

American Council of Life
Insurers

**Preferred Version of
2001 CSO Mortality Tables**

January 30, 2006



January 30, 2006

Mr. Paul Graham
Chief Actuary
American Council of Life Insurers
101 Constitution Avenue
Suite 700
Washington, D.C. 20001-2133

Dear Paul:

The Tillinghast business of Towers Perrin ("Tillinghast"), in accordance with a letter of engagement dated November 8, 2005, has developed versions of 2001 Commissioner's Standard Ordinary Mortality Tables for use with products with preferred risk class(es). These tables were developed at the request of the American Council of Life Insurers and are described in the accompanying report. They may be shared with the Life and Health Actuarial Task Force of the National Association of Insurance Commissioners.

Sincerely,

TOWERS PERRIN

Michael S. Taht, FSA, FCIA, MAAA

MST:p

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1. Background and Scope

1. BACKGROUND AND SCOPE

The Tillinghast business of Towers Perrin (“Tillinghast”) has been asked by the American Council of Life Insurers (“ACLI” or “you”) to develop a version of the 2001 Commissioner’s Standard Ordinary (“2001 CSO”) mortality table for use with preferred risks. This report describes the mortality tables and the method used to develop the mortality tables, an analysis of the impact that preferred risk mortality tables will have on statutory reserves for a 20-year term plan, and a discussion of how these preferred risk versions of 2001 CSO may be incorporated into the current statutory valuation framework.

The 2001 CSO mortality tables were based on a Society of Actuaries (“SOA”) industry experience study from the period 1990-95, with certain adjustments. The method used to develop 2001 CSO was to first develop an experience table, the 2001 Valuation Basic Table (“2001 VBT”) and then construct the 2001 CSO mortality table by adding a loading to the 2001 VBT. 2001 CSO tables vary based on the following parameters:

- Age nearest birthday and age last birthday
- Male, female and unisex
- Select and Ultimate (with a 25-year select period) and Ultimate
- Composite, Nonsmoker and Smoker

No preferred version of the 2001 CSO was developed. It was noted in the report describing the development of the 2001 VBT that preferred versions of 2001 CSO were considered but that there was no available SOA data on preferred risk mortality experience and little uniformity regarding the definition of preferred risk in the industry.

In the last few years there has been increased discussion regarding the level of reserves in the life insurance industry, especially for term products. Specifically, it has been claimed that, for term products, there is a significant amount of redundant statutory reserves. One of the reasons put forth for the redundancy is the fact that there is no preferred risk option in the selection of statutory mortality, and that preferred risk now constitutes a large portion of

issues for term business. The ACLI has asked Tillinghast to develop preferred risk versions of 2001 CSO to help address this issue.

2. Methodology

2. METHODOLOGY

We have been asked to develop preferred risk versions of 2001 CSO by splitting the existing 2001 CSO smoker-differentiated mortality tables into separate 2001 CSO mortality tables for preferred and residual standard risk classes. Specifically, the 2001 CSO nonsmoker mortality tables have been split into separate tables for super preferred nonsmoker (“SP-NS”), preferred nonsmoker (“P-NS”) and residual standard nonsmoker (“RS-NS”) risk classes and the 2001 CSO smoker mortality tables have been split into separate tables for preferred smoker (“P-SM”) and residual standard smoker (“RS-SM”) risk classes.

Similar to how the smoker/nonsmoker versions of the 1980 CSO mortality table were developed, we have first split the 2001 VBT nonsmoker/smoker mortality tables into their respective preferred/residual standard versions, and then loaded the preferred risk versions of the table using the same loading formula that was used to develop the 2001 CSO mortality table. We have split the 2001 VBT nonsmoker/smoker mortality tables by first estimating the ratio of preferred risk mortality to aggregate risk mortality, and the prevalence of preferred risk products in the underlying mortality experience from 1990-95. Second, using the principle of conservation of deaths, we have determined residual standard mortality separately for both nonsmokers and smokers. For nonsmokers SP-NS and P-NS mortality tables were then determined by splitting preferred risk mortality using conservation of deaths also. It should be noted that the majority of experience in the 1990-95 experience studies was issued prior to the introduction of preferred risks.

The following provides further details into the methodology used to create preferred risk versions of 2001 CSO and a discussion of the underlying assumptions.

Level of Preferred Risk Mortality

Preferred risk products have been available since the late 1980s. However, the definition of preferred risk and the number of preferred risk classes in a preferred risk program has changed over time. As preferred risk programs have evolved, and early duration mortality experience on preferred risk programs has become available, mortality expectations on preferred risk programs (both during select durations and during ultimate durations) has also

evolved. One of the challenges in developing preferred mortality assumptions has been the lack of experience data, (the SOA has not performed its industry mortality studies on a preferred risk basis) and heterogeneity of underlying experience given variations in the definition of preferred risk.

In developing assumptions regarding the level of preferred risk mortality, we have focused on two key assumptions:

- The level of early duration preferred risk mortality
- The persistence of preferred risk mortality differentials

We have reviewed available information to determine an estimate of both the level of preferred risk early duration mortality and the persistence of preferred risk mortality differentials.

Level of Early Duration Preferred Risk Mortality

Preferred Risk Nonsmoker Mortality

Tillinghast recently completed an intercompany study of mortality at attained ages 50 and older. The Tillinghast Old Age Mortality Study (“TOAMS”) had mortality experience from the period 2000 to 2002. We reviewed experience from TOAMS for all preferred nonsmoker risks. We focused our review on mortality experience at face amounts above \$100,000 and excluded non-medical risks. Mortality experience was provided separately for durations 1 to 5 and then for policy durations 6 to 10, 11 to 15, and 16 to 20 for this subset of the data. We have the following observations regarding the experience:

In aggregate, mortality in policy durations 1 to 15 was 63% of the 2001 VBT.

Mortality ratios were relatively level by issue age bands and by policy duration bands (e.g., policy durations 1 to 5, 6 to 10 and 11 to 15) up to issue ages 70 to 74. For issue ages 75 and higher, there was an increase in mortality ratios by policy duration.

A summary of the TOAMS experience is included in Appendix A.1.

We have also reviewed the most recent SOA Preferred Underwriting Survey released in 2005. The SOA Preferred Underwriting Survey provides information regarding expected levels of preferred risk mortality under various preferred risk class systems. The survey reported on underwriting practices, and other information regarding preferred risk, as of July 2002 and 54 companies participated in the survey. In addition, the 2005 survey provided information regarding how companies' preferred risk mortality experience compared to expected.

For a 3 nonsmoker class system, the median level of expected mortality for the best preferred class was approximately 28% of the SOA 1975-80 mortality table, and 35% of SOA 1975-80 mortality table for the second best risk class. It has been noted that the 2001 VBT is a steeper sloped mortality table than the SOA 1975-80 mortality table. We have equated the percentages of SOA 1975-80 mortality table to percentages of 2001 VBT. To equate the tables, we weighted durational experience by expected deaths from the 1990-95 SOA experience study and issue age by typical term insurance sales distribution. We found that for issue ages 25 to 45, the best preferred mortality is about 50% of 2001 VBT and the next best preferred mortality is 62% of 2001 VBT. We focused on issue ages 25 to 45 as the TOAMS study provided actual experience for higher issue ages. It should be noted that 52% of the respondents to the survey indicated that their mortality was better than expected or as expected, 7% indicated that mortality was worse than expected and 41% indicated that it was either too early to tell or that they did not know.

Based on the above information, we set the assumption for preferred mortality for early durations as 60% of 2001 VBT. We did not vary the level of preferred risk discount by gender. We have observed that assumptions regarding preferred differentials typically do not vary by gender and have therefore not varied the preferred risk differentials by gender. For SP-NS, we assumed mortality for early durations was 50% of 2001 VBT and for P-NS, we assumed mortality for early durations was 70% of 2001 VBT. The SP-NS mortality assumption is consistent with experience from the latest SOA Preferred Underwriting Survey as noted above. The survey also showed that for a three nonsmoker risk class program, the prevalence of SP-NS and P-NS business was approximately the same. Assuming the SP-NS mortality is 50% of 2001 VBT, overall preferred nonsmoker mortality of 60% of 2001 VBT,

and a 50/50 split between SP-NS and P-NS risk classes, results in P-NS mortality of 70% of 2001 VBT. It should be noted that at issue ages above 85, we have higher initial SP-NS and P-NS mortality.

Preferred Risk Smoker Mortality

For preferred smoker mortality, the TOAMS study did not have sufficient experience. We, therefore, relied on information regarding the level of preferred smoker mortality from the most recent SOA Preferred Underwriting Survey. The survey indicated that for a 2 smoker class system, the median level of mortality was approximately 85% of SOA 1975-80 mortality table. This roughly translated to 70% of the 2001 VBT, which was assumed as the level of early duration smoker preferred mortality.

Wearing Off of Preferred Risk Mortality Differentials

There is no published late duration experience for insurance preferred risk programs. The TOAMS study provided credible preferred nonsmoker mortality up to policy duration 15, but that is the furthest after issue for which we have actual preferred mortality experience. Although there is no actual experience for late select durations and ultimate durations, there is significant evidence that preferred risk mortality differentials will persist well into ultimate durations.

The following evidence from medical studies shows that the adverse impact of the impairments that are selected out through preferred risk persist for many years:

- Alcoholism: A 1952-76 study of the effects of alcohol abuse showed that the mortality ratios (as calculated against the 1965-70 Basic Tables) remained relatively constant by duration
- The Framingham study on cholesterol showed that for males with a cholesterol level of 270 or higher, the mortality ratio in durations 1-12 was 150% while it was 140% for durations 13+
- Blood pressure and urine abnormalities: A study of policyholders issued between 1935-50 showed that the extra mortality for those with abnormalities in the urine and high

blood pressure persists well into durations 10-15 and actually continues to increase with duration

- Diabetes: A 20-year study of diabetes showed that the impact of diabetes continued well into durations 15-20.

Although this is a small sample, it demonstrates that certain effects of underwriting selection can persist well into the ultimate durations. In fact, for younger issue ages it may be possible for differences to increase for some durations, similar to smoker/nonsmoker differentials that increase to about ages 45 or 50.

In addition, in the article “Does Preferred Wear Off” by Steve Cox in the July 2004 issue of *Product Matters*, the author states “that the pricing process should continue to assume preferred mortality is significantly better than residual over the first 20 policy years.

Based on the information provided above, we have assumed that preferred risk mortality differentials persist as follows:

- For issue ages below 25, the full preferred mortality risk differential persists to attained age 49. For issue ages between 25 and 69, the preferred risk mortality differentials remain level for the first 16 policy durations. For issue ages above age 70, we have assumed that the preferred risk mortality differential remains level for less than 16 years after issue.
- One-third of the preferred risk mortality differential grades off between policy durations 16 and ultimate. For issue ages up to 35, this grading occurs between attained ages 50 and 60. We have assumed that the mortality differential in the select period grades off assuming constant first differences between policy durations.
- The rest of the preferred risk mortality differential wears off for ultimate durations between attained ages 75 and 95. It should be noted that smoker/nonsmoker differentials in the 2001 VBT were assumed to persist until attained age 100.

For issue ages above 55, where more than one-third of the preferred risk differential has been assumed to wear off by the end of the select period, we have assumed that preferred risk

differential wears off in such a manner that it grades smoothly to ultimate. A complete table of preferred risk ratios to aggregate can be found in Appendix A. Note that the same preferred risk differentials were used for both males and females.

Given that similar risk characteristics are used for both nonsmoker and smoker preferred risk classes, we have assumed the same pattern of wearing off of preferred risk for smokers as nonsmokers.

Prevalence of Preferred Risk in 2001 VBT

As noted above, residual standard mortality was developed using the principle of the conservation of deaths. Given the SP-NS, P-NS and P-SM risk class mortality levels described above, residual standard mortality can be determined separately for nonsmokers and smokers for each age, as follows:

$$q_x^{2001 \text{ VBT-NS}} = \text{Prev}_x^{\text{SP-NS}} * q_x^{2001 \text{ VBT-SP-NS}} + \text{Prev}_x^{\text{P-NS}} * q_x^{2001 \text{ VBT-P-NS}} + \text{Prev}_x^{\text{RS-NS}} * q_x^{2001 \text{ VBT-RS-NS}}$$

$$q_x^{2001 \text{ VBT-SM}} = \text{Prev}_x^{\text{P-SM}} * q_x^{2001 \text{ VBT-P-SM}} + \text{Prev}_x^{\text{RS-SM}} * q_x^{2001 \text{ VBT-RS-SM}}$$

Where Prev_x is the prevalence of a certain risk class for a given age in the experience data underlying the 2001 CSO table. As noted above, we have already assumed that the prevalence of SP-NS risks and P-NS risks are equal.

The experience underlying the 2001 CSO mortality table is the 2001 VBT mortality table, and this table was based primarily on experience from the SOA 1990-95 experience tables. However, there is no direct data available from the SOA 1990-95 experience table that provides information regarding prevalence of preferred risk in the underlying data. Furthermore, for products issued with only a single nonsmoker class, it is reasonable to expect that some of those lives would qualify for preferred risk.

Although there is no explicit data in the 1990-95 experience studies to determine the prevalence of preferred risk in the study, there is evidence that the prevalence of preferred risk in the insurance industry has changed over time. Specifically, overall mortality in the SOA's experience studies has improved at a much faster rate at early select durations than in the general population. For example, in the SOA 1996-2001 experience study, term mortality

was 77% of 2001 VBT in durations 1-5. This represents a 4.3% annual improvement in mortality from 100% of 2001 VBT over the central year of the 2001 VBT experience. It should also be noted that 2001 VBT made provision for annual improvement to bring the table up to a 2001 implementation date. It is not unreasonable to expect that the majority of improvement in ratios is due to an increase in the proportion of good mortality risks in the underlying experience data; in other words, an increased prevalence of preferred risks.

In order to estimate the prevalence of preferred risk in the 1990-95 experience studies, we have focused on an analysis of mortality experience by underwriting method (e.g., medical/paramedical/nonmedical underwriting). The following assumptions were used to determine the prevalence of preferred risk in the 1990-95 experience studies data:

- Policies underwritten on a non-medical basis would exhibit mortality, in aggregate, equivalent to residual standard mortality. It should be noted that, to qualify for preferred risk, insurers generally require some form of medical/paramedical underwriting.
- Experience from durations 1 to 6, for policies underwritten on a medical/paramedical basis, would be 50% preferred risks and 50% residual standard risks. The split of preferred and residual standard is consistent with that seen in the 1994 SOA preferred risk survey.
- Experience from durations 7 to 15, for policies underwritten on a medical/paramedical basis, was much closer to non-medical experience. We believe that this is due to less use of blood-testing in the later select duration business of the 1990-95 experience study. We have assumed that for those durations, 25% of the business would be preferred risks and 75% would be residual standard risks.

In aggregate, this results in an overall prevalence rate of 30% preferred risks and 70% residual standard risks for both nonsmokers and smokers. We have assumed a level prevalence rate throughout the table; a constant prevalence rate preserves the underlying slope of the 2001 VBT table for all risk classes at early durations. Using the prevalence assumption of 30% aggregate preferred and 70% residual standard, and an aggregate preferred risk mortality level of 60% of 2001 VBT for nonsmokers and 70% of 2001 VBT

for smokers, early duration residual standard mortality is 117% of 2001 VBT for nonsmokers and 113% of 2001 VBT for smokers.

Preferred Risk Version of 2001 VBT Mortality

Using the level of preferred risk mortality and the prevalence of preferred risk described above, we developed SP-NS, P-NS and RS-NS versions of the 2001 VBT for both males and females. Using a prevalence rate described above, 15% SP-NS, 15% P-NS and 70% RS-NS, aggregate mortality at each q_x is 100% of the comparable version of 2001 VBT-NS. Additionally, we developed P-SM and RS-SM versions of the 2001 VBT for both males and females.

As a reasonability test, we estimated mortality using preferred risk prevalence rates that are representative of today's largest writers of preferred risk. Using a prevalence rate of 35% SP-NS, 35% P-NS and 30% RS-NS, aggregate mortality for all risk classes is 77% of 2001 VBT. This is consistent with the level of mortality for term business in the 1996-2001 SOA experience study at early durations. This analysis focused on nonsmokers, as nonsmokers tend to comprise the vast majority face amount issues in preferred risk programs.

We then tested the tables to ensure that the following conditions were satisfied:

- Mortality was uniformly non-decreasing by policy duration for a given issue age,
- Mortality was uniformly non-decreasing by attained age for a given policy duration, and
- Mortality was uniformly non-decreasing by attained age along the diagonal of the table.

We observed that due to the slope of the underlying 2001 VBT table, and the method used to grade off the residual standard mortality differential, at older attained ages, late select duration mortality was greater than ultimate mortality. As a result, we capped residual standard select mortality at ultimate; we also made certain small other adjustments to residual standard mortality such that the conditions described above were satisfied.

We then re-calculated SP-NS, P-NS and P-SM mortality using conservation of deaths. We tested the re-calculated SP-NS, P-NS and P-SM mortality tables for the conditions described

above. We found a small number of violations to the conditions and adjusted the tables as needed.

Complete 2001 VBT tables for SP-NS, P-NS, RS-NS, P-SM and RS-SM for males and females can be found in Appendix B.

Preferred Risk Version of 2001 CSO Mortality

We have developed SP-NS, P-NS, RS-NS, P-SM and RS-SM versions of 2001 CSO for both males and females. We have used the same loading formula that was used to develop the 2001 CSO mortality tables from the 2001 VBT mortality tables. Specifically, the loading formula used was as follows:

$$\text{Load}_{[x]+t} = \frac{0.0056 - 0.00016 * (x + t) + 0.000008 * (x + t)^2}{e_{[x]+t}}$$

It should be noted that in the development of smoker/nonsmoker versions of 1980 CSO, there was no change in the loading formula used to develop the original 1980 CSO non-smoker-distinct mortality tables and the loading used to develop the smoker-distinct mortality tables.

Complete 2001 CSO tables for SP-NS, P-NS, RS-NS, P-SM and RS-SM for both males and females can be found in Appendix C.

3. Impact of 2001 CSO Preferred Risk Mortality on 20-Year Term Reserves

3. IMPACT OF 2001 CSO PREFERRED RISK MORTALITY ON 20-YEAR TERM RESERVES

We have calculated CRVM reserves for a 20-year term plan to estimate the impact on statutory reserves of using the new preferred risk versions of the 2001 CSO mortality tables. This does not provide any estimate of the impact of the new preferred risk tables on statutory deficiency reserves as these are very specific to both life insurance company mortality characteristics (reflected through X-factors) and product premium levels. Also, the analysis of impact on reserves has focused on reserves during the level term period.

We made several assumptions in the analysis of the impact of 2001 CSO preferred risk mortality on 20-year term reserves regarding the mix of business. The following are the key assumptions made in the analysis:

- The statutory reserves held were the average of mid-terminal and mean reserves, to approximate a 50/50 split between annual and monthly modes.
- We used a discount rate of 12% to approximate the combined impact of both decrements and a 6% interest discount rate.
- We assumed that the face amount business mix is 70% male and 30% female.
- We assumed a face amount mix of business by issue age as follows: issue age 25-10%, issue age 35-25%, issue age 45-35%, issue age 55-20%, issue age 65-10%.
- We have calculated the impact on reserves separately for nonsmokers and smokers.

The interest rate used to calculate the net level premium reserves was 4.0%.

Statutory reserves were calculated for all scenarios using the following mortality assumptions:

- 2001 CSO NS/SM select and ultimate
- 2001 CSO NS/SM ultimate

- 2001 CSO select and ultimate with preferred risk adjustments (i.e., SP-NS, P-NS, RS-NS, P-SM and RS-SM versions of 2001 CSO)
 - for nonsmokers, preferred best/preferred/residual prevalence of 35% SP-NS, 35% P-NS and 30% RS-NS, and for smokers, 50% P-SM and 50% RS-SM consistent with today's term market
 - for nonsmokers, preferred best/preferred/residual prevalence of 15% SP-NS, 15% P-NS and 70% RS-NS, and for smokers, 30% P-SM and 70% RS-SM consistent with the 1990-95 experience
- 2001 CSO ultimate with preferred risk adjustments (i.e., SP-NS, P-NS and RS-NS versions of 2001 CSO)
 - for nonsmokers, preferred best/preferred/residual prevalence of 35% SP-NS, 35% P-NS and 30% RS-NS, and for smokers, 50% P-SM and 50% RS-SM consistent with today's term market
 - for nonsmokers, preferred best/preferred/residual prevalence of 15% SP-NS, 15% P-NS and 70% RS-NS, and for smokers, 30% P-SM and 70% RS-SM consistent with the 1990-95 experience

The analysis shows that the present value of reserve increase under the preferred risk nonsmoker version of 2001 CSO was 84% of those calculated using current reserves (using 2001 CSO ultimate). The corresponding ratio for smokers was 106%; for smokers, the effect of select and ultimate mortality on reserves (reserves tend to be higher when calculated using select and ultimate mortality as compared to ultimate mortality) more than offsets the impact of using preferred risk differentiated mortality when calculating reserves. The following is a summary of the impact of the new preferred risk version of 2001 CSO on net level premium reserves.

TABLE 1**Impact of 2001 CSO on CRVM Reserves**

	Nonsmokers			Smokers		
	Male	Female	Aggr.	Male	Female	Aggr.
Ratio of Select and Ultimate Preferred Risk 2001 CSO to Select and Ultimate 2001 CSO NS/SM	80%	82%	81%	94%	92%	94%
Ratio of Ultimate Preferred Risk 2001 CSO to Ultimate 2001 CSO NS/SM	89%	94%	89%	96%	96%	96%
Ratio of Select and Ultimate Preferred Risk 2001 CSO to Ultimate 2001 CSO NS/SM	83%	90%	84%	108%	100%	106%

It should be noted that the ratio of 2001 CSO net level premium reserves with preferred risk factors to the current nonsmoker version of 2001 CSO, assuming preferred risk prevalence rates consistent with the 1990-95, is 100% for both males and females. A detailed comparison of reserves calculated using the preferred versions of 2001 CSO to aggregate 2001 CSO can be found in Appendix D.

4. Use of 2001 CSO Preferred Risk Tables

4. USE OF 2001 CSO PREFERRED RISK TABLES

It is recommended that companies must satisfy certain requirements in order to use the preferred risk versions of 2001 CSO mortality tables. A separate draft regulation is being constructed by the ACLI to define the circumstances where the preferred risk versions of 2001 CSO may be permitted for use in calculating statutory reserves. The following describe some of the key principles that we believe need to be incorporated into this regulation:

- To use the preferred risk versions of 2001 CSO mortality tables, a company must demonstrate that anticipated preferred mortality is less than the corresponding preferred version of 2001 VBT mortality tables. For example, if a company wants to use the 2001 CSO SP-NS mortality table for a given product, it must demonstrate that its anticipated mortality is better than the 2001 VBT SP-NS mortality. It is envisioned that the requirements would be similar to those used for X-factor certification.
- An actuary must certify on an annual basis that actual mortality for a given class of business using the preferred risk version of 2001 CSO is not worse than mortality for the preferred risk versions of 2001 VBT.
- If a company uses the preferred risk versions of 2001 CSO mortality for a given product, for those risk classes where anticipated mortality is greater than the preferred risk 2001 VBT mortality, the residual standard risk class 2001 CSO mortality table must be used for valuation purposes.
- If a company uses the preferred versions of 2001 CSO mortality for the calculation of basic reserves, it must also use the preferred version 2001 CSO mortality as the basis for its alternative minimum reserves.
- No modification to the definition of X-factors is required.

5. Reliances and Limitations

5. RELIANCES AND LIMITATIONS

In developing the preferred risk versions of 2001 CSO mortality tables, we have relied on the following information:

- Information from SOA 1990-95 individual life mortality experience study.
- Information from SOA 1996-2001 individual life mortality experience study.
- Information from the 1994 and 2005 SOA Preferred Risk Underwriting surveys
- Information from the Tillinghast Old Age Mortality Study
- Information from the various medical studies quoted above regarding the persistence of certain medical impairments
- The article “Does Preferred Wear Off” by Steve Cox in the July 2004 issue of Product Matters.

This letter has been prepared for the use of the ACLI and is subject to the terms and conditions described in our engagement letter to you dated November 8, 2005.

Appendix A

APPENDIX A.1

ACLI Preferred Risk Statutory Mortality Table

Tillinghast Old Age Mortality Study - Preferred Nonsmoker Population Data

Selections: Gender: Aggregate
 Smoking Status: Nonsmoker
 Underwriting Classes: Preferred
 Face Amount Band: \$100K to less than \$250K, \$250K to less than \$1M, \$1M+
 Plan: Aggregate
 Underwriting Type: Med/ParaMed
 Reinsurance: Aggregate
 Study Year: Aggregate
 Face Amount/Policy Count: Face Amount

Exposure (\$000)

Issue Age	Durations										Total		Ultimate	Attained Age
	1	2	3	4	5	1 to 5	6 to 10	11 to 15	16 to 20	21 to 25	Select Period			
0 to 29											0	0	0	50 - 54
30 to 39								10,477,264	955,771		0	11,433,035	0	55 - 64
40 to 49	9,684,539	21,440,663	34,405,100	33,570,762	34,824,807	133,925,871	182,422,699	57,852,158	1,459,660	0	375,660,388	0	65 - 74	
50 to 54	70,103,857	69,309,370	61,005,030	39,222,003	28,131,874	267,772,134	76,481,585	12,231,332	323,895	0	356,808,946	0	75 - 79	
55 to 59	42,247,333	40,128,990	34,273,300	21,746,188	14,872,020	153,267,831	39,104,510	6,573,589	177,830	0	199,123,760	0	80 - 84	
60 to 64	18,362,514	16,938,038	13,905,758	9,122,937	6,707,485	65,036,732	19,844,134	3,775,201	118,832	0	88,774,899	0	85 - 89	
65 to 69	7,879,880	7,124,790	5,993,916	4,256,995	3,472,555	28,728,136	10,485,857	1,869,864	23,644	0	41,107,501	0	90 - 94	
70 to 74	3,225,854	2,698,552	2,357,557	1,803,146	1,410,367	11,495,476	4,379,423	681,916	6,229	0	16,563,044	0	95 - 99	
75 to 79	1,338,712	908,593	782,820	635,090	500,195	4,165,410	1,530,334	159,968	852	0	5,856,564	0	100 - 104	
80 to 84	408,089	234,544	117,193	75,263	67,856	902,945	259,613	10,918	0	0	1,173,476	0	105 - 109	
85 +	106,579	90,753	58,186	40,143	15,037	310,698	20,428	0	0	0	331,126	0	110 +	
Total	153,357,357	158,874,293	152,898,860	110,472,527	90,002,196	665,605,233	334,528,583	93,632,210	3,066,713	0	1,096,832,739	0		

Face Amount of Deaths (\$000)

Issue Age	Durations										Total		Ultimate	Attained Age
	1	2	3	4	5	1 to 5	6 to 10	11 to 15	16 to 20	21 to 25	Select Period			
0 to 29											0	0	0	50 - 54
30 to 39								22,686	1,200		0	23,886	0	55 - 64
40 to 49	1,008	12,148	16,069	40,428	31,932	101,585	266,142	149,790	4,129	0	521,646	0	65 - 74	
50 to 54	40,623	57,737	68,326	52,692	54,183	273,561	200,935	70,644	1,603	0	546,743	0	75 - 79	
55 to 59	31,096	102,581	56,968	34,660	27,415	252,720	156,772	57,008	1,955	0	468,455	0	80 - 84	
60 to 64	17,823	39,344	41,364	38,168	28,995	165,694	134,927	50,719	500	0	351,840	0	85 - 89	
65 to 69	6,750	15,618	28,906	21,728	12,277	85,279	108,397	44,696	750	0	239,122	0	90 - 94	
70 to 74	5,541	12,206	7,739	12,077	20,442	58,005	71,136	18,119	0	0	147,260	0	95 - 99	
75 to 79	3,245	6,843	5,512	4,598	9,291	29,489	64,620	11,150	0	0	105,259	0	100 - 104	
80 to 84	0	100	1,000	2,811	2,300	6,211	15,309	0	0	0	21,520	0	105 - 109	
85 +	149	366	0	2,500	500	3,515	1,638	0	0	0	5,153	0	110 +	
Total	106,235	246,943	225,884	209,662	187,335	976,059	1,019,876	424,812	10,137	0	2,430,884	0		



APPENDIX A.1

ACLI Preferred Risk Statutory Mortality Table

Tillinghast Old Age Mortality Study - Preferred Nonsmoker Population Data

Selections: Gender: Aggregate
 Smoking Status: Nonsmoker
 Underwriting Classes: Preferred
 Face Amount Band: \$100K to less than \$250K, \$250K to less than \$1M, \$1M+
 Plan: Aggregate
 Underwriting Type: Med/ParaMed
 Reinsurance: Aggregate
 Study Year: Aggregate
 Face Amount/Policy Count: Face Amount

Actual to Expected Ratio (Face Amount Weighted)

Issue Age	Durations										Total Select Period	Ultimate	Attained Age
	1	2	3	4	5	1 to 5	6 to 10	11 to 15	16 to 20	21 to 25			
0 to 29											79%		50 - 54
30 to 39									84%	39%	79%		55 - 64
40 to 49	13%	56%	37%	81%	52%	55%	56%	63%	45%		58%		65 - 74
50 to 54	59%	59%	62%	62%	75%	63%	64%	66%	37%		64%		75 - 79
55 to 59	58%	126%	62%	49%	47%	71%	60%	61%	51%		65%		80 - 84
60 to 64	51%	79%	74%	82%	67%	72%	67%	64%	12%		68%		85 - 89
65 to 69	32%	46%	75%	64%	36%	53%	68%	76%	53%		63%		90 - 94
70 to 74	32%	59%	34%	57%	104%	57%	69%	55%	0%		62%		95 - 99
75 to 79	25%	62%	44%	37%	81%	49%	109%	86%	0%		79%		100 - 104
80 to 84	0%	2%	27%	99%	80%	30%	87%	0%			55%		105 - 109
85 +	3%	7%	0%	86%	42%	21%	76%				27%		110 +
Total	47%	76%	59%	64%	62%	62%	64%	65%	38%		63%		
Overall													63%

APPENDIX A.2

ACLI Preferred Risk Statutory Mortality Table
Impact of Prevalence Shifts on Overall Mortality

Scenario Description	1990-95 SOA EXPERIENCE DATA					CURRENT INDUSTRY						
	Preferred Percent of Standard	Preferred Prevalence	Residual Standard Percent of Standard	Residual Standard Prevalence	Overall	Super Preferred Percent of Standard	Super Preferred Prevalence	Preferred Percent of Standard	Preferred Prevalence	Residual Standard Percent of Standard	Residual Standard Prevalence	Overall
Nonsmokers												
Prevalence based on analysis on proportion of medical/paramedical/non-medical business in 1990-95	60%	30%	117%	70%	100%	50%	35%	70%	35%	117%	30%	77%
Prevalence based on today's market	60%	70%	193%	30%	100%	50%	35%	70%	35%	193%	30%	100%
Smokers												
Prevalence based on analysis on proportion of medical/paramedical/non-medical business in 1990-95	70%	30%	113%	70%	100%	n.a.	n.a.	70%	50%	113%	50%	91%
Prevalence based on today's market	70%	50%	130%	50%	100%	n.a.	n.a.	70%	50%	130%	50%	100%

Appendix A.3.a

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Male Super Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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																										50%	25	
1																51%	50%	51%	51%	51%	51%	51%	51%	51%	51%	51%	50%	26
2																50%	50%	51%	50%	51%	51%	51%	51%	51%	51%	50%	51%	27
3																50%	50%	50%	51%	51%	51%	51%	51%	51%	51%	50%	51%	28
4																50%	50%	50%	51%	51%	51%	51%	51%	51%	51%	50%	50%	29
5																												30
6																51%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	31
7																50%	50%	50%	51%	51%	51%	51%	51%	51%	51%	51%	51%	32
8																50%	50%	50%	50%	50%	50%	50%	51%	51%	51%	51%	50%	33
9																50%	50%	50%	51%	51%	51%	51%	51%	51%	51%	50%	51%	34
10																												35
11																												36
12																												37
13																												38
14																												39
15																												40
16																												41
17																												42
18																												43
19																												44
20																												45
21																												46
22																												47
23																												48
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36																												61
37																												62
38																												63
39																												64
40																												65
41																												66
42																												67
43																												68
44																												69
45																												70
46																												71
47																												72
48																												73
49																												74



Appendix A.3.a

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Male Super Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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	51%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	52%	53%	55%	56%	58%	61%	62%	67%	75
51	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	52%	53%	55%	57%	59%	62%	63%	68%	76
52	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	52%	54%	55%	58%	60%	63%	64%	70%	77
53	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	52%	54%	56%	58%	61%	64%	66%	72%	78
54	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	54%	56%	59%	62%	65%	67%	73%	79
55	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	53%	55%	57%	60%	63%	67%	69%	75%	80
56	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	53%	55%	57%	60%	64%	68%	71%	77%	81
57	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	53%	55%	58%	61%	64%	70%	73%	78%	82
58	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	50%	53%	55%	58%	61%	66%	72%	75%	80%	83
59	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	50%	53%	56%	59%	62%	68%	74%	76%	82%	84
60	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	54%	56%	59%	64%	70%	76%	78%	83%	85
61	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	54%	56%	61%	66%	72%	77%	80%	85%	86
62	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	54%	57%	63%	68%	74%	79%	81%	87%	87
63	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	54%	59%	65%	70%	76%	81%	83%	88%	88
64	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	54%	61%	67%	72%	78%	83%	85%	90%	89
65	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	52%	55%	63%	69%	74%	80%	85%	87%	92%	90
66	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	55%	66%	71%	76%	81%	86%	88%	93%	91
67	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	58%	68%	73%	78%	83%	88%	90%	95%	92
68	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	53%	60%	70%	75%	80%	85%	90%	92%	97%	93
69	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	52%	55%	62%	72%	77%	82%	87%	92%	97%	98%	94
70	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	52%	55%	58%	64%	74%	79%	84%	89%	96%	98%	100%	95
71	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	54%	57%	60%	66%	76%	81%	86%	96%	98%	100%	100%	96
72	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	57%	59%	63%	68%	78%	82%	86%	96%	98%	100%	100%	97
73	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	96%	98%	100%	100%	98
74	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	96%	98%	100%	100%	100%	99
75	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	96%	98%	100%	100%	100%	100%	100%	100
76	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	96%	98%	100%	100%	100%	100%	100%	101
77	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	96%	98%	100%	100%	100%	100%	100%	100%	102
78	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	95%	98%	100%	100%	100%	100%	100%	100%	100%	103
79	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	95%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	104
80	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	95%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	105
81	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	95%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	106
82	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	94%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	107
83	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	94%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	108
84	50%	51%	53%	55%	59%	63%	68%	75%	82%	86%	94%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	109
85	51%	53%	55%	59%	63%	68%	75%	82%	86%	93%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	110
86	53%	55%	59%	63%	68%	75%	82%	86%	93%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	111
87	55%	59%	63%	68%	75%	82%	86%	92%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	112
88	59%	63%	68%	75%	82%	86%	92%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	113
89	63%	68%	75%	82%	86%	91%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	114
90	68%	75%	82%	86%	91%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	115
91	75%	82%	86%	91%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	116
92	82%	86%	91%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	117
93	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	118
94	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	119
95	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120
96	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
97	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
98	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
99	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	



Appendix A.3.b

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Male Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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																	70%	70%	70%	71%	71%	71%	71%	71%	70%	25	
1																	70%	70%	70%	70%	71%	71%	71%	71%	70%	26	
2																70%	70%	70%	70%	71%	71%	71%	71%	70%	27		
3																70%	70%	70%	70%	71%	71%	71%	70%	70%	28		
4													71%	71%	70%	70%	70%	70%	71%	71%	71%	70%	70%	70%	29		
5												70%	71%	70%	70%	70%	71%	71%	71%	71%	70%	70%	70%	70%	30		
6											70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	31		
7										70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	32		
8										70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	33		
9									70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	34		
10							70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	35		
11						70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	36		
12					70%	70%	70%	70%	71%	71%	71%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	37		
13				70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	71%	38		
14			70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	70%	39		
15		70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	71%	70%	40		
16	70%	70%	70%	71%	71%	71%	71%	71%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	71%	70%	70%	41		
17	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	70%	70%	42		
18	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	70%	70%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	43		
19	70%	70%	70%	70%	70%	70%	70%	70%	69%	69%	69%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	70%	70%	44		
20	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	70%	70%	69%	70%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	45		
21	70%	70%	70%	70%	70%	69%	70%	70%	70%	71%	70%	70%	69%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	46		
22	71%	71%	71%	70%	71%	71%	69%	70%	70%	70%	71%	71%	69%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	47		
23	69%	69%	71%	70%	71%	70%	70%	71%	69%	69%	71%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	48		
24	70%	70%	71%	71%	70%	71%	70%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	49		
25	71%	70%	70%	71%	70%	71%	70%	71%	71%	70%	70%	71%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	71%	50		
26	69%	69%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	72%	51		
27	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	71%	72%	73%	52		
28	70%	69%	70%	70%	70%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	71%	72%	73%	53		
29	69%	69%	71%	70%	70%	70%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	72%	73%	74%	54		
30	71%	69%	70%	71%	69%	71%	70%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	72%	73%	74%	55		
31	70%	71%	70%	71%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	56		
32	69%	69%	70%	71%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	57		
33	70%	71%	71%	71%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	76%	58		
34	69%	69%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	76%	77%	59		
35	71%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	71%	72%	73%	74%	75%	77%	77%	60		
36	69%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	71%	71%	72%	73%	74%	75%	77%	75%	61		
37	71%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	70%	71%	71%	72%	73%	74%	75%	75%	77%	62		
38	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	76%	77%	63		
39	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	73%	74%	75%	76%	78%	64		
40	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	73%	74%	75%	76%	80%	65	
41	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	73%	74%	75%	76%	80%	66
42	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	73%	74%	75%	77%	78%	80%	67
43	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	78%	80%	68
44	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	76%	80%	69
45	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	70%	71%	74%	75%	77%	76%	80%	70
46	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	70%	72%	74%	75%	77%	76%	80%	71
47	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	74%	75%	77%	77%	80%	72
48	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	73%	74%	75%	77%	77%	80%	73
49	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	77%	80%	74



Appendix A.3.b

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Male Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	77%	80%	75	
51	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	76%	77%	78%	81%	76
52	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	75%	76%	78%	78%	82%	77
53	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	74%	75%	77%	79%	79%	83%	78
54	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	77%	79%	80%	84%	79
55	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	73%	74%	76%	78%	80%	82%	85%	80	
56	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	73%	74%	76%	78%	81%	83%	86%	81	
57	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	73%	75%	76%	79%	82%	84%	87%	82	
58	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	77%	80%	83%	85%	88%	83	
59	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	77%	81%	84%	86%	89%	84	
60	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	74%	75%	79%	82%	85%	87%	90%	85	
61	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	74%	76%	80%	83%	86%	88%	91%	86	
62	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	74%	78%	81%	84%	86%	88%	92%	87	
63	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	76%	79%	82%	85%	89%	90%	93%	88	
64	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	77%	80%	83%	87%	89%	91%	94%	89	
65	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	78%	81%	85%	88%	91%	92%	95%	90	
66	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	79%	83%	86%	89%	92%	93%	96%	91	
67	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	75%	81%	84%	87%	90%	93%	94%	97%	92	
68	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	76%	82%	85%	88%	91%	94%	95%	98%	93	
69	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	77%	83%	86%	89%	92%	95%	98%	99%	94	
70	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	75%	78%	84%	87%	90%	93%	98%	99%	100%	95	
71	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	74%	76%	80%	85%	88%	91%	98%	99%	100%	100%	96	
72	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	74%	76%	78%	81%	87%	89%	98%	99%	100%	100%	100%	97	
73	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	98%	99%	100%	100%	100%	100%	98	
74	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	98%	99%	100%	100%	100%	100%	100%	99	
75	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	98%	99%	100%	100%	100%	100%	100%	100%	100%	100
76	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	98%	99%	100%	100%	100%	100%	100%	100%	100%	101
77	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	97%	99%	100%	100%	100%	100%	100%	100%	100%	102
78	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	97%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	103
79	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	97%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	104
80	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	97%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	105
81	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	97%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	106
82	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	97%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	107
83	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	96%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	108
84	70%	71%	72%	73%	75%	78%	81%	85%	89%	96%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	109
85	71%	72%	73%	75%	78%	81%	85%	89%	96%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	110
86	72%	73%	75%	78%	81%	85%	89%	96%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	111
87	73%	75%	78%	81%	85%	89%	95%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	112
88	75%	78%	81%	85%	89%	95%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	113
89	78%	81%	85%	89%	95%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	114
90	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	115
91	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	116
92	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	117
93	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	118
94	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	119
95	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120
96	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
97	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
98	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
99	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	



