Changes from tables currently on SOA website

1. Attained age 105 rate change
2. Issue age 90, durations 1-2 rate change
3. Issue ages 0-17 rate change
4. Issue age 17 and attained age 42 rate change

Principles

1. Rates for issue ages 0-17 are the same for all tables (vary only by gender \& ANB/ALB)
2. Rates for ultimate ages $25-42$ are the same for all tables (vary only by gender \& ANB/ALB)
3. All rates for attained ages $110+$ equal 450.00 per 1000.
4. Smoker and non-smoker rates are equal at attained ages 106+
5. LU and PT rates are equal as follows:

Females: Attained ages 90+
Male Smokers: Attained ages 80+
Male Non-smokers: Attained ages 90+

|  | ANB | ALB |
| :--- | :---: | :---: |
| MN 70 RR | Unchanged | 2 |
| MN 80 RR | Unchanged | 2 |
| MN 90 RR | Unchanged | 2 |
| MN 100 RR | Unchanged | 2 |
| MN 110 RR | Unchanged | 2 |
| MN 120 RR | Unchanged | 2 |
| MN 130 RR | Unchanged | 2 |
| MN 140 RR | Unchanged | 2 |
| MN 150 RR | Unchanged | 2 |
| MN 160 RR | Unchanged | 2 |
| MS 75 RR | 1 | 1,2 |
| MS 100 RR | 1 | 1,2 |
| MS 125 RR | 1 | 1,2 |
| MS 150 RR | 1 | 1,2 |
| FN 70 RR | Unchanged | 2 |
| FN 80 RR | Unchanged | 2 |
| FN 90 RR | Unchanged | 2 |
| FN 100 RR | Unchanged | 2 |
| FN 110 RR | Unchanged | 2 |
| FN 120 RR | Unchanged | 2 |
| FN 130 RR | Unchanged | 2 |
| FN 140 RR | Unchanged | 2 |
| FN 150 RR | Unchanged | 2 |
| FN 160 RR | Unchanged | 2 |
| FS 75 RR | Unchanged | 2 |
| FS 100 RR | Unchanged | 2 |
| FS 125 RR | Unchanged | 2 |
| FS 150 RR | Unchanged | 2 |
| MN PT | Unchanged | 4 |
| MS PT | 3 | 3 |
| MU PT | interim only |  |
| FN PT | Unchanged | 4 |
| FS PT | 3 | 3 |
| FU PT | interim only |  |
| MN LU | Unchanged | 4 |
| MS LU | 3 | 3 |
| MU LU | interim only |  |
| FN LU | Unchanged | 4 |
| FS LU | 3 | 3 |
| FU LU | interim only |  |
|  |  |  |
| My | 2 |  |

