45	0.81	1.10	1.41	1.74	2.10	2.49	2.91	3.36	3.86	4.39	4.96	5.58	6.26	6.99	7.77	8.59	9.50	10.49	11.90	13.23	14.47	15.80	17.23	18.80	20.61	22.84	70	
4																												

Attachment B.2.b.iv

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Preferred Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
50	1.27	1.87	2.36	2.83	3.34	3.89	4.50	5.14	5.84	6.60	7.42	8.31	9.26	10.29	11.40	12.57	13.85	15.27	16.52	18.09	20.04	22.28	24.82	27.72	31.02	34.87	75
51	1.35	2.11	2.58	3.06	3.59	4.16	4.80	5.49	6.25	7.06	7.94	8.90	9.94	11.06	12.27	13.54	14.95	16.30	17.74	19.64	21.80	24.25	27.05	30.27	33.92	38.20	76
52	1.44	2.33	2.82	3.29	3.83	4.43	5.09	5.83	6.65	7.54	8.49	9.53	10.67	11.89	13.21	14.61	15.99	17.42	19.23	21.33	23.72	26.39	29.48	33.02	36.52	41.82	77
53	1.54	2.53	3.06	3.53	4.08	4.71	5.42	6.20	7.07	8.03	9.07	10.22	11.46	12.81	14.26	15.70	17.13	18.87	20.89	23.19	25.80	28.71	32.11	35.15	39.47	45.77	78
54	1.63	2.74	3.33	3.80	4.36	5.01	5.77	6.59	7.53	8.57	9.72	10.98	12.35	13.84	15.44	16.89	18.56	20.48	22.71	25.24	28.07	30.93	33.84	37.66	43.17	50.07	79
55	1.76	2.93	3.58	4.06	4.64	5.32	6.11	7.00	8.01	9.15	10.40	11.79	13.29	14.94	16.73	18.30	20.15	22.27	24.71	27.46	30.33	32.45	36.11	41.33	47.18	55.43	80
56	1.87	3.09	3.82	4.32	4.92	5.64	6.48	7.33	8.53	9.75	11.12	12.64	14.31	16.14	18.13	19.87	21.91	24.25	26.91	29.80	32.15	35.26	39.83	45.37	49.97	62.02	81
57	1.91	3.26	4.07	4.59	5.24	6.01	6.91	7.95	9.13	10.47	11.95	13.61	15.46	17.47	19.69	21.61	23.86	26.43	29.30	31.85	34.95	39.38	43.79	48.23	51.76	68.90	82
58	1.98	3.41	4.32	4.88	5.58	6.42	7.40	8.54	9.82	11.29	12.92	14.73	16.76	18.98	21.43	23.55	26.02	28.84	31.56	34.63	38.80	43.31	46.81	50.22	54.26	76.04	83
59	2.07	3.54	4.57	5.18	5.93	6.86	7.94	9.19	10.61	12.23	14.02	16.01	18.25	23.37	25.73	28.44	31.31	34.30	38.26	42.68	46.33	48.83	52.32	57.42	83.56	84	
60	2.12	3.67	4.80	5.45	6.30	7.32	8.51	9.89	11.48	13.28	15.26	17.47	19.92	22.61	25.57	28.17	31.07	34.02	37.69	42.04	45.74	48.43	51.48	55.19	64.36	90.63	85
61	2.21	3.80	5.01	5.72	6.64	7.77	9.09	10.64	12.41	14.42	16.63	19.09	21.80	24.79	28.05	30.91	33.74	37.15	41.41	45.17	48.01	51.29	55.13	62.78	71.97	98.86	86
62	2.38	3.92	5.20	5.96	6.95	8.20	9.68	11.41	13.40	15.65	18.14	20.89	23.92	27.24	30.84	33.57	36.61	40.86	44.65	47.63	51.09	54.98	62.28	70.71	77.70	109.09	87
63	2.60	4.48	5.38	6.18	7.25	8.62	10.27	12.22	14.46	16.99	19.79	22.88	26.26	29.95	33.48	36.23	40.23	44.17	47.28	50.91	54.83	61.59	69.68	76.25	84.09	119.48	88
64	2.87	5.09	5.57	6.39	7.55	9.06	10.90	13.08	15.59	18.45	21.59	25.06	28.83	32.94	36.11	39.68	43.49	46.87	50.72	54.78	60.89	68.42	74.93	82.81	91.11	129.14	89