Appendix A.3.c

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Male Residual Standard Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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																											
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49																											



Appendix A.3.d

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Male Preferred Smoker as a Percent of Aggregate Smoker

Issue	Duration																									Ultimate	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																	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	25	
1																	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	26
2															70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	27
3															70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	28
4													69%	69%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	29
5												70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	30
6											70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	31
7										70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	32
8										70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	33
9									70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	34
10																												35
11																												36
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44																												69
45																												70
46																												71
47																												72
48																												73
49																												74



Appendix A.3.e

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Male Residual Standard Smoker as a Percent of Aggregate Smoker

Issue	Duration																									Ultimate	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																	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	25	
1																	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	26
2																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	27
3																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	28
4																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	29
5																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	30
6																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	31
7																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	32
8																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	33
9																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	34
10																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	35
11																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	36
12																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	37
13																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	38
14																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	39
15																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	40
16																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	41
17																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	42
18																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	43
19																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	44
20																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	45
21																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	46
22																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	47
23																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	48
24																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	49
25																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	50
26																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	51
27																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	52
28																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	53
29																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	54
30																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	55
31																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	56
32																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	57
33																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	58
34																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	59
35																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	60
36																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	61
37																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	62
38																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	63
39																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	64
40																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	65
41																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	66
42																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	67
43																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	68
44																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	69
45																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	70
46																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	71
47																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	72
48																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	73
49																113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	113%	74



Appendix A.4.a

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Female Super Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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																50%	52%	52%	50%	50%	50%	51%	50%	51%	51%	25	
1																50%	50%	52%	51%	51%	50%	51%	50%	50%	51%	26	
2															52%	50%	52%	51%	51%	50%	50%	50%	50%	51%	50%	27	
3														52%	52%	50%	50%	51%	50%	51%	50%	50%	51%	50%	51%	28	
4													52%	52%	50%	52%	50%	50%	51%	50%	50%	50%	51%	50%	51%	29	
5															50%	50%	51%	51%	51%	50%	51%	50%	51%	51%	50%	30	
6														50%	50%	52%	50%	52%	51%	50%	51%	51%	51%	51%	50%	31	
7														50%	50%	50%	52%	50%	50%	51%	50%	51%	51%	50%	50%	32	
8														50%	50%	52%	50%	52%	52%	51%	50%	51%	51%	50%	50%	33	
9														52%	50%	52%	50%	52%	51%	50%	51%	51%	50%	50%	50%	34	
10																50%	51%	51%	51%	51%	50%	50%	50%	50%	51%	35	
11																50%	51%	51%	50%	51%	50%	51%	51%	50%	51%	36	
12																50%	50%	50%	50%	51%	50%	51%	50%	50%	51%	37	
13																50%	50%	50%	50%	51%	50%	50%	50%	51%	50%	38	
14																50%	50%	50%	51%	50%	50%	50%	50%	51%	50%	39	
15																	50%	51%	50%	51%	50%	50%	50%	51%	50%	40	
16																	50%	51%	50%	50%	50%	51%	51%	51%	51%	41	
17																	50%	51%	50%	50%	50%	51%	51%	51%	50%	42	
18																	50%	51%	50%	50%	51%	51%	51%	51%	50%	43	
19																	50%	50%	50%	51%	51%	51%	51%	50%	50%	44	
20																	50%	51%	51%	51%	51%	51%	50%	50%	50%	45	
21																	50%	50%	51%	50%	51%	50%	50%	50%	50%	46	
22																	50%	50%	50%	51%	50%	50%	50%	50%	50%	47	
23																	50%	50%	51%	50%	50%	50%	50%	50%	50%	48	
24																	50%	50%	50%	50%	50%	50%	50%	50%	52%	49	
25																		50%	50%	50%	50%	50%	50%	52%	52%	50	
26																		50%	50%	50%	50%	50%	52%	52%	53%	51	
27																		50%	50%	50%	50%	52%	52%	53%	54%	52	
28																		50%	50%	51%	51%	52%	52%	54%	56%	53	
29																		50%	50%	51%	51%	52%	53%	54%	57%	54	
30																			50%	51%	51%	52%	53%	54%	57%	55	
31																			50%	51%	51%	52%	53%	55%	58%	56	
32																			50%	51%	51%	53%	54%	55%	57%	57	
33																			50%	51%	51%	53%	54%	56%	58%	58	
34																			50%	51%	51%	52%	53%	54%	56%	59	
35																				50%	51%	52%	53%	55%	56%	60	
36																				50%	51%	52%	53%	55%	58%	61	
37																				50%	51%	52%	53%	54%	56%	62	
38																				50%	51%	52%	53%	55%	56%	63	
39																				50%	51%	52%	53%	55%	57%	64	
40																					50%	51%	52%	53%	55%	65	
41																					50%	51%	52%	53%	58%	66	
42																					50%	51%	52%	56%	60%	67	
43																					50%	51%	54%	59%	63%	68	
44																					50%	51%	56%	62%	65%	69	
45																					50%	53%	60%	65%	65%	70	
46																					50%	55%	63%	65%	65%	71	
47																					50%	57%	64%	65%	65%	72	
48																					50%	58%	65%	65%	65%	73	
49																					50%	58%	65%	65%	65%	74	



Appendix A.4.a

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Female Super Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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	51%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	59%	65%	65%	65%	66%	65%	66%	66%	67%	75
51	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	59%	64%	65%	66%	65%	66%	66%	66%	68%	76
52	51%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	60%	64%	66%	66%	66%	66%	66%	66%	67%	70%	77
53	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	61%	64%	65%	66%	66%	66%	67%	69%	72%	78
54	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	61%	64%	65%	66%	66%	66%	67%	69%	73%	79
55	51%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	61%	64%	66%	66%	67%	69%	70%	72%	75%	80	
56	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	53%	63%	64%	65%	67%	69%	70%	72%	74%	77%	81	
57	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	55%	63%	64%	67%	68%	70%	72%	73%	68%	78%	82	
58	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	57%	63%	65%	68%	70%	72%	73%	68%	62%	80%	83	
59	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	59%	64%	67%	69%	71%	73%	67%	62%	60%	82%	84	
60	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	63%	66%	68%	71%	73%	67%	61%	60%	58%	83%	85	
61	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	53%	64%	67%	70%	72%	66%	61%	59%	58%	56%	85%	86	
62	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	60%	65%	69%	71%	66%	61%	59%	57%	55%	61%	87%	87	
63	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	65%	67%	70%	65%	60%	58%	57%	55%	60%	57%	88%	88	
64	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	66%	69%	65%	59%	57%	56%	55%	60%	57%	60%	90%	89	
65	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	63%	68%	63%	59%	56%	55%	54%	59%	56%	59%	64%	92%	90	
66	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	67%	62%	57%	56%	55%	54%	59%	56%	59%	64%	93%	91	
67	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	59%	62%	57%	56%	55%	53%	59%	56%	59%	63%	69%	75%	95%	92
68	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	58%	57%	55%	55%	53%	59%	56%	59%	63%	68%	75%	82%	97%	93
69	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	56%	55%	54%	53%	58%	55%	59%	63%	68%	75%	82%	90%	98%	94
70	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	55%	54%	53%	58%	55%	59%	63%	68%	75%	82%	90%	98%	100%	95
71	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	54%	51%	56%	55%	59%	63%	68%	75%	82%	90%	98%	100%	96	
72	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	51%	55%	55%	59%	63%	68%	75%	82%	90%	98%	100%	97	
73	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	98	
74	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	99	
75	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100	
76	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	101	
77	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	102	
78	50%	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	103	
79	50%	50%	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	104	
80	50%	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	105	
81	50%	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	106	
82	50%	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	107	
83	50%	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	108	
84	50%	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	109	
85	51%	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	110	
86	53%	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	111	
87	55%	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	112	
88	59%	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	113	
89	63%	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	114	
90	68%	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	115	
91	75%	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	116	
92	82%	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	117	
93	90%	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	118	
94	98%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	119	
95	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120	
96	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
97	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
98	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
99	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		



Appendix A.4.b

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Female Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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																	71%	70%	71%	69%	69%	70%	71%	71%	69%	69%	25
1																	69%	70%	71%	71%	70%	71%	71%	71%	69%	71%	26
2															69%	70%	71%	71%	70%	71%	71%	71%	71%	69%	70%	70%	27
3														69%	71%	71%	71%	69%	70%	71%	71%	69%	70%	70%	71%	71%	28
4													69%	71%	69%	70%	71%	70%	70%	71%	69%	70%	70%	70%	71%	71%	29
5												71%	70%	71%	70%	71%	71%	70%	70%	71%	69%	70%	70%	71%	71%	69%	30
6											71%	70%	71%	69%	70%	71%	69%	70%	71%	69%	70%	70%	71%	70%	71%	69%	31
7										71%	70%	69%	70%	70%	71%	69%	69%	70%	69%	70%	71%	70%	71%	70%	71%	69%	32
8									70%	70%	69%	70%	71%	70%	70%	69%	70%	69%	70%	71%	70%	71%	69%	70%	71%	70%	33
9								70%	71%	69%	71%	69%	70%	71%	70%	70%	69%	70%	69%	71%	70%	69%	70%	71%	70%	70%	34
10							69%	71%	71%	70%	71%	69%	71%	69%	71%	69%	69%	69%	71%	70%	71%	69%	70%	71%	70%	70%	35
11						72%	70%	71%	69%	70%	71%	70%	71%	71%	69%	71%	70%	70%	70%	71%	71%	70%	70%	69%	71%	70%	36
12					72%	69%	70%	71%	69%	70%	69%	70%	71%	70%	71%	70%	70%	70%	71%	71%	70%	70%	69%	70%	69%	70%	37
13				72%	69%	69%	70%	71%	69%	71%	70%	71%	69%	71%	70%	70%	70%	71%	71%	70%	70%	69%	71%	70%	71%	70%	38
14			72%	69%	69%	69%	71%	71%	70%	71%	70%	71%	70%	70%	70%	70%	71%	70%	70%	69%	71%	69%	70%	70%	70%	70%	39
15		72%	69%	69%	69%	70%	71%	71%	70%	71%	71%	70%	69%	69%	71%	71%	71%	70%	70%	69%	71%	69%	70%	70%	70%	70%	40
16	72%	69%	69%	72%	69%	70%	71%	69%	71%	69%	71%	71%	71%	71%	71%	70%	70%	69%	71%	69%	70%	70%	70%	70%	70%	70%	41
17	69%	69%	72%	72%	69%	70%	71%	70%	71%	70%	70%	70%	70%	70%	71%	70%	70%	69%	71%	69%	70%	70%	70%	70%	70%	70%	42
18	72%	71%	71%	72%	69%	70%	71%	71%	70%	69%	70%	70%	70%	71%	70%	70%	69%	71%	69%	70%	70%	70%	70%	70%	70%	70%	43
19	70%	70%	71%	72%	69%	70%	69%	69%	71%	71%	69%	70%	70%	70%	70%	69%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	44
20	71%	68%	70%	71%	72%	71%	71%	71%	70%	71%	71%	70%	70%	70%	69%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	45
21	68%	70%	68%	71%	69%	69%	70%	71%	70%	70%	71%	69%	70%	69%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	46
22	71%	68%	68%	71%	70%	71%	70%	71%	69%	70%	71%	70%	70%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	47
23	73%	72%	71%	71%	71%	69%	69%	71%	71%	69%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	48
24	71%	72%	71%	72%	69%	70%	71%	69%	71%	69%	70%	69%	70%	69%	70%	70%	70%	70%	71%	70%	70%	70%	70%	70%	72%	72%	49
25	69%	72%	71%	69%	70%	71%	70%	71%	70%	71%	70%	70%	70%	71%	70%	70%	70%	71%	69%	70%	70%	70%	70%	70%	72%	72%	50
26	69%	72%	68%	70%	71%	70%	69%	70%	69%	70%	69%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	72%	72%	51
27	71%	72%	70%	71%	70%	71%	70%	71%	70%	69%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	72%	72%	73%	52
28	73%	68%	71%	69%	71%	69%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	72%	72%	72%	73%	74%	53
29	69%	71%	69%	70%	71%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	72%	72%	72%	73%	74%	54
30	71%	68%	69%	69%	69%	69%	70%	69%	71%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	71%	72%	73%	74%	75%	76%	55
31	68%	71%	71%	70%	71%	70%	69%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	72%	73%	75%	76%	77%	56
32	70%	71%	69%	71%	69%	71%	71%	70%	71%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	57
33	71%	72%	70%	71%	71%	71%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	72%	73%	75%	76%	78%	58
34	71%	72%	70%	70%	70%	70%	71%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	78%	59
35	71%	69%	71%	71%	71%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	78%	80%	60
36	71%	70%	70%	71%	69%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	76%	78%	80%	61
37	71%	70%	71%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	79%	80%	62
38	68%	69%	70%	70%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	76%	77%	79%	80%	63
39	70%	71%	70%	69%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	76%	78%	79%	80%	64
40	69%	71%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	76%	77%	79%	80%	80%	65
41	69%	69%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	75%	77%	79%	79%	80%	80%	66
42	69%	70%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	74%	76%	78%	79%	80%	80%	80%	67
43	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	75%	78%	79%	79%	80%	80%	80%	68
44	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	75%	79%	79%	79%	80%	80%	69
45	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	76%	79%	79%	79%	79%	79%	79%	80%	70
46	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	78%	79%	79%	79%	79%	79%	80%	71
47	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	74%	79%	79%	79%	79%	79%	79%	79%	80%	72
48	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	75%	79%	79%	79%	79%	79%	79%	79%	80%	73
49	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	75%	79%	79%	79%	79%	79%	79%	79%	80%	74



Appendix A.4.b

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Female Preferred Nonsmoker as a Percent of Aggregate Nonsmoker

Issue Age	Duration																									Ultimate	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	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	75%	79%	79%	79%	79%	79%	79%	80%	80%	75	
51	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	76%	79%	79%	79%	79%	79%	79%	80%	79%	81%	76
52	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	76%	79%	79%	79%	79%	79%	79%	80%	79%	80%	77
53	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	76%	79%	79%	79%	79%	80%	79%	80%	81%	83%	78
54	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	76%	78%	79%	79%	79%	80%	81%	82%	84%	84%	79
55	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	77%	78%	79%	79%	80%	81%	82%	83%	85%	80	
56	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	78%	79%	79%	80%	81%	82%	83%	84%	86%	81	
57	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	78%	78%	78%	80%	81%	82%	83%	84%	87%	82	
58	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	74%	78%	79%	81%	82%	83%	84%	80%	77%	88%	83	
59	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	74%	79%	80%	82%	83%	84%	80%	77%	76%	89%	84	
60	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	78%	79%	81%	83%	84%	80%	77%	76%	75%	90%	85	
61	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	78%	80%	82%	83%	80%	76%	76%	75%	74%	91%	86	
62	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	76%	79%	81%	83%	79%	76%	75%	74%	74%	76%	92%	87	
63	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	79%	80%	82%	79%	76%	75%	74%	73%	76%	74%	93%	88	
64	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	80%	81%	78%	75%	74%	73%	76%	74%	74%	94%	89	
65	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	78%	81%	77%	74%	74%	73%	72%	76%	74%	76%	78%	95%	90	
66	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	80%	77%	74%	73%	73%	72%	75%	74%	76%	78%	81%	96%	91	
67	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	75%	77%	74%	73%	73%	72%	75%	73%	75%	76%	78%	81%	97%	92	
68	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	75%	74%	73%	73%	72%	75%	73%	75%	78%	81%	85%	89%	98%	93	
69	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	74%	73%	73%	72%	75%	73%	75%	78%	81%	85%	89%	94%	99%	94	
70	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	73%	72%	75%	73%	75%	78%	81%	85%	89%	94%	99%	100%	95	
71	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	71%	74%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	96	
72	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	73%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	97	
73	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	98	
74	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	99	
75	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100	
76	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	101	
77	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	102	
78	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	103	
79	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	104	
80	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	105	
81	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	106	
82	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	107	
83	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	108	
84	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	109	
85	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	110	
86	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	111	
87	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	112	
88	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	113	
89	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	114	
90	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	115	
91	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	116	
92	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	117	
93	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	118	
94	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	119	
95	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120	
96	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120	
97	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120	
98	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120	
99	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120	



Appendix A.4.d

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Female Preferred Smoker as a Percent of Aggregate Smoker

Issue	Duration																									Ultimate	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																	70%	70%	71%	71%	71%	71%	70%	70%	70%	25	
1																69%	69%	70%	70%	71%	71%	70%	70%	69%	69%	71%	26
2															71%	71%	71%	70%	70%	71%	70%	70%	69%	69%	70%	70%	27
3														71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	70%	70%	70%	28
4													71%	71%	71%	71%	70%	70%	70%	69%	69%	69%	69%	70%	70%	70%	29
5												70%	70%	70%	71%	71%	71%	70%	70%	69%	69%	70%	69%	70%	70%	70%	30
6											70%	70%	70%	70%	70%	71%	71%	70%	69%	69%	70%	69%	70%	70%	70%	70%	31
7											70%	69%	70%	70%	70%	71%	70%	69%	69%	69%	70%	69%	70%	70%	70%	70%	32
8											69%	69%	69%	69%	70%	70%	70%	69%	69%	70%	69%	70%	70%	70%	70%	70%	33
9									69%	71%	71%	71%	69%	70%	70%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	34
10							70%	71%	71%	71%	70%	70%	69%	69%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	35
11						69%	70%	71%	69%	70%	70%	70%	69%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	36
12					69%	69%	70%	71%	69%	70%	70%	70%	69%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	37
13				69%	69%	69%	71%	71%	71%	70%	69%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	38
14			69%	69%	70%	70%	69%	69%	70%	70%	69%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	39
15		69%	69%	70%	70%	71%	71%	70%	71%	69%	71%	70%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	40
16	69%	69%	70%	69%	71%	70%	69%	70%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	41
17	69%	70%	69%	70%	71%	71%	69%	70%	71%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	42
18	69%	71%	69%	71%	70%	69%	70%	70%	71%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	43
19	69%	71%	70%	69%	71%	69%	70%	69%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	44
20	71%	70%	70%	69%	70%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	45
21	69%	69%	70%	70%	69%	71%	71%	70%	70%	70%	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	46
22	72%	71%	71%	70%	71%	71%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	47
23	70%	71%	73%	70%	70%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	48
24	68%	69%	71%	69%	69%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	49
25	71%	69%	72%	68%	66%	67%	68%	69%	68%	70%	70%	70%	70%	70%	71%	70%	70%	70%	69%	70%	70%	70%	70%	70%	70%	71%	50
26	71%	69%	71%	70%	71%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	51
27	70%	71%	70%	71%	69%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	52
28	72%	70%	69%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	53
29	70%	70%	71%	70%	71%	71%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	54
30	70%	69%	70%	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	55
31	71%	69%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	76%	56
32	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	76%	77%	57
33	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	76%	77%	78%	79%	58
34	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	73%	74%	75%	76%	77%	78%	79%	80%	59
35	71%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	73%	74%	75%	76%	77%	78%	79%	80%	80%	60
36	69%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	74%	75%	76%	77%	78%	79%	80%	80%	80%	61
37	71%	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	75%	74%	77%	78%	79%	80%	80%	80%	80%	62
38	70%	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	76%	79%	80%	80%	80%	80%	80%	63
39	71%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	77%	79%	80%	80%	80%	80%	80%	64
40	70%	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	77%	78%	80%	79%	80%	80%	80%	65
41	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	76%	78%	79%	80%	80%	80%	80%	66
42	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	76%	77%	79%	80%	80%	80%	80%	67
43	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	75%	78%	79%	79%	80%	80%	80%	68
44	69%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	75%	78%	78%	79%	79%	80%	80%	69
45	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	76%	76%	77%	78%	78%	79%	80%	70
46	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	74%	75%	76%	76%	77%	78%	79%	80%	71
47	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	74%	74%	75%	75%	76%	77%	78%	80%	72
48	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	76%	77%	78%	80%	73
49	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	71%	73%	74%	75%	77%	78%	80%	74



Appendix A.4.d

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Female Preferred Smoker as a Percent of Aggregate Smoker

Issue	Duration																									Ultimate	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	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	75%	77%	78%	80%	75	
51	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	74%	76%	77%	79%	81%	76	
52	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	73%	75%	76%	78%	80%	82%	77	
53	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	72%	74%	75%	77%	79%	80%	83%	78	
54	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	75%	77%	79%	80%	84%	79	
55	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	74%	73%	77%	80%	85%	80	
56	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	73%	71%	75%	78%	81%	86%	81	
57	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	71%	74%	76%	79%	81%	87%	82	
58	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	70%	73%	75%	77%	75%	88%	83		
59	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	73%	74%	76%	74%	83%	89%	84		
60	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	73%	76%	73%	72%	70%	72%	90%	85	
61	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	75%	73%	72%	70%	71%	78%	91%	86	
62	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	74%	72%	71%	70%	71%	77%	78%	92%	87	
63	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	72%	71%	70%	71%	76%	77%	80%	93%	88	
64	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	72%	71%	70%	71%	75%	74%	79%	80%	94%	89		
65	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	70%	71%	70%	71%	74%	76%	78%	80%	82%	95%	90	
66	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	71%	74%	75%	76%	79%	81%	84%	96%	91
67	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	73%	74%	75%	78%	80%	83%	84%	97%	92	
68	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	74%	77%	79%	82%	86%	89%	98%	93	
69	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	94	
70	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	95	
71	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	96	
72	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	97	
73	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	98	
74	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	99	
75	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100	
76	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	101	
77	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	102	
78	70%	70%	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	103	
79	70%	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	104	
80	70%	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	105	
81	70%	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	106	
82	70%	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	107		
83	70%	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	108		
84	70%	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	109		
85	71%	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	110		
86	72%	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	111		
87	73%	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	112		
88	75%	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	113		
89	78%	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	114		
90	81%	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	115		
91	85%	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	116		
92	89%	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	117		
93	94%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	118		
94	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	119		
95	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	120		
96	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
97	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
98	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
99	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			



Appendix A.4.e

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Female Residual Standard Smoker as a Percent of Aggregate Smoker

Issue	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																	112%	114%	112%	113%	113%	114%	113%	113%	113%	113%	25	
1																		114%	113%	114%	113%	114%	113%	114%	113%	113%	113%	26
2																		113%	113%	114%	113%	114%	113%	114%	113%	113%	112%	27
3																		113%	112%	113%	112%	113%	114%	113%	113%	113%	113%	28
4																		113%	112%	113%	112%	113%	114%	113%	113%	113%	113%	29
5																			113%	112%	114%	112%	113%	113%	113%	113%	113%	30
6																			113%	112%	114%	113%	114%	113%	113%	113%	113%	31
7																			113%	113%	114%	113%	114%	113%	113%	113%	113%	32
8																			114%	114%	113%	114%	113%	113%	113%	113%	113%	33
9																			113%	113%	114%	113%	114%	113%	113%	113%	113%	34
10																				111%	113%	112%	113%	113%	114%	113%	113%	35
11																				112%	113%	112%	114%	113%	114%	113%	113%	36
12																				114%	112%	113%	112%	113%	113%	113%	113%	37
13																				112%	113%	112%	113%	113%	113%	113%	113%	38
14																				112%	114%	112%	113%	113%	113%	113%	113%	39
15																				112%	114%	113%	112%	114%	113%	113%	113%	40
16																				112%	114%	113%	112%	114%	113%	113%	113%	41
17																				114%	113%	113%	112%	114%	113%	113%	113%	42
18																				114%	113%	113%	112%	114%	113%	113%	113%	43
19																				114%	113%	112%	114%	113%	113%	113%	113%	44
20																				114%	113%	112%	114%	113%	113%	113%	113%	45
21																				112%	114%	113%	112%	114%	113%	113%	113%	46
22																				112%	114%	113%	112%	114%	113%	113%	113%	47
23																				113%	114%	112%	113%	113%	113%	113%	113%	48
24																				114%	114%	112%	112%	113%	113%	113%	113%	49
25																				114%	114%	114%	114%	113%	113%	113%	113%	50
26																				114%	114%	113%	113%	113%	113%	113%	113%	51
27																				113%	113%	113%	113%	113%	113%	113%	113%	52
28																				112%	112%	112%	113%	113%	113%	112%	112%	53
29																				111%	114%	113%	113%	113%	113%	112%	112%	54
30																				113%	113%	113%	112%	113%	113%	113%	112%	55
31																				112%	112%	114%	113%	112%	112%	111%	111%	56
32																				114%	114%	113%	113%	112%	112%	111%	110%	57
33																				113%	113%	113%	112%	113%	113%	110%	109%	58
34																				113%	113%	112%	113%	113%	111%	110%	109%	59
35																				113%	112%	113%	114%	112%	111%	110%	109%	60
36																				113%	114%	113%	113%	112%	113%	110%	109%	61
37																				112%	113%	113%	113%	113%	111%	111%	110%	62
38																				114%	112%	114%	113%	113%	113%	112%	110%	63
39																				113%	113%	113%	113%	113%	113%	112%	110%	64
40																				113%	113%	113%	113%	113%	113%	112%	110%	65
41																				113%	113%	113%	113%	113%	112%	110%	109%	66
42																				113%	113%	113%	113%	113%	112%	110%	109%	67
43																				113%	113%	113%	113%	113%	112%	111%	110%	68
44																				113%	113%	113%	113%	113%	112%	111%	110%	69
45																				113%	113%	113%	113%	113%	112%	110%	110%	70
46																				113%	113%	113%	113%	113%	111%	111%	110%	71
47																				113%	113%	113%	113%	113%	111%	111%	110%	72
48																				113%	113%	113%	113%	113%	112%	112%	111%	73
49																				113%	113%	113%	113%	113%	112%	112%	111%	74



Appendix B

Appendix B.1.a

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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																	0.63	0.66	0.77	0.83	0.85	0.85	0.85	0.85	0.85	0.86	25																
1																	0.60	0.70	0.78	0.83	0.84	0.85	0.85	0.85	0.85	0.86	0.89	26															
2																	0.58	0.68	0.76	0.82	0.84	0.85	0.85	0.85	0.86	0.87	0.90	27															
3																	0.58	0.68	0.76	0.82	0.84	0.85	0.85	0.85	0.86	0.87	0.90	28															
4																	0.58	0.68	0.76	0.82	0.84	0.85	0.85	0.85	0.86	0.87	0.90	29															
5																	0.57	0.68	0.76	0.82	0.84	0.85	0.85	0.85	0.86	0.87	0.90	30															
6																	0.57	0.68	0.76	0.82	0.84	0.85	0.85	0.85	0.86	0.87	0.90	31															
7																	0.57	0.68	0.76	0.82	0.83	0.83	0.83	0.83	0.83	0.83	0.83	32															
8																	0.56	0.68	0.76	0.81	0.82	0.82	0.82	0.82	0.83	0.83	0.83	33															
9																	0.56	0.68	0.76	0.81	0.81	0.81	0.81	0.81	0.83	0.83	0.84	34															
10																	0.56	0.67	0.76	0.79	0.79	0.79	0.79	0.79	0.80	0.81	0.81	35															
11																	0.56	0.67	0.76	0.79	0.79	0.79	0.79	0.80	0.81	0.81	0.81	36															
12																	0.56	0.67	0.76	0.78	0.78	0.78	0.78	0.79	0.80	0.81	0.81	37															
13																	0.56	0.67	0.76	0.77	0.77	0.77	0.77	0.79	0.80	0.83	0.83	38															
14																	0.56	0.67	0.76	0.77	0.77	0.77	0.77	0.79	0.80	0.83	0.83	39															
15																	0.56	0.67	0.76	0.76	0.76	0.76	0.76	0.76	0.78	0.80	0.83	40															
16																	0.56	0.67	0.75	0.75	0.75	0.75	0.75	0.75	0.76	0.78	0.81	41															
17																	0.67	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.75	0.77	42															
18																	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.75	0.76	43															
19																	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.72	0.72	0.73	44															
20																	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.67	0.67	0.68	0.68	45															
21																	0.60	0.60	0.60	0.60	0.61	0.62	0.63	0.63	0.64	0.65	0.66	46															
22																	0.55	0.55	0.55	0.55	0.58	0.58	0.59	0.60	0.60	0.63	0.65	47															
23																	0.49	0.49	0.51	0.53	0.55	0.56	0.57	0.58	0.59	0.62	0.65	48															
24																	0.43	0.44	0.48	0.51	0.54	0.55	0.56	0.58	0.60	0.63	0.67	49															
25																	0.35	0.40	0.46	0.51	0.53	0.55	0.57	0.58	0.62	0.66	0.70	50															
26																	0.32	0.39	0.46	0.52	0.54	0.56	0.57	0.61	0.64	0.69	0.74	51															
27																	0.30	0.39	0.46	0.53	0.56	0.57	0.61	0.64	0.68	0.74	0.80	52															
28																	0.30	0.39	0.47	0.53	0.57	0.60	0.63	0.68	0.73	0.79	0.87	53															
29																	0.29	0.39	0.48	0.54	0.60	0.63	0.68	0.73	0.78	0.87	0.96	54															
30																	0.28	0.39	0.47	0.55	0.62	0.68	0.73	0.78	0.86	0.95	1.04	55															
31																	0.27	0.38	0.47	0.55	0.63	0.71	0.78	0.84	0.91	0.99	1.09	56															
32																	0.26	0.36	0.47	0.55	0.64	0.72	0.80	0.87	0.94	1.02	1.14	57															
33																	0.27	0.38	0.48	0.58	0.67	0.76	0.85	0.91	0.98	1.07	1.21	58															
34																	0.29	0.39	0.51	0.60	0.71	0.80	0.90	0.97	1.05	1.16	1.34	59															
35																	0.31	0.41	0.52	0.63	0.73	0.84	0.94	1.04	1.15	1.30	1.49	60															
36																	0.32	0.43	0.54	0.65	0.77	0.87	0.99	1.14	1.29	1.47	1.66	61															
37																	0.34	0.44	0.56	0.67	0.78	0.91	1.07	1.26	1.45	1.63	1.82	2.03	62														
38																	0.37	0.49	0.61	0.71	0.83	0.98	1.18	1.40	1.61	1.79	1.97	2.20	63														
39																	0.40	0.54	0.66	0.77	0.90	1.08	1.32	1.54	1.76	1.94	2.13	2.38	2.70	64													
40																	0.43	0.58	0.71	0.83	0.99	1.21	1.46	1.70	1.89	2.09	2.32	2.62	2.96	3.34	3.76	4.21	4.71	5.24	5.79	6.39	7.16	8.04	9.15	10.37	11.71	13.80	65
41																	0.45	0.63	0.79	0.94	1.12	1.36	1.62	1.84	2.06	2.29	2.57	2.91	3.28	3.69	4.17	4.68	5.20	5.76	6.38	7.09	7.99	9.08	10.27	11.65	12.87	15.21	66
42																	0.48	0.70	0.89	1.06	1.26	1.50	1.76	2.00	2.25	2.53	2.86	3.23	3.64	4.13	4.68	5.16	5.70	6.34	7.08	7.92	8.99	10.17	11.50	12.80	13.88	16.63	67
43																	0.51	0.73	0.95	1.14	1.35	1.59	1.87	2.14	2.44	2.76	3.13	3.56	4.08	4.62	5.15	5.61	6.28	7.03	7.90	8.89	10.06	11.30	12.59	13.80	15.22	18.16	68
44																	0.54	0.78	1.00	1.20	1.41	1.68	1.99	2.33	2.65	3.01	3.41	3.98	4.56	5.10	5.59	6.19	6.96	7.85	8.85	9.93	11.15	12.42	13.69	15.01	16.63	19.73	69
45																	0.60	0.84	1.05	1.26	1.51	1.80	2.16	2.53	2.92	3.29	3.79	4.46	5.03	5.52	6.07	6.85	7.77	8.78	9.86	10.99	12.23	13.50	14.77	16.51	18.48	21.65	70
46																	0.65	0.88	1.09	1.32	1.61	1.97	2.37	2.80	3.22	3.67	4.26	4.93	5.48	5.97	6.76	7.69	8.73	9.84	10.97	12.11	13.34	14.58	16.25	18.37	20.77	23.80	71
47																	0.71	0.92	1.14	1.41	1.75	2.14	2.60	3.08	3.55	4.12	4.72	5.37	5.92	6.59	7.57	8.66	9.81	10.97	12.11	13.23	14.39	16.00	18.09	20.66	23.47	26.68	72
48																	0.77	0.99	1.24	1.54	1.89	2.31	2.81	3.35	3.89	4.56	5.14	5.80	6.46	7.35	8.52	9.76	10.95	12.11	13.23	14.26	15.77	17.81	20.35	23.34	26.34	29.70	73
49																	0.81	1.08	1.37	1.69	2.06	2.50	3.03	3.65	4.22	4.88	5.55	6.33	7.21	8.27	9.57	10.93	12.11	13.23	14.24	15.55	17.56	20.06	22.99	26.21	29.30	32.86	74



Appendix B.1.a

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	0.89	1.19	1.51	1.86	2.23	2.69	3.28	3.93	4.52	5.20	6.03	7.06	8.19	9.43	10.73	12.11	13.21	14.21	15.49	17.33	19.78	22.67	25.81	29.14	32.37	36.32	75
51	0.98	1.34	1.70	2.06	2.44	2.92	3.51	4.16	4.84	5.63	6.68	8.02	9.34	10.63	11.79	13.19	14.17	15.41	17.25	19.52	22.36	25.46	28.72	32.22	35.74	40.08	76
52	1.07	1.49	1.90	2.29	2.68	3.14	3.74	4.45	5.25	6.26	7.56	9.12	10.52	11.42	12.79	14.13	15.33	17.15	19.40	22.08	25.13	28.35	31.78	35.59	39.52	44.47	77
53	1.11	1.61	2.07	2.52	2.94	3.43	4.09	4.93	5.86	7.10	8.62	10.29	11.31	12.45	13.81	15.25	17.05	19.28	21.68	24.83	27.99	31.37	35.12	39.38	43.88	49.61	78
54	1.15	1.73	2.27	2.74	3.18	3.75	4.54	5.55	6.64	8.09	9.70	11.04	12.32	13.67	15.17	16.95	19.16	21.60	24.37	27.68	31.01	34.69	38.88	43.74	48.96	55.58	79
55	1.19	1.86	2.46	2.94	3.44	4.14	5.11	6.28	7.50	9.04	10.34	11.95	13.52	15.09	16.85	19.04	21.52	24.15	27.15	30.67	34.30	38.42	43.20	48.84	54.86	62.05	80
56	1.24	1.99	2.63	3.18	3.77	4.63	5.77	7.08	8.37	9.62	11.17	13.01	14.90	16.75	18.92	21.50	24.13	26.85	30.02	33.88	37.95	42.67	48.23	54.71	61.28	69.45	81
57	1.29	2.09	2.81	3.47	4.20	5.21	6.49	7.88	9.20	10.72	12.52	14.53	16.53	18.80	21.47	24.10	26.82	29.67	33.16	37.50	42.15	47.64	54.05	61.13	68.60	77.12	82
58	1.39	2.23	3.02	3.81	4.73	5.88	7.23	8.63	9.93	11.64	13.68	16.12	18.55	21.18	24.06	26.78	29.64	32.76	36.68	41.66	47.07	53.40	60.40	68.45	76.20	85.36	83
59	1.52	2.39	3.28	4.22	5.31	6.58	7.98	9.34	10.60	12.52	14.85	17.75	20.90	23.72	26.72	29.58	32.71	36.24	40.74	46.54	52.77	59.68	67.64	76.05	84.35	94.49	84
60	1.70	2.59	3.57	4.67	5.91	7.28	8.70	10.04	11.29	13.46	16.18	19.44	23.16	26.36	29.51	32.64	36.17	40.24	45.50	52.18	58.99	66.84	75.13	84.16	93.33	104.68	85
61	1.91	2.83	3.89	5.11	6.51	7.98	9.41	10.72	11.98	14.49	17.53	21.01	24.85	29.11	32.55	36.08	40.16	44.92	50.99	58.34	66.08	74.26	83.18	93.15	103.43	115.99	86
62	2.15	3.10	4.25	5.60	7.13	8.70	10.17	11.52	12.86	15.66	18.90	22.50	26.53	31.12	35.98	40.05	44.81	50.34	57.00	65.38	73.44	82.24	92.08	103.26	114.64	128.32	87
63	2.30	3.42	4.74	6.23	7.86	9.52	11.09	12.56	14.07	17.07	20.47	24.27	28.62	33.70	39.68	44.68	50.21	56.25	63.86	72.68	81.36	91.09	102.12	114.49	126.86	141.51	88
64	2.41	3.76	5.27	6.91	8.68	10.45	12.17	13.84	15.55	18.72	22.33	26.48	31.32	37.04	43.89	50.05	56.09	63.00	70.98	80.54	90.14	101.04	113.25	126.73	139.93	155.38	89
65	2.47	4.09	5.83	7.68	9.59	11.51	13.38	15.24	17.17	20.57	24.52	29.15	34.62	41.18	49.01	55.90	62.81	70.02	78.63	89.25	100.02	112.09	125.40	139.84	153.70	169.81	90
66	2.51	4.61	6.53	8.52	10.69	12.74	14.71	16.73	18.93	22.65	27.07	32.29	38.56	46.04	54.64	62.65	69.82	77.55	87.07	98.96	110.89	124.07	138.34	153.59	167.99	183.19	91
67	2.68	5.20	7.30	9.45	11.94	14.09	16.19	18.35	20.81	24.97	29.95	35.94	43.08	51.30	61.01	69.66	77.36	85.90	96.59	109.74	122.77	136.88	151.96	167.89	181.24	197.07	92
68	3.11	5.85	8.17	10.49	13.07	15.65	18.19	20.72	23.29	28.04	33.79	40.65	48.56	57.92	68.29	77.20	85.71	95.31	107.13	121.50	135.46	150.38	166.14	181.16	195.01	211.63	93
69	3.52	6.59	9.15	11.64	13.69	17.46	20.03	22.50	25.41	30.83	37.32	44.82	53.56	63.66	74.74	85.57	95.12	105.75	118.64	134.08	148.85	164.43	179.30	194.94	211.55	226.96	94
70	3.96	7.42	10.23	12.92	14.29	19.35	21.73	24.36	29.77	36.13	43.48	52.18	61.86	72.82	85.45	94.99	105.57	117.15	130.97	147.35	162.76	177.45	192.91	211.50	226.83	242.98	95
71	5.12	8.37	11.45	13.60	16.68	20.98	23.34	29.46	33.26	40.29	48.58	57.85	68.36	80.47	94.57	105.45	116.98	129.35	143.97	161.14	175.68	190.97	211.47	226.76	242.88	257.32	96
72	6.61	9.43	12.82	15.90	19.04	22.34	25.90	29.84	34.37	42.01	50.51	60.20	71.41	84.47	99.56	116.78	129.20	142.22	157.49	173.96	189.09	211.44	226.72	242.86	257.32	272.49	97
73	7.76	11.57	14.98	18.03	20.88	23.79	27.05	32.84	36.34	44.28	53.29	63.73	75.93	90.04	106.19	124.37	142.10	155.63	170.07	187.28	211.41	226.69	242.80	257.32	272.49	288.55	98
74	9.19	12.82	16.47	19.94	23.05	25.96	31.36	39.28	48.05	57.91	69.45	82.84	98.18	115.49	134.77	155.54	168.11	183.15	211.38	226.66	242.76	257.32	272.49	288.55	305.55	322.54	99
75	10.86	13.68	17.86	22.29	25.20	29.93	34.07	38.44	47.98	57.38	68.97	82.28	97.55	114.77	133.96	155.54	168.06	181.09	211.35	226.63	242.72	257.32	272.49	288.55	305.55	323.54	100
76	11.16	15.26	19.75	24.44	28.52	32.92	37.53	46.25	56.86	68.49	81.73	96.92	114.06	133.15	154.18	167.80	180.79	211.32	226.60	242.68	257.32	272.49	288.55	305.55	323.54	342.58	101
77	11.50	16.52	21.73	27.19	31.83	36.65	44.61	55.42	62.68	78.49	93.31	110.06	128.75	149.34	165.74	180.53	211.00	226.57	242.64	257.32	272.49	288.55	305.55	323.54	342.58	362.74	102
78	12.21	17.77	23.85	30.78	35.81	43.03	54.04	61.90	78.17	93.21	109.94	128.60	149.17	165.54	180.29	210.72	226.26	242.60	257.28	272.49	288.55	305.55	323.54	342.58	362.74	384.06	103
79	13.14	19.33	26.64	34.99	41.54	52.70	61.15	76.89	83.87	99.88	117.52	137.03	157.11	178.13	210.48	225.99	242.31	256.96	272.45	288.55	305.55	323.54	342.58	362.74	384.06	406.63	104
80	14.13	21.51	30.14	40.09	51.42	60.40	75.65	82.96	95.96	113.48	132.60	152.32	173.85	210.27	225.76	242.05	256.69	272.16	288.51	305.55	323.54	342.58	362.74	384.06	406.63	430.21	105
81	15.38	24.31	34.66	46.46	59.74	74.47	82.09	95.04	108.69	127.63	146.94	172.66	210.09	225.56	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	17.06	28.00	40.37	54.20	69.48	81.26	94.17	107.84	114.86	146.71	172.53	209.93	225.39	241.65	256.26	271.70	288.03	305.29	323.51	342.58	362.74	384.06	406.63	430.21	455.16	481.56	107
83	19.65	32.82	47.35	63.24	80.51	93.33	107.03	114.13	146.18	172.41	209.78	225.23	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	23.55	38.90	55.52	73.42	92.51	106.26	113.42	145.53	171.99	209.65	225.09	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	28.89	46.29	64.88	84.51	105.50	112.74	144.92	171.60	209.19	224.97	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	35.59	54.95	75.38	97.01	112.09	144.33	171.06	208.76	224.52	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	43.42	65.29	88.02	111.44	143.79	170.55	208.38	224.11	240.66	255.57	270.99	287.30	304.57	322.81	342.08	362.45	383.95	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	112
88	52.86	78.07	103.36	143.23	170.08	208.02	223.74	240.27	255.17	270.89	287.21	304.47	322.72	342.00	362.39	383.91	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	113
89	65.22	94.02	137.72	169.60	207.71	223.40	239.92	254.80	270.53	287.12	304.38	322.63	341.93	362.33	383.88	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	114
90	81.90	131.34	165.80	207.39	223.09	239.59	254.47	270.19	286.79	304.31	322.56	341.87	362.29	383.85	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	756.03	115
91	123.13	161.42	207.08	222.79	239.30	254.17	269.89	286.49	304.02	322.50	341.81	362.24	383.82	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	756.03	799.88	

Appendix B.1.b

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Super Preferred Select & Ultimate - Male Nonsmoker

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																	0.32	0.33	0.39	0.42	0.43	0.43	0.43	0.43	0.43	0.43	25	
1																0.30	0.35	0.39	0.42	0.42	0.43	0.43	0.43	0.43	0.43	0.43	0.45	26
2															0.29	0.34	0.38	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.44	0.45	0.47	27
3													0.29	0.29	0.34	0.38	0.41	0.42	0.43	0.43	0.43	0.43	0.43	0.44	0.45	0.46	28	
4												0.29	0.34	0.38	0.41	0.41	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.44	0.44	0.44	29	
5											0.29	0.29	0.34	0.38	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	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	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	0.42	0.42	0.42	0.42	0.42	0.42	32	
8								0.28	0.28	0.34	0.38	0.41	0.41	0.41	0.41	0.41	0.41	0.42	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	0.41	0.41	0.41	0.41	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	34	
10						0.28	0.28	0.34	0.38	0.40	0.40	0.40	0.40	0.40	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	35	
11						0.28	0.34	0.38	0.40	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	0.42	0.42	0.43	0.44	36	
12					0.28	0.34	0.38	0.39	0.39	0.39	0.39	0.39	0.39	0.40	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	0.44	0.46	37	
13			0.28	0.28	0.34	0.38	0.39	0.39	0.39	0.39	0.39	0.39	0.40	0.40	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	0.44	0.46	0.48	38	
14			0.28	0.34	0.38	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.40	0.41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.43	0.44	0.46	0.48	39	
15	0.28	0.28	0.34	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	0.42	0.42	0.42	0.43	0.44	0.46	0.48	0.51	0.55	40	
16	0.34	0.34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.39	0.41	0.41	0.42	0.42	0.42	0.42	0.42	0.43	0.44	0.46	0.48	0.51	0.55	0.58	0.63	41	
17	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.38	0.38	0.38	0.39	0.40	0.40	0.40	0.40	0.42	0.43	0.44	0.46	0.48	0.51	0.55	0.58	0.63	42	
18	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	0.39	0.40	0.40	0.40	0.43	0.43	0.46	0.48	0.51	0.54	0.58	0.63	0.70	43	
19	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	0.38	0.41	0.43	0.45	0.48	0.51	0.54	0.58	0.63	0.70	0.77	0.86	0.96	44	
20	0.30	0.30	0.30	0.30	0.31	0.31	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	0.96	1.05	1.16	45	
21	0.28	0.28	0.28	0.28	0.29	0.29	0.30	0.30	0.32	0.33	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	1.05	1.16	46	
22	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	1.16	1.21	47	
23	0.22	0.22	0.24	0.26	0.27	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	1.21	1.32	1.48	48	
24	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	1.32	1.42	50	
25	0.16	0.20	0.23	0.26	0.27	0.28	0.29	0.31	0.32	0.34	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	1.32	1.42	51	
26	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	1.32	1.42	1.58	1.82	52	
27	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	1.82	2.07	53	
28	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	2.07	2.40	54	
29	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	2.35	2.81	55	
30	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	2.72	3.24	56	
31	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	3.73	57	
32	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	
33	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	
34	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	
35	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	
36	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	1.99	2.24	2.55	2.92	3.35	3.85	4.23	4.96	6.53	62		
37	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	
38	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	
39	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	
40	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	
41	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	
42	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	
43	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	
44	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	
45	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	15.87	71	
46	0.36	0.46	0.57	0.71	0.88	1.07	1.30	1.54	1.78	2.06	2.36	2.69	2.96	3.30	3.79	4.33	4.93	5.51	6.03	6.73	7.85	9.02	10.58	12.58	14.57	17.79	72	
47	0.39	0.50	0.62	0.77	0.95	1.16	1.41	1.68	1.95	2.28	2.57	2.90	3.23	3.68	4.26	4.88	5.51	6.02	6.73	7.38	8.60	10.04	11.90	14.22	16.46	19.80	73	
48	0.41	0.54	0.69	0.85	1.03	1.25	1.52	1.83	2.11	2.44	2.78	3.17	3.61	4.14	4.79	5.47	6.01	6.73	7.33	8.25	9.58	11.31	13.45	15.96	18.23	21.91	74	



Appendix B.1.b

ACLI Preferred Risk Statutory Mortality Table

2001 VBT Super Preferred Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	0.45	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	13.39	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	14.98	17.60	20.68	24.33	28.97	34.83	42.93	49.92	60.41	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	1.61	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	7.13	8.33	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	156.16	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	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	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	103	
79	6.57	9.67	13.32	17.50	20.77	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	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	384.06	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	256.26	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	220.78	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	191.85	220.37	240.66	255.57	270.99	287.30	304.57	322.81	342.08	362.45	383.95	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	112	
88	31.08	49.33	70.75	106.86	138.85	190.44	220.01	240.27	255.17	270.89	287.21	304.47	322.72	342.00	362.39	383.91	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	113	
89	41.21	64.36	102.75	138.46	189.22	219.68	239.92	254.80	270.53	287.12	304.38	322.63	341.93	362.33	383.88	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	114	
90	56.06	97.99	135.35	187.97	219.37	239.59	254.47	270.19	286.79	304.31	322.56	341.87	362.29	383.85	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	756.03	115	
91	91.86	131.78	186.75	219.08	239.30	254.17	269.89	286.49	304.02	322.50	341.81	362.24	383.82	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	756.03	799.88	116	
92	127.21	185.50	218.77	239.02	253.90	269.62	286.22	303.77	322.26	341.76	362.20	383.																

Appendix B.1.c

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Preferred Select & Ultimate - Male Nonsmoker

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																	0.44	0.46	0.54	0.58	0.60	0.60	0.60	0.60	0.60	0.60	0.60	26
2															0.42	0.49	0.55	0.58	0.59	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.62	27
3														0.41	0.41	0.48	0.53	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.61	0.63	0.64	28
4													0.41	0.48	0.53	0.57	0.59	0.60	0.60	0.60	0.60	0.60	0.61	0.62	0.62	0.62	29	
5																											30	
6											0.40	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	0.59	0.59	31	
7											0.40	0.48	0.53	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	32	
8											0.39	0.48	0.53	0.57	0.57	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	33	
9									0.39	0.39	0.48	0.53	0.57	0.57	0.57	0.57	0.57	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.59	34	
10							0.39	0.39	0.47	0.53	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.56	0.58	0.58	0.58	0.58	0.58	0.58	0.59	0.60	35	
11						0.39	0.47	0.53	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.56	0.57	0.58	0.58	0.58	0.58	0.59	0.60	0.61	36	
12					0.39	0.47	0.53	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.55	0.55	0.56	0.58	0.58	0.58	0.58	0.58	0.59	0.60	0.61	0.64	37	
13				0.39	0.47	0.53	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.55	0.56	0.58	0.58	0.58	0.58	0.58	0.58	0.59	0.60	0.61	0.64	0.67	38	
14			0.39	0.47	0.53	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.55	0.57	0.58	0.58	0.58	0.58	0.58	0.59	0.60	0.61	0.64	0.67	0.71	39	
15		0.39	0.47	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.55	0.56	0.58	0.58	0.58	0.58	0.58	0.59	0.60	0.61	0.64	0.67	0.71	0.76	0.81	40	
16	0.39	0.47	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.55	0.57	0.57	0.58	0.58	0.58	0.58	0.59	0.60	0.61	0.64	0.67	0.71	0.76	0.81	0.88	41	
17	0.47	0.52	0.53	0.53	0.53	0.53	0.52	0.52	0.53	0.54	0.55	0.56	0.56	0.56	0.56	0.56	0.56	0.59	0.60	0.61	0.64	0.67	0.71	0.76	0.81	0.88	42	
18	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.53	0.53	0.53	0.54	0.55	0.56	0.56	0.56	0.60	0.60	0.64	0.67	0.71	0.76	0.81	0.88	0.97	43	
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	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	1.07	1.20	44	
20	0.46	0.46	0.46	0.46	0.46	0.47	0.47	0.48	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	0.42	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	1.62	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	0.39	0.41	0.42	0.44	0.47	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	1.60	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	2.65	3.12	3.52	3.86	4.25	4.80	5.45	6.19	6.97	7.72	8.71	9.97	11.09	12.64	14.07	17.32	70	
46	0.46	0.62	0.76	0.92	1.13	1.38	1.66	1.96	2.25	2.57	2.98	3.45	3.84	4.18	4.73	5.38	6.13	6.94	7.70	8.52	9.63	10.76	12.20	14.06	15.81	19.04	71	
47	0.50	0.64	0.80	0.99	1.23	1.50	1.82	2.16	2.49	2.88	3.30	3.76	4.14	4.61	5.30	6.06	6.88	7.69	8.51	9.33	10.47	11.81	13.58	15.81	18.13	21.34	72	
48	0.54	0.69	0.87	1.08	1.32	1.62	1.97	2.35	2.72	3.19	3.60	4.06	4.52	5.15	5.96	6.83	7.68	8.50	9.33	10.13	11.47	13.15	15.28	17.87	20.41	23.76	73	
49	0.57	0.76	0.96	1.18	1.44	1.75	2.12	2.56	2.95	3.42	3.89	4.43	5.05	5.79	6.70	7.65	8.49	9.33	10.09	11.17	12.77	14.81	17.26	20.06	22.66	26.29	74	



Appendix B.1.c

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Preferred Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	0.62	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	46.66	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	66.54	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	113.68	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	206.79	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	242.76	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	206.63	224.36	242.72	257.32	272.49	288.55	305.55	323.54	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	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	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	103
79	9.20	13.53	18.65	24.49	29.08	36.89	43.13	55.04	61.36	75.18	91.56	111.09	133.17	158.50	204.23	223.73	242.31	256.96	272.45	288.55	305.55	323.54	342.58	362.74	384.06	406.63	104
80	9.89	15.06	21.10	28.06	35.99	42.60	54.15	60.70	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	384.06	406.63	430.21	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	223.30	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	256.26	271.70	288.03	305.29	323.51	342.58	362.74	384.06	406.63	430.21	455.16	481.56	107
83	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	481.56	509.49	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	481.56	509.49	539.05	109
85	20.38	33.14	47.47	63.61	82.19	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	110
86	25.48	40.20	56.74	75.58	97.87	122.34	152.21	199.50	222.27	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	31.77	49.15	68.58	90.35	121.88	151.76	198.46	221.87	240.66	255.57	270.99	287.30	304.57	322.81	342.08	362.45	383.95	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	112
88	39.79	60.82	83.80	121.41	151.34	197.47	221.50	240.27	255.17	270.89	287.21	304.47	322.72	342.00	362.39	383.91	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	113
89	50.81	76.22	116.74	150.91	196.62	221.17	239.92	254.80	270.53	287.12	304.38	322.63	341.93	362.33	383.88	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	114
90	66.40	111.33	147.53	195.74	220.86	239.59	254.47	270.19	286.79	304.31	322.56	341.87	362.29	383.85	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	756.03	115
91	104.37	143.63	194.88	220.56	239.30	254.17	269.89	286.49	304.02	322.50	341.81	362.24	383.82	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	756.03	799.88	116
92	138.65	194.00	220.26	239.02	253.90	269.62	286.22	303.77																			

Appendix B.1.d

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Residual Standard Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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																										1.01	25		
1																	0.74	0.77	0.90	0.97	1.00	1.00	1.00	1.00	1.00	1.01	1.04	26	
2															0.70	0.82	0.86	0.95	0.98	1.00	1.00	1.00	1.00	1.00	1.01	1.03	1.09	27	
3																0.68	0.80	0.89	0.96	0.98	1.00	1.00	1.00	1.00	1.01	1.02	1.05	1.07	28
4													0.68	0.80	0.89	0.96	0.98	1.00	1.00	1.00	1.00	1.00	1.01	1.02	1.03	1.03	1.03	29	
5																	0.67	0.80	0.89	0.96	0.98	1.00	1.00	1.00	1.00	1.01	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	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	0.97	0.97	0.97	32	
8													0.66	0.80	0.89	0.95	0.96	0.96	0.96	0.97	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	0.95	0.95	0.95	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.98	34	
10																												35	
11						0.66	0.78	0.89	0.93	0.93	0.93	0.93	0.93	0.94	0.95	0.96	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.98	1.00	1.02	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	0.97	0.97	0.97	0.97	0.98	1.00	1.02	1.07	1.11	37	
13				0.66	0.78	0.89	0.90	0.90	0.90	0.90	0.90	0.90	0.93	0.94	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.98	1.00	1.02	1.07	1.11	1.19	38	
14			0.66	0.78	0.89	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.93	0.96	0.97	0.97	0.97	0.97	0.97	0.97	0.98	1.00	1.02	1.07	1.11	1.19	1.28	39	
15		0.66	0.78	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.91	0.94	0.97	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	40		
16	0.66	0.78	0.88	0.88	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	0.98	1.00	1.02	1.07	1.11	1.19	1.28	1.36	1.48	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	1.48	42		
18	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.88	0.88	0.89	0.90	0.90	0.93	0.94	0.94	0.94	1.00	1.01	1.07	1.11	1.19	1.28	1.36	1.48	1.63	43		
19	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.84	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	2.00	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	45		
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	46		
22	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	2.71	47		
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	48		
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	49		
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	50		
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	51		
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	52		
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	53		
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	54		
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	1.89	2.16	2.39	2.60	2.79	2.97	3.18	3.45	3.76	4.19	4.67	5.20	55		
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	56		
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	57		
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	58		
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	59		
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	60		
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	61		
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	62		
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	63		
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	64		
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	65		
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	66		
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	67		
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	68		
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	69		
45	0.70	0.98	1.23	1.48	1.77	2.11	2.53	2.96	3.42	3.85	4.44	5.22	5.89	6.47	7.11	8.02	9.09	10.26	11.51	12.86	14.24	15.52	16.87	18.72	21.00	24.12	70		
46	0.76	1.03	1.28	1.55	1.89	2.31	2.78	3.28	3.77	4.30	4.99	5.78	6.42	6.99	7.92	9.01	10.22	11.50	12.84	14.23	15.46	16.76	18.56	20.83	23.61	26.52	71		
47	0.83	1.08	1.34	1.65	2.05	2.51	3.05	3.61	4.16	4.83	5.53	6.29	6.93	7.72	8.87	10.14	11.48	12.82	14.22	15.46	16.63	18.39	20.66	23.43	26.52	29.73	72		
48	0.90	1.16	1.45	1.80	2.21	2.71	3.29	3.92	4.56	5.34	6.02	6.79	7.57	8.61	9.98	11.43	12.82	14.21	15.46	16.62	18.23	20.47	23.25	26.47	29.73	33.09	73		
49	0.95	1.27	1.60	1.98	2.41	2.93	3.55	4.28	4.94	5.72	6.50	7.42	8.45	9.69	11.21	12.80	14.20	15.46	16.61	18.05	20.30	23.06	26.26	29.72	33.09	36.62	74		



Appendix B.1.d

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Residual Standard Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	1.04	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	214.05	93
69	4.12	7.72	10.72	13.64	16.04	20.45	23.46	26.36	29.27	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	228.26	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	228.26	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	228.26	242.88	257.32	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	228.26	242.86	257.32	272.49	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	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	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	256.26	271.70	288.03	305.29	323.51	342.58	362.74	384.06	406.63	430.21	455.16	481.56	107
83	23.02	38.45	55.32	73.51	92.86	106.52	120.54	126.47	158.91	183.27	214.05	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	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	109
85	33.76	53.81	74.83	96.45	118.82	124.93	157.54	182.40	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	509.49	539.05	570.31	110
86	41.37	63.38	86.03	109.26	124.21	156.90	181.83	214.05	225.80	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	50.08	74.52	99.13	123.49	156.31	181.29	214.05	225.39	240.66	255.57	270.99	287.30	304.57	322.81	342.08	362.45	383.95	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	112
88	60.33	87.93	114.54	155.70	180.79	214.05	225.02	240.27	255.17	270.89	287.21	304.47	322.72	342.00	362.39	383.91	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	113
89	73.45	104.19	149.71	180.28	214.05	224.68	239.92	254.80	270.53	287.12	304.38	322.63	341.93	362.33	383.88	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	114
90	90.76	142.78	176.24	214.05	224.36	239.59	254.47	270.19	286.79	304.31	322.56	341.87	362.29	383.85	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	638.38	675.41	714.58	756.03	115
91	133.85	171.58	214.05	224.06	239.30	254.17	269.89	286.49	304.02	322.50	341.81	362.24	383.82	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39						

Appendix B.1.e

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Male Smoker

Issue	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																	0.70	0.88	1.01	1.11	1.17	1.22	1.28	1.34	1.41	1.49	25
1																0.67	0.84	0.99	1.08	1.15	1.22	1.28	1.34	1.41	1.49	1.57	26
2															0.64	0.80	0.95	1.07	1.15	1.22	1.28	1.34	1.41	1.49	1.56	1.66	27
3															0.62	0.78	0.93	1.06	1.15	1.22	1.28	1.34	1.41	1.49	1.54	1.61	28
4													0.62	0.78	0.93	1.06	1.14	1.22	1.28	1.34	1.41	1.49	1.54	1.59	1.61	29	
5															0.61	0.78	0.93	1.06	1.14	1.22	1.27	1.33	1.41	1.49	1.51	1.62	30
6														0.61	0.78	0.93	1.06	1.14	1.22	1.27	1.33	1.41	1.49	1.51	1.57	1.61	31
7													0.61	0.78	0.93	1.06	1.14	1.20	1.27	1.31	1.39	1.47	1.49	1.51	1.55	1.61	32
8														0.60	0.78	0.93	1.05	1.13	1.19	1.25	1.30	1.38	1.46	1.49	1.51	1.61	33
9								0.60	0.78	0.93	1.05	1.13	1.19	1.24	1.29	1.35	1.44	1.49	1.51	1.53	1.55	1.57	1.59	1.61	1.65	34	
10							0.60	0.77	0.93	1.05	1.13	1.18	1.22	1.27	1.35	1.42	1.49	1.51	1.53	1.55	1.57	1.59	1.61	1.65	1.71	35	
11						0.60	0.77	0.93	1.03	1.11	1.16	1.21	1.26	1.33	1.41	1.48	1.51	1.53	1.55	1.57	1.59	1.61	1.65	1.71	1.75	36	
12					0.60	0.77	0.93	1.03	1.10	1.15	1.20	1.24	1.32	1.41	1.48	1.51	1.53	1.55	1.57	1.59	1.61	1.65	1.71	1.75	1.85	37	
13				0.60	0.77	0.93	1.02	1.09	1.14	1.18	1.23	1.30	1.38	1.46	1.51	1.53	1.55	1.57	1.59	1.61	1.65	1.71	1.75	1.85	1.95	38	
14			0.60	0.77	0.93	1.02	1.08	1.12	1.17	1.21	1.27	1.36	1.44	1.51	1.53	1.55	1.57	1.59	1.61	1.65	1.71	1.75	1.85	1.95	2.10	39	
15		0.60	0.77	0.93	1.01	1.05	1.11	1.15	1.20	1.26	1.35	1.41	1.50	1.53	1.55	1.57	1.59	1.61	1.65	1.71	1.75	1.85	1.95	2.10	2.25	40	
16	0.60	0.77	0.93	1.01	1.05	1.09	1.14	1.18	1.24	1.31	1.38	1.45	1.50	1.55	1.57	1.59	1.61	1.65	1.70	1.75	1.85	1.95	2.10	2.25	2.43	41	
17	0.77	0.93	1.01	1.04	1.08	1.14	1.18	1.22	1.30	1.35	1.40	1.45	1.48	1.52	1.54	1.56	1.65	1.70	1.75	1.84	1.94	2.10	2.25	2.43	2.66	42	
18	0.93	0.99	1.03	1.07	1.11	1.15	1.21	1.27	1.32	1.35	1.38	1.42	1.45	1.50	1.56	1.57	1.70	1.74	1.84	1.94	2.10	2.25	2.43	2.66	2.94	43	
19	0.95	0.99	1.03	1.07	1.11	1.16	1.22	1.27	1.30	1.32	1.35	1.37	1.42	1.49	1.57	1.64	1.74	1.84	1.94	2.09	2.25	2.42	2.66	2.94	3.27	44	
20	0.93	0.97	1.01	1.05	1.09	1.16	1.19	1.22	1.25	1.27	1.30	1.33	1.40	1.50	1.64	1.74	1.84	1.94	2.09	2.25	2.42	2.65	2.94	3.27	3.67	45	
21	0.89	0.93	0.96	1.00	1.06	1.09	1.14	1.15	1.19	1.22	1.27	1.33	1.42	1.54	1.69	1.84	1.94	2.09	2.25	2.42	2.65	2.94	3.27	3.67	4.09	46	
22	0.84	0.88	0.91	0.97	1.01	1.04	1.07	1.10	1.13	1.20	1.26	1.33	1.43	1.58	1.77	1.94	2.09	2.25	2.42	2.65	2.94	3.27	3.67	4.09	4.48	47	
23	0.79	0.82	0.88	0.94	0.98	1.03	1.05	1.08	1.13	1.20	1.28	1.37	1.50	1.65	1.87	2.08	2.25	2.42	2.65	2.94	3.27	3.67	4.06	4.48	4.91	48	
24	0.71	0.77	0.84	0.92	0.98	1.02	1.05	1.10	1.16	1.25	1.33	1.43	1.56	1.75	2.01	2.22	2.42	2.65	2.94	3.27	3.66	4.06	4.48	4.87	5.13	49	
25	0.61	0.70	0.82	0.93	0.99	1.04	1.08	1.13	1.21	1.31	1.41	1.52	1.68	1.88	2.13	2.41	2.65	2.94	3.27	3.65	4.06	4.48	4.84	5.13	5.39	50	
26	0.56	0.69	0.83	0.96	1.02	1.06	1.11	1.19	1.27	1.39	1.51	1.64	1.81	2.06	2.32	2.64	2.94	3.27	3.64	4.06	4.48	4.84	5.13	5.39	5.77	51	
27	0.53	0.70	0.86	0.98	1.06	1.11	1.19	1.27	1.37	1.51	1.64	1.80	1.98	2.27	2.53	2.91	3.27	3.63	4.06	4.48	4.83	5.13	5.39	5.77	6.24	52	
28	0.54	0.73	0.89	1.01	1.11	1.17	1.25	1.35	1.47	1.63	1.80	1.98	2.21	2.51	2.82	3.23	3.62	4.06	4.48	4.82	5.13	5.39	5.77	6.24	6.88	53	
29	0.53	0.74	0.91	1.04	1.17	1.25	1.35	1.47	1.59	1.80	1.98	2.21	2.44	2.75	3.13	3.60	4.06	4.48	4.81	5.13	5.39	5.77	6.24	6.88	7.62	54	
30	0.54	0.75	0.91	1.07	1.22	1.35	1.47	1.59	1.76	1.98	2.17	2.40	2.66	3.00	3.44	3.93	4.39	4.80	5.13	5.39	5.77	6.24	6.88	7.62	8.48	55	
31	0.51	0.74	0.92	1.10	1.27	1.44	1.59	1.73	1.89	2.08	2.29	2.58	2.93	3.35	3.84	4.32	4.74	5.13	5.39	5.77	6.24	6.88	7.62	8.48	9.38	56	
32	0.50	0.71	0.93	1.11	1.30	1.47	1.66	1.82	1.97	2.15	2.42	2.79	3.27	3.78	4.27	4.71	5.12	5.39	5.77	6.24	6.88	7.62	8.48	9.38	10.44	57	
33	0.54	0.76	0.97	1.18	1.38	1.57	1.76	1.92	2.08	2.28	2.60	3.05	3.62	4.15	4.63	5.07	5.39	5.77	6.24	6.88	7.62	8.48	9.37	10.44	11.41	58	
34	0.58	0.80	1.04	1.24	1.47	1.68	1.89	2.07	2.25	2.50	2.88	3.39	3.96	4.53	5.01	5.39	5.77	6.24	6.88	7.62	8.48	9.37	10.44	11.41	12.25	59	
35	0.63	0.85	1.09	1.31	1.54	1.79	2.00	2.23	2.49	2.82	3.24	3.75	4.32	4.90	5.39	5.77	6.24	6.88	7.62	8.48	9.37	10.44	11.41	12.25	13.06	60	
36	0.67	0.89	1.13	1.37	1.62	1.85	2.12	2.45	2.80	3.21	3.63	4.13	4.70	5.32	5.77	6.24	6.88	7.62	8.48	9.37	10.44	11.41	12.25	13.06	14.06	61	
37	0.71	0.91	1.17	1.42	1.67	1.95	2.30	2.73	3.16	3.57	3.99	4.47	5.09	5.77	6.24	6.88	7.62	8.48	9.37	10.44	11.41	12.25	13.06	14.06	15.47	62	
38	0.76	1.02	1.29	1.52	1.77	2.11	2.56	3.06	3.53	3.95	4.36	4.86	5.49	6.24	6.88	7.62	8.48	9.37	10.44	11.41	12.25	13.06	14.06	15.47	17.33	63	
39	0.84	1.14	1.40	1.63	1.92	2.33	2.87	3.38	3.88	4.30	4.72	5.28	5.99	6.78	7.62	8.48	9.37	10.44	11.41	12.25	13.06	14.06	15.47	17.33	19.48	64	
40	0.90	1.23	1.52	1.79	2.14	2.64	3.19	3.74	4.20	4.67	5.19	5.85	6.60	7.45	8.35	9.36	10.44	11.41	12.25	13.06	14.06	15.47	17.33	19.48	21.62	65	
41	0.96	1.33	1.70	2.02	2.43	2.98	3.57	4.09	4.59	5.14	5.78	6.52	7.35	8.25	9.32	10.44	11.41	12.25	13.06	14.06	15.47	17.33	19.48	21.62	23.01	66	
42	1.02	1.49	1.91	2.30	2.75	3.30	3.89	4.46	5.04	5.72	6.45	7.27	8.20	9.26	10.44	11.41	12.25	13.06	14.06	15.47	17.33	19.48	21.62	23.01	24.34	67	
43	1.08	1.57	2.05	2.48	2.95	3.51	4.16	4.81	5.50	6.28	7.09	8.07	9.21	10.41	11.41	12.25	13.06	14.06	15.47	17.33	19.48	21.62	23.01	24.34	26.19	68	
44	1.16	1.69	2.17	2.62	3.12	3.73	4.45	5.24	6.02	6.88	7.78	9.05	10.35	11.41	12.25	13.06	14.06	15.47	17.33	19.48	21.62	23.01	24.34	26.19	28.31	69	
45	1.29	1.81	2.30	2.77	3.34	4.02	4.87	5.74	6.66	7.57	8.69	10.20	11.41	12.25	13.06	14.06	15.47	17.33	19.48	21.62	23.01	24.34	26.19	28.31	30.83	70	
46	1.42	1.92	2.40	2.91	3.58	4.39	5.30	6.30	7.29	8.35	9.66	11.12	12.25	13.06	14.06	15.47	17.33	19.48	21.62	23.01	24.34	26.19	28.31	30.83	33.98	71	
47	1.56	2.03	2.51	3.12	3.90	4.78	5.80	6.90	7.97	9.28	10.57	11.94	13.06	14.06	15.47	17.33	19.48	21.62	23.01	24.34	26.19	28.31	30.83	33.98	37.58	72	
48	1.71	2.20	2.76	3.42	4.21	5.14	6.25	7.45	8.66	10.14	11.34	12.73	14.06	15.47	17.33	19.48	21.62	23.01	24.34	26.19	28.31	30.83	33.98	37.58	41.30	73	
49	1.83	2.43	3.06	3.78	4.59	5.55	6.72	8.06	9.30	10.73	12.10	13.69	15.45	17.33	19.48	21.62	23.01	24.34	26.19	28.31	30.83	33.98	37.58	41.30	44.96	74	



Appendix B.1.e

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Male Smoker

Issue	Duration																									Ultimate	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	2.02	2.70	3.41	4.16	4.98	5.97	7.25	8.62	9.88	11.32	12.98	15.05	17.27	19.48	21.62	23.01	24.34	26.19	28.31	30.83	33.98	37.58	41.30	44.96	48.63	52.92	75
51	2.25	3.05	3.84	4.65	5.46	6.48	7.71	9.09	10.49	12.10	14.19	16.85	19.38	21.62	23.01	24.34	26.19	28.31	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	76
52	2.50	3.43	4.34	5.17	6.00	6.96	8.20	9.66	11.28	13.30	15.85	18.88	21.48	22.99	24.34	26.19	28.31	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	77
53	2.62	3.74	4.76	5.70	6.57	7.58	8.93	10.63	12.47	14.92	17.83	20.97	22.69	24.34	26.19	28.31	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	68.86	78
54	2.72	4.05	5.24	6.24	7.13	8.27	9.88	11.89	14.00	16.79	19.79	22.16	24.31	26.19	28.31	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	68.86	75.84	79
55	2.85	4.40	5.71	6.72	7.73	9.12	11.06	13.36	15.67	18.53	20.82	23.61	26.19	28.31	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	68.86	75.84	83.27	80
56	2.97	4.67	6.08	7.23	8.43	10.16	12.44	15.00	17.41	19.63	22.36	25.53	28.31	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	68.86	75.84	83.27	91.60	81
57	3.06	4.90	6.46	7.85	9.35	11.40	13.95	16.63	19.06	21.78	24.91	28.29	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	68.86	75.84	83.27	91.60	99.95	82
58	3.30	5.19	6.92	8.59	10.47	12.81	15.47	18.12	20.46	23.55	27.06	30.83	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	68.86	75.84	83.27	91.60	99.95	108.66	83
59	3.59	5.54	7.48	9.47	11.70	14.27	16.99	19.52	21.77	25.22	29.21	33.98	37.58	41.30	44.96	48.63	52.82	57.47	62.74	68.86	75.84	83.27	91.60	99.95	108.66	118.11	84
60	3.99	5.99	8.12	10.43	12.99	15.72	18.43	20.90	23.06	26.99	31.62	37.02	41.30	44.96	48.63	52.82	57.47	62.74	68.86	75.84	83.27	91.60	99.95	108.66	118.11	129.28	85
61	4.46	6.51	8.81	11.38	14.23	17.15	19.85	22.21	24.37	28.92	34.07	39.70	44.96	48.63	52.82	57.47	62.74	68.86	75.84	83.27	91.60	99.95	108.66	118.11	129.28	141.51	86
62	5.00	7.11	9.57	12.40	15.52	18.62	21.37	23.76	26.03	31.12	36.49	42.20	48.26	52.82	57.47	62.74	68.86	75.84	83.27	91.60	99.95	108.66	118.11	129.28	141.51	154.63	87
63	5.33	7.81	10.63	13.75	17.03	20.28	23.20	25.80	28.36	33.77	39.28	45.16	51.58	57.47	62.74	68.86	75.84	83.27	91.60	99.95	108.66	118.11	129.28	141.51	154.63	168.39	88
64	5.56	8.55	11.78	15.18	18.73	22.17	25.34	28.30	31.20	36.85	42.60	48.89	55.90	62.74	68.86	75.84	83.27	91.60	99.95	108.66	118.11	129.28	141.51	154.63	168.39	182.58	89
65	5.68	9.26	12.96	16.79	20.60	24.29	27.74	31.02	34.31	40.31	46.50	53.41	61.20	68.86	75.84	83.27	91.60	99.95	108.66	118.11	129.28	141.51	154.63	168.39	182.58	196.98	90
66	5.72	10.29	14.32	18.32	22.57	26.36	29.83	33.24	36.83	43.16	49.92	57.58	66.42	75.84	83.27	91.60	99.95	108.66	118.11	129.28	140.05	154.55	168.39	182.58	196.98	209.75	91
67	6.03	11.46	15.77	20.01	24.75	28.58	32.10	35.59	39.42	46.20	53.68	62.33	72.23	83.04	91.60	99.95	108.66	118.11	129.28	139.33	153.25	167.64	182.51	196.98	209.75	222.69	92
68	6.92	12.74	17.40	21.84	26.58	31.09	35.25	39.17	42.91	50.34	58.81	68.52	79.20	91.29	99.95	108.66	118.11	129.28	138.61	151.63	166.06	181.01	196.30	209.75	222.69	235.97	93
69	7.73	14.16	19.19	23.83	27.33	33.96	37.91	41.46	45.52	53.64	63.02	73.36	85.13	97.48	108.66	118.11	129.28	137.89	151.34	164.12	179.12	194.47	208.34	222.69	235.97	249.66	94
70	8.61	15.74	21.14	25.98	27.97	36.81	40.17	43.70	51.77	60.88	71.15	82.85	95.23	108.58	118.11	129.28	137.18	146.96	163.52	176.82	192.33	206.43	222.69	235.97	249.66	264.85	95
71	11.00	17.51	23.29	26.89	32.00	39.04	42.08	48.56	56.13	65.68	76.99	89.04	102.11	116.55	129.28	136.47	144.81	161.64	175.84	189.50	203.78	222.69	235.97	249.66	264.85	277.90	96
72	14.04	19.46	25.67	30.88	35.81	40.64	45.54	50.64	56.24	66.16	77.41	89.72	103.40	118.75	135.76	142.69	160.71	172.01	188.09	200.40	222.69	235.97	249.66	264.85	277.90	291.56	97
73	16.29	23.56	29.53	34.38	38.46	42.30	46.35	54.16	57.57	67.31	78.91	91.87	106.48	122.75	140.60	159.79	170.12	187.75	198.51	222.69	235.97	249.66	264.85	277.90	291.56	305.86	98
74	19.08	25.74	31.95	37.32	41.57	45.07	52.33	58.34	60.20	74.65	89.48	96.73	112.39	129.65	148.35	168.25	185.34	197.73	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	99
75	22.26	27.08	34.07	40.94	44.50	50.71	55.31	59.98	72.61	88.31	95.76	111.46	128.81	147.67	167.84	182.95	197.07	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	100
76	22.42	29.60	36.97	44.06	49.46	54.83	59.86	70.63	87.16	95.29	110.42	128.41	147.44	163.87	180.59	196.42	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	352.85	101
77	22.62	31.41	39.87	48.09	54.20	59.74	69.99	86.02	95.07	109.90	124.78	143.71	159.99	178.26	195.77	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	102
78	23.51	33.08	42.89	53.39	59.62	69.18	84.90	94.85	109.39	121.55	136.23	156.20	175.96	195.12	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	103
79	24.75	35.22	46.92	59.50	68.10	83.79	94.63	108.88	119.96	132.64	152.50	173.69	194.47	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	104
80	26.02	38.36	51.99	66.82	82.70	94.41	108.37	118.40	131.13	148.38	169.44	190.16	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	430.21	105
81	27.68	42.41	58.52	75.85	94.19	107.86	116.86	130.23	146.04	164.26	189.53	222.69	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	430.21	455.16	106
82	29.99	47.74	66.68	86.63	107.36	115.34	129.33	145.25	161.92	188.90	222.69	235.97	249.66	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	107
83	33.74	54.67	76.47	98.94	113.84	128.44	144.46	159.62	188.27	222.69	235.97	249.66	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	108
84	39.45	63.29	87.65	112.36	127.56	143.68	157.35	187.64	222.69	235.97	249.66	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	109
85	47.19	73.49	100.05	126.68	142.90	155.11	187.02	222.69	235.97	249.66	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	110
86	56.64	85.33	113.87	142.13	152.90	186.40	222.69	235.97	249.66	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	603.39	111
87	67.57	99.08	129.75	150.73	185.78	222.69	235.97	249.66	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	603.39	638.38	112
88	80.36	115.44	148.59	185.16	222.69	235.97	249.66	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	603.39	638.38	675.41	113
89	96.43	135.33	184.55	222.69	235.97	249.66	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	603.39	638.38	675.41	714.58	114
90	117.67	183.94	222.69	235.97	249.66	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	603.39	638.38	675.41	714.58	756.03	115
91	171.79	219.76	235.97	249.66	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387														