65	3.06	5.31	5.77	6.62	7.87	9.52	11.54	13.96	16.75	19.93	23.42	27.26	31.45	35.98	39.29	42.94	46.37	50.52	54.64	60.31	67.29	73.37	81.53	90.06	99.59	134.85	90
66	3.12	5.57	6.00	6.89	8.24	10.03	12.25	14.90	17.96	21.43	25.27	29.48	34.07	39.02	42.53	45.92	50.34	54.49	59.70	66.03	72.05	79.77	88.89	98.26	109.22	139.63	91
67	3.31	5.83	6.27	7.23	8.69	10.65	13.08	15.98	19.32	23.10	27.29	31.89	36.90	42.26	45.78	49.65	54.34	58.79	64.98	70.60	78.13	87.02	96.61	107.53	119.66	149.40	92
68	3.66	6.12	6.61	7.66	9.26	11.40	14.06	17.21	20.84	24.93	29.50	34.49	39.93	45.63	49.26	53.36	57.92	63.28	69.27	76.21	85.02	94.51	105.48	118.47	132.51	163.14	93
69	4.03	6.43	7.00	8.18	9.96	12.31	15.21	18.63	22.56	26.98	31.92	37.30	43.13	48.84	52.66	56.99	62.12	68.11	74.99	83.40	104.18	117.06	132.01	148.65	182.40	198.86	94
70	4.47	6.78	7.47	8.81	10.80	13.38	16.55	20.26	24.50	29.22	34.52	40.32	46.53	51.91	56.18	61.26	67.26	74.23	82.45	91.99	103.41	116.67	131.50	148.20	164.50	204.35	95
71	5.82	7.17	8.02	9.57	11.79	14.64	18.09	22.11	26.64	31.65	37.33	43.50	50.11	55.32	59.38	66.25	73.21	81.33	90.83	101.83	115.30	131.00	147.81	163.78	178.40	224.30	96
72	7.14	7.61	8.67	10.47	12.96	16.09	19.84	24.15	28.98	34.27	40.33	46.86	54.01	58.81	62.22	70.22	80.09	89.49	100.42	113.05	128.92	147.36	163.13	176.88	193.51	235.30	97
73	7.55	8.14	9.45	11.53	14.31	17.75	21.79	26.39	31.51	37.06	43.47	50.55	58.18	61.82	68.60	78.68	87.96	98.76	111.34	125.82	144.44	162.41	175.36	191.46	209.99	238.53	98
74	8.00	8.80	10.40	12.77	15.86	19.61	23.94	28.84	34.21	40.00	46.91	51.74	57.54	67.45	75.45	86.74	97.58	110.13	124.55	142.24	158.37	173.92	188.58	207.40	226.40	249.88	99
75	8.59	9.70	11.64	14.35	17.79	21.90	26.61	31.85	37.56	43.88	51.62	59.48	66.54	74.52	83.70	96.77	109.54	124.20	141.85	157.92	171.00	187.05	204.60	223.79	244.76	267.71	100
76	9.46	10.91	13.21	16.33	20.18	24.71	29.87	35.55	41.90	49.09	57.92	65.52	73.65	83.14	96.01	108.91	123.75	141.46	157.63	170.60	186.25	203.53	222.50	243.12	265.51	289.69	101
77	10.65	12.46	15.14	18.65	22.93	27.90	33.49	39.80	47.01	55.23	64.55	72.77	82.57	95.21	108.33	123.30	141.01	157.33	185.63	202.84	221.54	241.95	264.10	287.99	313.43	102	
78	11.54	14.41	17.48	21.39	26.08	31.49	37.66	44.83	53.03	62.44	71.93	82.03	94.45	107.70	122.85	140.61	156.88	170.12	180.19	201.97	220.90	241.13	263.06	286.71	312.18	338.86	103
79	12.05	16.83	20.28	24.57	29.67	35.66	42.62	50.74	60.10	70.85	81.49	93.68	107.17	123.55	140.23	156.58	169.72	184.67	201.21	219.64	240.54	262.29	286.00	311.35	338.29	368.02	104
80	13.08	19.80	23.58	28.24	33.86	40.62	48.50	57.71	68.39	80.70	92.92	106.58	121.96	139.71	156.21	169.48	184.06	200.34	218.38	238.70	261.90	285.42	310.88	338.10	368.02	401.34	105
81	14.65	23.32	27.43	32.57	38.90	46.49	55.42	65.91	78.07	92.14	105.96	121.51	139.32	155.84	169.07	183.62	199.39	217.12	236.86	259.39	285.02	310.58	337.91	368.02	401.34	435.42	106
82	16.36	27.00	31.98	37.75	44.88	53.47	63.56	75.48	89.33	105.39	121.02	138.93	155.54	168.84	183.00	198.62	215.85	235.45	257.44	282.33	310.10	327.72	368.02	401.34	435.42	470.02	107
83	18.60	31.38	37.46	43.94	51.97	61.69	73.11	86.62	102.37	120.64	138.45	155.17	168.60	182.56	197.75	215.08	234.69	256.75	281.16	308.20	337.53	368.02	401.34	435.42	470.02	505.20	108
84	22.18	37.15	43.47	51.28	60.35	71.32	84.26	99.53	117.41	138.07	154.77	168.21	182.04	197.08	214.52	234.44	256.75	281.16	307.86	336.77	368.02	401.34	435.42	470.02	505.20	541.49	109
85	28.53	42.98	50.59	59.95	70.17	83.19	97.20	114.42	134.66	154.45	167.90	181.46	196.67	214.06	234.44	256.75	281.16	307.86	336.77	368.02	401.34	435.42	470.02	505.20	541.49	577.84	110
86	34.70	49.89	59.53	69.99	82.54	96.89	112.10	131.54	150.79	167.67	180.97	195.31	212.50	233.99	256.75	281.16	307.86	336.77	368.02	401.34	435.42	470.02	505.20	541.49	577.84	612.95	111
87	42.19	59.14	69.80	82.35	96.64	11																					

Attachment B.2.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ultimate	
0																											25
1																											26
2																											27
3																											28
4																											29
5																											30
6																											31
7																											32
8																											33
9																											34
10																											35
11																											36
12																											37
13																											38
14																											39
15	0.31	0.33	0.35	0.37	0.41	0.43	0.47	0.52	0.57	0.63	0.70	0.76	0.83	0.91	0.99	1.07	1.15	1.25	1.37	1.49	1.60	1.71	1.84	1.96	2.10		
16	0.31	0.33	0.35	0.36	0.39	0.42	0.45	0.50	0.56	0.61	0.67	0.75	0.82	0.90	0.99	1.07	1.15	1.25	1.37	1.49	1.60	1.71	1.84	1.96	2.09		
17	0.33	0.34	0.36	0.37	0.41	0.43	0.48	0.54	0.60	0.65	0.73	0.81	0.89	0.98	1.07	1.15	1.25	1.37	1.49	1.60	1.71	1.84	1.96	2.09	2.25		
18	0.33	0.35	0.36	0.39	0.42	0.45	0.51	0.57	0.64	0.70	0.79	0.88	0.97	1.07	1.15	1.25	1.37	1.49	1.60	1.71	1.84	1.96	2.09	2.25	2.43		
19	0.33	0.35	0.37	0.41	0.44	0.49	0.55	0.61	0.69	0.75	0.85	0.95	1.06	1.15	1.25	1.37	1.49	1.60	1.71	1.84	1.96	2.09	2.25	2.43	2.65		
20	0.31	0.34	0.37	0.41	0.46	0.53	0.60	0.65	0.74	0.82	0.92	1.03	1.14	1.25	1.35	1.48	1.60	1.71	1.83	1.96	2.09	2.25	2.43	2.65	2.90		