Appendix B.1.f

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Preferred Select & Ultimate - Male Smoker

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	0.49	0.62	0.71	0.78	0.82	0.85	0.90	0.94	0.99	1.04	25	
1																0.47	0.59	0.69	0.76	0.80	0.85	0.90	0.94	0.99	1.04	1.09	1.10	26	
2															0.45	0.56	0.66	0.75	0.80	0.85	0.90	0.94	0.99	1.04	1.09	1.10	1.16	27	
3															0.43	0.43	0.55	0.65	0.74	0.80	0.85	0.90	0.94	0.99	1.04	1.08	1.13	1.16	28
4													0.43	0.43	0.55	0.65	0.74	0.80	0.85	0.90	0.94	0.99	1.04	1.08	1.11	1.13	1.15	29	
5											0.43	0.43	0.55	0.65	0.74	0.80	0.85	0.90	0.94	0.99	1.04	1.08	1.09	1.11	1.12	1.13	1.13	30	
6										0.43	0.55	0.65	0.74	0.80	0.85	0.89	0.93	0.99	1.04	1.06	1.07	1.09	1.10	1.11	1.11	1.13	1.13	31	
7									0.43	0.55	0.65	0.74	0.80	0.84	0.89	0.92	0.97	1.03	1.04	1.06	1.07	1.09	1.10	1.11	1.11	1.13	1.13	32	
8									0.42	0.55	0.65	0.74	0.79	0.83	0.87	0.91	0.97	1.02	1.04	1.06	1.07	1.09	1.10	1.11	1.11	1.13	1.16	33	
9								0.42	0.55	0.65	0.74	0.79	0.83	0.87	0.90	0.94	1.01	1.02	1.04	1.06	1.07	1.09	1.10	1.11	1.13	1.16	1.20	34	
10						0.42	0.42	0.54	0.65	0.74	0.79	0.83	0.85	0.89	0.94	0.99	1.04	1.06	1.07	1.09	1.10	1.11	1.13	1.16	1.20	1.23	1.30	35	
11						0.42	0.54	0.65	0.72	0.78	0.81	0.85	0.88	0.93	0.99	1.04	1.06	1.07	1.09	1.10	1.11	1.13	1.16	1.20	1.23	1.30	1.37	36	
12					0.42	0.54	0.65	0.72	0.77	0.80	0.84	0.87	0.92	0.99	1.04	1.06	1.07	1.09	1.10	1.11	1.13	1.16	1.20	1.23	1.30	1.37	37		
13				0.42	0.54	0.65	0.71	0.76	0.80	0.83	0.86	0.91	0.97	1.02	1.06	1.07	1.09	1.10	1.11	1.13	1.16	1.20	1.23	1.30	1.37	1.47	38		
14			0.42	0.54	0.65	0.71	0.76	0.78	0.82	0.85	0.89	0.95	1.01	1.06	1.07	1.09	1.10	1.11	1.13	1.16	1.20	1.23	1.30	1.37	1.47	1.58	39		
15	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	1.19	1.23	1.30	1.37	1.47	1.58	1.70	40		
16	0.42	0.54	0.65	0.71	0.74	0.76	0.80	0.83	0.87	0.92	0.97	1.02	1.05	1.09	1.10	1.11	1.13	1.16	1.19	1.23	1.30	1.37	1.47	1.58	1.70	1.86	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	1.11	1.13	1.16	1.19	1.23	1.29	1.36	1.47	1.58	1.70	1.86	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	1.11	1.13	1.16	1.19	1.22	1.29	1.36	1.47	1.58	1.70	1.86	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	1.36	1.46	1.58	1.69	1.86	2.06	2.29	2.57	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	2.29	2.57	2.86	45		
21	0.62	0.65	0.67	0.70	0.74	0.76	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	2.57	2.86	3.14	3.44	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	2.57	2.86	3.14	3.44	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	2.86	3.14	3.44	3.59	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	2.56	2.85	3.14	3.43	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	4.10	50		
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	4.10	4.49	51		
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	5.02	52		
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	5.64	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	3.59	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	6.61	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	6.61	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</																								

Appendix B.1.f

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Preferred Select & Ultimate - Male Smoker

Issue Age	Duration																									Ultimate	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	93
69	5.41	9.91	13.43	16.63	19.13	23.77	26.54	29.32	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	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	95
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	96
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	97
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	156.36	168.26	216.01	231.25	247.16	264.85	277.90	291.56	305.86	98
74	13.36	18.02	22.37	26.12	29.10	31.55	36.63	39.44	42.14	52.26	62.64	74.22	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	320.83	99
75	15.58	18.96	23.85	28.66	31.15	35.50	38.72	41.99	50.83	61.82	74.54	89.79	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	100
76	15.69	20.72	25.88	30.84	34.62	38.38	41.90	49.44	61.01	72.71	87.04	93.95	110.98	127.67	146.41	166.49	216.01	231.25	247.16	264.85	277.90	291.56	305.86	320.83	336.48	352.85	101
77	15.83	21.99	27.91	33.66	37.94	41.82	48.99	60.21	71.05	86.77	91.29	108.17	124.65	144.52	165.94	216.01	231.25	247.16	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	102
78	16.46	23.16	30.02	37.37	41.73	48.43	59.43	66.90	78.30	88.93	102.54	121.69	142.66	165.39	216.01	231.25	247.16	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	103
79	17.33	24.65	32.84	41.65	47.67	58.65	66.74	77.94	87.77	99.84	118.81	140.82	164.84	216.01	231.25	247.16	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	104
80	18.21	26.85	36.39	46.77	57.89	66.58	77.57	86.63	98.71	115.60	137.37	161.19	216.01	231.25	247.16	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	430.21	105
81	19.38	29.69	40.96	53.10	66.43	77.21	85.50	98.03	113.78	133.17	160.65	216.01	231.25	247.16	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	430.21	455.16	106
82	20.99	33.42	46.68	61.10	76.85	84.39	97.35	113.16	131.27	160.12	216.01	231.25	247.16	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	107
83	23.62	38.27	53.93	70.82	83.29	96.68	112.55	129.41	159.58	216.01	231.25	247.16	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	108
84	27.62	44.64	62.74	82.21	96.02	111.94	127.57	159.05	216.01	231.25	247.16	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	109
85	33.28	52.61	73.20	95.36	111.33	125.75	158.52	216.01	231.25	247.16	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	110
86	40.54	62.43	85.71	110.73	123.96	158.00	216.01	231.25	247.16	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	603.39	111
87	49.44	74.58	101.09	122.20	157.47	216.01	231.25	247.16	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	603.39	638.38	112
88	60.49	89.94	120.47	156.95	216.01	231.25	247.16	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	603.39	638.38	675.41	113
89	75.13	109.72	156.43	216.01	231.25	247.16	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	603.39	638.38	675.41	714.58	114
90	95.40	155.91	216.01	231.25	247.16	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	603.39	638.38	675.41	714.58	756.03	115
91	145.62	206.24	231.25	247.16	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</							

Appendix B.1.g

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Residual Standard Select & Ultimate - Male Smoker

Issue Age	Duration																									Ultimate	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																	0.76	0.79	0.99	1.14	1.25	1.32	1.38	1.44	1.51	1.59	1.68	25
1																0.76	0.95	1.12	1.22	1.30	1.38	1.44	1.51	1.59	1.68	1.76	26	
2															0.72	0.90	1.07	1.21	1.30	1.38	1.44	1.51	1.59	1.68	1.76	1.87	27	
3														0.70	0.88	1.05	1.20	1.30	1.38	1.44	1.51	1.59	1.68	1.74	1.82	1.87	28	
4												0.70	0.88	1.05	1.20	1.29	1.38	1.44	1.51	1.59	1.68	1.74	1.79	1.82	1.85	29		
5											0.69	0.88	1.05	1.20	1.29	1.38	1.44	1.51	1.59	1.68	1.74	1.76	1.78	1.81	1.83	30		
6										0.69	0.88	1.05	1.20	1.29	1.38	1.43	1.50	1.59	1.68	1.70	1.73	1.75	1.77	1.79	1.82	31		
7									0.68	0.88	1.05	1.20	1.29	1.35	1.43	1.48	1.57	1.66	1.68	1.70	1.73	1.75	1.77	1.79	1.82	32		
8								0.68	0.88	1.05	1.19	1.28	1.34	1.41	1.47	1.56	1.65	1.68	1.70	1.73	1.75	1.77	1.79	1.82	1.86	33		
9							0.68	0.88	1.05	1.19	1.28	1.34	1.40	1.46	1.52	1.63	1.68	1.70	1.73	1.75	1.77	1.79	1.82	1.86	1.93	34		
10						0.68	0.87	1.05	1.19	1.28	1.33	1.38	1.43	1.52	1.60	1.68	1.70	1.73	1.75	1.77	1.79	1.82	1.86	1.93	1.98	35		
11					0.68	0.87	1.05	1.16	1.25	1.31	1.37	1.42	1.50	1.59	1.67	1.70	1.73	1.75	1.77	1.79	1.82	1.86	1.93	1.98	2.09	36		
12				0.68	0.87	1.05	1.16	1.24	1.30	1.35	1.40	1.49	1.59	1.67	1.70	1.73	1.75	1.77	1.79	1.82	1.86	1.93	1.98	2.09	2.20	37		
13			0.68	0.87	1.05	1.15	1.23	1.29	1.33	1.39	1.47	1.56	1.65	1.70	1.73	1.75	1.77	1.79	1.82	1.86	1.93	1.98	2.09	2.20	2.37	38		
14			0.68	0.87	1.05	1.15	1.22	1.26	1.32	1.37	1.43	1.53	1.63	1.70	1.73	1.75	1.77	1.79	1.82	1.86	1.93	1.98	2.09	2.20	2.37	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	1.77	1.77	1.79	1.82	1.86	1.92	1.98	2.09	2.20	2.37	2.54	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	3.00	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	2.74	3.00	3.32	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	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	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	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	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	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	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	1.32	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	9.47	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	14.82	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	6.99	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	15.97	17.62	19.74	22.10	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	3.77	4.54	5.50	6.48	7.52	8.54	9.81	11.51	12.88	13.81	14.74	15.87	17.50	19.63	22.04	24.44	26.37	28.35	30.58	32.96	35.30	37.99	70	
46	1.60	2.17	2.71	3.28	4.04	4.95	5.98	7.11	8.23	9.42	10.90	12.55	13.81	14.74	15.87	17.46	19.59	22.02	24.43	26.29	28.20	30.43	32.83	35.25	37.99	40.87	71	
47	1.76	2.29	2.83	3.52	4.40	5.39	6.55	7.79	8.99	10.47	11.93	13.48	14.74	15.87	17.46	19.56	22.00	24.42	26.21	28.06	30.29	32.71	35.19	37.99	40.87	44.84	72	
48	1.93	2.48	3.11	3.86	4.75	5.80	7.05	8.41	9.77	11.44	12.80	14.37	15.87	17.46	19.56	21.98	24.41	26.13	27.91	30.14	32.58	35.13	37.99	40.87	44.84	48.81	73	
49	2.07	2.74	3.45	4.27	5.18	6.26	7.58	9.10	10.50	12.11	13.66	15.45	17.44	19.56	21.98	24.40	26.05	27.76	30.00	32.45	35.08	37.99	40.87	44.84				

Appendix B.1.g

**ACLI Preferred Risk Statutory Mortality Table
2001 VBT Residual Standard Select & Ultimate - Male Smoker**

Issue Age	Duration																									Ultimate	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	2.28	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	41.47	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	225.55	92
68	7.81	14.38	19.64	24.65	30.00	35.09	39.78	44.21	48.43	56.81	66.37	77.33	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	94.08	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	41.54	45.33	49.32	58.43	68.71	80.30	93.50	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	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	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	57.12	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	55.06	61.58	69.94	84.25	100.98	108.95	126.08	144.56	164.07	184.18	200.37	210.64	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	99
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	100
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	352.85	101
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	352.85	369.99	102
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	352.85	369.99	387.90	103
79	27.93	39.75	52.95	67.15	76.86	94.56	106.58	122.14	133.76	146.70	166.94	187.78	207.17	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	104
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	352.85	369.99	387.90	406.63	430.21	105
81	31.24	47.86	66.04	85.60	106.09	121.00	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	352.85	369.99	387.90	406.63	430.21	455.16	106
82	33.85	53.88	75.25	97.57	120.44	128.61	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	352.85	369.99	387.90	406.63	430.21	455.16	481.56	107
83	38.08	61.70	86.13	110.99	126.93	142.05	158.14	172.57	200.56	225.55	237.99	250.73	264.85	277.90	291.56	305.86	320.83	336.48	352.85	369.99	387.90	406.63	430.21	455.16	481.56	509.49	108
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	352.85	369.99	387.90	406.63	430.21	455.16	481.56	509.49	539.05	109
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	110
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	320.83	336.48	352.85	369.99	387.90	406.63	430.21	455.16	481.56	509.49	539.05	570.31	603.39	111
87	75.34	109.58	142.03	162.96	197.91	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	603.39	638.38	112
88	88.88	126.37	160.64	197.25	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	603.39	638.38	675.41	113
89	105.56	146.31	196.60	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	603.39	638.38	675.41	714.58	114
90	127.22	195.95	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	603.39	638.38	675.41	714.58	756.03	115
91	183.01	225.55	237.99	250.73	264.85	277.90	291.56	305.86																			

Appendix B.2.a

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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																	0.30	0.31	0.33	0.34	0.36	0.36	0.37	0.38	0.38	0.39	0.39	25
1																0.29	0.32	0.33	0.35	0.35	0.36	0.37	0.38	0.38	0.38	0.39	0.41	26
2															0.29	0.31	0.32	0.34	0.35	0.36	0.37	0.38	0.38	0.39	0.40	0.44	27	
3															0.29	0.31	0.32	0.34	0.35	0.36	0.37	0.38	0.38	0.39	0.40	0.45	28	
4													0.29	0.29	0.31	0.32	0.33	0.34	0.36	0.37	0.37	0.38	0.39	0.40	0.43	0.45	29	
5																0.28	0.28	0.30	0.31	0.33	0.34	0.35	0.37	0.38	0.40	0.48	30	
6													0.28	0.28	0.30	0.31	0.32	0.33	0.35	0.36	0.37	0.38	0.39	0.40	0.45	0.48	31	
7													0.28	0.29	0.30	0.32	0.33	0.34	0.36	0.36	0.38	0.39	0.40	0.43	0.45	0.52	32	
8													0.27	0.29	0.30	0.31	0.33	0.33	0.35	0.36	0.37	0.39	0.40	0.43	0.47	0.54	33	
9								0.27	0.28	0.29	0.31	0.32	0.33	0.34	0.35	0.37	0.39	0.40	0.42	0.45	0.47	0.48	0.52	0.54	0.58	0.63	34	
10							0.26	0.28	0.28	0.30	0.31	0.32	0.34	0.35	0.36	0.38	0.39	0.42	0.45	0.47	0.48	0.52	0.54	0.58	0.63	0.69	35	
11						0.25	0.27	0.28	0.29	0.30	0.31	0.33	0.35	0.35	0.38	0.39	0.41	0.44	0.47	0.48	0.51	0.54	0.57	0.62	0.68	0.73	36	
12					0.25	0.26	0.27	0.28	0.29	0.30	0.32	0.34	0.35	0.37	0.38	0.41	0.44	0.46	0.48	0.51	0.54	0.57	0.62	0.68	0.73	0.80	37	
13				0.25	0.26	0.26	0.27	0.28	0.29	0.31	0.33	0.34	0.36	0.38	0.40	0.44	0.46	0.48	0.51	0.54	0.57	0.62	0.68	0.73	0.78	0.83	38	
14			0.25	0.26	0.26	0.26	0.28	0.28	0.30	0.31	0.33	0.35	0.38	0.40	0.43	0.46	0.48	0.51	0.54	0.57	0.62	0.68	0.72	0.77	0.82	0.87	39	
15		0.25	0.26	0.26	0.26	0.27	0.28	0.28	0.30	0.31	0.34	0.37	0.39	0.42	0.45	0.48	0.51	0.54	0.57	0.62	0.68	0.72	0.77	0.81	0.87	0.92	40	
16	0.25	0.26	0.26	0.26	0.26	0.27	0.28	0.29	0.31	0.32	0.35	0.38	0.41	0.45	0.48	0.51	0.54	0.57	0.62	0.68	0.72	0.77	0.81	0.87	0.91	0.97	41	
17	0.26	0.26	0.25	0.25	0.26	0.27	0.28	0.30	0.31	0.34	0.37	0.40	0.44	0.47	0.51	0.54	0.57	0.62	0.68	0.72	0.77	0.81	0.87	0.91	0.97	1.04	42	
18	0.25	0.24	0.24	0.25	0.26	0.27	0.28	0.31	0.33	0.36	0.40	0.43	0.47	0.51	0.54	0.57	0.62	0.68	0.72	0.77	0.81	0.87	0.91	0.97	1.04	1.12	43	
19	0.23	0.23	0.24	0.25	0.26	0.27	0.29	0.32	0.35	0.38	0.42	0.46	0.50	0.54	0.57	0.62	0.68	0.72	0.77	0.81	0.87	0.91	0.97	1.04	1.12	1.21	44	
20	0.21	0.22	0.23	0.24	0.25	0.28	0.31	0.34	0.37	0.41	0.45	0.50	0.54	0.57	0.62	0.68	0.72	0.77	0.81	0.86	0.91	0.97	1.04	1.12	1.21	1.33	45	
21	0.19	0.20	0.22	0.24	0.26	0.29	0.33	0.35	0.40	0.43	0.48	0.52	0.57	0.62	0.66	0.72	0.76	0.81	0.86	0.91	0.97	1.04	1.12	1.21	1.33	1.47	46	
22	0.17	0.19	0.22	0.24	0.27	0.31	0.34	0.38	0.42	0.47	0.51	0.56	0.60	0.65	0.70	0.75	0.80	0.86	0.91	0.97	1.04	1.12	1.21	1.33	1.47	1.64	47	
23	0.15	0.18	0.21	0.24	0.28	0.32	0.36	0.41	0.45	0.49	0.54	0.59	0.64	0.69	0.73	0.79	0.84	0.90	0.97	1.04	1.12	1.21	1.33	1.47	1.64	1.83	48	
24	0.14	0.18	0.21	0.25	0.29	0.33	0.38	0.42	0.48	0.52	0.57	0.62	0.67	0.72	0.77	0.83	0.88	0.95	1.03	1.12	1.21	1.33	1.47	1.64	1.83	2.04	49	
25	0.13	0.18	0.21	0.26	0.30	0.35	0.40	0.45	0.50	0.55	0.60	0.64	0.70	0.75	0.80	0.87	0.94	1.02	1.11	1.21	1.33	1.47	1.64	1.83	2.04	2.29	50	
26	0.13	0.18	0.22	0.27	0.31	0.37	0.42	0.46	0.52	0.57	0.62	0.67	0.73	0.78	0.85	0.92	1.01	1.09	1.21	1.33	1.47	1.64	1.83	2.04	2.29	2.56	51	
27	0.14	0.18	0.23	0.28	0.33	0.38	0.43	0.48	0.54	0.59	0.64	0.69	0.76	0.83	0.90	0.99	1.08	1.19	1.32	1.47	1.64	1.83	2.04	2.29	2.56	2.88	52	
28	0.15	0.19	0.24	0.29	0.34	0.39	0.45	0.50	0.55	0.60	0.67	0.73	0.80	0.87	0.96	1.07	1.17	1.31	1.46	1.62	1.83	2.04	2.29	2.56	2.88	3.22	53	
29	0.16	0.21	0.26	0.30	0.35	0.41	0.45	0.52	0.57	0.63	0.69	0.76	0.84	0.93	1.04	1.15	1.30	1.45	1.61	1.81	2.04	2.29	2.56	2.88	3.22	3.58	54	
30	0.17	0.22	0.26	0.32	0.36	0.42	0.47	0.52	0.58	0.66	0.73	0.81	0.90	1.01	1.13	1.27	1.43	1.60	1.80	2.02	2.28	2.56	2.87	3.21	3.58	3.96	55	
31	0.19	0.24	0.28	0.33	0.38	0.43	0.49	0.55	0.61	0.69	0.77	0.87	0.98	1.11	1.25	1.41	1.58	1.79	2.01	2.26	2.55	2.86	3.20	3.57	3.96	4.41	56	
32	0.20	0.24	0.29	0.34	0.39	0.45	0.51	0.57	0.65	0.74	0.84	0.95	1.08	1.22	1.39	1.56	1.77	1.99	2.24	2.51	2.83	3.18	3.56	3.95	4.40	4.88	57	
33	0.21	0.25	0.30	0.35	0.41	0.48	0.55	0.62	0.70	0.81	0.93	1.05	1.20	1.36	1.54	1.75	1.97	2.22	2.49	2.80	3.15	3.52	3.94	4.38	4.87	5.39	58	
34	0.21	0.25	0.30	0.37	0.43	0.50	0.58	0.68	0.77	0.89	1.02	1.17	1.34	1.51	1.72	1.95	2.20	2.47	2.77	3.11	3.49	3.89	4.34	4.82	5.34	5.89	59	
35	0.21	0.26	0.31	0.38	0.45	0.54	0.64	0.75	0.86	0.99	1.14	1.31	1.49	1.70	1.92	2.17	2.45	2.75	3.08	3.44	3.85	4.30	4.77	5.29	5.83	6.41	60	
36	0.21	0.27	0.33	0.41	0.49	0.59	0.70	0.82	0.96	1.11	1.27	1.46	1.67	1.89	2.15	2.42	2.73	3.06	3.42	3.81	4.25	4.73	5.23	5.78	6.36	6.97	61	
37	0.21	0.27	0.34	0.43	0.53	0.65	0.77	0.91	1.06	1.24	1.42	1.63	1.86	2.11	2.39	2.69	3.03	3.39	3.79	4.21	4.68	5.20	5.74	6.31	6.93	7.58	62	
38	0.22	0.29	0.37	0.47	0.58	0.70	0.85	1.00	1.18	1.37	1.58	1.81	2.07	2.34	2.65	2.99	3.35	3.75	4.18	4.64	5.15	5.69	6.27	6.88	7.53	8.21	63	
39	0.23	0.31	0.40	0.52	0.64	0.78	0.94	1.12	1.30	1.52	1.75	2.01	2.29	2.60	2.93	3.30	3.71	4.14	4.61	5.11	5.65	6.23	6.84	7.49	8.18	8.90	64	
40	0.26	0.35	0.45	0.57	0.71	0.86	1.04	1.24	1.45	1.68	1.94	2.22	2.54	2.88	3.24	3.65	4.09	4.56	5.06	5.61	6.19	6.82	7.47	8.16	8.88	9.66	65	
41	0.29	0.39	0.51	0.64	0.79	0.97	1.15	1.36	1.60	1.86	2.15	2.46	2.80	3.18	3.58	4.03	4.51	5.02	5.57	6.16	6.79	7.45	8.15	8.87	9.65	10.50	66	
42	0.32	0.44	0.57	0.72	0.89	1.07	1.29	1.52	1.77	2.06	2.36	2.72	3.09	3.50	3.95	4.43	4.95	5.51	6.11	6.75	7.43	8.14	8.87	9.64	10.48	11.42	67	
43	0.37	0.50	0.65	0.81	1.01	1.21	1.44	1.69	1.97	2.27	2.62	2.99	3.40	3.86	4.35	4.88	5.45	6.06	6.71	7.40	8.12	8.86	9.63	10.47	11.40	12.45	68	
44	0.42	0.56	0.74	0.93	1.13	1.36	1.60	1.88	2.18	2.51	2.89	3.29	3.75	4.24	4.78	5.35	5.97	6.64	7.35	8.10	8.86	9.63	10.46	11.39	12.41	13.58	69	
45	0.47	0.64	0.83	1.04	1.27	1.52	1.79	2.09	2.42	2.78	3.17	3.62	4.11	4.65	5.23	5.86	6.55	7.27	8.05	8.86	9.62	10.46	11.37	12.41	13.53	14.84	70	
46	0.53	0.72	0.94	1.16	1.41	1.69	1.99	2.31	2.67	3.06	3.49	3.98	4.50	5.08	5.72	6.40	7.13	7.93	8.79	9.62	10.46	11.37	12.40	13.52	14.79	16.29	71	
47	0.59	0.80	1.04	1.29	1.57	1.86	2.19	2.54	2.92	3.35	3.82	4.34	4.91	5.53	6.22	6.96	7.77	8.64	9.59	10.45	11.37	12.40	13.52	14.77	16.24	17.91	72	
48	0.66	0.89	1.14	1.42	1.71	2.03	2.38	2.77	3.19	3.65	4.16	4.72	5.34	6.02	6.77	7.57	8.44	9.40	10.44	11.37	12.38	13.50	14.77	16.24	17.83	19.67	73	
49	0.69	0.93	1.25	1.54	1.86	2.20	2.58	2.99	3.44	3.94	4.50	5.11	5.78	6.53	7.35	8.23	9.19	10.24	11.35	12.38	13.50	14.77	16.24	17.83	19.60	21.60	74	



Appendix B.2.a

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	0.71	1.03	1.35	1.65	1.99	2.35	2.76	3.20	3.69	4.24	4.84	5.51	6.24	7.06	7.96	8.93	9.99	11.16	12.37	13.50	14.77	16.24	17.83	19.60	21.56	23.75	75
51	0.76	1.16	1.47	1.77	2.13	2.51	2.94	3.42	3.95	4.54	5.20	5.92	6.73	7.63	8.61	9.69	10.87	12.17	13.48	14.77	16.24	17.83	19.60	21.56	23.67	26.10	76
52	0.79	1.30	1.59	1.90	2.26	2.66	3.11	3.62	4.20	4.85	5.56	6.36	7.24	8.23	9.33	10.52	11.84	13.30	14.73	16.24	17.83	19.60	21.56	23.67	26.02	28.69	77
53	0.84	1.39	1.71	2.02	2.39	2.81	3.29	3.84	4.46	5.17	5.95	6.83	7.81	8.90	10.12	11.44	12.94	14.57	16.18	17.83	19.60	21.56	23.67	26.02	28.57	31.55	78
54	0.88	1.49	1.84	2.15	2.53	2.97	3.48	4.07	4.74	5.50	6.37	7.34	8.43	9.65	11.01	12.50	14.15	15.99	17.77	19.58	21.54	23.67	26.02	28.57	31.41	34.64	79
55	0.93	1.60	1.98	2.30	2.69	3.15	3.69	4.32	5.05	5.89	6.84	7.92	9.13	10.49	12.01	13.70	15.56	17.62	19.52	21.54	23.67	26.02	28.57	31.41	34.53	38.08	80
56	1.03	1.72	2.15	2.49	2.89	3.38	3.96	4.64	5.44	6.35	7.40	8.59	9.94	11.48	13.16	15.06	17.17	19.46	21.45	23.65	25.99	28.57	31.41	34.50	37.92	42.85	81
57	1.09	1.85	2.34	2.69	3.13	3.65	4.28	5.03	5.89	6.89	8.04	9.36	10.86	12.57	14.47	16.59	18.97	21.38	23.55	25.96	28.54	31.38	34.50	37.88	41.64	48.24	82
58	1.12	1.98	2.53	2.91	3.39	3.97	4.66	5.48	6.42	7.53	8.79	10.25	11.91	13.82	15.93	18.33	20.98	23.47	25.86	28.51	31.35	34.46	37.88	41.64	45.78	53.57	83
59	1.22	2.10	2.74	3.16	3.68	4.32	5.08	5.98	7.03	8.26	9.66	11.28	13.12	15.22	17.60	20.26	23.23	25.77	28.39	31.32	34.43	37.84	41.60	45.73	50.27	59.45	84
60	1.28	2.23	2.95	3.40	3.98	4.70	5.55	6.56	7.73	9.09	10.66	12.44	14.52	16.85	19.48	22.44	25.66	28.30	31.18	34.39	37.80	41.55	45.73	50.27	55.19	66.09	85
61	1.34	2.35	3.15	3.65	4.29	5.09	6.04	7.17	8.50	10.02	11.79	13.79	16.09	18.70	21.63	24.93	28.18	31.09	34.25	37.72	41.51	45.64	50.22	55.19	60.68	72.00	86
62	1.44	2.49	3.35	3.89	4.60	5.49	6.56	7.83	9.33	11.05	13.04	15.32	17.90	20.83	24.11	27.79	30.95	34.14	37.61	41.42	45.59	50.16	55.14	60.61	66.69	81.13	87
63	1.61	2.63	3.54	4.12	4.90	5.89	7.10	8.54	10.23	12.20	14.45	17.03	19.94	23.22	26.90	30.86	33.99	37.49	41.29	45.49	50.06	55.08	60.55	66.62	73.23	90.64	88
64	1.81	3.37	3.75	4.36	5.21	6.31	7.67	9.30	11.22	13.44	16.01	18.94	22.23	25.90	30.02	33.89	37.33	41.16	45.35	49.90	54.97	60.49	66.55	73.16	80.42	100.76	89
65	2.06	3.58	3.96	4.61	5.54	6.76	8.29	10.14	12.31	14.84	17.76	21.06	24.75	28.92	33.52	37.21	40.99	45.21	49.75	54.79	60.36	66.42	73.08	80.34	88.40	109.94	90
66	2.16	3.84	4.21	4.90	5.93	7.29	9.02	11.11	13.60	16.46	19.74	23.49	27.67	32.36	37.17	40.95	45.16	49.70	54.74	60.30	66.35	73.01	80.34	88.31	97.06	112.02	91
67	2.23	4.11	4.48	5.24	6.39	7.93	9.88	12.24	15.03	18.30	22.02	26.22	30.96	36.20	40.95	45.12	49.70	54.74	60.24	66.28	72.93	80.25	88.22	97.06	106.59	122.83	92
68	2.53	4.41	4.83	5.68	6.96	8.69	10.90	13.57	16.74	20.41	24.60	29.33	34.63	40.49	45.07	49.65	54.68	60.18	66.28	72.93	80.17	88.22	96.96	106.59	117.16	136.28	93
69	2.85	4.75	5.23	6.19	7.66	9.62	12.10	15.14	18.70	22.83	27.54	32.84	38.73	45.07	49.65	54.62	60.18	66.21	72.86	80.17	88.22	96.96	106.59	117.16	128.64	153.46	94
70	3.22	5.12	5.71	6.83	8.50	10.74	13.56	16.97	20.99	25.62	30.85	36.77	43.32	49.65	54.62	60.18	66.21	72.86	80.17	88.13	96.86	106.48	116.92	128.51	141.40	174.88	95
71	3.67	5.55	6.28	7.60	9.54	12.09	15.27	19.12	23.62	28.80	34.64	41.18	48.47	54.62	59.55	65.87	72.63	80.09	88.13	96.86	106.48	116.92	128.51	141.40	155.11	195.08	96
72	5.55	6.02	6.95	8.52	10.77	13.70	17.31	21.62	26.66	32.43	38.92	46.15	54.13	58.93	65.53	72.48	79.93	88.13	96.86	106.48	116.92	128.51	141.26	154.95	170.15	215.88	97
73	6.02	6.59	7.75	9.63	12.25	15.58	19.66	24.50	30.12	36.54	43.71	51.68	58.37	65.19	72.26	79.84	88.13	96.86	106.48	116.92	128.51	141.26	154.95	169.98	186.45	217.88	98
74	6.55	7.28	8.74	10.93	13.99	17.79	22.39	27.81	34.06	41.15	49.06	57.75	64.85	72.03	79.76	88.04	96.77	106.48	116.80	128.38	141.12	154.80	169.98	186.45	204.53	228.37	99
75	7.13	8.14	9.95	12.59	16.06	20.37	25.53	31.60	38.53	46.37	55.00	64.53	71.88	79.68	88.04	96.77	106.48	116.80	128.38	141.12	154.80	169.98	186.45	204.53	224.13	245.85	100
76	7.87	9.21	11.41	14.48	18.44	23.29	29.04	35.72	43.34	51.87	61.28	71.64	79.60	88.04	96.77	106.37	116.80	128.25	140.97	154.64	169.81	186.26	204.33	224.13	245.85	269.42	101
77	8.90	10.60	13.21	16.75	21.21	26.62	33.00	40.35	48.65	58.01	68.25	79.49	87.95	96.77	106.37	116.80	128.25	140.97	154.64	169.81	186.26	204.33	224.13	245.85	269.42	295.54	102
78	10.27	12.36	15.42	19.44	24.46	30.44	37.47	45.54	54.59	64.77	75.80	87.95	96.77	106.37	116.68	128.12	140.83	154.48	169.64	186.26	204.33	224.13	245.61	269.42	295.24	323.87	103
79	10.80	14.61	18.12	22.65	28.20	34.84	42.55	51.30	61.16	72.11	84.10	96.67	106.26	116.68	128.12	140.83	154.48	169.64	186.07	204.33	224.13	245.61	269.42	295.24	323.22	354.91	104
80	12.09	17.41	21.37	26.43	32.56	39.80	48.21	57.72	68.37	80.19	93.00	106.15	116.56	127.99	140.55	154.48	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.57	354.91	388.35	105
81	13.63	20.82	25.25	30.81	37.56	45.44	54.52	64.78	76.25	88.96	102.71	116.56	127.99	140.55	154.33	169.47	186.07	204.12	223.91	245.61	269.42	295.24	322.57	354.91	388.35	422.59	106
82	15.34	24.95	29.82	35.91	43.20	51.73	61.51	72.54	84.85	98.47	113.15	127.86	140.40	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	17.05	29.79	35.16	41.75	49.62	58.80	69.21	81.02	94.17	108.69	124.33	140.40	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	21.22	35.12	41.31	48.38	56.76	66.56	77.74	90.33	104.23	119.54	136.13	154.17	169.29	185.89	203.92	223.91	245.61	269.15	295.24	320.31	354.91	388.35	422.59	457.63	492.87	529.51	109
85	25.52	41.27	48.30	55.79	64.76	75.10	86.96	100.31	115.04	131.25	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	33.63	48.25	55.79	64.10	73.51	84.52	97.07	111.07	126.61	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	39.43	55.73	64.03	73.30	83.19	94.68	107.87	122.60	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	112
88	49.69	64.03	73.22	83.10	93.73	105.76	119.50	134.93	152.09	170.99	191.27	213.44	237.11	262.47	289.53	318.30	348.43	380.22	413.65	448.74	485.48	523.87	563.92	603.00	638.00	670.00	113
89	61.50	73.22	83.10	93.64	105.06	117.60	131.92	148.05	166.01	185.61	207.02	230.03	254.81	281.38	309.73	339.55	371.11	404.40	439.43	476.21	514.72	554.96	596.95	638.00	670.00	714.50	114
90	73.22	83.10	93.64	105.06	117.23	130.39	145.31	161.98	180.72	201.18	223.34	247.36	273.27	301.05	330.39	361.57	394.57	429.40	466.07	504.56	544.89	587.04	631.03	670.00	714.50	756.00	115
91	83.10	93.64	105.06	117.23	130.26	143.91	159.40	176.72	196.02	217.34	240.41	265.46	292.20	321.18	351.80	384.34	418.82	455.22	493.55	533.81	575.99	620.10	666.14	714.10	756.00	799.00	116
92	93.64	105.06	117.23	130.26	143.91	158.29	174.32	192.27	212.11	234.24	258.24	284.03	312.16	342.04	373.95</												

Appendix B.2.b

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Super Preferred Select & Ultimate - Female Nonsmoker

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	0.17	0.18	0.18	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	0.20	0.21	26
2															0.15	0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.19	0.20	0.20	0.22	27
3															0.15	0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.20	0.20	0.22	0.23	28
4													0.15	0.16	0.16	0.17	0.17	0.18	0.19	0.19	0.19	0.20	0.20	0.22	0.23	0.24	29
5																0.14	0.15	0.16	0.17	0.17	0.18	0.19	0.19	0.20	0.20	0.22	30
6														0.14	0.15	0.16	0.16	0.17	0.18	0.18	0.19	0.20	0.20	0.22	0.23	0.24	31
7													0.14	0.15	0.16	0.17	0.17	0.18	0.18	0.19	0.20	0.20	0.22	0.23	0.24	0.26	32
8													0.14	0.15	0.16	0.17	0.17	0.18	0.18	0.19	0.20	0.20	0.22	0.23	0.24	0.26	33
9													0.14	0.14	0.15	0.16	0.16	0.17	0.18	0.19	0.20	0.21	0.23	0.24	0.26	0.27	34
10																											35
11																											36
12																											37
13																											38
14																											39
15																											40
16																											41
17																											42
18																											43
19																											44
20																											45
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37																											62
38																											63
39																											64
40																											65
41																											66
42																											67
43																											68
44																											69
45																											70
46																											71
47																											72
48																											73
49																											74



Appendix B.2.b

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Super Preferred Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	0.36	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	15.83	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	28.16	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	1.62	1.88	2.18	2.61	3.16	3.84	4.65	5.61	6.72	8.01	9.47	11.12	12.95	16.62	22.47	25.62	26.70	26.80	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	115.90	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	138.91	154.95	215.88	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	9.22	11.65	14.52	17.86	21.67	26.39	32.26	39.60	46.80	55.63	66.24	79.36	95.35	114.84	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	269.42	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	323.87	103
79	5.40	7.31	9.06	11.33	14.10	17.42	21.65	27.00	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	154.48	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	322.57	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	492.87	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	269.15	295.24	320.31	354.91	388.35	422.59	457.63	492.87	529.51	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	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	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	112
88	29.21	40.46	50.12	62.00	76.52	94.70	117.51	134.93	152.09	170.99	191.27	213.44	237.11	262.47	289.53	318.30	348.43	380.22	413.65	448.74	485.48	523.87	563.92	603.00	638.00	670.00	113
89	38.86	50.12	62.00	76.44	94.08	115.64	131.92	148.05	166.01	185.61	207.02	230.03	254.81	281.38	309.73	339.55	371.11	404.40	439.43	476.21	514.72	554.96	596.95	638.00	670.00	714.50	114
90	50.12	62.00	76.44	94.08	115.28	130.39	145.31	161.98	180.72	201.18	223.34	247.36	273.27	301.05	330.39	361.57	394.57	429.40	466.07	504.56	544.89	587.04	631.03	670.00	714.50	756.00	115
91	62.00	76.44	94.08	115.28	130.26	143.91	159.40	176.72	196.02	217.34	240.41	265.46	292.20	321.18	351.80	384.34	418.82	455.22	493.55	533.81	575.99	620.10	666.14	714.10	756.00	799.00	116
92	76.44	94.08	115.28	130.26	143.91	158.29	174.32	192.27	212.11	234.24	258.24	284.03	312.16	342.04	373.95	407.89	443.86	481.86	521.88	563.94	608.03	654.14	702.29	752.46	799.00	846.00	117
93	94.08	115.28																									