21	0.29	0.33	0.37	0.43	0.49	0.56	0.63	0.71	0.81	0.90	1.00	1.11	1.21	1.34	1.45	1.58	1.70	1.82	1.95	2.09	2.25	2.43	2.65	2.90	3.19		
22	0.27	0.32	0.38	0.44	0.52	0.59	0.67	0.77	0.87	0.98	1.08	1.20	1.30	1.43	1.54	1.67	1.79	1.94	2.08	2.25	2.43	2.65	2.90	3.19	3.53		
23	0.26	0.32	0.38	0.46	0.54	0.63	0.72	0.82	0.93	1.05	1.16	1.29	1.39	1.52	1.65	1.77	1.92	2.08	2.25	2.43	2.65	2.90	3.19	3.53	3.97		
24	0.25	0.33	0.40	0.48	0.57	0.67	0.77	0.88	1.00	1.11	1.24	1.35	1.47	1.60	1.73	1.91	2.08	2.22	2.43	2.64	2.90	3.19	3.53	3.97	4.49		
25	0.24	0.33	0.42	0.51	0.61	0.71	0.83	0.93	1.06	1.18	1.31	1.41	1.54	1.68	1.81	2.02	2.21	2.38	2.64	2.89	3.18	3.53	3.97	4.49	5.06		
26	0.25	0.34	0.44	0.53	0.64	0.75	0.87	0.98	1.11	1.24	1.36	1.48	1.63	1.78	1.94	2.13	2.36	2.60	2.89	3.18	3.53	3.97	4.49	5.06	5.68		
27	0.27	0.36	0.46	0.56	0.68	0.79	0.90	1.02	1.16	1.28	1.42	1.56	1.72	1.89	2.09	2.32	2.57	2.87	3.18	3.53	3.97	4.49	5.06	5.68	6.34		
28	0.29	0.39	0.49	0.60	0.71	0.82	0.94	1.08	1.21	1.34	1.49	1.65	1.84	2.03	2.27	2.54	2.84	3.17	3.53	3.97	4.49	5.06	5.68	6.34	7.06		
29	0.32	0.43	0.52	0.63	0.76	0.91	1.07	1.24	1.45	1.67	1.94	2.24	2.58	2.97	3.38	3.87	4.42	5.02	5.68	6.34	7.06	7.83	8.65	9.51	10.42		
30	0.36	0.45	0.55	0.66	0.78	0.90	1.02	1.16	1.31	1.48	1.67	1.89	2.14	2.42	2.75	3.11	3.53	3.97	4.49	5.06	5.68	6.34	7.06	7.83	8.65	9.51	
31	0.39	0.48	0.59	0.70	0.81	0.95	1.08	1.23	1.40	1.60	1.82	2.07	2.36	2.69	3.07	3.49	3.97	4.49	5.06	5.68	6.34	7.06	7.83	8.65	9.51	10.42	
32	0.42	0.51	0.61	0.73	0.85	1.00	1.16	1.32	1.52	1.75	2.01	2.30	2.63	3.00	3.45	3.92	4.47	5.06	5.68	6.34	7.06	7.83	8.65	9.51	10.42		
33	0.43	0.52	0.63	0.76	0.91	1.07	1.24	1.45	1.67	1.94	2.24	2.58	2.97	3.38	3.87	4.42	5.02	5.68	6.34	7.06	7.83	8.65	9.51	10.42	11.33		
34	0.43	0.54	0.66	0.81	0.97	1.16	1.36	1.60	1.87	2.17	2.51	2.90	3.34	3.82	4.36	4.98	5.65	6.34	7.06	7.83	8.65	9.51	10.42	11.33	12.28		
35	0.43	0.56	0.70	0.87	1.04	1.26	1.51	1.78	2.09	2.43	2.82	3.25	3.75	4.27	4.88	5.56	6.30	7.06	7.83	8.65	9.51	10.42	11.33	12.28	13.31		
36	0.45	0.59	0.74	0.93	1.14	1.39	1.67	1.99	2.33	2.73	3.16	3.64	4.17	4.76	5.42	6.15	6.95	7.83	8.65	9.51	10.42	11.33	12.28	13.31	14.40		
37	0.48	0.63	0.80	1.01	1.26	1.55	1.86	2.22	2.61	3.05	3.52	4.06	4.64	5.28	5.99	6.79	7.64	8.59	9.51	10.42	11.33	12.28	13.31	14.40	15.59		
38	0.52	0.68	0.88	1.13	1.41	1.72	2.08	2.48	2.91	3.40	3.92	4.51	5.15	5.85	6.61	7.47	8.38	9.37	10.41	11.33	12.28	13.31	14.40	15.59	16.84		
39	0.57	0.76	0.99	1.27	1.58	1.93	2.33	2.77	3.24	3.78	4.36	5.00	5.69	6.46	7.28	8.19	9.17	10.22	11.32	12.28	13.31	14.40	15.59	16.84	18.12		
40	0.65	0.87	1.14	1.44	1.77	2.17	2.60	3.08	3.62	4.21	4.83	5.53	6.29	7.12	8.01	8.98	10.03	11.14	12.28	13.31	14.40	15.59	16.84	18.12	19.49	20.98	
41	0.74	1.00	1.31	1.64	2.02	2.45	2.92	3.45	4.03	4.68	5.36	6.12	6.94	7.83	8.80	9.84	10.94	12.11	13.31	14.40	15.59	16.84	18.12	19.49	20.98	22.60	
42	0.86	1.16	1.50	1.88	2.31	2.78	3.30	3.88	4.50	5.19	5.94	6.76	7.64	8.60	9.65	10.75	11.92	13.16	14.40	15.59	16.84	18.12	19.49	20.98	22.60		
43	1.00	1.33	1.72	2.16	2.64	3.15	3.72	4.35	5.02	5.76	6.58	7.45	8.40	9.44	10.56	11.74	12.98	14.29	15.59	16.84	18.12	19.49	20.98	22.60	24.39		
44	1.15	1.54	1.99	2.48	3.00	3.57	4.19	4.87	5.60	6.40	7.26	8.20	9.23	10.34	11.52	12.78	14.10	15.49	16.84	18.12	19.49	20.98	22.60	24.39	26.36		
45	1.31	1.77	2.27	2.80	3.39	4.02	4.69	5.42	6.22	7.07	7.99	9.00	10.09	11.27	12.53	13.86	15.27	16.74	18.12	19.49	20.98	22.60	24.39	26.36	28.53		
46	1.48	2.00	2.56	3.14	3.80	4.48	5.21	5.99	6.85	7.77	8.75	9.83	10.98	12.23	13.58	14.99	16.48	18.06	19.49	20.98	22.60	24.39	26.36	28.53	30.99		
47	1.68	2.25	2.85	3.51	4.20	4.95	5.73	6.58	7.50	8.49	9.54	10.69	11.92	13.25	14.68	16.19	17.77	19.45	20.98	22.60	24.39	26.36	28.53	30.99	33.75		
48	1.82	2.45	3.16	3.87	4.61	5.41	6.25	7.16	8.15	9.21	10.34	11.57	12.89	14.31	15.85	17.46	19.15	20.96	22.60	24.39	26.36	28.53	30.99	33.75	36.72		
49	1.92	2.67	3.47	4.21	5.00	5.85	6.75	7.73	8.79	9.93	11.14	12.47	13.89	15.42	17.08	18.81	20.65	22.59	24.37	26.20	28.39	30.90	33.65	36.63	39.84		

Attachment B.2.b.v

2001 CSO Preferred Class Structure Mortality Table

2001 VBT Residual Standard Select & Ultimate ALB - Female Smoker - 1000 qx

Issue Age	Duration																									Att Age		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25			
50	2.04	3.01	3.80	4.56	5.39	6.28	7.25	8.29	9.42	10.65	11.96	13.40	14.93	16.59	18.38	20.26	22.26	24.36	26.08	28.18	30.70	33.44	36.40	39.62	43.07	46.92	75	
51	2.17	3.41	4.17	4.93	5.79	6.71	7.74	8.85	10.07	11.39	12.81	14.35	16.03	17.83	19.78	21.83	24.01	25.97	27.96	30.49	33.22	36.17	39.34	42.78	46.45	50.57	76	
52	2.31	3.76	4.55	5.31	6.18	7.15	8.21	9.40	10.71	12.15	13.69	15.37	17.19	19.16	21.30	23.54	25.68	27.74	30.25	33.01	35.97	39.10	42.50	46.16	50.32	54.48	77	
53	2.48	4.08	4.94	5.70	6.58	7.59	8.73	9.99	11.39	12.94	14.63	16.48	18.47	20.64	22.98	25.30	27.50	30.02	32.78	35.77	38.95	42.26	45.90	50.16	54.43	58.67	78	
54	2.63	4.42	5.37	6.12	7.04	8.08	9.30	10.63	12.14	13.82	15.67	17.70	19.91	22.30	24.89	27.24	29.78	32.55	35.57	38.80	42.18	45.77	50.03	54.40	58.63	63.16	79	
55	2.84	4.72	5.78	6.55	7.49	8.58	9.85	11.28	12.92	14.75	16.77	19.00	21.43	24.08	26.97	29.51	32.31	35.35	38.63	42.09	45.75	50.01	54.37	58.60	63.16	68.82	80	
56	3.02	4.98	6.17	6.96	7.94	9.09	10.44	11.98	13.75	15.72	17.92	20.38	23.07	26.01	29.22	32.03	35.11	38.45	41.99	45.72	50.00	54.34	58.58	63.16	68.73	75.81	81	