Appendix B.2.c

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Preferred Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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																	0.21	0.22	0.23	0.24	0.25	0.25	0.26	0.27	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	0.27	0.27	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	0.27	0.27	0.27	27
3														0.20	0.22	0.23	0.24	0.25	0.25	0.26	0.27	0.27	0.27	0.27	0.28	0.28	0.30	0.30	0.32	28
4													0.20	0.22	0.23	0.24	0.25	0.26	0.26	0.27	0.27	0.27	0.27	0.28	0.30	0.30	0.32	0.34	0.34	29
5												0.20	0.20	0.21	0.22	0.23	0.24	0.25	0.26	0.26	0.27	0.27	0.28	0.30	0.32	0.34	0.34	0.34	0.34	30
6											0.20	0.21	0.22	0.22	0.23	0.24	0.25	0.25	0.26	0.27	0.27	0.28	0.30	0.32	0.33	0.34	0.36	0.36	0.36	31
7										0.20	0.20	0.21	0.22	0.23	0.24	0.25	0.25	0.26	0.27	0.27	0.28	0.30	0.32	0.33	0.34	0.36	0.38	0.38	0.39	32
8									0.19	0.20	0.21	0.22	0.23	0.23	0.24	0.25	0.25	0.26	0.27	0.28	0.30	0.32	0.33	0.34	0.36	0.38	0.41	0.41	0.41	33
9								0.19	0.20	0.20	0.22	0.22	0.23	0.24	0.25	0.26	0.27	0.28	0.29	0.32	0.33	0.34	0.36	0.38	0.41	0.44	0.44	0.44	0.44	34
10							0.18	0.18	0.20	0.20	0.21	0.22	0.22	0.24	0.25	0.25	0.27	0.27	0.29	0.32	0.33	0.34	0.36	0.38	0.41	0.44	0.48	0.48	0.48	35
11						0.18	0.19	0.20	0.20	0.21	0.22	0.23	0.25	0.25	0.27	0.27	0.29	0.31	0.33	0.34	0.36	0.38	0.40	0.43	0.48	0.51	0.56	0.56	0.56	36
12					0.18	0.18	0.19	0.20	0.20	0.21	0.22	0.24	0.25	0.26	0.27	0.29	0.31	0.32	0.34	0.36	0.38	0.40	0.43	0.48	0.51	0.55	0.58	0.58	0.58	37
13				0.18	0.18	0.18	0.18	0.19	0.20	0.20	0.22	0.23	0.24	0.25	0.27	0.28	0.31	0.32	0.34	0.36	0.38	0.40	0.43	0.48	0.51	0.55	0.58	0.58	0.58	38
14			0.18	0.18	0.18	0.18	0.18	0.20	0.20	0.21	0.22	0.23	0.25	0.27	0.28	0.30	0.32	0.34	0.36	0.38	0.40	0.43	0.48	0.50	0.54	0.57	0.61	0.61	0.61	39
15		0.18	0.18	0.18	0.18	0.19	0.20	0.20	0.21	0.22	0.24	0.26	0.27	0.29	0.32	0.34	0.36	0.38	0.40	0.43	0.48	0.50	0.54	0.57	0.61	0.64	0.68	0.73	0.73	40
16	0.18	0.18	0.18	0.18	0.18	0.19	0.20	0.20	0.22	0.22	0.25	0.27	0.29	0.32	0.34	0.36	0.38	0.40	0.43	0.48	0.50	0.54	0.57	0.61	0.64	0.68	0.73	0.73	0.73	41
17	0.18	0.18	0.18	0.18	0.18	0.19	0.20	0.21	0.22	0.24	0.26	0.28	0.31	0.33	0.36	0.38	0.40	0.43	0.48	0.50	0.54	0.57	0.61	0.64	0.68	0.73	0.73	0.73	0.73	42
18	0.18	0.17	0.17	0.18	0.18	0.19	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	0.68	0.73	0.73	0.73	0.73	0.73	43
19	0.16	0.16	0.17	0.18	0.18	0.19	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	0.73	0.73	0.73	0.73	0.73	0.73	44
20	0.15	0.15	0.16	0.17	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	0.73	0.73	0.73	0.73	0.73	0.73	45
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	0.56	0.60	0.64	0.68	0.73	0.78	0.85	0.93	1.03	1.03	1.03	1.03	46
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	1.03	1.03	1.03	1.03	47
23	0.11	0.13	0.15	0.17	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	1.03	1.03	1.03	1.03	1.03	48
24	0.10	0.13	0.15	0.18	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	1.03	1.03	1.03	1.03	1.03	1.03	49
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	1.65	1.65	50	
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	1.85	1.85	51	
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	2.11	2.11	2.11	52	
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	2.11	2.39	2.39	2.39	53	
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	2.11	2.39	2.69	2.69	2.69	54	
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	3.01	3.01	55	
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	3.40	3.40	56	
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	3.81	3.81	57	
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	4.26	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	4.71	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	5.13	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	5.58	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	6.06	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	6.57	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	7.12	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	7.73	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	8.40	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	9.14	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	9.96	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	10.86	10.86	69	
45	0.33	0.45	0.58	0.73	0.89	1.06	1.25	1.46	1.69	1.95	2.22	2.53	2.88	3.26	3.66	4.10	4.60	5.21	6.13	7.01	7.62	8.29	9.00	9.85	10.73	11.87	11.87	11.87	70	

Appendix B.2.c

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Preferred Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	0.50	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	22.70	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	6.53	7.74	9.13	10.72	12.53	14.58	16.88	21.05	24.54	27.72	31.08	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	61.03	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	43.39	49.79	53.50	60.57	68.73	78.88	90.35	119.15	92
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	49.79	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	49.79	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	128.57	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	39.63	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	120.21	139.56	154.64	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	295.54	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	245.61	269.42	295.24	323.87	103	
79	7.56	10.23	12.68	15.86	19.74	24.39	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	422.59	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	185.89	204.12	223.91	245.61	269.42	295.24	321.60	354.91	388.35	422.59	457.63	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	203.92	223.91	245.61	269.15	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	123.34	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	422.16	457.17	492.87	529.51	566.95	603.00	638.00	112	
88	37.40	49.89	59.36	70.44	83.40	99.13	118.31	134.93	152.09	170.99	191.27	213.44	237.11	262.47	289.53	318.30	348.43	380.22	413.65	448.74	485.48	523.87	563.92	603.00	638.00	670.00	113	
89	47.91	59.36	70.44	83.32	98.47	116.42	131.92	148.05	166.01	185.61	207.02	230.03	254.81	281.38	309.73	339.55	371.11	404.40	439.43	476.21	514.72	554.96	596.95	638.00	670.00	714.50	114	
90	59.36	70.44	83.32	98.47	116.06	130.39	145.31	161.98	180.72	201.18	223.34	247.36	273.27	301.05	330.39	361.57	394.57	429.40	466.07	504.56	544.89	587.04	631.03	670.00	714.50	756.00	115	
91	70.44	83.32	98.47	116.06	130.26	143.91	159.40	176.72	196.02	217.34	240.41	265.46	292.20	321.18	351.80	384.34	418.82	455.22	493.55	533.81	575.99	620.10	666.14	714.10	756.00	799.00	116	
92	83.32	98.47	116.06	130.26	143.91	158.29	174.32	192.27	212.11	234.24	258.24	284.03	312.16	342.04	373.95	407.89	443.86	481.86	521.88	563								

Appendix B.2.d

**ACLI Preferred Risk Statutory Mortality Table
2001 VBT Residual Standard Select & Ultimate - Female Nonsmoker**

Issue Age	Duration																									Ultimate	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	0.83	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	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	11.34	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	18.75	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	115.87	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	153.34	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	27.67	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	154.80	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	115.63	124.15	132.98	141.93	154.80	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	132.85	141.78	154.64	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	154.64	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	154.48	169.64	186.26	204.33	224.13	245.61	269.42	295.24	323.87	103
79	12.65	17.11	21.23	26.53	33.03	40.81	49.72	59.63	70.54	82.30	94.72	107.13	115.51	124.03	132.71	141.63	154.48	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	154.48	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	154.33	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	321.60	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	269.15	295.24	320.31	354.91	388.35	422.59	457.63	492.87	529.51	109
85	29.82	47.97	55.71	63.67	72.93	83.22	94.53	106.63	119.16	132.00	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	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	100.64	111.74	123.30	138.96	156.97	176.47	197.61	220.17	244.33	269.15	295.24	318.69	354.91	388.35	422.59	457.63	492.87	529.51	566.95	603.00	638.00	112
88	56.71	72.11	81.14	90.34	99.63	109.55	120.18	134.93	152.09	170.99	191.27	213.44	237.11	262.47	289.53	318.30	348.43	380.22	413.65	448.74	485.48	523.87	563.92	603.00	638.00	670.00	113
89	69.26	81.14	90.34	99.54	108.83	118.27	131.92	148.05	166.01	185.61	207.02	230.03	254.81	281.38	309.73	339.55	371.11	404.40	439.43	476.21	514.72	554.96	596.95	638.00	670.00	714.50	114
90	81.14	90.34	99.54	108.83	117.90	130.39	145.31	161.98	180.72	201.18	223.34	247.36	273.27	301.05	330.39	361.57	394.57	429.40	466.07	504.56	544.89	587.04	631.03	670.00	714.50	756.00	115
91	90.34	99.54	108.83	117.90	130.26	143.91	159.40	176.72	196.02	217.34	240.41	265.46	292.20	321.18	351.80	384.34	418.82	455.22	493.55	533.81	575.99	620.10	666.14	714.10	756.00	799.00	116
92	99.54	108.83	117.90	130.26	143.91	158.29	174.32	192.27	212.11	234.24																	

Appendix B.2.e

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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																										0.64	25
1																										0.62	26
2																										0.73	27
3																										0.72	28
4													0.31	0.34	0.38	0.41	0.45	0.49	0.53	0.56	0.59	0.62	0.67	0.72	0.77	0.83	29
5																										0.86	30
6												0.30	0.33	0.37	0.40	0.44	0.48	0.51	0.56	0.59	0.62	0.66	0.72	0.76	0.82	0.84	31
7													0.30	0.32	0.36	0.40	0.43	0.47	0.51	0.54	0.59	0.62	0.66	0.72	0.76	0.82	32
8														0.29	0.32	0.36	0.39	0.43	0.46	0.50	0.54	0.58	0.62	0.66	0.72	0.76	33
9															0.29	0.31	0.35	0.39	0.41	0.46	0.49	0.53	0.58	0.62	0.66	0.72	34
10																										1.30	35
11																										1.40	36
12																										1.53	37
13																										1.60	38
14																										1.70	39
15																										1.80	40
16																										1.92	41
17																										2.07	42
18																										2.24	43
19																										2.45	44
20																										2.69	45
21																										2.96	46
22																										3.30	47
23																										3.74	48
24																										4.23	49
25																										4.77	50
26																										5.36	51
27																										6.00	52
28																										6.69	53
29																										7.43	54
30																										8.22	55
31																										9.06	56
32																										9.95	57
33																										10.81	58
34																										11.77	59
35																										12.76	60
36																										13.78	61
37																										14.94	62
38																										16.09	63
39																										17.30	64
40																										18.62	65
41																										20.03	66
42																										21.61	67
43																										23.35	68
44																										25.24	69
45																										27.35	70
46																										29.77	71
47																										32.44	72
48																										35.32	73
49																										38.47	74



Appendix B.2.e

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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	1.75	2.50	3.21	3.88	4.60	5.37	6.20	7.10	8.06	9.12	10.23	11.46	12.76	14.17	15.70	17.29	19.00	20.82	22.51	24.18	26.42	28.91	31.64	34.64	37.92	41.62	75
51	1.87	2.84	3.53	4.20	4.96	5.76	6.65	7.60	8.64	9.76	10.97	12.29	13.71	15.24	16.89	18.63	20.48	22.46	23.94	26.15	28.61	31.32	34.26	37.51	41.05	45.06	76
52	1.98	3.20	3.86	4.54	5.30	6.14	7.06	8.08	9.21	10.43	11.73	13.15	14.70	16.37	18.17	20.07	22.12	23.69	25.88	28.34	31.02	33.91	37.10	40.60	44.41	48.75	77
53	2.13	3.47	4.20	4.87	5.65	6.53	7.50	8.58	9.78	11.11	12.53	14.09	15.78	17.60	19.58	21.67	23.44	25.62	28.04	30.71	33.62	36.71	40.15	43.91	48.03	52.71	78
54	2.27	3.76	4.56	5.23	6.02	6.93	7.98	9.13	10.41	11.83	13.40	15.12	16.97	19.00	21.17	23.19	25.37	27.76	30.43	33.33	36.44	39.73	43.45	47.49	51.95	57.00	79
55	2.40	4.08	4.96	5.63	6.46	7.40	8.50	9.72	11.11	12.67	14.38	16.27	18.32	20.54	22.96	25.10	27.49	30.13	33.04	36.19	39.50	42.98	46.98	51.36	56.14	61.60	80
56	2.63	4.30	5.29	5.98	6.82	7.81	8.97	10.28	11.79	13.47	15.34	17.41	19.67	22.16	24.85	27.22	29.87	32.77	35.92	39.28	42.82	46.59	50.90	55.60	60.73	68.21	81
57	2.72	4.53	5.64	6.35	7.25	8.30	9.54	10.96	12.58	14.40	16.43	18.71	21.22	23.96	26.95	29.58	32.48	35.67	39.08	42.68	46.56	50.74	55.13	60.18	65.64	75.39	82
58	2.75	4.78	5.99	6.76	7.73	8.87	10.20	11.76	13.51	15.51	17.71	20.19	22.95	25.99	29.31	32.19	35.40	38.85	42.54	46.50	50.54	54.99	59.70	65.08	70.94	82.33	83
59	2.91	4.97	6.36	7.20	8.22	9.49	10.94	12.64	14.56	16.76	19.20	21.92	24.95	28.27	31.93	35.13	38.62	42.41	46.44	50.37	54.81	59.55	64.64	70.37	76.65	89.79	84
60	3.00	5.15	6.70	7.60	8.74	10.13	11.75	13.62	15.75	18.18	20.87	23.86	27.20	30.85	34.88	38.43	42.27	46.38	50.18	54.63	59.35	64.43	69.76	75.77	82.28	97.26	85
61	3.07	5.34	7.01	7.99	9.25	10.78	12.57	14.65	17.05	19.75	22.74	26.07	29.73	33.79	38.21	42.12	46.32	50.01	54.45	59.15	64.21	69.52	75.61	81.48	89.55	103.32	86
62	3.24	5.51	7.31	8.35	9.71	11.41	13.41	15.74	18.42	21.44	24.79	28.49	32.60	37.09	41.98	46.27	49.85	54.27	58.95	64.00	69.28	75.45	81.25	88.99	95.39	113.27	87
63	3.55	5.69	7.56	8.67	10.14	12.01	14.24	16.86	19.87	23.29	27.05	31.21	35.79	40.78	46.19	49.68	54.09	58.80	63.82	69.05	75.30	80.97	88.49	94.77	101.91	123.15	88
64	3.89	7.13	8.89	10.57	12.62	15.11	18.05	21.44	25.27	29.50	34.18	39.29	44.86	49.51	53.91	58.60	63.61	68.81	75.14	80.68	87.93	94.23	101.24	108.73	133.05	89	
65	4.32	7.42	8.99	9.29	11.02	13.27	16.03	19.32	23.12	27.47	32.20	37.44	43.14	49.34	53.73	58.40	63.39	68.57	74.99	80.46	87.37	93.61	100.56	108.57	116.37	140.84	90
66	4.44	7.77	8.40	9.64	11.49	13.93	16.96	20.57	24.76	29.50	34.74	40.49	46.75	53.54	58.20	63.22	68.34	74.83	80.17	86.81	93.07	99.82	108.07	115.83	124.06	141.74	91
67	4.48	8.14	8.74	10.06	12.06	14.73	18.05	22.00	26.57	31.75	37.50	43.79	50.65	58.03	63.00	68.10	74.68	79.89	86.31	92.45	99.14	107.33	115.20	123.37	132.07	148.21	92
68	4.97	8.53	9.18	10.61	12.78	15.70	19.33	23.65	28.64	34.26	40.52	47.39	54.85	62.81	67.91	73.90	79.60	85.75	91.90	98.47	106.60	114.39	122.58	131.32	140.94	159.17	93
69	5.49	8.96	9.70	11.28	13.69	16.88	20.84	25.53	30.93	37.02	43.83	51.23	59.31	67.67	72.96	78.69	84.81	91.29	97.79	105.69	113.49	121.70	130.58	140.35	150.04	173.34	94
70	6.04	9.43	10.31	12.09	14.77	18.29	22.62	27.72	33.57	40.10	47.41	55.43	64.02	71.97	77.61	83.69	90.20	97.12	104.54	112.41	121.01	130.13	139.76	149.52	159.59	195.42	95
71	6.73	9.96	11.04	13.08	16.09	19.96	24.69	30.20	36.46	43.43	51.28	59.85	69.06	76.47	82.44	88.90	95.85	103.15	111.06	119.43	128.94	139.17	149.00	159.16	172.24	215.44	96
72	9.91	10.53	11.89	14.26	17.62	21.89	27.03	33.00	39.68	47.06	55.46	64.53	74.25	81.13	84.80	94.35	101.67	109.53	117.85	126.67	137.16	148.48	158.88	171.15	185.85	235.59	97
73	10.48	11.21	12.89	15.65	19.41	24.11	29.68	36.04	43.16	50.93	59.85	69.45	79.63	84.52	87.24	99.95	107.74	115.98	124.84	134.20	145.89	158.45	170.06	183.80	202.91	234.92	98
74	11.10	12.04	14.12	17.29	21.48	26.63	32.62	39.42	46.93	55.04	64.43	74.54	84.25	86.41	97.90	105.76	113.91	122.68	132.07	142.00	154.90	168.97	181.75	200.85	218.88	243.25	99
75	11.76	13.10	15.61	19.22	23.85	29.42	35.83	43.03	50.87	59.32	69.19	79.74	85.59	95.85	99.28	112.83	121.92	131.48	141.61	154.33	164.30	179.88	196.92	215.60	236.03	258.65	100
76	12.80	14.61	17.64	21.81	27.00	33.19	40.24	48.05	56.56	65.71	76.26	84.77	93.96	98.92	111.74	121.06	130.88	141.22	153.91	163.98	179.02	195.80	214.16	234.24	256.19	279.94	101
77	14.25	16.56	20.12	24.87	30.69	37.47	45.15	53.62	62.83	72.62	83.99	92.00	98.56	110.66	120.30	130.29	140.83	153.48	163.83	178.51	195.05	213.14	233.11	254.71	278.05	303.22	102
78	16.20	19.05	23.15	28.45	34.89	42.32	50.61	59.77	69.62	80.18	90.15	98.27	109.58	119.44	129.70	140.44	152.91	163.67	178.17	194.30	212.52	232.22	253.48	276.70	301.75	328.08	103
79	16.77	22.14	26.82	32.68	39.70	47.74	56.68	66.52	77.08	88.29	97.93	108.49	118.68	129.11	140.05	152.48	163.36	177.83	193.74	211.50	231.54	252.74	275.89	300.56	327.11	354.91	104
80	17.65	25.98	31.15	37.57	45.14	53.85	63.39	73.84	85.07	96.99	107.43	117.93	128.64	139.54	152.06	163.21	177.32	192.99	210.47	229.97	252.25	275.08	299.97	326.78	354.91	388.35	105
81	19.71	30.61	36.27	43.20	51.33	60.57	70.74	81.85	93.76	106.39	117.14	128.04	139.15	151.49	162.89	176.97	192.25	209.45	228.40	250.04	274.81	299.68	326.46	354.91	388.35	422.59	106
82	22.17	36.08	42.17	49.59	58.25	68.01	78.76	90.49	102.98	116.31	127.41	138.76	151.06	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	24.58	41.11	48.94	56.78	65.87	76.21	87.43	99.70	112.91	126.92	138.33	150.64	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	28.58	48.28	56.58	64.75	74.31	85.07	96.79	109.62	123.33	137.99	150.06	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	34.59	56.37	63.65	73.57	83.45	94.62	106.81	120.04	134.45	149.60	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	45.77	62.50	72.82	83.15	93.33	106.43	117.47	131.18	146.00	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	50.17	72.07	82.82	93.21	106.14	117.14	128.63	142.77	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	492.87	529.51	566.95	603.00	638.00	112
88	63.59	82.56	93.06	105.80	116.83	128.40	140.38	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	670.00	113
89	79.03	92.98	105.46	116.54	128.21	140.21	152.79	167.66	183.75	201.29	216.58	233.49	255.83	282.50	310.35	339.55	371.11	404.40	439.43	476.21	514.72	554.96	596.95	638.00	670.00	714.50	114
90	92.83	105.03	116.25	127.89	140.03	152.60	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	587.04	631.03	670.00	714.50	756.00	115
91	104.69	115.97	127.68	139.79	152.34	165.32	180.31	194.17	211.00	229.54	246.67	272.37	296.00	321.18	351.80	384.34	418.82	455.22	493.55	533.81	575.99	620.10	666.14	714.10	756.00	799.00	116
92																											

Appendix B.2.f

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Preferred Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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																	0.22	0.23	0.26	0.29	0.32	0.34	0.36	0.38	0.41	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															0.22	0.24	0.27	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.47	0.51	27	
3														0.22	0.24	0.27	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.47	0.50	0.54	28	
4													0.22	0.24	0.27	0.29	0.32	0.34	0.37	0.39	0.41	0.43	0.47	0.50	0.54	0.58	29	
5															0.21	0.21	0.23	0.26	0.28	0.31	0.34	0.36	0.39	0.41	0.43	0.48	30	
6														0.21	0.22	0.25	0.28	0.30	0.33	0.36	0.38	0.41	0.43	0.46	0.50	0.54	31	
7													0.21	0.22	0.25	0.27	0.30	0.32	0.35	0.38	0.41	0.43	0.46	0.50	0.53	0.57	32	
8												0.20	0.22	0.25	0.27	0.30	0.32	0.35	0.38	0.41	0.43	0.46	0.50	0.53	0.57	0.64	33	
9									0.20	0.22	0.25	0.27	0.29	0.32	0.34	0.37	0.41	0.43	0.46	0.49	0.53	0.57	0.59	0.64	0.69	0.75	0.82	34
10																												35
11						0.18	0.19	0.22	0.24	0.27	0.28	0.31	0.34	0.36	0.39	0.43	0.46	0.49	0.53	0.57	0.59	0.64	0.69	0.74	0.80	0.90	0.98	36
12					0.18	0.20	0.23	0.25	0.27	0.29	0.32	0.35	0.39	0.41	0.44	0.48	0.52	0.56	0.59	0.64	0.69	0.74	0.80	0.90	0.97	1.07	1.17	37
13				0.18	0.20	0.22	0.24	0.27	0.28	0.32	0.34	0.37	0.41	0.44	0.47	0.52	0.56	0.59	0.64	0.69	0.74	0.80	0.90	0.97	1.05	1.12	1.22	38
14			0.18	0.20	0.21	0.23	0.25	0.27	0.30	0.32	0.36	0.40	0.43	0.47	0.51	0.56	0.59	0.64	0.69	0.74	0.80	0.90	0.97	1.04	1.11	1.19	1.30	39
15		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	1.40	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	1.50	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	1.45	1.65	42
18	0.20	0.22	0.23	0.24	0.26	0.27	0.31	0.35	0.39	0.42	0.47	0.53	0.57	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	1.80	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	1.72	2.00	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	1.88	2.20	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	2.07	2.31	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	2.56	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	2.87	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	3.21	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	3.50	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	4.00	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	4.38	4.52	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	5.09	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	5.71	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	6.50	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	7.26	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	8.04	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	8.82	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	9.70	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	10.50	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	11.31	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	12.24	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	13.16	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	14.13	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	15.19	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	16.31	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	17.58	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	19.17	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	20.68	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	11.34	12.87	14.03	15.32	16.72	18.15	19.83	21.88	22.37	70
46	0.86	1.17	1.50	1.84	2.23	2.63	3.07	3.54	4.05	4.60	5.19	5.84	6.53	7.28	8.09	8.94	9.87	10.89	12.47	13.60	14.92	16.29	17.75	19.46	21.41	23.82	24.31	71
47	0.98	1.32	1.67	2.06	2.49	2.93	3.40	3.90	4.45	5.05	5.67	6.36	7.10	7.90	8.76	9.66	10.65	11.74	13.50	14.42	15.82	17.31	18.99	20.95	23.18	25.95	26.44	72
48	1.11	1.48	1.87	2.30	2.73	3.21	3.72	4.27	4.86	5.49	6.17	6.90	7.69	8.54	9.46	10.43	11.47	12.64	14.02	15.22	16.75	18.43	20.41	22.68	25.17	28.26	28.75	73

Appendix B.2.f

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Preferred Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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	1.23	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	83.39	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	17.87	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	163.98	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	303.22	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	27.79	33.42	39.97	47.62	56.39	66.46	76.30	87.96	100.60	114.88	131.27	150.96	163.36	177.83	193.74	211.50	231.54	252.74	275.89	300.56	327.11	354.91	104	
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	113.37	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	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	104.23	120.56	141.34	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	492.87	529.51	566.95	603.00	638.00	112	
88	47.87	64.32	75.45	89.68	103.96	120.35	138.98	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	670.00	113	
89	61.57	75.38	89.39	103.70	120.17	138.81	152.79	167.66	183.75	201.29	216.58	233.49	255.83	282.50	310.35	339.55	371.11	404.40	439.43	476.21	514.72	554.96	596.95	638.00	670.00	714.50	114	
90	75.26	89.03	103.44	119.87	138.63	152.60	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	587.04	631.03	670.00	714.50	756.00	115	
91	88.74	103.19	119.67	138.39	152.34	165.32	180.31	194.17	211.00	229.54	246.67	272.37	296.00	321.18	351.80	384.34	418.82	455.22	493.55	533.81	575.99	620.10	666.14	714.10	756.00	799.00	116	
92	102.93	119.46	138.27	152.21	165.03	179.88	193.81	208.12	225.1																			

Appendix B.2.g

ACLI Preferred Risk Statutory Mortality Table
 2001 VBT Residual Standard Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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																	0.37	0.42	0.46	0.51	0.54	0.58	0.61	0.63	0.68	0.72	25	
1																0.36	0.41	0.45	0.50	0.54	0.58	0.61	0.63	0.67	0.70	0.77	26	
2															0.35	0.38	0.43	0.47	0.52	0.58	0.61	0.63	0.67	0.70	0.76	0.82	27	
3															0.35	0.38	0.43	0.47	0.52	0.55	0.60	0.63	0.67	0.70	0.76	0.81	28	
4												0.35	0.35	0.38	0.43	0.46	0.51	0.55	0.60	0.63	0.67	0.70	0.76	0.81	0.87	0.94	29	
5															0.34	0.34	0.37	0.42	0.45	0.50	0.54	0.58	0.63	0.67	0.70	0.76	0.81	30
6											0.34	0.34	0.37	0.42	0.45	0.50	0.54	0.58	0.63	0.67	0.70	0.74	0.81	0.86	0.93	0.95	31	
7											0.33	0.36	0.41	0.44	0.49	0.53	0.58	0.61	0.67	0.70	0.74	0.81	0.86	0.93	0.95	1.04	1.13	32
8											0.33	0.36	0.41	0.44	0.49	0.52	0.56	0.61	0.65	0.70	0.74	0.81	0.86	0.93	0.95	1.04	1.12	33
9									0.33	0.35	0.40	0.44	0.46	0.52	0.55	0.60	0.65	0.70	0.74	0.79	0.86	0.93	0.95	1.04	1.12	1.21	1.32	34
10							0.30	0.35	0.38	0.43	0.45	0.50	0.55	0.59	0.63	0.69	0.73	0.79	0.86	0.93	0.95	1.04	1.12	1.21	1.32	1.47	35	
11						0.29	0.34	0.38	0.41	0.45	0.49	0.53	0.59	0.62	0.69	0.73	0.78	0.84	0.93	0.95	1.04	1.11	1.20	1.30	1.44	1.58	36	
12					0.29	0.33	0.37	0.40	0.44	0.47	0.52	0.56	0.62	0.67	0.71	0.78	0.84	0.90	0.95	1.04	1.11	1.20	1.30	1.44	1.56	1.73	37	
13				0.29	0.33	0.35	0.38	0.43	0.45	0.51	0.55	0.60	0.65	0.71	0.76	0.84	0.90	0.95	1.04	1.11	1.20	1.30	1.44	1.56	1.69	1.81	38	
14			0.29	0.33	0.34	0.37	0.41	0.44	0.49	0.52	0.59	0.64	0.70	0.76	0.82	0.90	0.95	1.04	1.11	1.20	1.30	1.44	1.56	1.67	1.78	1.92	39	
15	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	40	
16	0.29	0.33	0.34	0.36	0.38	0.42	0.44	0.49	0.54	0.59	0.64	0.72	0.79	0.87	0.95	1.04	1.11	1.20	1.30	1.44	1.55	1.66	1.77	1.91	2.02	2.17	41	
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	2.16	2.34	42	
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	43	
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	2.77	44	
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	45	
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	3.34	46	
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	3.72	47	
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	1.35	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	4.77	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	2.22	2.48	2.76	3.03	3.34	3.72	4.22	4.77	5.36	6.00	51	
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	7.44	53	
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	12.78	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	9.57	10.74	12.02	13.38	14.86														

Appendix B.2.g

ACLI Preferred Risk Statutory Mortality Table
2001 VBT Residual Standard Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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	75
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	76
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	77
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	78
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	79
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	80
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	81
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	82
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	86.56	83
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	84
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	85
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	107.31	86
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	111.75	87
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	110.84	126.84	88
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	97.22	103.71	110.54	118.39	136.47	89
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	143.86	90
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	144.17	91
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	150.12	92
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	160.53	93
69	6.20	10.11	10.95	12.73	15.45	19.05	23.52	28.81	34.91	41.78	49.47	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	174.08	94
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	160.27	195.42	95
71	7.60	11.24	12.46	14.76	18.16	22.53	27.86	34.08	41.15	49.01	57.57	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	172.24	215.44	96
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	185.85	235.59	97
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	183.80	202.91	234.92	98
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	218.88	243.25	99
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	236.03	258.65	100
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	120.80	128.97	137.06	145.02	154.57	163.98	179.02	195.80	214.16	234.24	256.19	279.94	101
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	278.05	303.22	102
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	301.75	328.08	103
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	177.83	193.74	211.50	231.54	252.74	275.89	300.56	327.11	354.91	104
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	388.35	105
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	422.59	106
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	457.63	107
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	492.87	108
84	32.25	54.38	63.47	72.20	82.18	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	529.51	109
85	38.96	63.24	70.97	81.37	91.35	102.30	113.78	125.71	138.06	150.24	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	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	492.87	529.51	566.95	603.00	111
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	422.16	457.17	492.87	529.51	566.95	603.00	638.00	112
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	670.00	113
89	86.51	100.52	112.35	122.04	131.66	140.81	152.79	167.66	183.75	201.29	216.58	233.49	255.83	282.50	310.35	339.55	371.11	404.40	439.43	476.21	514.72	554.96	596.95	638.00	670.00	714.50	114
90	100.36	111.89	121.74	131.33	140.63	152.60	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	587.04	631.03	670.00	714.50	756.00	115
91	111.53	121.45	131.11	140.39	152.34	165.32	180.31	194.17	211.00	229.54	246.67	272.37	296.00	321.18	351.80	384.34	418.82	455.22	493.55	533.81	575.99	620					

Appendix C

Appendix C.1.a

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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																										0.98	25	
1																0.71	0.74	0.85	0.92	0.94	0.95	0.95	0.95	0.96	0.97	0.98	1.02	26
2															0.68	0.78	0.87	0.92	0.94	0.95	0.95	0.96	0.97	0.98	1.01	1.07	27	
3														0.66	0.76	0.85	0.91	0.94	0.95	0.95	0.96	0.97	0.98	1.00	1.04	1.05	28	
4													0.66	0.76	0.85	0.91	0.94	0.95	0.95	0.96	0.97	0.98	1.00	1.02	1.02	1.03	29	
5															0.65	0.76	0.85	0.91	0.94	0.94	0.95	0.96	0.97	0.98	1.00	1.01	30	
6											0.65	0.76	0.85	0.91	0.94	0.94	0.94	0.95	0.96	0.96	0.97	0.98	0.98	0.99	1.00	1.01	31	
7										0.65	0.76	0.85	0.91	0.93	0.93	0.93	0.94	0.95	0.95	0.96	0.97	0.97	0.98	0.99	1.00	1.01	32	
8									0.64	0.76	0.85	0.90	0.92	0.92	0.92	0.93	0.95	0.95	0.96	0.97	0.97	0.98	0.99	1.00	1.01	1.04	33	
9								0.64	0.76	0.85	0.90	0.91	0.91	0.91	0.92	0.93	0.95	0.96	0.97	0.97	0.98	0.99	1.00	1.01	1.04	1.06	34	
10						0.64	0.75	0.85	0.89	0.89	0.89	0.89	0.89	0.90	0.90	0.91	0.93	0.94	0.96	0.97	0.97	0.98	0.99	1.00	1.01	1.04	35	
11						0.64	0.75	0.85	0.88	0.89	0.89	0.89	0.89	0.90	0.92	0.93	0.96	0.97	0.97	0.98	0.99	1.00	1.01	1.04	1.06	1.09	36	
12					0.64	0.75	0.85	0.87	0.88	0.88	0.88	0.88	0.89	0.91	0.93	0.96	0.97	0.97	0.98	0.99	1.00	1.01	1.04	1.06	1.09	1.15	37	
13				0.64	0.75	0.85	0.86	0.87	0.87	0.87	0.88	0.88	0.89	0.91	0.92	0.96	0.97	0.97	0.98	0.99	1.00	1.01	1.04	1.06	1.09	1.15	38	
14			0.64	0.75	0.85	0.86	0.87	0.87	0.87	0.88	0.89	0.89	0.91	0.95	0.97	0.97	0.98	0.99	1.00	1.01	1.04	1.06	1.09	1.15	1.20	1.29	39	
15		0.64	0.75	0.85	0.85	0.86	0.86	0.86	0.87	0.88	0.90	0.93	0.97	0.97	0.98	0.99	1.00	1.01	1.04	1.06	1.09	1.15	1.20	1.29	1.37	1.46	40	
16	0.64	0.75	0.84	0.84	0.85	0.85	0.85	0.86	0.87	0.88	0.91	0.95	0.96	0.98	0.99	1.00	1.01	1.04	1.06	1.09	1.15	1.20	1.29	1.37	1.46	1.58	41	
17	0.75	0.83	0.83	0.84	0.84	0.84	0.85	0.86	0.87	0.88	0.90	0.92	0.94	0.95	0.96	0.97	0.98	1.00	1.06	1.09	1.15	1.20	1.29	1.37	1.46	1.73	42	
18	0.82	0.82	0.83	0.83	0.83	0.84	0.85	0.85	0.88	0.89	0.90	0.92	0.93	0.96	0.98	1.00	1.06	1.08	1.15	1.20	1.29	1.37	1.46	1.58	1.73	1.90	43	
19	0.79	0.80	0.80	0.80	0.81	0.82	0.82	0.85	0.86	0.88	0.89	0.91	0.95	1.00	1.03	1.08	1.15	1.20	1.29	1.36	1.46	1.58	1.73	1.90	2.10	44		
20	0.76	0.76	0.76	0.77	0.78	0.79	0.80	0.82	0.82	0.83	0.85	0.87	0.90	0.96	1.03	1.08	1.14	1.20	1.29	1.36	1.46	1.58	1.73	1.90	2.10	2.33	45	
21	0.70	0.70	0.71	0.72	0.73	0.75	0.77	0.77	0.79	0.81	0.83	0.87	0.92	0.98	1.06	1.14	1.20	1.29	1.36	1.46	1.58	1.73	1.90	2.10	2.33	2.55	46	
22	0.65	0.66	0.67	0.68	0.71	0.72	0.73	0.75	0.76	0.80	0.83	0.88	0.93	1.01	1.11	1.20	1.29	1.36	1.46	1.58	1.73	1.90	2.10	2.33	2.55	2.79	47	
23	0.60	0.61	0.63	0.66	0.69	0.70	0.72	0.74	0.76	0.80	0.84	0.89	0.96	1.05	1.16	1.28	1.36	1.46	1.58	1.73	1.90	2.10	2.33	2.55	2.79	2.93	48	
24	0.55	0.56	0.61	0.65	0.68	0.70	0.72	0.75	0.78	0.82	0.88	0.93	1.01	1.10	1.24	1.35	1.46	1.58	1.73	1.90	2.10	2.33	2.55	2.77	2.93	3.09	49	
25	0.47	0.53	0.60	0.65	0.68	0.71	0.74	0.76	0.81	0.87	0.92	0.99	1.07	1.18	1.31	1.45	1.58	1.73	1.90	2.10	2.33	2.55	2.75	2.93	3.09	3.32	50	
26	0.45	0.53	0.60	0.67	0.70	0.73	0.75	0.80	0.85	0.91	0.97	1.05	1.15	1.27	1.41	1.58	1.73	1.90	2.10	2.33	2.55	2.75	2.92	3.09	3.32	3.59	51	
27	0.44	0.53	0.61	0.69	0.73	0.75	0.80	0.85	0.90	0.97	1.05	1.14	1.24	1.39	1.53	1.72	1.90	2.10	2.32	2.55	2.74	2.91	3.09	3.32	3.59	3.96	52	
28	0.44	0.54	0.63	0.70	0.75	0.79	0.84	0.90	0.96	1.04	1.14	1.24	1.36	1.52	1.68	1.90	2.09	2.31	2.55	2.73	2.91	3.09	3.32	3.59	3.96	4.36	53	
29	0.44	0.55	0.65	0.72	0.79	0.84	0.90	0.96	1.03	1.14	1.24	1.36	1.49	1.64	1.85	2.08	2.30	2.54	2.73	2.90	3.09	3.32	3.59	3.96	4.36	4.87	54	
30	0.44	0.56	0.65	0.74	0.83	0.90	0.96	1.03	1.13	1.23	1.34	1.46	1.60	1.79	2.00	2.26	2.49	2.70	2.90	3.09	3.32	3.59	3.94	4.36	4.84	5.50	55	
31	0.44	0.56	0.66	0.76	0.85	0.94	1.03	1.11	1.19	1.29	1.41	1.56	1.75	1.96	2.22	2.46	2.68	2.88	3.08	3.31	3.57	3.92	4.35	4.84	5.39	6.14	56	
32	0.44	0.55	0.68	0.77	0.87	0.97	1.07	1.15	1.24	1.34	1.48	1.68	1.92	2.18	2.44	2.66	2.88	3.08	3.31	3.57	3.91	4.35	4.82	5.35	5.98	6.83	57	
33	0.46	0.59	0.70	0.81	0.92	1.03	1.13	1.21	1.30	1.41	1.58	1.81	2.10	2.37	2.62	2.85	3.07	3.31	3.57	3.90	4.34	4.80	5.32	5.92	6.56	7.42	58	
34	0.50	0.61	0.74	0.85	0.98	1.08	1.20	1.29	1.39	1.53	1.73	1.99	2.28	2.57	2.82	3.04	3.30	3.57	3.90	4.30	4.76	5.28	5.86	6.50	7.15	8.10	59	
35	0.53	0.64	0.77	0.90	1.01	1.14	1.26	1.38	1.52	1.69	1.91	2.17	2.46	2.75	3.02	3.28	3.57	3.90	4.29	4.72	5.23	5.80	6.43	7.08	7.76	8.92	60	
36	0.55	0.68	0.81	0.93	1.07	1.19	1.33	1.51	1.68	1.89	2.11	2.37	2.66	2.97	3.27	3.57	3.89	4.27	4.70	5.17	5.75	6.37	7.02	7.73	8.47	9.92	61	
37	0.59	0.70	0.84	0.97	1.10	1.25	1.44	1.65	1.87	2.08	2.30	2.54	2.85	3.21	3.55	3.89	4.26	4.67	5.15	5.68	6.30	6.94	7.66	8.45	9.39	11.14	62	
38	0.63	0.77	0.91	1.03	1.17	1.35	1.57	1.82	2.06	2.27	2.48	2.74	3.07	3.44	3.83	4.23	4.66	5.12	5.65	6.23	6.87	7.60	8.42	9.36	10.59	12.51	63	
39	0.68	0.84	0.98	1.11	1.27	1.47	1.74	1.98	2.23	2.45	2.67	2.96	3.32	3.72	4.15	4.61	5.08	5.63	6.21	6.81	7.53	8.38	9.33	10.55	11.93	13.95	64	
40	0.73	0.90	1.05	1.19	1.38	1.63	1.90	2.17	2.40	2.63	2.90	3.24	3.62	4.05	4.52	5.02	5.58	6.17	6.79	7.47	8.32	9.28	10.49	11.81	13.26	15.47	65	
41	0.77	0.97	1.15	1.33	1.54	1.80	2.09	2.35	2.60	2.87	3.19	3.57	3.99	4.45	4.98	5.55	6.13	6.76	7.45	8.24	9.23	10.42	11.71	13.20	14.54	17.01	66	
42	0.82	1.06	1.28	1.47	1.70	1.97	2.27	2.54	2.83	3.15	3.52	3.94	4.40	4.94	5.55	6.09	6.70	7.41	8.23	9.16	10.32	11.60	13.05	14.47	15.68	18.57	67	
43	0.87	1.12	1.36	1.58	1.82	2.09	2.41	2.72	3.06	3.42	3.84	4.32	4.89	5.49	6.08	6.61	7.35	8.18	9.14	10.22	11.49	12.84	14.25	15.59	17.16	20.25	68	
44	0.93	1.19	1.44	1.67	1.91	2.22	2.57	2.95	3.31	3.71	4.16	4.79	5.43	6.03	6.59	7.26	8.11	9.09	10.18	11.36	12.69	14.08	15.48	16.94	18.72	21.99	69	
45	1.01	1.28	1.52	1.76	2.05	2.37	2.77	3.19	3.62	4.04	4.60	5.33	5.96	6.51	7.14	8.00	9.00	10.11	11.29	12.53	13.89	15.29	16.70	18.60	20.74	24.10	70	
46	1.09	1.35	1.59	1.86	2.18	2.58	3.03	3.50	3.97	4.48	5.12	5.86	6.47	7.04	7.91	8.92	10.05	11.27	12.51	13.76	15.13	16.51	18.34	20.63	23.22	26.46	71	
47	1.18	1.42	1.67	1.98	2.36	2.79	3.30	3.83	4.35	4.98	5.64	6.36	6.99	7.73	8.80	9.98	11.23	12.50	13.76	15.01	16.32	18.08	20.35	23.11	26.12	29.56	72	
48	1.27	1.52	1.81	2.15	2.54	3.01	3.56	4.15	4.75	5.48	6.13	6.86	7.60	8.58	9.84	11.18	12.48	13.76	15.01	16.18	17.85	20.06	22.80	25.99	29.22	32.83	73	
49	1.34	1.65	1.98	2.34	2.76	3.25	3.83	4.51	5.14	5.87	6.61	7.47	8.44	9.59	10.99	12.46	13.76	15.01	16.16	17.63	19.81	22.50	25.64	29.09	32.43	36.27	74	