57	3.08	5.25	6.56	7.40	8.45	9.69	11.14	12.82	14.72	16.87	19.26	21.95	24.91	28.17	31.73	34.83	38.22	41.86	45.69	49.99	54.31	58.56	63.16	68.69	75.24	82.93	82	
58	3.19	5.50	6.97	7.88	9.00	10.36	11.93	13.77	15.84	18.20	20.82	23.75	27.02	30.60	34.54	37.96	41.68	45.63	49.97	54.28	58.54	63.16	68.64	75.09	82.01	90.12	83	
59	3.33	5.71	7.37	8.35	9.57	11.07	12.80	14.82	17.10	19.71	22.60	25.82	29.41	33.34	37.67	41.47	45.54	49.94	54.25	58.52	63.16	68.59	74.94	81.81	88.75	97.54	84	
60	3.42	5.92	7.73	8.80	10.15	11.80	13.72	15.95	18.50	21.40	24.59	28.16	32.10	36.45	41.20	45.41	49.90	54.20	58.50	63.16	68.54	74.80	81.61	88.50	94.94	104.21	85	
61	3.56	6.12	8.08	9.22	10.70	12.52	14.66	17.14	20.01	23.23	26.80	30.76	35.14	39.96	45.20	49.82	54.17	58.48	63.16	68.49	74.65	81.41	88.25	94.64	101.06	111.95	86	
62	3.83	6.32	8.39	9.60	11.20	13.21	15.60	18.39	21.60	25.23	29.24	33.66	38.56	43.90	49.70	54.09	58.47	63.16	68.44	74.50	81.21	88.01	94.34	100.76	107.40	121.69	87	
63	4.20	7.23	8.68	9.95	11.68	13.89	16.56	19.69	23.30	27.39	31.89	36.86	42.32	48.27	53.95	58.39	63.16	68.40	74.35	81.01	87.76	94.05	100.46	107.10	114.39	131.33	88	
64	4.63	8.21	8.98	10.30	12.18	14.61	17.57	21.08	25.13	29.74	34.79	40.37	46.47	53.09	58.19	63.13	68.39	74.20	80.81	87.51	93.75	100.16	106.80	114.09	121.69	139.89	89	
65	4.94	8.57	9.30	10.68	12.70	15.35	18.61	22.50	27.00	32.13	37.75	43.94	50.67	57.98	63.02	68.36	74.10	80.61	87.26	93.45	99.86	106.50	113.79	121.39	128.71	144.00	90	
66	5.03	8.98	9.67	11.11	13.29	16.17	19.75	24.01	28.95	34.54	40.73	47.52	54.90	62.88	68.24	74.00	80.41	87.02	93.15	99.56	106.20	113.50	121.09	128.42	135.77	146.91	91	
67	5.33	9.41	10.11	11.66	14.01	17.17	21.09	25.75	31.14	37.22	43.99	51.40	59.46	68.10	73.77	80.00	86.77	92.94	99.26	105.90	113.20	120.79	128.12	135.47	143.28	154.90	92	
68	5.90	9.87	10.65	12.35	14.93	18.38	22.66	27.74	33.59	40.19	47.56	55.59	64.34	73.53	79.38	85.99	92.45	99.15	105.60	112.90	120.49	127.82	135.17	142.84	150.58	166.71	93	
69	6.51	10.37	11.29	13.18	16.06	19.84	24.51	30.03	36.37	43.48	51.44	60.12	69.50	78.70	84.85	91.41	98.21	105.19	112.14	119.78	127.31	134.85	142.39	150.00	156.91	183.73	94	
70	7.21	10.94	12.05	14.20	17.41	21.58	26.68	32.66	39.49	47.09	55.63	64.97	74.99	83.65	90.10	96.86	103.88	111.02	118.41	125.89	133.87	141.92	149.42	156.43	165.73	204.35	95	
71	9.38	11.56	12.94	15.42	19.02	23.60	29.17	35.63	42.93	51.01	60.16	70.10	80.75	88.73	93.93	102.32	109.50	116.81	124.30	131.83	140.27	148.84	156.01	165.00	178.40	224.30	96	