Appendix C.1.a

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	1.46	1.80	2.16	2.56	2.97	3.49	4.14	4.85	5.51	6.26	7.17	8.28	9.51	10.85	12.26	13.76	14.99	16.13	17.57	19.58	22.22	25.32	28.69	32.27	35.77	40.03	75
51	1.58	1.99	2.39	2.80	3.24	3.77	4.43	5.14	5.90	6.77	7.90	9.34	10.76	12.16	13.43	14.96	16.09	17.48	19.49	21.95	25.00	28.33	31.84	35.62	39.45	44.13	76
52	1.71	2.18	2.64	3.08	3.53	4.05	4.72	5.50	6.38	7.48	8.87	10.53	12.04	13.06	14.56	16.04	17.40	19.39	21.83	24.72	28.00	31.47	35.18	39.30	43.56	48.89	77
53	1.80	2.35	2.86	3.37	3.85	4.41	5.14	6.06	7.07	8.41	10.03	11.81	12.95	14.22	15.72	17.31	19.29	21.71	24.31	27.69	31.11	34.76	38.82	43.42	48.30	54.45	78
54	1.88	2.52	3.11	3.64	4.15	4.79	5.66	6.76	7.94	9.49	11.21	12.67	14.08	15.57	17.23	19.18	21.58	24.23	27.23	30.79	34.40	38.39	42.92	48.16	53.80	60.87	79
55	1.97	2.70	3.36	3.91	4.48	5.26	6.31	7.58	8.90	10.55	11.97	13.71	15.42	17.15	19.08	21.45	24.14	27.00	30.25	34.05	37.99	42.45	47.61	53.67	60.16	67.87	80
56	2.07	2.89	3.59	4.21	4.88	5.83	7.06	8.47	9.87	11.24	12.92	14.90	16.95	18.97	21.33	24.12	26.97	29.94	33.39	37.56	41.97	47.07	53.06	60.01	67.10	75.84	81
57	2.18	3.05	3.84	4.58	5.39	6.50	7.88	9.38	10.82	12.47	14.41	16.57	18.75	21.20	24.08	26.93	29.90	33.03	36.83	41.51	46.54	52.46	59.34	66.94	74.99	84.14	82
58	2.34	3.25	4.12	5.00	6.01	7.26	8.72	10.24	11.67	13.52	15.72	18.33	20.95	23.78	26.89	29.85	32.99	36.42	40.68	46.04	51.87	58.68	66.20	74.83	83.22	93.09	83
59	2.53	3.48	4.46	5.49	6.68	8.06	9.58	11.07	12.47	14.55	17.05	20.14	23.49	26.56	29.79	32.92	36.35	40.22	45.10	51.33	58.03	65.47	74.01	83.06	92.07	103.00	84
60	2.78	3.75	4.83	6.03	7.37	8.86	10.41	11.89	13.30	15.64	18.55	22.02	25.97	29.41	32.84	36.27	40.14	44.59	50.27	57.42	64.76	73.19	82.13	91.87	101.83	114.07	85
61	3.06	4.07	5.23	6.56	8.08	9.67	11.24	12.71	14.14	16.84	20.09	23.80	27.89	32.43	36.17	40.03	44.49	49.67	56.21	64.09	72.41	81.24	90.87	101.64	112.80	126.34	86
62	3.38	4.42	5.68	7.15	8.80	10.61	12.14	13.65	15.18	18.19	21.66	25.51	29.82	34.72	39.92	44.36	49.54	55.54	62.72	71.69	80.39	89.91	100.55	112.62	124.98	139.74	87
63	3.61	4.83	6.27	7.88	9.65	11.46	13.20	14.85	16.57	19.80	23.45	27.53	32.19	37.61	43.97	49.39	55.38	61.94	70.13	79.60	89.00	99.53	111.45	124.81	138.26	154.10	88
64	3.80	5.27	6.90	8.68	10.60	12.53	14.43	16.31	18.24	21.66	25.55	30.01	35.20	41.30	48.57	55.20	61.75	69.24	77.86	88.15	98.55	110.34	123.54	138.11	152.50	169.25	89
65	3.96	5.70	7.58	9.58	11.65	13.75	15.82	17.90	20.07	23.75	28.01	32.99	38.84	45.83	54.13	61.53	69.01	76.86	86.19	97.62	109.28	122.35	136.75	152.39	167.54	185.06	90
66	4.10	6.33	8.40	10.55	12.90	15.14	17.33	19.59	22.07	26.09	30.86	36.46	43.16	51.11	60.24	68.82	76.62	85.06	95.38	108.18	121.10	135.37	150.85	167.41	183.21	199.93	91
67	4.37	7.04	9.30	11.63	14.31	16.68	19.01	21.44	24.20	28.70	34.06	40.48	48.10	56.84	67.14	76.42	84.82	94.15	105.74	119.89	134.02	149.33	165.73	183.08	197.94	215.43	92
68	4.92	7.82	10.32	12.83	15.62	18.44	21.24	24.07	26.97	32.09	38.27	45.60	54.04	63.99	75.01	84.62	93.91	104.39	117.20	132.68	147.84	164.08	181.27	197.82	213.33	231.78	93
69	5.45	8.70	11.45	14.15	16.43	20.46	23.31	26.11	29.38	35.22	42.18	50.21	59.68	70.20	82.10	93.72	104.14	115.74	129.74	146.40	162.49	179.50	195.92	213.25	232.07	249.05	94
70	6.04	9.69	12.71	15.63	17.25	22.60	25.30	28.30	34.12	40.95	48.83	58.11	68.45	80.13	93.56	103.95	115.49	128.15	143.18	160.91	177.75	194.00	211.17	231.64	248.92	267.19	95
71	7.34	10.80	14.11	16.51	19.87	24.49	27.21	33.73	37.98	45.53	54.41	64.33	75.57	88.49	103.48	115.31	127.91	141.46	157.42	176.06	192.16	209.19	231.61	248.85	267.08	283.79	96
72	8.97	12.01	15.64	18.99	22.43	26.07	30.01	34.38	39.41	47.62	56.77	67.19	79.22	93.20	109.31	127.65	141.24	155.56	172.30	190.38	207.26	231.57	248.80	267.06	283.79	301.49	97
73	10.26	14.31	17.98	21.31	24.48	27.75	31.43	37.69	41.72	50.29	60.01	71.27	84.39	99.53	116.84	136.28	155.36	170.33	186.38	205.41	231.54	248.77	267.00	283.79	301.49	320.38	98
74	11.86	15.74	19.67	23.45	26.91	30.21	36.06	40.41	45.08	54.55	65.20	77.64	92.06	108.56	127.17	147.87	170.17	184.32	201.19	231.51	248.74	266.96	283.79	301.49	320.38	340.54	99
75	13.75	16.85	21.35	26.13	29.43	34.61	39.26	44.22	54.46	64.65	77.14	91.47	107.90	126.42	147.03	170.14	184.24	199.08	231.48	248.71	266.92	283.79	301.49	320.38	340.54	362.10	100
76	14.29	18.71	23.55	28.64	33.17	38.08	43.28	52.70	64.10	76.63	90.89	107.24	125.67	146.19	168.75	183.97	198.78	231.45	248.68	266.88	283.79	301.49	320.38	340.54	362.10	379.21	101
77	14.88	20.25	25.86	31.76	36.91	42.31	50.94	62.53	70.66	87.51	103.47	121.51	141.64	163.80	181.86	198.50	231.12	248.65	266.84	283.79	301.49	320.38	340.54	362.10	379.21	397.44	102
78	15.89	21.85	28.39	35.83	41.44	49.34	61.13	69.87	87.18	103.36	121.38	141.48	163.61	181.65	198.25	230.82	248.32	266.79	283.75	301.49	320.38	340.54	362.10	379.21	397.44	416.84	103
79	17.10	23.74	31.56	40.49	47.68	59.59	68.87	85.58	93.62	110.91	129.99	151.13	173.01	196.03	230.56	248.04	266.49	283.42	301.45	320.38	340.54	362.10	379.21	397.44	416.84	437.48	104
80	18.44	26.34	35.55	46.16	58.22	68.02	84.22	92.56	106.81	125.77	146.52	168.06	191.64	230.34	247.79	266.21	283.13	301.15	320.33	340.54	362.10	379.21	397.44	416.84	437.48	459.13	105
81	20.08	29.60	40.62	53.17	67.29	82.94	91.58	105.74	120.80	141.38	162.56	190.42	230.14	247.57	265.98	282.88	300.88	320.06	340.51	362.10	379.21	397.44	416.84	437.48	459.13	482.15	106
82	22.19	33.80	46.93	61.61	77.83	90.65	104.75	119.79	128.40	162.32	190.27	229.96	247.38	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	107
83	25.30	39.24	54.65	71.51	89.87	103.88	118.95	127.65	161.77	190.14	229.80	247.21	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	532.63	108
84	29.78	46.03	63.66	82.69	103.03	118.15	126.91	161.09	189.70	229.66	247.05	265.43	282.30	300.28	319.44	339.89	361.69	379.04	397.41	416.84	437.48	459.13	482.15	506.62	532.63	560.26	109
85	35.79	54.22	73.98	94.91	117.36	126.21	160.46	189.29	229.18	246.92	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	532.63	560.26	589.59	110
86	43.26	63.81	85.59	108.74	125.53	159.84	188.73	228.72	246.45	265.15	282.01	299.99	319.15	339.60	361.41	378.81	397.15	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	111
87	52.02	75.29	99.61	124.85	159.27	188.19	228.32	246.01	264.70	281.90	299.87	319.02	339.47	361.30	378.71	397.15	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	112
88	62.57	89.44	116.63	158.68	187.69	227.93	245.62	264.28	281.48	299.75	318.92	339.36	361.20	378.63	397.09	416.69	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	113
89	76.29	107.07	153.05	187.18	227.59	245.25	263.91	281.09	299.37	318.82	339.26	361.10	378.56	397.03	416.66	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	114
90	94.66	146.50	183.28	227.25	244.91	263.55	280.73	299.01	318.47	339.19	361.02	378.50	396.99	416.63	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	115
91	138.07	178.80	226.91	244.58	263.23	280.40	298.68	318.14	338.88	360.96	378.44	396.94	416.60	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80					

Appendix C.1.b

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Super Preferred Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	0.97	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	8.00	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	301.49	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	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	221.93	244.76	266.84	283.79	301.49	320.38	340.54	362.10	379.21	397.44	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	397.44	416.84	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	219.82	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	106
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	107
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	532.63	108
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	300.28	319.44	339.89	361.69	379.04	397.41	416.84	437.48	459.13	482.15	506.62	532.63	560.26	109
85	20.65	31.17	43.67	58.69	77.09	89.30	122.42	156.86	214.59	243.06	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	532.63	560.26	589.59	110
86	25.40	38.06	53.21	71.64	88.52	121.94	156.38	212.84	242.60	265.15	282.01	299.99	319.15	339.60	361.41	378.81	397.23	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	111
87	31.55	47.16	65.88	88.35	121.51	155.92	211.31	242.17	264.70	281.90	299.87	319.02	339.47	361.30	378.71	397.15	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	112
88	39.70	59.46	82.72	121.05	155.50	209.85	241.78	264.28	281.48	299.75	318.92	339.36	361.20	378.63	397.09	416.69	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	113
89	51.16	76.18	116.85	155.07	208.58	241.42	263.91	281.09	299.37	318.82	339.26	361.10	378.56	397.03	416.66	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	114
90	67.69	111.96	151.87	207.28	241.09	263.55	280.73	299.01	318.47	339.19	361.02	378.50	396.99	416.63	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	115
91	105.67	148.20	206.02	240.77	263.23	280.40	298.68	318.14	338.88	360.96	378.44	396.94	416.60	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	807.59	116
92	143.52	204.72	240.44	262.93	280.10	298.39	317.85	338.61	360.70	378.39																	

Appendix C.1.c

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Preferred Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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																0.52	0.54	0.62	0.66	0.69	0.69	0.70	0.70	0.71	0.71	0.72	25	
1																0.57	0.59	0.65	0.68	0.69	0.70	0.70	0.71	0.71	0.72	0.74	26	
2															0.50	0.56	0.63	0.67	0.68	0.70	0.70	0.71	0.71	0.72	0.74	0.78	27	
3													0.49	0.49	0.56	0.61	0.66	0.68	0.70	0.70	0.71	0.71	0.72	0.73	0.76	0.78	28	
4													0.49	0.56	0.61	0.66	0.68	0.70	0.70	0.71	0.71	0.72	0.73	0.75	0.76	0.77	29	
5														0.48	0.48	0.56	0.61	0.66	0.68	0.70	0.71	0.71	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	0.72	0.73	0.74	0.75	0.76	31	
7											0.48	0.48	0.56	0.61	0.66	0.68	0.69	0.70	0.70	0.71	0.72	0.73	0.74	0.75	0.76	32		
8											0.47	0.47	0.56	0.61	0.66	0.66	0.67	0.68	0.69	0.70	0.71	0.72	0.73	0.74	0.75	0.76	33	
9											0.47	0.56	0.61	0.66	0.66	0.67	0.67	0.68	0.69	0.70	0.71	0.72	0.73	0.75	0.76	0.78	34	
10							0.47	0.47	0.55	0.61	0.64	0.64	0.65	0.65	0.66	0.67	0.68	0.69	0.70	0.71	0.72	0.73	0.74	0.75	0.76	0.78	35	
11						0.47	0.55	0.55	0.61	0.64	0.64	0.64	0.65	0.65	0.66	0.67	0.69	0.70	0.71	0.72	0.73	0.74	0.75	0.76	0.78	0.80	36	
12					0.47	0.55	0.61	0.64	0.64	0.65	0.65	0.65	0.66	0.66	0.67	0.69	0.70	0.71	0.72	0.73	0.74	0.75	0.76	0.78	0.80	0.82	37	
13				0.47	0.55	0.61	0.63	0.63	0.64	0.64	0.64	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	38	
14			0.47	0.55	0.61	0.63	0.63	0.64	0.64	0.65	0.65	0.65	0.67	0.69	0.71	0.72	0.73	0.74	0.75	0.76	0.78	0.80	0.82	0.87	0.91	0.97	39	
15		0.47	0.55	0.61	0.62	0.62	0.63	0.63	0.64	0.64	0.65	0.67	0.68	0.71	0.72	0.73	0.74	0.75	0.76	0.78	0.80	0.82	0.87	0.91	0.97	1.03	40	
16	0.47	0.55	0.61	0.62	0.62	0.63	0.63	0.64	0.64	0.65	0.67	0.70	0.71	0.73	0.74	0.75	0.76	0.78	0.80	0.82	0.87	0.91	0.97	1.03	1.10	1.19	41	
17	0.55	0.60	0.61	0.62	0.62	0.63	0.63	0.64	0.65	0.66	0.68	0.70	0.71	0.72	0.73	0.74	0.78	0.80	0.82	0.87	0.91	0.97	1.03	1.10	1.19	1.30	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	0.74	0.75	0.80	0.81	0.87	0.91	0.97	1.03	1.10	1.19	1.30	1.42	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	1.57	44	
20	0.55	0.56	0.56	0.57	0.57	0.59	0.59	0.61	0.62	0.63	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	1.74	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	1.90	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	2.07	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	2.18	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	2.18	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	0.60	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	17.89	69	
45	0.81	1.01	1.19	1.36	1.57	1.80	2.09	2.39	2.70	3.01	3.41	3.93	4.39	4.79	5.25	5.87	6.60	7.43	8.30	9.15	10.26	11.64	12.89	14.58	16.17	19.60	70	
46	0.88	1.07	1.24	1.43	1.67	1.96	2.28	2.62	2.96	3.33	3.79	4.32	4.77	5.18	5.80	6.53	7.37	8.27	9.13	10.06	11.29	12.56	14.14	16.16	18.09	21.51	71	
47	0.94	1.11	1.31	1.53	1.81	2.12	2.48	2.87	3.25	3.69	4.17	4.69	5.14	5.68	6.45	7.29	8.21	9.12	10.05	10.99	12.26	13.75	15.68	18.08	20.60	24.02	72	
48	1.01	1.19	1.41	1.66	1.94	2.28	2.67	3.10	3.53	4.06	4.53	5.05	5.59	6.30	7.19	8.15	9.11	10.04	10.99	11.92	13.40	15.24	17.55	20.33	23.09	26.67	73	
49	1.07	1.30	1.53	1.79	2.10	2.45	2.87	3.37	3.81	4.34	4.88	5.49	6.19	7.02	8.02	9.07	10.02	10.98	11.87	13.10	14.86	17.08	19.72	22.73	25.57	29.46	74	

Appendix C.1.c

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Preferred Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	1.16	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	23.91	26.45	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	15.67	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	246.72	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	19.73	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	301.49	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	56.18	67.43	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	226.50	246.34	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	397.44	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	416.84	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	266.49	283.42	301.45	320.38	340.54	362.10	379.21	397.44	416.84	437.48	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	459.13	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	265.98	282.88	300.85	319.83	340.27	362.07	379.21	397.44	416.84	437.48	459.13	482.15	106
82	16.59	24.83	34.15	44.88	57.26	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	107
83	18.89	28.77	39.97	52.73	67.38	79.90	94.42	105.22	138.74	170.59	222.10	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	532.63	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	300.28	319.44	339.89	361.69	379.04	397.41	416.84	437.48	459.13	482.15	506.62	532.63	560.26	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	532.63	560.26	589.59	110
86	32.53	48.34	66.14	86.46	103.48	137.08	169.30	219.19	244.14	265.15	282.01	299.99	319.15	339.60	361.41	378.81	397.15	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	111
87	39.73	58.40	79.36	102.93	136.59	168.82	218.11	243.71	264.70	281.90	299.87	319.02	339.47	361.30	378.71	397.15	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	112
88	48.83	71.43	96.27	136.09	168.36	217.08	243.31	264.28	281.48	299.75	318.92	339.36	361.20	378.63	397.09	416.69	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	113
89	61.19	88.52	131.32	167.90	216.19	242.96	263.91	281.09	299.37	318.82	339.26	361.10	378.56	397.03	416.66	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	114
90	78.47	125.76	164.42	215.27	242.62	263.55	280.73	299.01	318.47	339.19	361.02	378.50	396.99	416.63	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	115
91	118.62	160.42	214.37	242.29	263.23	280.40	298.68	318.14	338.88	360.96	378.44	396.94	416.58	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	807.59	116
92	155.32	213.45	241																								

Appendix C.1.d

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Residual Standard Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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																	0.82	0.85	0.99	1.06	1.09	1.10	1.10	1.11	1.11	1.12	1.13	25
1																0.78	0.82	0.95	1.04	1.07	1.10	1.10	1.11	1.11	1.12	1.13	1.17	26
2															0.78	0.89	1.00	1.06	1.08	1.10	1.10	1.11	1.11	1.12	1.13	1.16	1.23	27
3															0.76	0.76	0.89	0.98	1.05	1.08	1.10	1.11	1.11	1.12	1.13	1.15	1.19	28
4													0.76	0.76	0.89	0.98	1.05	1.08	1.10	1.11	1.11	1.12	1.13	1.15	1.17	1.19	29	
5															0.75	0.75	0.89	0.98	1.05	1.08	1.10	1.11	1.11	1.12	1.14	1.16	1.18	30
6													0.75	0.75	0.89	0.98	1.05	1.08	1.09	1.10	1.10	1.11	1.12	1.13	1.14	1.15	1.16	31
7													0.75	0.75	0.89	0.98	1.05	1.07	1.08	1.09	1.10	1.10	1.11	1.12	1.13	1.14	1.15	32
8													0.74	0.74	0.89	0.98	1.04	1.06	1.06	1.07	1.09	1.10	1.11	1.12	1.13	1.14	1.15	33
9									0.74	0.74	0.89	0.98	1.04	1.05	1.05	1.06	1.06	1.07	1.09	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.18	34
10																												35
11																												36
12																												37
13																												38
14																												39
15																												40
16																												41
17																												42
18																												43
19																												44
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37																												62
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42																												67
43																												68
44																												69
45																												70
46																												71
47																												72
48																												73
49																												74



Appendix C.1.d

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Residual Standard Select & Ultimate - Male Nonsmoker

Issue Age	Duration																									Ultimate	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	1.62	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	25.32	30.20	35.75	42.97	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	250.39	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	250.39	267.19	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	199.48	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	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	249.97	266.84	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	166.54	187.18	207.58	234.25	249.36	266.49	283.42	301.45	320.38	340.54	362.10	379.21	397.44	416.84	437.48	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	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	300.85	318.83	340.27	362.07	379.21	397.44	416.84	437.48	459.13	482.15	106
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	107
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	532.63	108
84	34.16	52.98	73.14	94.47	116.65	132.10	139.69	174.22	200.86	234.19	248.38	265.43	282.30	300.28	319.44	339.89	361.69	379.04	397.41	416.84	437.48	459.13	482.15	506.62	532.63	560.26	109
85	41.02	62.17	84.41	107.38	131.22	138.90	173.54	200.43	234.19	248.25	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	532.63	560.26	589.59	110
86	49.41	72.68	96.73	121.51	138.15	172.87	199.83	234.17	247.76	265.15	282.01	299.99	319.15	339.60	361.41	378.81	397.15	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	111
87	59.07	84.97	111.22	137.40	172.25	199.27	234.15	247.33	264.70	281.90	299.87	319.02	339.47	361.30	378.71	397.15	416.73	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	112
88	70.44	99.76	128.29	171.62	198.75	234.14	246.93	264.28	281.48	299.75	318.92	339.36	361.20	378.63	397.09	416.69	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	113
89	84.93	117.70	165.50	198.21	234.12	246.56	263.91	281.09	299.37	318.82	339.26	361.10	378.56	397.03	416.66	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	114
90	103.94	158.37	194.07	234.10	246.22	263.55	280.73	299.01	318.47	339.19	361.02	378.50	396.99	416.63	437.48	459.13	482.15	506.62	532.63	560.26	589.59	620.74	653.80	688.91	726.15	765.67	115
91	149.21	189.30	234.08	245.89	263.23	280.40	298.68	318.14	338.88	360.96	378.44	396.94	416.58	437.48	459.13	482.15	506.62	532.63									

Appendix C.1.e

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Male Smoker

Issue Age	Duration																									Ultimate	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																	0.76	0.79	0.97	1.11	1.21	1.27	1.33	1.40	1.46	1.54	1.63	25													
1																0.73	0.89	1.05	1.17	1.25	1.33	1.40	1.46	1.54	1.63	1.70	1.81	26													
2																0.87	1.03	1.16	1.25	1.33	1.40	1.46	1.54	1.63	1.70	1.81	27														
3															0.71	0.87	1.03	1.16	1.25	1.33	1.40	1.46	1.54	1.63	1.70	1.81	28														
4															0.71	0.87	1.03	1.16	1.24	1.33	1.40	1.46	1.54	1.63	1.74	1.81	29														
5															0.70	0.87	1.03	1.16	1.24	1.33	1.40	1.46	1.54	1.63	1.74	1.81	30														
6														0.70	0.87	1.03	1.16	1.24	1.33	1.39	1.45	1.54	1.63	1.74	1.81	31															
7														0.70	0.87	1.03	1.16	1.24	1.31	1.39	1.43	1.52	1.61	1.66	1.72	1.78	32														
8														0.69	0.87	1.03	1.15	1.23	1.30	1.37	1.42	1.51	1.60	1.66	1.72	1.78	33														
9														0.69	0.87	1.03	1.15	1.23	1.30	1.36	1.41	1.48	1.58	1.66	1.72	1.78	34														
10														0.69	0.86	1.03	1.15	1.23	1.29	1.34	1.39	1.48	1.56	1.63	1.72	1.81	35														
11														0.69	0.86	1.03	1.13	1.21	1.27	1.33	1.38	1.46	1.55	1.62	1.66	1.72	36														
12														0.69	0.86	1.03	1.13	1.20	1.26	1.32	1.36	1.45	1.55	1.62	1.69	1.72	37														
13														0.69	0.86	1.03	1.12	1.19	1.25	1.30	1.35	1.43	1.52	1.60	1.66	1.69	38														
14														0.69	0.86	1.03	1.12	1.18	1.23	1.29	1.33	1.40	1.50	1.58	1.66	1.69	39														
15														0.69	0.86	1.03	1.11	1.15	1.22	1.27	1.32	1.39	1.49	1.55	1.62	1.69	40														
16														0.69	0.86	1.03	1.11	1.15	1.20	1.26	1.30	1.37	1.45	1.52	1.60	1.66	41														
17														0.86	1.03	1.11	1.14	1.19	1.26	1.30	1.35	1.44	1.49	1.55	1.61	1.65	42														
18														1.03	1.09	1.13	1.18	1.23	1.27	1.34	1.41	1.46	1.50	1.54	1.59	1.63	43														
19														1.05	1.09	1.14	1.19	1.23	1.29	1.36	1.41	1.45	1.48	1.52	1.55	1.61	44														
20														1.03	1.08	1.13	1.17	1.22	1.30	1.33	1.37	1.41	1.44	1.48	1.52	1.56	45														
21														1.00	1.04	1.08	1.13	1.19	1.23	1.29	1.31	1.36	1.40	1.46	1.54	1.64	46														
22														0.95	1.00	1.04	1.10	1.15	1.19	1.23	1.27	1.31	1.39	1.46	1.55	1.66	47														
23														0.91	0.95	1.01	1.08	1.13	1.19	1.22	1.26	1.32	1.40	1.50	1.60	1.75	48														
24														0.84	0.90	0.98	1.07	1.14	1.19	1.23	1.29	1.36	1.47	1.56	1.68	1.82	49														
25														0.74	0.84	0.97	1.09	1.16	1.22	1.27	1.33	1.43	1.54	1.66	1.78	1.96	50														
26														0.70	0.84	0.99	1.13	1.20	1.25	1.31	1.41	1.50	1.64	1.77	1.92	2.11	51														
27														0.68	0.86	1.03	1.16	1.25	1.31	1.41	1.50	1.62	1.77	1.92	2.10	2.30	2.61	52													
28														0.70	0.90	1.07	1.20	1.31	1.39	1.48	1.60	1.73	1.91	2.10	2.30	2.55	2.88	53													
29														0.70	0.92	1.10	1.24	1.39	1.48	1.60	1.73	1.87	2.10	2.30	2.55	2.81	3.14	54													
30														0.72	0.94	1.11	1.29	1.45	1.60	1.73	1.87	2.06	2.30	2.51	2.77	3.05	3.42	3.89	4.41	4.90	5.35	5.72	6.02	6.45	6.96	7.66	8.45	9.37	10.56	55	
31														0.70	0.94	1.14	1.33	1.52	1.70	1.87	2.03	2.21	2.42	2.66	2.97	3.35	3.80	4.32	4.83	5.29	5.72	6.02	6.45	6.96	7.66	8.45	9.37	10.34	11.47	12.91	56
32														0.70	0.93	1.16	1.36	1.56	1.75	1.96	2.14	2.31	2.52	2.81	3.21	3.72	4.26	4.78	5.26	5.71	6.02	6.45	6.96	7.66	8.45	9.37	10.34	11.47	12.91	57	
33														0.76	0.99	1.22	1.44	1.66	1.87	2.08	2.26	2.45	2.67	3.02	3.50	4.10	4.66	5.18	5.66	6.02	6.45	6.96	7.66	8.45	9.37	10.33	11.47	12.52	13.86	58	
34														0.81	1.05	1.30	1.52	1.77	2.00	2.23	2.44	2.64	2.92	3.33	3.87	4.47	5.06	5.60	6.02	6.45	6.96	7.66	8.45	9.37	10.33	11.47	12.52	13.44	14.96	59	
35														0.88	1.11	1.37	1.61	1.86	2.13	2.37	2.62	2.91	3.27	3.72	4.26	4.87	5.49	6.02	6.45	6.96	7.66	8.45	9.37	10.33	11.47	12.51	13.44	14.34	16.29	60	
36														0.93	1.17	1.43	1.69	1.96	2.22	2.51	2.87	3.25	3.69	4.14	4.68	5.29	5.95	6.44	6.96	7.66	8.45	9.37	10.33	11.47	12.51	13.44	14.33	15.43	17.94	61	
37														0.99	1.21	1.49	1.79	2.03	2.34	2.72	3.18	3.64	4.08	4.54	5.06	5.72	6.44	6.96	7.66	8.45	9.37	10.33	11.47	12.51	13.43	14.33	15.43	16.95	19.93	62	
38														1.06	1.34	1.63	1.88	2.16	2.53	3.01	3.54	4.04	4.50	4.95	5.49	6.16	6.96	7.65	8.45	9.37	10.33	11.47	12.51	13.43	14.33	15.43	16.94	18.92	22.14	63	
39														1.16	1.48	1.76	2.02	2.34	2.78	3.35	3.89	4.43	4.89	5.35	5.95	6.71	7.55	8.45	9.37	10.33	11.47	12.51	13.43	14.33	15.43	16.94	18.92	21.19	24.40	64	
40														1.24	1.59	1.91	2.21	2.58	3.12	3.70	4.29	4.79	5.30	5.86	6.57	7.37	8.28	9.24	10.32	11.47	12.51	13.43	14.33	15.43	16.94	18.91	21.19	23.46	26.63	65	
41														1.32	1.72	2.11	2.46	2.91	3.49	4.12	4.67	5.22	5.81	6.50	7.29	8.18	9.14	10.27	11.46	12.51	13.43	14.33	15.42	16.94	18.91	21.18	23.46	24.99	28.78	66	
42														1.41	1.90	2.35	2.77	3.26	3.84	4.47	5.09	5.71	6.44	7.22	8.10	9.09	10.21	11.46	12.51	13.43	14.33	15.42	16.94	18.91	21.18	23.45	24.98	26.47	30.87	67	
43														1.49	2.01	2.52	2.99	3.49	4.09	4.78	5.48	6.22	7.05	7.92	8.96	10.16	11.43	12.51	13.43	14.33	15.42	16.93	18.91	21.18	23.45	24.98	26.46	28.49	33.07	68	
44														1.60	2.16	2.68	3.16	3.70	4.35	5.12	5.96	6.79	7.70	8.67	10.00	11.37	12.51	13.43	14.32	15.42	16.93	18.90	21.18	23.45	24.98	26.46	28.48	30.79	35.25	69	
45														1.76	2.31	2.84	3.35	3.96	4.69	5.58	6.51	7.48	8.45	9.64	11.22	12.50	13.42	14.32	15.42	16.93	18.90	21.17	23.44	24.97	26.46	28.48	30.78	33.51	37.89	70	
46														1.92	2.46	2.98	3.53	4.24	5.10	6.07	7.12	8.17	9.30	10.68	12.21	13.42	14.32	15.42	16.93	18.90	21.17	23.44	24.97	26.46	28.47	30.78	33.50	36.88	40.78	71	
47														2.10	2.60	3.13	3.78	4.61	5.54	6.62	7.78	8.92	10.30	11.66	13.11	14.32	15.42	16.93	18.90	21.17	23.44	24.97	26.46	28.47	30.78	33.50	36.88	40.72	44.71	72	
48														2.28	2.81	3.42	4.13	4.97	5.96	7.13	8.39	9.67	11.23	12.51	13.99	15.42	16.93	18.90	21.17	23.44	24.97	26.46	28.47	30.78	33.50	36.88	40.72	44.71	48.66	73	
49														2.44	3.09	3.76	4.54	5.40	6.42	7.66	9.07	10.39	11.90	13.36	15.05	16.91	18.90	21.17	23.44	24.97	26.46	28.47	30.78	33.50	36.88	40.72	44.71	48.66	52.65	74	



Appendix C.1.e

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Male Smoker

Issue Age	Duration																									Ultimate	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	3.40	4.16	4.97	5.85	6.91	8.26	9.70	11.05	12.58	14.33	16.51	18.84	21.17	23.44	24.97	26.46	28.47	30.78	33.50	36.88	40.72	44.71	48.66	52.65	57.29	75		
51	2.95	3.80	4.65	5.52	6.39	7.48	8.79	10.25	11.74	13.45	15.65	18.42	21.07	23.44	24.97	26.46	28.47	30.78	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	76	
52	3.24	4.23	5.20	6.10	7.00	8.03	9.36	10.91	12.63	14.75	17.42	20.57	23.30	24.95	26.46	28.47	30.78	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	77	
53	3.42	4.60	5.68	6.69	7.64	8.73	10.17	11.97	13.92	16.48	19.52	22.79	24.65	26.46	28.47	30.78	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	78	
54	3.57	4.97	6.23	7.30	8.28	9.51	11.22	13.33	15.56	18.47	21.61	24.12	26.43	28.47	30.78	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	80	
55	3.76	5.38	6.77	7.86	8.96	10.45	12.50	14.91	17.35	20.34	22.78	25.72	28.47	30.78	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	99.05	81	
56	3.94	5.72	7.21	8.45	9.75	11.59	13.98	16.67	19.21	21.58	24.47	27.81	30.78	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	99.05	108.11	82	
57	4.10	6.03	7.68	9.16	10.77	12.94	15.61	18.43	21.01	23.89	27.19	30.76	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	99.05	108.11	117.61	83	
58	4.41	6.40	8.22	10.00	12.00	14.46	17.26	20.06	22.56	25.83	29.53	33.50	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	99.05	108.11	117.61	127.94	84	
59	4.78	6.83	8.88	10.98	13.34	16.05	18.92	21.61	24.03	27.68	31.88	36.88	40.72	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	99.05	108.11	117.61	127.94	140.09	85	
60	5.26	7.37	9.62	12.05	14.75	17.63	20.50	23.15	25.50	29.64	34.51	40.16	44.70	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	99.05	108.11	117.61	127.94	140.09	153.39	86	
61	5.82	7.99	10.41	13.12	16.12	19.20	22.08	24.63	27.00	31.79	37.19	43.10	48.66	52.64	57.19	62.23	67.94	74.54	82.05	90.07	99.05	108.11	117.61	127.94	140.09	153.39	167.69	87	
62	6.45	8.69	11.28	14.26	17.55	20.82	23.76	26.36	28.87	34.22	39.87	45.88	52.27	57.19	62.23	67.94	74.54	82.05	90.07	99.05	108.11	117.61	127.94	140.09	153.39	167.69	182.72	88	
63	6.88	9.50	12.47	15.75	19.21	22.65	25.78	28.61	31.42	37.12	42.94	49.16	55.94	62.23	67.94	74.54	82.05	90.07	99.05	108.11	117.61	127.94	140.09	153.39	167.69	182.72	198.27	89	
64	7.22	10.36	13.75	17.33	21.07	24.72	28.12	31.33	34.51	40.48	46.57	53.23	60.65	67.94	74.54	82.05	90.07	99.05	108.11	117.61	127.94	140.09	153.39	167.69	182.72	198.27	214.13	90	
65	7.46	11.21	15.08	19.11	23.13	27.04	30.75	34.30	37.90	44.25	50.82	58.14	66.39	74.54	82.05	90.07	99.05	108.11	117.61	127.94	140.09	153.39	167.69	182.72	198.27	214.13	228.43	91	
66	7.62	12.37	16.60	20.80	25.28	29.32	33.07	36.78	40.71	47.43	54.61	62.73	72.08	82.05	90.07	99.04	108.10	117.60	127.93	140.07	151.91	167.61	182.72	198.27	214.13	228.43	243.02	92	
67	8.06	13.69	18.21	22.68	27.66	31.77	35.58	39.41	43.62	50.82	58.77	67.94	78.41	89.83	99.03	108.09	117.59	127.91	140.05	151.16	166.28	181.96	198.20	214.13	228.43	243.02	258.10	93	
68	9.10	15.13	20.02	24.71	29.72	34.53	39.02	43.30	47.46	55.36	64.36	74.64	85.95	98.71	108.08	117.56	127.88	140.01	150.38	164.59	180.32	196.66	213.43	228.43	243.02	258.10	273.74	94	
69	10.05	16.71	21.99	26.89	30.69	37.65	41.95	45.90	50.06	60.02	70.00	82.47	96.02	110.56	125.54	141.81	159.14	177.54	196.99	217.29	238.29	259.94	283.24	307.19	331.74	356.89	382.64	95	
70	11.10	18.48	24.15	29.28	31.59	40.80	44.56	48.54	57.13	66.82	77.73	90.13	103.26	117.42	132.79	149.89	168.80	188.63	209.39	231.09	253.74	277.34	301.94	327.64	354.44	381.34	408.34	96	
71	13.66	20.44	26.51	30.42	35.89	43.33	46.80	53.78	61.92	72.10	84.11	96.93	110.83	126.17	143.83	162.80	183.19	204.00	226.24	249.92	275.04	301.64	329.74	359.44	389.74	420.74	452.44	97	
72	16.85	22.55	29.07	34.61	39.91	45.15	50.51	56.13	62.32	72.93	84.95	98.11	112.73	129.10	147.20	166.15	186.04	206.87	228.64	251.36	275.04	300.74	328.44	358.14	388.84	420.54	453.24	98	
73	19.27	26.84	33.13	38.32	42.78	47.05	51.59	59.97	64.01	74.50	86.95	100.86	116.53	133.97	153.09	173.62	195.32	218.19	242.24	267.44	293.74	321.14	350.64	381.34	413.04	445.74	479.44	99	
74	22.27	29.24	35.80	41.54	46.20	50.17	57.96	62.57	67.13	82.42	98.16	106.40	123.24	141.81	161.94	183.37	206.05	229.99	255.19	281.64	309.34	338.24	368.34	399.64	432.14	465.74	500.44	100	
75	25.71	30.87	38.25	45.54	49.56	56.30	61.50	66.87	80.33	96.95	105.39	122.27	140.93	161.22	182.91	199.60	215.45	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	396.34	417.34	101
76	26.15	33.72	41.53	49.09	55.02	60.99	66.71	78.30	95.75	104.87	121.17	140.46	160.90	178.83	197.18	214.79	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	419.74	442.74	102
77	26.66	35.89	44.85	53.60	60.31	66.54	77.59	94.54	104.57	120.54	136.69	157.04	174.84	194.79	214.12	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	420.74	444.74	469.74	103
78	27.89	37.96	48.33	59.45	66.36	76.71	93.33	104.24	119.89	133.28	149.37	170.95	192.44	213.46	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	104
79	29.51	40.56	52.91	66.20	75.58	92.16	103.96	119.29	131.58	145.65	167.14	190.11	212.79	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	105
80	31.21	44.22	58.59	74.23	91.00	103.66	118.69	129.89	144.00	162.85	185.71	208.38	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	106
81	33.34	48.83	65.79	84.05	103.39	118.11	128.26	143.00	160.39	180.42	207.74	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	107
82	36.18	54.81	74.72	95.72	117.56	126.69	142.05	159.55	178.03	207.10	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	612.74	108
83	40.52	62.46	85.36	109.01	125.14	141.12	158.71	175.67	206.45	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	612.74	643.74	109
84	46.93	71.93	97.55	123.60	140.19	157.88	173.35	205.81	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	612.74	643.74	675.74	110
85	55.48	83.11	111.11	139.26	157.05	171.06	205.17	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	612.74	643.74	675.74	708.74	111
86	65.85	96.06	126.24	156.24	168.80	204.54	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	612.74	643.74	675.74	708.74	742.74	112
87	77.84	111.08	143.62	166.58	203.91	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	612.74	643.74	675.74	708.74	742.74	777.74	113
88	91.94	129.05	164.39	203.27	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.74	421.74	446.74	472.74	498.74	525.74	553.74	582.74	612.74	643.74	675.74	708.74	742.74	777.74	812.74	114
89	109.59	150.88	202.65	243.02	258.10	273.74	291.05	306.33	322.44	339.45	357.42	376.40	397.7																