72	11.50	12.26	13.98	16.87	20.89	25.94	31.98	38.92	46.70	55.24	64.99	75.50	86.62	93.01	96.15	107.72	115.03	122.47	130.01	137.54	146.49	155.53	164.35	176.88	193.51	235.30	97	
73	12.18	13.12	15.24	18.58	23.06	28.61	35.13	42.54	50.78	59.73	70.04	81.06	91.99	95.54	102.49	113.00	120.38	127.86	135.46	142.98	152.45	163.62	175.36	191.46	209.99	238.53	98	
74	12.90	14.18	16.77	20.59	25.56	31.60	38.59	46.48	55.12	64.46	75.22	86.58	94.95	100.94	108.46	118.68	126.29	133.95	141.60	150.04	159.56	173.92	188.58	207.40	226.40	249.88	99	
75	13.86	15.63	18.75	23.13	28.67	35.29	42.87	51.32	60.53	70.36	81.59	91.87	99.46	107.09	114.39	125.25	133.22	141.08	149.64	159.11	171.00	187.05	204.60	223.79	244.76	267.71	100	
76	15.26	17.58	21.30	26.32	32.52	39.83	48.12	57.28	67.19	77.59	89.42	97.96	105.80	113.64	124.24	132.45	140.56	149.22	158.81	170.60	186.25	203.53	222.50	243.12	265.51	289.69	101	
77	17.17	20.08	24.40	30.06	36.97	44.97	53.96	63.81	74.30	85.26	96.53	104.50	112.88	123.20	131.73	140.05	148.75	158.51	170.36	185.63	202.84	221.54	241.95	264.10	287.99	313.43	102	
78	18.60	23.23	28.17	34.46	42.04	50.75	60.38	70.84	81.87	93.33	103.25	112.15	122.20	130.95	139.52	148.33	158.06	170.12	185.19	201.97	220.90	241.13	263.06	286.71	312.18	338.86	103	
79	19.42	27.13	32.68	39.59	47.80	57.17	68.33	78.94	101.69	111.42	121.20	130.29	138.96	147.92	157.75	175.77	187.75	201.21	219.64	240.54	262.29	286.00	311.35	338.29	368.02	104		
80	21.07	31.90	37.99	45.51	54.29	64.19	74.85	86.25	98.15	110.35	120.20	129.58	138.50	147.37	157.38	169.48	178.06	180.34	200.34	218.38	238.70	261.90	285.42	310.88	338.10	368.02	401.34	105
81	23.61	37.58	44.19	52.21	61.46	71.75	82.83	94.59	106.75	119.19	128.82	137.99	146.96	157.00	169.07	183.62	199.39	217.12	236.86	236.89	285.02	310.58	337.91	368.02	401.34	435.42	106	
82	26.36	43.50	51.26	59.66	69.26	79.89	91.21	102.20	115.54	128.11	137.43	146.55	156.70	168.84	183.00	198.62	215.88	235.45	257.44	282.33	310.10	337.72	368.02	401.34	435.42	470.02	107	
83	29.96	50.30	59.18	67.81	77.65	88.51	99.95	112.03	124.43	136.99	146.04	166.80	182.56	197.75	210.08	234.69	256.75	281.16	308.20	337.53	368.02	401.34	435.42	470.02	505.20	541.49	108	
84	35.55	58.69	67.10	76.61	86.57	97.49	108.96	120.97	133.30	145.64	155.92	168.21	182.04	197.08	214.52	234.44	256.75	281.16	307.86	336.77	368.02	401.34	435.42	470.02	505.20	541.49	109	
85	45.03	66.36	75.58	85.99	95.90	107.54	118.12	129.91	142.03	155.60	167.90	181.46	196.67	214.06	234.44	256.75	281.16	307.86	336.77	368.02	401.34	435.42	470.02	505.20	541.49	577.84	110	
86	53.58	74.52	85.39	95.66	106.66	117.75	127.26	138.73	151.91	167.67	180.97	195.31	212.50	233.99	256.75	281.16												