Appendix C.1.f

**ACLI Preferred Risk Statutory Mortality Table
2001 CSO Preferred Select & Ultimate - Male Smoker**

Issue Age	Duration																									Ultimate	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																	0.55	0.57	0.71	0.80	0.88	0.92	0.95	1.01	1.06	1.11	1.17	25
1																0.53	0.65	0.68	0.78	0.86	0.90	0.95	1.01	1.06	1.11	1.17	1.24	26
2															0.53	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.22	1.27	1.30	27
3													0.51	0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.22	1.27	1.31	28	
4												0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.22	1.27	1.31	1.37	1.42	29	
5											0.51	0.64	0.74	0.84	0.90	0.95	1.01	1.06	1.11	1.17	1.22	1.27	1.31	1.37	1.42	1.48	30	
6										0.51	0.64	0.74	0.84	0.90	0.95	1.00	1.05	1.11	1.17	1.20	1.21	1.24	1.26	1.28	1.31	1.34	31	
7										0.51	0.64	0.74	0.84	0.90	0.94	1.00	1.04	1.09	1.16	1.18	1.20	1.22	1.25	1.27	1.29	1.32	32	
8										0.50	0.64	0.74	0.84	0.89	0.93	0.98	1.03	1.09	1.15	1.18	1.20	1.22	1.25	1.27	1.29	1.32	33	
9								0.50	0.64	0.74	0.84	0.89	0.93	0.98	1.02	1.06	1.14	1.18	1.20	1.22	1.25	1.27	1.29	1.32	1.37	1.42	34	
10						0.50	0.50	0.63	0.74	0.84	0.89	0.93	0.96	1.01	1.06	1.12	1.18	1.20	1.22	1.25	1.27	1.29	1.32	1.37	1.42	1.46	35	
11					0.50	0.63	0.74	0.82	0.88	0.91	0.96	1.00	1.05	1.12	1.18	1.20	1.22	1.25	1.27	1.29	1.32	1.37	1.42	1.46	1.55	1.64	36	
12				0.50	0.63	0.74	0.81	0.86	0.90	0.95	0.99	1.04	1.12	1.18	1.20	1.22	1.25	1.27	1.29	1.32	1.37	1.42	1.46	1.55	1.64	1.75	37	
13			0.50	0.63	0.74	0.81	0.86	0.90	0.94	0.98	1.03	1.10	1.16	1.20	1.22	1.25	1.27	1.29	1.32	1.37	1.42	1.46	1.55	1.64	1.75	1.88	38	
14			0.50	0.63	0.74	0.81	0.86	0.88	0.93	0.97	1.01	1.08	1.15	1.20	1.22	1.25	1.27	1.29	1.32	1.37	1.42	1.46	1.55	1.64	1.75	1.88	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	1.41	1.46	1.55	1.64	1.75	1.88	2.02	40	
16	0.63	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	2.21	41	
17	0.74	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	2.43	42	
18	0.76	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	2.68	43	
19	0.76	0.79	0.82	0.85	0.89	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	2.99	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	3.31	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	3.62	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	3.95	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	4.14	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	5.16	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	5.74	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	3.90	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	7.47	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	17.88	18.95	20.40	22.06	24.01	30.63	70	
46	1.45	1.84	2.21	2.61	3.12	3.72	4.41	5.16	5.90	6.71	7.69	8.77	9.67	10.28	11.07	12.15	13.55	15.17	16.78	17.88	18.95	20.40	22.06	24.01	27.26	32.97	71	
47	1.59	1.95	2.33	2.79	3.38	4.05	4.81	5.63	6.44	7.42	8.39	9.42	10.28	11.07	12.15	13.55	15.17	16.78	17.88	18.95	20.40	22.06	24.00	27.26	32.77	36.14	72	
48	1.73	2.11	2.54	3.04	3.65	4.35	5.18	6.08	6.98	8.09	9.00	10.05	11.07	12.15	13.55	15.17	16.78	17.88	18.95	20.40	22.06	24.00	27.26	32.77	36.14	39.34	73	
49	1.84	2.30	2.79	3.34	3.96	4.69	5.56	6.56	7.50	8.57	9.6																	

Appendix C.1.f

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Preferred Select & Ultimate - Male Smoker

Issue Age	Duration																									Ultimate	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	75	
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	76	
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	77	
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	78	
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	79	
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	80	
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	81	
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	82	
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	83	
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	84	
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	85	
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	86	
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	87	
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	88	
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	89	
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	90	
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	91	
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	92	
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	94	
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	137.81	153.38	166.91	187.81	208.32	236.04	253.19	271.16	291.05	95	
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	96	
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	322.44	97	
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	322.44	339.45	98	
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	150.14	176.51	185.14	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	99
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	100	
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	390.77	101	
77	19.35	25.87	32.20	38.39	43.18	47.63	55.48	67.49	75.20	87.86	101.69	119.98	138.08	159.84	183.44	236.04	253.19	271.16	291.05	306.33	322.44	339.45	357.42	376.40	390.77	405.92	102	
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	405.92	421.83	103	
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	405.92	421.83	438.57	104	
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	105	
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	483.10	106	
82	26.41	39.57	53.64	68.98	85.75	94.41	108.75	126.20	146.27	177.50	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	107	
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	507.51	533.44	108	
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	109	
85	40.66	61.14	83.03	106.66	124.26	140.64	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	110	
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	111	
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	621.35	654.35	112	
88	71.11	102.50	135.25	174.26	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	654.35	689.38	113	
89	87.36	124.31	173.73	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	654.35	689.38	726.56	114	
90	109.75	173.20	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	654.35	689.38	726.56	766.01	115	
91	162.55	226.03	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.													

Appendix C.1.g

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Residual Standard Select & Ultimate - Male Smoker

Issue Age	Duration																									Ultimate	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																0.85	0.88	1.08	1.24	1.35	1.43	1.49	1.56	1.63	1.72	1.82	25			
1																0.99	1.04	1.22	1.32	1.41	1.49	1.56	1.63	1.72	1.82	1.92	26			
2															0.81	0.99	1.17	1.31	1.41	1.49	1.56	1.63	1.72	1.82	1.91	2.02	27			
3															0.97	1.15	1.30	1.41	1.49	1.56	1.63	1.72	1.82	1.89	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	1.89	1.94	1.98	2.02	29				
5																											30			
6											0.78	0.97	1.15	1.30	1.40	1.49	1.55	1.62	1.72	1.82	1.85	1.88	1.91	1.94	1.98	2.02	31			
7											0.78	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	1.89	1.92	1.96	1.99	2.03	2.08	2.17	34
10																												35		
11																												36		
12																												37		
13																												38		
14																												39		
15																												40		
16																												41		
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44																												69		
45																												70		
46																												71		
47																												72		
48																												73		
49																												74		



Appendix C.1.g

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Residual Standard Select & Ultimate - Male Smoker

Issue Age	Duration																									Ultimate	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	31.94	34.65	37.69	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	79.76	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	172.41	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	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	339.45	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	230.28	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	86.56	100.27	119.29	137.65	157.48	178.22	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	80.20	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	81.11	87.90	107.56	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	101
77	29.80	40.20	50.28	60.14	67.68	74.67	81.11	87.90	107.56	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	133.20	146.04	160.38	182.22	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	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	105	
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	106	
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	107	
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	108	
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	109	
85	61.86	92.56	123.19	153.28	171.15	184.13	217.75	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	110	
86	73.19	106.38	138.87	170.26	181.68	217.07	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	111	
87	86.05	122.09	156.43	179.28	216.40	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	654.35	112	
88	100.90	140.47	176.91	215.72	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	654.35	689.38	113	
89	119.15	162.29	215.06	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	654.35	689.38	726.56	114	
90	142.85	214.39	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	654.35	689.38	726.56	766.01	115	
91	201.16	246.01	260.20</																									

Appendix C.2.a

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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																	0.39	0.41	0.42	0.45	0.45	0.46	0.48	0.48	0.50	0.50	25	
1																0.38	0.40	0.41	0.44	0.45	0.46	0.48	0.48	0.49	0.50	0.52	26	
2															0.37	0.39	0.40	0.43	0.44	0.46	0.48	0.48	0.49	0.50	0.52	0.57	27	
3															0.37	0.39	0.40	0.43	0.44	0.45	0.47	0.48	0.49	0.50	0.52	0.56	28	
4													0.37	0.39	0.40	0.42	0.43	0.45	0.47	0.47	0.49	0.50	0.52	0.56	0.58	0.62	29	
5															0.36	0.38	0.39	0.41	0.42	0.43	0.44	0.47	0.49	0.50	0.52	0.56	30	
6															0.36	0.37	0.38	0.41	0.42	0.43	0.46	0.46	0.49	0.50	0.52	0.56	31	
7															0.36	0.37	0.38	0.41	0.42	0.43	0.46	0.46	0.49	0.50	0.52	0.56	32	
8															0.35	0.37	0.38	0.40	0.42	0.42	0.45	0.46	0.48	0.50	0.52	0.56	33	
9															0.35	0.36	0.37	0.40	0.41	0.42	0.44	0.45	0.48	0.50	0.52	0.55	34	
10															0.34	0.36	0.36	0.39	0.40	0.41	0.44	0.45	0.47	0.49	0.50	0.52	35	
11															0.33	0.35	0.36	0.38	0.39	0.40	0.43	0.45	0.46	0.49	0.51	0.54	36	
12															0.33	0.34	0.35	0.37	0.38	0.39	0.42	0.44	0.46	0.48	0.50	0.54	37	
13															0.33	0.34	0.34	0.36	0.37	0.38	0.41	0.43	0.45	0.47	0.50	0.53	38	
14															0.33	0.34	0.34	0.35	0.37	0.37	0.40	0.41	0.44	0.46	0.50	0.53	39	
15															0.33	0.34	0.34	0.35	0.36	0.37	0.38	0.40	0.42	0.45	0.49	0.52	40	
16															0.33	0.34	0.34	0.35	0.36	0.37	0.38	0.39	0.42	0.45	0.49	0.52	41	
17															0.33	0.34	0.34	0.35	0.36	0.37	0.38	0.41	0.42	0.45	0.49	0.52	42	
18															0.33	0.34	0.34	0.35	0.36	0.37	0.38	0.41	0.42	0.45	0.49	0.52	43	
19															0.32	0.32	0.33	0.35	0.36	0.38	0.40	0.44	0.48	0.51	0.56	0.61	44	
20															0.30	0.31	0.33	0.34	0.36	0.39	0.43	0.47	0.50	0.55	0.60	0.66	45	
21															0.28	0.30	0.32	0.35	0.37	0.41	0.46	0.48	0.54	0.58	0.64	0.69	46	
22															0.27	0.29	0.33	0.35	0.39	0.44	0.47	0.52	0.57	0.63	0.68	0.74	47	
23															0.25	0.29	0.32	0.36	0.41	0.45	0.50	0.56	0.61	0.66	0.72	0.78	48	
24															0.25	0.29	0.33	0.38	0.42	0.47	0.53	0.58	0.65	0.70	0.76	0.82	49	
25															0.24	0.30	0.34	0.39	0.44	0.50	0.56	0.62	0.68	0.74	0.80	0.86	50	
26															0.25	0.31	0.35	0.41	0.46	0.53	0.59	0.64	0.71	0.77	0.84	0.90	51	
27															0.27	0.31	0.37	0.43	0.49	0.55	0.61	0.67	0.74	0.81	0.87	0.93	52	
28															0.28	0.33	0.39	0.45	0.51	0.57	0.64	0.70	0.77	0.83	0.91	0.99	53	
29															0.30	0.36	0.42	0.47	0.53	0.60	0.65	0.74	0.80	0.87	0.95	1.04	54	
30															0.32	0.38	0.43	0.50	0.55	0.62	0.69	0.75	0.82	0.92	1.01	1.10	55	
31															0.35	0.41	0.46	0.52	0.58	0.65	0.72	0.79	0.87	0.97	1.06	1.18	56	
32															0.37	0.42	0.48	0.54	0.61	0.68	0.75	0.83	0.93	1.03	1.15	1.28	57	
33															0.39	0.44	0.50	0.57	0.64	0.72	0.81	0.90	0.99	1.12	1.26	1.41	58	
34															0.40	0.45	0.52	0.60	0.67	0.76	0.86	0.97	1.08	1.22	1.38	1.55	59	
35															0.41	0.48	0.54	0.62	0.71	0.82	0.93	1.06	1.19	1.35	1.52	1.71	60	
36															0.43	0.50	0.57	0.67	0.77	0.88	1.01	1.15	1.32	1.49	1.67	1.89	61	
37															0.44	0.51	0.60	0.71	0.82	0.96	1.10	1.27	1.44	1.64	1.85	2.09	62	
38															0.46	0.55	0.65	0.76	0.89	1.03	1.20	1.38	1.58	1.80	2.04	2.30	63	
39															0.49	0.59	0.69	0.83	0.97	1.13	1.32	1.52	1.73	1.98	2.24	2.53	64	
40															0.54	0.64	0.76	0.90	1.06	1.24	1.44	1.67	1.91	2.17	2.46	2.77	65	
41															0.58	0.70	0.84	0.99	1.17	1.37	1.58	1.82	2.09	2.38	2.70	3.05	66	
42															0.63	0.77	0.92	1.10	1.29	1.50	1.75	2.01	2.29	2.61	2.95	3.35	67	
43															0.70	0.85	1.03	1.21	1.44	1.67	1.93	2.21	2.52	2.86	3.25	3.66	68	
44															0.77	0.94	1.14	1.36	1.59	1.85	2.12	2.43	2.77	3.14	3.56	4.00	69	
45															0.85	1.04	1.26	1.49	1.75	2.04	2.34	2.68	3.05	3.45	3.88	4.38	70	
46															0.93	1.15	1.39	1.64	1.93	2.24	2.58	2.94	3.34	3.77	4.25	4.79	71	
47															1.01	1.25	1.52	1.80	2.12	2.45	2.82	3.21	3.63	4.11	4.63	5.21	72	
48															1.11	1.37	1.65	1.97	2.29	2.65	3.05	3.48	3.95	4.46	5.03	5.65	6.33	73
49															1.17	1.44	1.80	2.12	2.48	2.86	3.29	3.75	4.25	4.81	5.42	6.10	6.84	74



Appendix C.2.a

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	1.22	1.58	1.93	2.27	2.65	3.06	3.52	4.01	4.55	5.16	5.83	6.57	7.37	8.27	9.26	10.32	11.48	12.76	14.09	15.34	16.75	18.37	20.13	22.08	24.24	26.64	75
51	1.30	1.74	2.09	2.43	2.84	3.26	3.75	4.28	4.87	5.52	6.25	7.05	7.94	8.93	10.00	11.18	12.47	13.89	15.32	16.75	18.37	20.13	22.08	24.24	26.64	29.23	76
52	1.37	1.92	2.25	2.60	3.01	3.46	3.97	4.54	5.18	5.90	6.69	7.57	8.53	9.62	10.82	12.12	13.56	15.14	16.71	18.37	20.13	22.08	24.24	26.56	29.15	32.08	77
53	1.45	2.05	2.41	2.77	3.19	3.66	4.20	4.82	5.51	6.29	7.15	8.12	9.19	10.39	11.71	13.15	14.78	16.55	18.31	20.13	22.08	24.24	26.56	29.15	31.96	35.23	78
54	1.53	2.19	2.58	2.95	3.38	3.88	4.45	5.11	5.86	6.70	7.66	8.72	9.91	11.24	12.72	14.34	16.13	18.12	20.07	22.06	24.22	26.56	29.15	31.96	35.09	38.63	79
55	1.62	2.34	2.77	3.15	3.60	4.12	4.73	5.43	6.24	7.17	8.22	9.40	10.72	12.20	13.85	15.68	17.69	19.92	22.00	24.21	26.56	29.15	31.96	35.09	38.52	42.43	80
56	1.77	2.51	2.99	3.39	3.86	4.41	5.07	5.83	6.72	7.72	8.87	10.17	11.64	13.31	15.14	17.19	19.47	21.94	24.12	26.54	29.12	31.96	35.08	38.49	42.27	47.59	81
57	1.87	2.69	3.24	3.65	4.16	4.75	5.46	6.30	7.25	8.36	9.62	11.06	12.69	14.54	16.59	18.88	21.44	24.05	26.44	29.08	31.92	35.05	38.49	42.22	46.37	53.41	82
58	1.95	2.87	3.49	3.93	4.49	5.15	5.92	6.84	7.88	9.10	10.48	12.07	13.87	15.94	18.21	20.80	23.65	26.35	28.98	31.89	35.01	38.44	42.21	46.36	50.94	59.21	83
59	2.11	3.05	3.76	4.25	4.85	5.58	6.43	7.43	8.59	9.94	11.47	13.23	15.23	17.50	20.06	22.92	26.11	28.88	31.76	34.98	38.40	42.16	46.31	50.87	55.89	65.62	84
60	2.22	3.24	4.03	4.56	5.23	6.04	6.99	8.11	9.40	10.89	12.60	14.54	16.79	19.30	22.13	25.31	28.76	31.66	34.83	38.35	42.11	46.24	50.85	55.87	61.33	72.84	85
61	2.34	3.43	4.30	4.89	5.62	6.52	7.58	8.83	10.29	11.95	13.87	16.04	18.53	21.34	24.49	28.02	31.53	34.72	38.20	42.01	46.18	50.74	55.80	61.30	67.39	79.39	86
62	2.51	3.64	4.58	5.21	6.02	7.02	8.21	9.61	11.25	13.12	15.28	17.74	20.52	23.67	27.19	31.13	34.57	38.07	41.89	46.08	50.67	55.71	61.22	67.29	74.04	89.25	87
63	2.74	3.85	4.85	5.53	6.42	7.52	8.86	10.44	12.29	14.42	16.86	19.64	22.77	26.29	30.23	34.47	37.91	41.75	45.93	50.55	55.58	61.13	67.18	73.92	81.28	99.55	88
64	3.02	4.67	5.14	5.86	6.83	8.06	9.56	11.34	13.43	15.83	18.60	21.75	25.28	29.21	33.61	37.79	41.57	45.77	50.38	55.39	60.98	67.07	73.78	81.13	89.23	110.53	89
65	3.34	4.96	5.45	6.21	7.27	8.63	10.31	12.32	14.68	17.41	20.55	24.09	28.04	32.49	37.40	41.43	45.58	50.21	55.20	60.75	66.89	73.59	80.97	89.05	98.04	120.65	90
66	3.52	5.31	5.79	6.61	7.78	9.29	11.18	13.45	16.14	19.22	22.74	26.75	31.22	36.22	41.37	45.52	50.13	55.12	60.67	66.79	73.46	80.83	88.96	97.83	107.62	125.77	91
67	3.68	5.68	6.17	7.07	8.36	10.07	12.20	14.76	17.77	21.28	25.26	29.75	34.80	40.39	45.51	50.08	55.11	60.65	66.70	73.37	80.71	88.82	97.69	107.54	118.24	135.84	92
68	4.08	6.08	6.64	7.63	9.08	10.99	13.40	16.28	19.70	23.63	28.11	33.16	38.80	45.04	50.02	55.05	60.58	66.63	73.35	80.69	88.71	97.65	107.40	118.18	130.09	150.78	93
69	4.50	6.54	7.16	8.28	9.93	12.09	14.79	18.07	21.89	26.31	31.34	36.99	43.26	50.01	55.04	60.50	66.61	73.26	80.60	88.68	97.61	107.35	118.12	130.00	143.01	169.64	94
70	4.98	7.03	7.78	9.07	10.94	13.39	16.45	20.13	24.44	29.39	34.97	41.27	48.24	55.02	60.49	66.59	73.23	80.57	88.64	97.47	107.18	117.92	129.76	142.85	157.36	192.92	95
71	5.55	7.59	8.49	10.00	12.16	14.94	18.39	22.53	27.35	32.88	39.11	46.07	53.82	60.46	65.93	72.86	80.29	88.51	97.40	107.09	117.80	129.49	142.51	157.07	172.73	215.03	96
72	7.56	8.20	9.32	11.10	13.58	16.77	20.67	25.30	30.69	36.85	43.77	51.46	59.94	65.28	72.48	80.10	88.30	97.34	107.01	117.69	129.34	142.31	156.64	172.16	189.50	237.79	97
73	8.17	8.93	10.29	12.40	15.28	18.89	23.29	28.48	34.49	41.34	48.97	57.45	64.69	72.11	79.84	88.16	97.28	106.93	117.59	129.20	142.12	156.38	171.79	188.80	207.57	241.69	98
74	8.86	9.79	11.47	13.97	17.26	21.37	26.32	32.13	38.81	46.37	54.80	64.05	71.75	79.60	88.06	97.17	106.81	117.55	129.03	141.92	156.15	171.51	188.62	207.30	227.94	254.74	99
75	9.61	10.84	12.90	15.82	19.60	24.26	29.80	36.31	43.71	52.07	61.28	71.43	79.44	87.98	97.16	106.81	117.54	129.02	141.91	156.13	171.49	188.58	207.24	227.84	250.35	275.46	100
76	10.53	12.11	14.59	17.96	22.27	27.51	33.69	40.84	48.99	58.10	68.15	79.20	87.90	97.16	106.80	117.43	129.02	141.90	155.97	171.48	188.40	207.04	227.64	250.35	275.46	297.55	101
77	11.76	13.73	16.64	20.52	25.36	31.20	38.06	45.94	54.82	64.83	75.78	87.78	97.07	106.80	117.43	129.01	141.77	155.97	171.32	188.40	207.04	227.64	250.35	275.46	297.55	322.19	102
78	13.35	15.74	19.13	23.53	28.97	35.42	42.98	51.64	61.34	72.24	84.06	97.06	106.80	117.42	128.89	141.76	155.82	171.31	188.23	207.04	227.63	250.35	275.21	297.55	321.89	349.04	103
79	14.12	18.26	22.14	27.08	33.10	40.27	48.56	57.97	68.55	80.30	93.17	106.69	117.31	128.89	141.63	155.82	171.15	188.22	206.84	227.63	250.34	275.20	297.55	321.89	348.39	378.60	104
80	15.68	21.37	25.73	31.25	37.90	45.72	54.78	65.02	76.47	89.19	102.98	117.19	128.76	141.49	155.53	171.14	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.42	378.60	410.56	105
81	17.52	25.11	29.99	36.06	43.38	51.90	61.71	72.78	85.15	98.86	113.71	128.76	141.49	155.53	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	19.55	29.62	34.99	41.63	49.56	58.80	69.39	81.32	94.64	109.38	125.29	141.35	155.37	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	21.63	34.89	40.80	48.01	56.58	66.55	77.85	90.67	104.95	120.73	137.77	155.37	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	26.21	40.69	47.48	55.23	64.38	75.06	87.24	100.95	116.12	132.85	151.02	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	30.97	47.36	55.05	63.29	73.12	84.43	97.40	112.00	128.15	145.96	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	39.61	54.93	63.20	72.33	82.69	94.78	108.56	123.95	141.09	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	616.32	111
87	45.98	63.05	72.16	82.34	93.27	105.95	120.50	136.78	154.92	174.97	196.79	220.58	246.18	273.81	297.28	321.89	343.86	378.60	410.56	442.89	476.42	510.64	545.80	581.76	616.32	649.84	112
88	56.89	72.06	82.14	93.02	104.79	118.12	133.35	150.50	169.63	190.78	213.64	238.79	265.89	290.60	316.18	343.47	372.12	402.43	434.38	467.99	503.25	540.16	578.73	616.32	649.84	680.36	113
89	69.43	82.04	92.89	104.53	117.19	131.16	147.12	165.13	185.26	207.34	231.62	257.93	282.94	308.03	334.90	363.24	393.32	425.13	458.68	493.98	531.01	569.77	610.27	649.84	680.36	723.38	114
90	81.97	92.80	104.41	117.03	130.57	145.29	162.00	180.74	201.86	225.06	250.39	275.49	299.92	326.22	354.08	383.78	415.30	448.65	483.84	520.85	559.70	600.36	642.87	680.36	723.38	763.40	115
91	92.73	104.31	116.91	130.40	144.93	160.28	177.74	197.32	219.24	243.59	268.54	292.11	317.37	344.87	374.01	405.07	438.07	472.99	509.84	548.62	589.31	631.94	676.50	722.98	763.40	804.92	116
92	104.25	116.82	130.28	144.76	160.05	176.30	194.48	214.91	237.63	2																	

Appendix C.2.b

ACLI Preferred Risk Statutory Mortality Table

2001 CSO Super Preferred Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	0.25	0.25	0.26	0.27	0.28	0.28	0.29	0.30	0.31	25			
1																0.22	0.24	0.25	0.26	0.27	0.28	0.28	0.29	0.29	0.31	0.31	0.32	26		
2															0.22	0.24	0.25	0.27	0.27	0.28	0.28	0.29	0.29	0.31	0.31	0.31	0.34	27		
3															0.22	0.24	0.25	0.27	0.27	0.28	0.28	0.29	0.29	0.31	0.31	0.34	0.36	28		
4													0.22	0.24	0.24	0.25	0.26	0.27	0.28	0.29	0.29	0.31	0.31	0.34	0.34	0.36	0.38	29		
5											0.21	0.21	0.23	0.24	0.25	0.26	0.27	0.28	0.29	0.29	0.31	0.31	0.34	0.36	0.38	0.39	30			
6											0.21	0.23	0.24	0.24	0.26	0.27	0.27	0.29	0.29	0.31	0.31	0.34	0.36	0.38	0.38	0.41	31			
7											0.21	0.23	0.23	0.24	0.26	0.26	0.27	0.28	0.29	0.31	0.31	0.34	0.36	0.38	0.38	0.41	0.44	32		
8											0.21	0.23	0.23	0.24	0.26	0.26	0.27	0.28	0.29	0.31	0.31	0.34	0.36	0.38	0.38	0.41	0.43	0.46	33	
9											0.21	0.22	0.23	0.24	0.25	0.26	0.26	0.28	0.29	0.31	0.31	0.33	0.36	0.38	0.38	0.41	0.43	0.46	0.50	34
10							0.20	0.20	0.22	0.22	0.23	0.25	0.25	0.26	0.28	0.28	0.30	0.31	0.33	0.35	0.38	0.38	0.41	0.43	0.46	0.49	0.53	0.54	35	
11							0.22	0.22	0.22	0.23	0.24	0.25	0.26	0.28	0.28	0.30	0.31	0.33	0.35	0.38	0.38	0.41	0.43	0.46	0.49	0.53	0.57	0.57	36	
12					0.20	0.21	0.22	0.22	0.22	0.24	0.24	0.25	0.27	0.28	0.30	0.30	0.33	0.35	0.37	0.38	0.41	0.43	0.46	0.49	0.53	0.57	0.62	37		
13				0.20	0.21	0.21	0.21	0.22	0.22	0.23	0.24	0.25	0.27	0.27	0.29	0.30	0.32	0.35	0.37	0.38	0.41	0.43	0.46	0.49	0.53	0.57	0.61	0.65	38	
14			0.20	0.21	0.21	0.21	0.21	0.23	0.23	0.24	0.26	0.27	0.29	0.30	0.32	0.35	0.37	0.38	0.41	0.43	0.46	0.49	0.53	0.56	0.61	0.64	0.68	39		
15		0.20	0.21	0.21	0.21	0.23	0.23	0.23	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	0.56	0.61	0.64	0.68	0.72	0.77	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	0.77	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	0.81	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	0.87	43			
19	0.20	0.21	0.21	0.22	0.23	0.24	0.24	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	0.94	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	1.02	45			
21	0.19	0.19	0.21	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	2.40	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	2.71	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	65			
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	66			
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	11.70	70			
46	0.64	0.76	0.89	1.03	1.19	1.36	1.54	1.74	1.96	2.19	2.45	2.74	3.05	3.39	3.77	4.17	4.63	5.49	6.69	7.55	8.20	8.88	9.67	10.50	11.43	12.81	71			
47	0.70	0.82	0.97	1.13	1.30	1.47	1.68	1.88	2.12	2.38	2.66	2.97	3.31	3.68	4.08	4.52	5.02	6.11	7.44	8.16	8.88	9.67	10.50	11.43	12.61	14.04	72			
48	0.75	0.90	1.05	1.22	1.40	1.60	1.80	2.04	2.30	2.57	2.87	3.21	3.58	3.98	4.43	4.90	5.44	6.69	8.13	8.88	9.60	10.42	11.43	12.61	13.73	15.37	73			
49	0.80	0.95	1.14	1.31	1.50	1.71	1.94	2.20	2.46	2.76																				

Appendix C.2.b

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Super Preferred Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	0.83	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	17.35	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	49.24	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	19.71	25.84	29.28	30.68	31.14	33.25	36.26	38.97	46.36	48.75	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	108.00	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	90.20	107.80	129.15	154.95	212.92	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	300
76	6.24	7.11	8.43	10.20	12.46	15.20	18.43	22.16	26.43	31.66	38.12	46.13	54.10	63.82	75.45	89.76	107.11	128.25	153.58	171.48	188.40	207.04	227.64	250.35	275.46	297.55	301
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	302.19	302
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	303
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	304
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	170.98	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.42	378.60	410.56	405
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	406
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	407
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	408
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	409
85	17.83	27.14	32.76	39.60	48.60	60.12	74.80	93.20	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	410
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	411
87	27.70	39.41	47.95	58.64	71.66	88.21	109.04	134.71	154.92	174.97	196.79	220.58	246.18	273.81	297.28	321.89	343.86	378.60	410.56	442.89	476.42	510.64	545.80	581.76	616.33	649.85	412
88	35.77	47.86	58.47	71.45	87.24	106.89	131.33	150.50	169.63	190.78	213.64	238.79	265.89	290.60	316.18	343.47	372.12	402.43	434.38	467.99	503.25	540.16	578.73	616.33	649.85	680.36	413
89	46.18	58.37	71.33	87.00	106.05	129.17	147.12	165.13	185.26	207.34	231.62	257.93	282.94	308.03	334.90	363.24	393.32	425.13	458.68	493.98	531.01	569.77	610.28	649.85	680.36	723.38	414
90	58.31	71.24	86.88	105.88	128.59	145.29	162.00	180.74	201.86	225.06	250.39	275.49	299.92	326.22	354.08	383.78	415.30	448.65	483.84	520.85	559.70	600.37	642.88	680.36	723.38	763.40	415
91	71.17	86.79	105.76	128.42	144.93	160.28	177.74	197.32	219.24	243.59	268.54	292.11	317.37	344.87	374.01	405.07	438.07	472.99	509.84	548.62	589.32	631.95	676.50	722.98	763.40	804.92	416
92	86.73	105.68	128.30	144.76	160.05	176.30	194.48	214.91	237.63	262.37	284.89	309.20	335.85	364.25	394.68	427.14	461.63	498.15	536.69	577.27	619.88	664.50	711				

Appendix C.2.c

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Preferred Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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																0.28	0.29	0.31	0.32	0.33	0.34	0.35	0.37	0.37	0.38	0.38	25
1															0.27	0.30	0.31	0.33	0.34	0.35	0.37	0.37	0.38	0.38	0.40	0.41	26
2														0.27	0.30	0.32	0.33	0.34	0.35	0.37	0.37	0.38	0.38	0.40	0.43	27	
3													0.27	0.30	0.32	0.33	0.34	0.34	0.36	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	0.38	0.40	0.42	0.45	0.48	0.48	29	
5											0.27	0.27	0.29	0.30	0.31	0.33	0.34	0.36	0.36	0.38	0.38	0.40	0.42	0.45	0.48	0.49	30
6										0.27	0.28	0.29	0.30	0.32	0.33	0.34	0.35	0.36	0.38	0.38	0.40	0.42	0.45	0.47	0.49	0.52	31
7									0.26	0.28	0.28	0.29	0.30	0.32	0.33	0.35	0.35	0.38	0.38	0.40	0.42	0.45	0.47	0.49	0.52	0.55	32
8								0.26	0.28	0.28	0.29	0.30	0.32	0.32	0.35	0.35	0.37	0.38	0.40	0.42	0.45	0.47	0.49	0.52	0.54	0.58	33
9							0.26	0.28	0.28	0.30	0.31	0.32	0.34	0.35	0.37	0.38	0.40	0.41	0.45	0.45	0.47	0.49	0.52	0.54	0.58	0.63	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	0.26	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	0.27	0.28	0.29	0.29	0.30	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	0.78	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	0.77	0.82	38
14		0.25	0.26	0.26	0.26	0.26	0.29	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	0.86	39
15	0.25	0.26	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	0.28	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	0.96	41
17	0.26	0.26	0.26	0.26	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	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	5.22	5.87	6.65	7.47	8.24	8.97	9.73	10.60	11.59	68
44	0.63	0.75	0.90	1.06	1.23	1.41	1.61	1.85	2.09	2.36	2.66	2.98	3.36	3.74	4.18	4.63	5.13	5.69	6.51	7.42	8.24	8.97	9.70	10.57	11.48	12.61	69
45	0.69	0.83	0.99	1.17	1.35	1.55	1.78	2.02	2.29	2.59	2.90	3.26	3.65	4.09	4.54	5.04	5.61	6.29	7.28	8.24	8.94	9.70	10.52	11.48	12.48	13.75	70
46	0.75	0.91	1.09	1.27	1.48	1.71	1.95	2.22	2.51	2.82	3.16	3.56	3.98	4.44	4.94	5.49	6.08	6.95	8.05	8.94	9.70	10.52	11.45	12.45	13.61	15.05	71
47	0.82	0.99	1.19	1.39	1.62	1.86	2.13	2.42	2.72	3.07	3.44	3.86	4.32	4.81	5.36	5.95	6.60	7.64	8.86	9.67	10.52	11.45	12.45	13.56	14.91	16.51	72
48	0.89	1.08	1.29	1.51	1.76	2.02	2.30	2.62	2.95	3.33	3.73	4.18	4.68	5.21	5.81	6.45	7.15	8.33	9.65	10.52	11.40	12.39	13.56	14.91	16.29	18.09	73
49	0.94	1.14	1.40	1.64	1.89	2.17	2.49	2.81	3.18	3.58	4.03	4.52	5.05	5.64	6.30	6.99	7.77	9.10	10.46	11.40	12.39	13.56					

Appendix C.2.c

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Preferred Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	0.99	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	21.74	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	23.89	26.75	77
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	26.42	29.69	78
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	29.30	32.91	79
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	39.86	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	38.83	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	38.63	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	44.91	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	133.59	154.53	171.32	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	42.79	51.54	62.10	74.92	90.24	108.49	129.83	153.94	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	108	
84	19.49	29.94	35.31	41.81	49.90	59.93	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	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	174.97	196.79	220.58	246.18	273.81	297.28	321.89	343.86	378.60	410.56	442.89	476.42	510.64	545.80	581.76	616.33	649.85	112	
88	44.21	57.53	67.93	80.07	94.26	111.38	132.15	150.50	169.63	190.78	213.64	238.79	265.89	290.60	316.18	343.47	372.12	402.43	434.38	467.99	503.25	540.16	578.73	616.33	649.85	680.36	113	
89	55.47	67.84	79.95	94.01	110.50	129.96	147.12	165.13	185.26	207.34	231.62	257.93	282.94	308.03	334.90	363.24	393.32	425.13	458.68	493.98	531.01	569.77	610.28	649.85	680.36	723.38	114	
90	67.77	79.86	93.89	110.34	129.38	145.29	162.00	180.74	201.86	225.06	250.39	275.49	299.92	326.22	354.08	383.78	415.30	448.65	483.84	520.85	559.70	600.37	642.88	680.36	723.38	763.40	115	
91	79.79	93.80	110.22	129.21	144.93	160.28	177.74	197.32	219.24	243.59	268.54	292.11	317.37	344.87	374.01	405.07	438.07	472.99	509.84	548.62	589.32	631.95	676.50	722.98	763.40	804.92	116	
92	93.73	110.13	129.09	144.76	160.05	176.30	194.48	214.91	237.63	262.37	284.89	309.20	335.85	364.25	394.6													

Appendix C.2.d

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Residual Standard Select & Ultimate - Female Nonsmoker

Issue Age	Duration																									Ultimate	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	1.35	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	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	35.13	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	38.39	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	41.91	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	45.80	80
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	51.14	81
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	57.12	82
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	63.01	83
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	69.49	84
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	76.75	85
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	83.22	86
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	93.09	87
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	92.27	103.30	88
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	57.12	63.01	69.49	76.75	83.22	92.27	103.30	114.09	89
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	112.89	123.89	90
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	118.19	128.46	91
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	138.01	92
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	137.61	147.71	93
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	147.71	152.38	94
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	152.38	160.54	95
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	169.92	182.97	96
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	169.92	182.97	197.55	97
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	207.79	227.97	98
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	216.69	237.97	99
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	282.94	100
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	302.95	101
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	302.95	332.19	102
77	13.43	15.70	19.08	23.59	29.23	36.02	44.01	53.18	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	302.95	332.19	364.04	103
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	275.21	297.55	321.89	349.04	378.60	104
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	275.20	297.55	321.89	348.39	378.60	410.56	105
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	136.26	146.16	156.34	171.14	188.04	206.83	227.40	250.11	275.19	297.55	321.89	347.42	378.60	410.56	443.32	106
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	476.88	107
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	510.64	108
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	545.80	109
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	581.76	110
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	345.15	378.60	410.56	443.32	476.88	510.64	545.80	581.76	616.33	111
86	45.31	62.58	71.33	80.66	90.85	102.32	114.79	128.00	141.82	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	649.85	112
87	52.26	71.17	80.47	90.48	100.68	112.03	124.43	137.49	154.92	174.97	196.79	220.58	246.18	273.81	297.28	321.89	343.86	378.60	410.56	442.89	476.42	510.64	545.80	581.76	616.33	649.85	680.36	113
88	64.15	80.37	90.26	100.43	110.80	121.97	134.05	150.50	169.63	190.78	213.64	238.79	265.89	290.60	316.18	343.47	372.12	402.43	434.38	467.99	503.25	540.16	578.73	616.33	649.85	680.36	723.38	114
89	77.42	90.16	100.30	110.54	121.02	131.84	147.12	165.13	185.26	207.34	231.62	257.93	282.94	308.03	334.90	363.24	393.32	425.13	458.68	493.98	531.01	569.77	610.28	649.85	680.36	723.38	763.40	115
90	90.09	100.20	110.42	120.86	131.25	145.29	162.00	180.74	201.86	225.06	250.39	275.49	299.32	326.22	354.08	383.78	415.30	448.65	483.84	520.85	559.70							

Appendix C.2.e

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Female Smoker

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	0.54	0.58	0.61	0.65	0.67	0.72	0.77	25	
1																0.40	0.45	0.49	0.53	0.58	0.61	0.65	0.67	0.71	0.75	0.81	26	
2															0.39	0.43	0.47	0.51	0.56	0.61	0.65	0.67	0.71	0.75	0.80	0.87	27	
3															0.39	0.43	0.47	0.51	0.56	0.61	0.65	0.67	0.71	0.75	0.80	0.86	28	
4													0.39	0.43	0.47	0.50	0.55	0.59	0.64	0.67	0.71	0.75	0.80	0.86	0.92	0.99	29	
5												0.38	0.42	0.46	0.50	0.55	0.58	0.64	0.67	0.71	0.75	0.80	0.86	0.92	0.99	1.03	30	
6											0.38	0.41	0.45	0.49	0.53	0.57	0.62	0.65	0.71	0.75	0.79	0.86	0.91	0.98	1.01	1.12	31	
7										0.38	0.41	0.45	0.49	0.53	0.57	0.62	0.65	0.71	0.75	0.79	0.86	0.91	0.98	1.01	1.10	1.19	32	
8									0.37	0.37	0.41	0.45	0.48	0.53	0.56	0.61	0.65	0.70	0.75	0.79	0.86	0.91	0.98	1.01	1.10	1.18	33	
9							0.37	0.40	0.44	0.48	0.51	0.56	0.60	0.64	0.68	0.70	0.75	0.79	0.84	0.91	0.98	1.01	1.10	1.18	1.27	1.39	34	
10					0.34	0.35	0.40	0.43	0.47	0.50	0.54	0.60	0.63	0.68	0.74	0.78	0.84	0.91	0.98	1.01	1.10	1.10	1.18	1.27	1.39	1.53	35	
11					0.34	0.39	0.43	0.45	0.50	0.53	0.58	0.63	0.67	0.74	0.78	0.83	0.89	0.98	1.01	1.10	1.10	1.17	1.26	1.37	1.51	1.65	36	
12				0.34	0.38	0.42	0.44	0.49	0.52	0.57	0.61	0.67	0.72	0.76	0.83	0.89	0.96	1.01	1.10	1.10	1.17	1.26	1.37	1.51	1.63	1.79	37	
13				0.34	0.38	0.40	0.43	0.48	0.50	0.56	0.60	0.65	0.71	0.76	0.81	0.89	0.96	1.01	1.10	1.10	1.17	1.26	1.37	1.51	1.63	1.76	1.88	38
14			0.34	0.38	0.39	0.42	0.46	0.49	0.54	0.57	0.64	0.70	0.75	0.81	0.88	0.96	1.01	1.10	1.10	1.17	1.26	1.37	1.51	1.63	1.74	1.86	2.00	39
15		0.34	0.38	0.39	0.42	0.45	0.48	0.51	0.56	0.61	0.68	0.73	0.80	0.86	0.94	1.01	1.10	1.17	1.26	1.37	1.51	1.62	1.73	1.85	1.99	2.12	40	
16	0.34	0.38	0.39	0.41	0.44	0.47	0.50	0.54	0.60	0.65	0.70	0.78	0.85	0.93	1.01	1.10	1.17	1.26	1.37	1.51	1.62	1.73	1.85	1.99	2.11	2.26	41	
17	0.38	0.39	0.41	0.43	0.45	0.49	0.53	0.58	0.64	0.69	0.76	0.84	0.92	1.00	1.10	1.17	1.26	1.37	1.51	1.62	1.73	1.85	1.99	2.11	2.25	2.43	42	
18	0.38	0.40	0.42	0.44	0.48	0.50	0.56	0.63	0.68	0.74	0.82	0.91	0.99	1.09	1.17	1.26	1.37	1.51	1.62	1.73	1.85	1.99	2.11	2.25	2.43	2.63	43	
19	0.38	0.41	0.43	0.47	0.49	0.54	0.60	0.65	0.73	0.79	0.89	0.98	1.08	1.17	1.26	1.37	1.51	1.62	1.73	1.85	1.99	2.11	2.25	2.43	2.63	2.86	44	
20	0.38	0.40	0.44	0.47	0.52	0.59	0.64	0.70	0.78	0.86	0.96	1.07	1.17	1.26	1.37	1.51	1.62	1.73	1.85	1.99	2.11	2.25	2.43	2.63	2.86	3.13	45	
21	0.36	0.40	0.44	0.49	0.55	0.61	0.69	0.75	0.85	0.93	1.03	1.14	1.24	1.36	1.48	1.61	1.72	1.85	1.98	2.11	2.25	2.43	2.63	2.86	3.13	3.43	46	
22	0.36	0.39	0.46	0.52	0.58	0.65	0.73	0.82	0.92	1.02	1.12	1.23	1.34	1.46	1.58	1.70	1.83	1.97	2.10	2.25	2.43	2.63	2.86	3.13	3.43	3.81	47	
23	0.34	0.40	0.46	0.53	0.61	0.69	0.78	0.88	0.98	1.09	1.19	1.33	1.43	1.56	1.67	1.80	1.93	2.09	2.25	2.43	2.63	2.86	3.13	3.43	3.81	4.28	48	
24	0.34	0.42	0.48	0.56	0.64	0.74	0.83	0.93	1.05	1.16	1.29	1.39	1.53	1.63	1.76	1.92	2.05	2.22	2.42	2.63	2.86	3.13	3.43	3.81	4.28	4.81	49	
25	0.34	0.42	0.50	0.59	0.69	0.78	0.90	1.00	1.12	1.24	1.36	1.47	1.59	1.73	1.86	2.03	2.19	2.38	2.62	2.86	3.13	3.43	3.81	4.28	4.81	5.39	50	
26	0.34	0.43	0.53	0.62	0.72	0.83	0.95	1.05	1.18	1.31	1.44	1.54	1.69	1.83	1.98	2.16	2.37	2.59	2.86	3.13	3.43	3.81	4.28	4.81	5.39	6.02	51	
27	0.37	0.46	0.56	0.65	0.77	0.88	0.98	1.11	1.24	1.37	1.49	1.63	1.78	1.95	2.12	2.33	2.57	2.83	3.13	3.43	3.81	4.28	4.81	5.39	6.02	6.71	52	
28	0.40	0.49	0.59	0.70	0.80	0.91	1.04	1.16	1.30	1.42	1.57	1.73	1.90	2.07	2.28	2.54	2.79	3.11	3.43	3.81	4.28	4.81	5.39	6.02	6.71	7.44	53	
29	0.43	0.54	0.63	0.73	0.85	0.97	1.08	1.23	1.35	1.50	1.65	1.83	2.02	2.23	2.49	2.76	3.10	3.43	3.81	4.28	4.81	5.39	6.02	6.71	7.44	8.24	54	
30	0.47	0.57	0.66	0.78	0.89	1.01	1.14	1.26	1.41	1.58	1.75	1.95	2.17	2.43	2.72	3.04	3.43	3.81	4.28	4.81	5.39	6.02	6.71	7.44	8.24	9.08	55	
31	0.52	0.61	0.71	0.82	0.94	1.07	1.19	1.34	1.49	1.68	1.87	2.10	2.38	2.67	3.01	3.39	3.81	4.28	4.81	5.39	6.02	6.71	7.44	8.24	9.08	9.98	56	
32	0.55	0.64	0.75	0.87	0.98	1.12	1.27	1.42	1.61	1.82	2.05	2.32	2.61	2.95	3.35	3.78	4.28	4.81	5.39	6.02	6.71	7.44	8.24	9.08	9.98	10.94	57	
33	0.58	0.68	0.78	0.91	1.05	1.20	1.36	1.54	1.74	1.99	2.27	2.56	2.91	3.29	3.74	4.23	4.77	5.39	6.02	6.71	7.44	8.24	9.08	9.98	10.94	11.87	58	
34	0.60	0.70	0.83	0.96	1.11	1.28	1.46	1.69	1.92	2.20	2.50	2.86	3.26	3.69	4.17	4.73	5.34	6.02	6.71	7.44	8.24	9.08	9.98	10.94	11.87	12.90	59	
35	0.61	0.74	0.86	1.02	1.19	1.39	1.61	1.86	2.14	2.45	2.80	3.20	3.65	4.13	4.67	5.30	5.97	6.71	7.44	8.24	9.08	9.98	10.94	11.87	12.90	13.97	60	
36	0.63	0.77	0.92	1.10	1.29	1.51	1.77	2.06	2.36	2.72	3.11	3.54	4.05	4.57	5.18	5.84	6.58	7.44	8.24	9.08	9.98	10.94	11.87	12.90	13.97	15.08	61	
37	0.67	0.82	0.98	1.18	1.40	1.66	1.95	2.27	2.62	3.03	3.46	3.95	4.47	5.07	5.71	6.43	7.21	8.24	9.01	9.98	10.94	11.87	12.90	13.97	15.08	16.33	62	
38	0.72	0.88	1.06	1.28	1.54	1.83	2.15	2.51	2.92	3.34	3.83	4.36	4.95	5.58	6.27	7.06	7.90	8.82	9.81	10.88	11.87	12.90	13.97	15.08	16.33	17.58	63	
39	0.78	0.96	1.16	1.42	1.71	2.02	2.39	2.79	3.21	3.72	4.25	4.83	5.45	6.15	6.89	7.74	8.63	9.60	10.66	11.79	12.85	13.97	15.08	16.33	17.58	18.90	64	
40	0.86	1.06	1.30	1.58	1.89	2.25	2.65	3.09	3.58	4.10	4.67	5.31	6.00	6.76	7.57	8.45	9.42	10.46	11.56	12.75	13.87	15.08	16.30	17.58	18.90	20.34	65	
41	0.96	1.18	1.46	1.77	2.11	2.51	2.93	3.42	3.95	4.54	5.17	5.86	6.61	7.41	8.30	9.25	10.28	11.37	12.53	13.78	14.99	16.26	17.58	18.90	20.34	21.87	66	
42	1.06	1.34	1.65	2.00	2.38	2.80	3.28	3.80	4.38	5.02	5.69	6.45	7.25	8.13	9.08	10.10	11.18	12.33	13.57	14.86	16.18	17.54	18.90	20.33	21.87	23.59	67	
43	1.20	1.51	1.86	2.25	2.69	3.15	3.67	4.25	4.86	5.54	6.29	7.08	7.96	8.90	9.92	11.00	12.16	13.39	14.68	16.04	17.43	18.84	20.29	21.84	23.56	25.48	68	
44	1.36	1.71	2.11	2.56	3.02	3.54	4.10	4.72	5.40	6.13	6.92	7.78	8.72	9.73	10.82	11.98	13.20	14.50	15.87	17.29	18.74	20.20	21.77	23.51	25.40	27.53	69	
45	1.52	1.93	2.39	2.87	3.40	3.98	4.58	5.26	5.99	6.77	7.61	8.54	9.54	10.62	11.77	13.00	14.31	15.69	17.12	18.61	20.08	21.66	23.42	25.32	27.42	29.82	70	
46	1.69	2.17	2.67	3.20	3.79	4.41	5.09	5.79	6.59	7.42	8.33	9.32	10.38	11.53	12.77	14.06	15.45	16.93	18.49	19.94	21.54	23.29	25.20	27.31	29.68	32.43	71	
47	1.89	2.41	2.96	3.55	4.20	4.87	5.59	6.37	7.21	8.12	9.08	10.14	11.26	12.48	13.80	15.18	16.67	18.24	19.91	21.39	23.15	25.07	27.17	29.54	32.24	35.31	72	
48	2.11	2.67	3.27	3.93	4.59	5.33	6.10	6.95	7.85	8.81	9.86	10.97	12.19	13.49	14.89	16.38	17.94	19.63	21.27	22.97	24.90	27.00	29.37	32.09	35.06	38.41	73	
49	2.22	2.83	3.58	4.28	5.01	5.79	6.62	7.51	8.48	9.52	10.64	11.85																

Appendix C.2.e

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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	2.35	3.14	3.89	4.61	5.39	6.21	7.10	8.07	9.10	10.23	11.42	12.74	14.14	15.65	17.29	18.99	20.83	22.79	24.63	26.46	28.88	31.56	34.50	37.73	41.26	45.23	75
51	2.50	3.52	4.26	4.98	5.80	6.66	7.61	8.63	9.75	10.95	12.25	13.66	15.18	16.82	18.59	20.46	22.45	24.58	26.22	28.60	31.26	34.18	37.35	40.85	44.66	48.96	76
52	2.66	3.92	4.64	5.37	6.19	7.10	8.09	9.18	10.39	11.70	13.09	14.62	16.28	18.06	19.99	22.03	24.23	25.96	28.33	30.98	33.87	36.99	40.43	44.20	48.31	52.97	77
53	2.85	4.24	5.03	5.76	6.60	7.55	8.60	9.76	11.04	12.47	13.99	15.66	17.47	19.42	21.53	23.77	25.71	28.06	30.68	33.56	36.70	40.03	43.75	47.81	52.25	57.29	78
54	3.03	4.58	5.44	6.17	7.03	8.02	9.15	10.39	11.76	13.28	14.96	16.80	18.78	20.95	23.27	25.45	27.81	30.39	33.27	36.40	39.76	43.32	47.34	51.71	56.52	61.96	79
55	3.21	4.95	5.90	6.64	7.54	8.56	9.75	11.06	12.55	14.22	16.05	18.07	20.26	22.63	25.21	27.53	30.11	32.96	36.10	39.50	43.08	46.86	51.19	55.93	61.10	66.99	80
56	3.50	5.23	6.29	7.05	7.97	9.05	10.30	11.71	13.33	15.13	17.13	19.34	21.75	24.41	27.27	29.84	32.70	35.82	39.22	42.86	46.69	50.79	55.46	60.55	66.12	74.07	81
57	3.64	5.52	6.70	7.49	8.48	9.62	10.96	12.49	14.23	16.18	18.35	20.78	23.46	26.38	29.56	32.40	35.53	38.96	42.65	46.54	50.75	55.28	60.07	65.55	71.49	81.76	82
58	3.73	5.83	7.12	7.98	9.04	10.28	11.72	13.40	15.28	17.42	19.77	22.41	25.35	28.59	32.12	35.23	38.68	42.40	46.39	50.67	55.07	59.90	65.04	70.90	77.28	89.25	83
59	3.95	6.09	7.57	8.50	9.62	11.00	12.56	14.39	16.45	18.81	21.41	24.31	27.53	31.07	34.95	38.40	42.16	46.24	50.59	54.87	59.70	64.87	70.42	76.67	83.53	97.30	84
60	4.11	6.34	7.99	8.98	10.23	11.74	13.49	15.50	17.78	20.37	23.24	26.43	29.98	33.86	38.14	41.95	46.09	50.51	54.66	59.49	64.63	70.17	76.01	82.59	89.73	105.41	85
61	4.25	6.61	8.38	9.47	10.84	12.50	14.43	16.66	19.23	22.10	25.29	28.83	32.72	37.03	41.72	45.92	50.43	54.47	59.29	64.40	69.92	75.73	82.38	88.87	97.63	112.17	86
62	4.49	6.86	8.77	9.92	11.41	13.25	15.40	17.89	20.75	23.97	27.53	31.46	35.82	40.58	45.77	50.37	54.29	59.08	64.18	69.68	75.46	82.18	88.59	97.01	104.16	122.89	87
63	4.88	7.13	9.11	10.35	11.96	13.97	16.37	19.17	22.37	26.01	30.00	34.41	39.26	44.54	50.27	54.10	58.88	63.99	69.46	75.18	81.97	88.24	96.43	103.44	111.41	133.59	88
64	5.31	8.66	9.48	10.77	12.51	14.72	17.39	20.52	24.12	28.19	32.67	37.62	43.02	48.91	55.90	58.67	63.76	69.21	74.89	81.75	87.88	95.78	102.79	110.60	119.00	144.35	89
65	5.82	9.05	9.85	11.19	13.08	15.51	18.47	21.97	26.00	30.60	35.61	41.14	47.16	53.70	58.46	63.52	68.95	74.60	81.54	87.58	95.13	102.06	109.79	118.67	127.46	153.05	90
66	6.03	9.50	10.27	11.66	13.69	16.32	19.56	23.40	27.85	32.86	38.40	44.47	51.08	58.24	63.29	68.74	74.32	81.33	87.23	94.48	101.42	108.93	118.03	126.73	136.03	154.94	91
67	6.17	9.97	10.72	12.21	14.40	17.28	20.83	25.03	29.88	35.36	41.44	48.08	55.32	63.10	68.49	74.05	81.14	86.90	93.93	100.74	108.18	117.21	126.01	135.23	145.13	162.66	92
68	6.76	10.48	11.29	12.90	15.28	18.42	22.30	26.90	32.19	38.14	44.75	52.01	59.88	68.28	73.83	80.33	86.58	93.33	100.14	107.45	116.41	125.12	134.35	144.28	155.26	175.10	93
69	7.39	11.03	11.94	13.72	16.35	19.79	24.22	29.01	34.74	41.18	48.38	56.20	64.72	73.56	79.34	85.62	92.34	99.48	106.71	115.43	124.14	133.38	143.30	154.54	165.80	190.97	94
70	8.06	11.62	12.69	14.69	17.61	21.39	26.02	31.44	37.65	44.57	52.30	60.77	69.84	78.30	84.48	91.16	98.33	105.97	114.20	122.98	132.59	142.86	153.79	165.07	176.93	214.97	95
71	8.87	12.29	13.58	15.85	19.12	23.27	28.32	34.18	40.83	48.22	56.52	65.78	75.31	83.27	89.83	96.94	104.60	112.70	121.50	130.86	141.49	152.99	164.27	176.12	191.24	236.91	96
72	12.18	13.00	14.58	17.20	20.84	25.42	30.91	37.26	44.35	52.18	61.07	70.67	80.94	88.41	92.71	102.99	111.09	119.82	129.11	139.02	150.75	163.47	175.46	189.61	206.54	258.95	97
73	12.89	13.83	15.75	18.78	22.84	27.88	33.82	40.58	48.15	56.40	65.85	76.01	86.78	92.29	95.70	109.22	117.86	127.05	136.97	147.53	160.59	174.68	188.03	203.81	225.31	260.01	98
74	13.66	14.83	17.17	20.63	25.15	30.66	37.05	44.28	52.27	60.91	70.86	81.58	91.92	94.76	107.04	115.74	124.82	134.63	145.20	156.46	170.90	186.70	201.44	222.86	243.46	270.77	99
75	14.48	16.07	18.86	22.78	27.77	33.72	40.56	48.24	56.59	65.61	76.09	87.29	93.83	104.86	109.12	123.65	133.78	144.49	155.93	170.13	181.77	199.34	218.65	239.91	263.29	289.27	100
76	15.72	17.80	21.14	25.65	31.23	37.85	45.37	53.69	62.77	72.53	83.75	92.96	102.92	108.72	122.52	132.87	143.85	155.49	169.65	181.38	198.38	217.41	238.35	261.38	286.71	309.03	101
77	17.39	20.00	23.90	29.03	35.27	42.52	50.71	59.75	69.58	80.04	92.14	100.92	108.32	121.39	132.07	143.22	155.06	169.18	181.18	197.80	216.58	237.22	260.14	285.12	307.14	330.78	102
78	19.59	22.76	27.23	32.95	39.85	47.80	56.66	66.44	76.97	88.26	99.02	108.00	120.27	131.17	142.59	154.63	168.57	180.97	197.40	215.75	236.52	259.14	283.77	305.79	329.31	354.11	103
79	20.42	26.16	31.25	37.57	45.10	53.70	63.27	73.79	85.10	97.12	107.63	119.14	130.38	141.97	154.21	168.10	180.62	197.01	215.12	235.42	258.38	282.94	304.98	328.12	353.14	379.41	104
80	21.60	30.35	35.96	42.89	51.02	60.35	70.58	81.78	93.83	106.64	118.04	129.59	141.46	153.66	167.64	180.42	196.44	214.29	234.30	256.72	282.39	304.17	327.53	352.81	379.41	411.32	105
81	24.00	35.36	41.51	48.99	57.74	67.67	78.59	90.53	103.35	116.96	128.76	140.82	153.23	167.02	180.05	196.02	213.46	233.17	255.03	280.08	303.90	327.24	352.49	379.41	411.32	444.02	106
82	26.83	41.26	47.89	55.91	65.25	75.76	87.34	99.99	113.48	127.89	140.15	152.79	166.54	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	107
83	29.65	46.76	55.19	63.69	73.53	84.69	96.83	110.10	124.42	139.62	152.32	166.07	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	108
84	34.11	54.47	63.42	72.32	82.69	94.36	107.09	121.03	135.96	151.95	165.45	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	109
85	40.64	63.15	71.14	81.87	92.64	104.81	118.11	132.57	148.33	164.96	179.04	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	110
86	52.43	69.94	81.06	92.27	103.43	117.64	129.88	144.95	161.29	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	616.78	111
87	57.47	80.26	91.89	103.25	117.26	129.43	142.25	157.90	174.91	193.26	209.16	226.40	247.64	275.20	299.32	323.69	350.55	379.41	411.32	443.59	477.07	511.24	546.35	582.26	616.78	650.25	112
88	71.66	91.57	103.02	116.81	128.99	141.85	155.28	171.45	189.09	208.19	225.05	243.50	267.17	292.62	317.96	344.97	372.93	403.19	435.08	468.64	503.85	540.71	579.23	616.78	650.25	680.72	113
89	87.95	102.87	116.39	128.60	141.52	154.93	169.09	185.76	203.89	223.72	241.59	261.57	284.92	310.06	336.38	364.05	394.08	425.83	459.33	494.58	531.56	570.27	610.73	650.25	680.72	723.69	114
90	102.67	115.89	128.22	141.09	154.60	168.71	183.42	200.59	219.31	239.73	258.91	278.44	307.66	327.68	354.89	384.54	416.00	449.30	484.44	521.40	560.20	600.82	643.28	680.72	723.69	763.66	115
91	115.50	127.88	140.80	154.26	168.30	182.96	199.84	215.83	235.14	256.53	275.76	299.93	322.03	345.68	374.77	405.77	438.72	473.59	510.39	549.12	589.77	632					

Appendix C.2.f

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Preferred Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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																	0.30	0.31	0.34	0.38	0.41	0.43	0.46	0.48	0.50	0.54	0.57	25
1																0.30	0.33	0.37	0.40	0.41	0.46	0.48	0.50	0.53	0.55	0.60	0.65	26
2															0.30	0.32	0.36	0.38	0.41	0.44	0.47	0.50	0.53	0.55	0.60	0.64	0.68	27
3														0.30	0.32	0.36	0.38	0.41	0.44	0.47	0.50	0.53	0.55	0.60	0.64	0.68	28	
4													0.30	0.32	0.36	0.38	0.41	0.44	0.47	0.50	0.53	0.55	0.60	0.64	0.68	0.73	29	
5												0.29	0.29	0.31	0.35	0.38	0.41	0.44	0.47	0.50	0.53	0.55	0.60	0.64	0.68	0.73	0.76	30
6											0.29	0.30	0.31	0.35	0.37	0.40	0.44	0.46	0.50	0.53	0.55	0.59	0.64	0.67	0.72	0.75	0.83	31
7										0.29	0.30	0.34	0.37	0.39	0.43	0.46	0.49	0.53	0.55	0.59	0.64	0.67	0.72	0.75	0.81	0.88	32	
8									0.28	0.30	0.34	0.36	0.39	0.42	0.45	0.49	0.53	0.55	0.59	0.64	0.67	0.72	0.75	0.81	0.87	0.95	33	
9								0.28	0.30	0.34	0.36	0.38	0.42	0.44	0.48	0.53	0.55	0.59	0.63	0.67	0.72	0.75	0.81	0.87	0.94	1.03	34	
10							0.27	0.30	0.33	0.36	0.37	0.41	0.44	0.47	0.51	0.55	0.59	0.63	0.67	0.72	0.75	0.81	0.87	0.93	1.01	1.13	35	
11						0.26	0.29	0.33	0.34	0.37	0.40	0.43	0.47	0.51	0.55	0.59	0.62	0.66	0.72	0.75	0.81	0.87	0.93	1.01	1.12	1.21	36	
12					0.26	0.28	0.32	0.34	0.36	0.39	0.42	0.46	0.51	0.53	0.57	0.62	0.66	0.71	0.75	0.81	0.87	0.93	1.01	1.12	1.20	1.32	37	
13				0.26	0.28	0.31	0.33	0.36	0.38	0.42	0.45	0.49	0.53	0.57	0.61	0.66	0.71	0.75	0.81	0.87	0.93	1.01	1.12	1.20	1.30	1.39	38	
14			0.26	0.28	0.30	0.32	0.34	0.37	0.40	0.43	0.48	0.52	0.56	0.61	0.65	0.71	0.75	0.81	0.87	0.93	1.01	1.12	1.20	1.29	1.38	1.47	39	
15	0.26	0.28	0.30	0.31	0.33	0.36	0.37	0.38	0.43	0.46	0.51	0.55	0.60	0.64	0.70	0.75	0.81	0.87	0.93	1.01	1.12	1.19	1.28	1.37	1.46	1.56	40	
16	0.28	0.30	0.31	0.32	0.35	0.37	0.40	0.44	0.48	0.52	0.57	0.62	0.68	0.74	0.81	0.87	0.93	1.01	1.12	1.19	1.28	1.37	1.46	1.55	1.65	1.79	41	
17	0.29	0.31	0.31	0.34	0.36	0.38	0.43	0.47	0.52	0.56	0.61	0.68	0.73	0.81	0.87	0.93	1.01	1.12	1.19	1.28	1.37	1.46	1.55	1.65	1.78	1.94	42	
18	0.29	0.31	0.31	0.34	0.36	0.38	0.43	0.47	0.52	0.56	0.61	0.68	0.73	0.81	0.87	0.93	1.01	1.12	1.19	1.28	1.37	1.46	1.55	1.65	1.78	1.94	43	
19	0.29	0.31	0.33	0.35	0.38	0.41	0.45	0.49	0.55	0.59	0.66	0.73	0.80	0.87	0.93	1.01	1.12	1.19	1.28	1.37	1.46	1.55	1.65	1.78	1.94	2.11	44	
20	0.29	0.31	0.33	0.36	0.40	0.44	0.49	0.53	0.58	0.64	0.71	0.79	0.87	0.93	1.01	1.12	1.19	1.28	1.37	1.46	1.55	1.65	1.78	1.94	2.11	2.30	45	
21	0.28	0.30	0.34	0.38	0.41	0.47	0.53	0.56	0.63	0.69	0.77	0.84	0.92	1.01	1.09	1.18	1.27	1.37	1.46	1.55	1.65	1.78	1.94	2.11	2.30	2.51	46	
22	0.28	0.31	0.36	0.39	0.45	0.50	0.55	0.61	0.69	0.76	0.83	0.91	0.99	1.08	1.16	1.26	1.36	1.45	1.55	1.65	1.78	1.94	2.11	2.30	2.51	2.78	47	
23	0.27	0.32	0.36	0.41	0.47	0.52	0.58	0.66	0.73	0.81	0.88	0.99	1.06	1.15	1.24	1.33	1.42	1.53	1.65	1.78	1.94	2.11	2.30	2.51	2.78	3.13	48	
24	0.27	0.32	0.38	0.43	0.48	0.56	0.62	0.70	0.78	0.86	0.96	1.03	1.13	1.21	1.30	1.41	1.51	1.63	1.75	1.94	2.11	2.30	2.51	2.78	3.13	3.51	49	
25	0.27	0.33	0.40	0.44	0.50	0.57	0.66	0.74	0.82	0.92	1.01	1.09	1.18	1.28	1.38	1.49	1.61	1.75	1.91	2.11	2.30	2.51	2.78	3.13	3.51	3.97	50	
26	0.28	0.34	0.41	0.47	0.55	0.63	0.71	0.79	0.88	0.98	1.06	1.15	1.26	1.35	1.46	1.59	1.75	1.91	2.11	2.29	2.51	2.77	3.13	3.51	3.97	4.49	51	
27	0.30	0.36	0.43	0.50	0.58	0.66	0.74	0.83	0.93	1.01	1.11	1.21	1.32	1.44	1.57	1.72	1.90	2.09	2.29	2.51	2.77	3.13	3.51	3.97	4.49	5.05	52	
28	0.32	0.38	0.45	0.53	0.61	0.69	0.78	0.87	0.97	1.06	1.17	1.28	1.41	1.53	1.68	1.88	2.06	2.29	2.51	2.77	3.13	3.51	3.97	4.49	5.05	5.65	53	
29	0.34	0.42	0.49	0.56	0.65	0.74	0.82	0.92	1.01	1.12	1.22	1.36	1.50	1.65	1.84	2.04	2.28	2.51	2.77	3.13	3.51	3.97	4.49	5.05	5.65	6.32	54	
30	0.37	0.44	0.51	0.60	0.68	0.77	0.85	0.95	1.06	1.18	1.30	1.45	1.61	1.80	2.01	2.24	2.50	2.77	3.13	3.51	3.97	4.49	5.05	5.65	6.32	7.06	55	
31	0.41	0.47	0.55	0.63	0.72	0.80	0.90	1.01	1.11	1.25	1.39	1.56	1.76	1.97	2.22	2.48	2.77	3.13	3.51	3.97	4.49	5.05	5.65	6.32	7.06	7.84	56	
32	0.43	0.50	0.58	0.67	0.74	0.85	0.96	1.06	1.20	1.36	1.52	1.72	1.93	2.18	2.46	2.76	3.13	3.50	3.97	4.49	5.05	5.65	6.32	7.06	7.84	8.68	57	
33	0.46	0.53	0.61	0.69	0.80	0.90	1.02	1.15	1.30	1.48	1.69	1.90	2.15	2.41	2.73	3.09	3.48	3.97	4.49	5.05	5.65	6.32	7.06	7.84	8.68	9.52	58	
34	0.48	0.55	0.64	0.74	0.84	0.97	1.10	1.26	1.43	1.64	1.85	2.11	2.39	2.70	3.05	3.45	3.89	4.49	5.05	5.65	6.32	7.06	7.84	8.68	9.52	10.47	59	
35	0.49	0.57	0.67	0.78	0.90	1.05	1.21	1.39	1.60	1.82	2.07	2.35	2.67	3.02	3.40	3.86	4.35	5.05	5.65	6.32	7.06	7.84	8.68	9.52	10.47	11.34	60	
36	0.50	0.61	0.71	0.84	0.98	1.14	1.33	1.53	1.76	2.02	2.29	2.60	2.97	3.33	3.77	4.25	4.78	5.65	6.32	7.06	7.84	8.68	9.52	10.47	11.34	12.22	61	
37	0.54	0.64	0.76	0.90	1.06	1.25	1.45	1.69	1.95	2.23	2.54	2.90	3.26	3.70	4.16	4.66	5.23	6.32	6.81	7.84	8.68	9.52	10.47	11.34	12.22	13.24	62	
38	0.57	0.69	0.82	0.98	1.17	1.37	1.61	1.86	2.16	2.46	2.80	3.19	3.61	4.06	4.56	5.12	5.73	6.42	7.27	8.48	9.52	10.47	11.34	12.22	13.24	14.25	63	
39	0.62	0.75	0.89	1.08	1.28	1.52	1.78	2.06	2.37	2.73	3.11	3.53	3.96	4.48	5.00	5.60	6.25	6.98	7.79	9.25	10.30	11.34	12.22	13.24	14.25	15.32	64	
40	0.68	0.82	1.00	1.20	1.43	1.68	1.97	2.28	2.63	3.01	3.41	3.87	4.37	4.91	5.48	6.11	6.83	7.60	8.49	9.97	10.99	12.22	13.14	14.25	15.32	16.49	65	
41	0.75	0.91	1.12	1.34	1.58	1.87	2.17	2.52	2.91	3.32	3.77	4.26	4.80	5.38	6.01	6.69	7.44	8.25	9.23	10.69	11.92	13.01	14.25	15.32	16.49	17.72	66	
42	0.83	1.03	1.25	1.50	1.78	2.08	2.43	2.79	3.21	3.66	4.14	4.69	5.27	5.89	6.56	7.29	8.08	8.95	9.99	11.49	12.74	14.12	15.32	16.45	17.72	19.12	67	
43	0.93	1.15	1.40	1.69	2.00	2.33	2.70	3.12	3.56	4.04	4.58	5.14	5.77	6.44	7.17	7.94	8.79	9.71	10.89	12.28	13.75	15.12	16.32	17.62	19.02	20.65	68	
44	1.04	1.30	1.59	1.91	2.24	2.61	3.01	3.46	3.94	4.46	5.02	5.63	6.31	7.04	7.81	8.63	9.53	10.51	11.70	13.29	14.79	16.01	17.39	18.85	20.38	22.30	69	
45	1.17	1.47	1.78	2.14	2.51	2.93	3.36	3.84	4.36	4.92	5.52	6.18	6.90	7.67	8.49	9.36	10.33	11.37	12.71	14.34	15.61	17.02	18.55	20.11	21.94	24.16	70	
46	1.29	1.63	2.00	2.37	2.80	3.23	3.72	4.23	4.79	5.39	6.03	6.74	7.50	8.32	9.20	10.13	11.15	12.26	13.94	15.18	16.62	18.11	19.71	21.57	23.69	26.27	71	
47	1.44	1.81	2.20	2.62	3.09	3.57	4.09	4.64	5.24	5.89	6.57	7.32	8.13	9.01	9.95	10.93	12.02	13.21	15.07	16.11	17.64	19.27	21.10	23.22	25.63	28.60	72	
48	1.60	2.00	2.43	2.90	3.37	3.89	4.45	5.05	5.70	6.39	7.13	7.93	8.79	9.72	10.73	11.79	12.93	14.21	15.71	17.03	18.70	20.53	22.68	25.13	27.81	31.12	73	
49	1.68	2.12	2.66	3.15	3.67	4.23	4.82	5.45	6.15	6.90	7.68	8.55	9.48	10.48														

Appendix C.2.f

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Preferred Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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	75
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	76
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	77
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	78
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	79
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	80
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	81
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	82
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	83
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	84
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	85
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	86
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	87
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	88
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	89
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	90
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	91
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	92
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	93
69	5.54	8.11	8.78	10.05	11.91	14.36	17.35	20.88	24.93	29.48	34.57	40.12	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	94
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	214.97	95
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	96
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	258.95	97
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	83.70	93.31	104.45	117.44	132.39	151.26	173.07	188.03	203.81	225.31	260.01	98
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	82.04	91.65	102.63	115.44	130.31	147.38	169.32	186.70	204.44	222.86	243.46	270.77	99
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	289.27	100
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	101
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	102
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	103
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	104
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	105
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	106
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	107
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	108
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	109
85	29.93	46.55	53.47	63.09	73.65	86.39	101.42	119.04	139.75	163.44	179.04	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	110
86	38.88	52.59	62.47	73.35	85.28	101.01	116.65	136.58	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	616.78	111
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	443.59	477.07	511.24	546.35	582.26	616.78	650.25	112
88	55.39	72.78	84.92	100.29	115.85	133.66	153.86	171.45	189.09	208.19	225.05	243.50	267.17	292.62	317.96	344.97	372.93	403.19	435.08	468.64	503.85	540.71	579.23	616.78	650.25	680.72	113
89	69.96	84.79	99.92	115.48	133.34	153.50	169.09	185.76	203.89	223.72	241.59	261.57	284.92	310.06	336.38	364.05	394.08	425.83	459.33	494.58	531.56	570.27	610.73	650.25	680.72	723.69	114
90	84.62	99.50	115.14	132.94	153.18	168.71	183.42	200.59	219.31	239.73	258.91	278.44	307.66	327.68	354.89	384.54	416.00	449.30	484.44	521.40	560.20	600.82	643.28	680.72	723.69	763.66	115
91	99.16	114.83	132.66	152.83	168.30	182.96	199.84	215.83	235.14	256.53	275.76	299.93	322.03	345.68	374.77	405.77	438.72	473.59	510.39	549.12	589.77	632.35	676.86	723.29	763.66	805.12	116
92	114.51	132.37	152.62	168.04																							

Appendix C.2.g

ACLI Preferred Risk Statutory Mortality Table
 2001 CSO Residual Standard Select & Ultimate - Female Smoker

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	0.51	0.55	0.61	0.64	0.69	0.72	0.75	0.80	0.85	25		
1																0.45	0.50	0.54	0.60	0.64	0.69	0.72	0.75	0.79	0.83	0.91	26		
2															0.44	0.47	0.52	0.57	0.62	0.66	0.71	0.75	0.79	0.83	0.90	0.97	27		
3															0.44	0.47	0.52	0.57	0.62	0.66	0.71	0.75	0.79	0.83	0.90	0.96	1.02	28	
4														0.44	0.47	0.52	0.56	0.61	0.66	0.71	0.75	0.79	0.83	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	1.02	1.10	1.14	30
6													0.43	0.46	0.51	0.55	0.60	0.65	0.69	0.75	0.79	0.83	0.88	0.95	1.01	1.09	1.12	1.24	31
7												0.43	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	1.12	1.22	1.33	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	1.09	1.12	1.22	1.32	1.43	33
9							0.42	0.44	0.49	0.54	0.56	0.63	0.66	0.72	0.77	0.84	0.90	0.97	1.03	1.08	1.14	1.21	1.27	1.34	1.41	1.48	1.54	1.64	34
10						0.38	0.39	0.44	0.47	0.53	0.55	0.61	0.66	0.71	0.75	0.82	0.87	0.93	1.01	1.09	1.12	1.22	1.32	1.42	1.54	1.71	1.83	2.00	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	1.09	1.12	1.22	1.31	1.41	1.52	1.68	1.83	2.00	2.18	36
12					0.38	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	1.22	1.31	1.41	1.52	1.68	1.81	2.00	2.18	2.37	37
13				0.38	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	1.22	1.31	1.41	1.52	1.68	1.81	1.96	2.10	2.30	2.50	38
14			0.38	0.42	0.43	0.47	0.51	0.55	0.60	0.64	0.71	0.77	0.84	0.90	0.97	1.06	1.12	1.22	1.31	1.41	1.52	1.68	1.81	1.94	2.07	2.23	2.40	2.58	39
15		0.38	0.42	0.43	0.47	0.50	0.54	0.56	0.63	0.67	0.75	0.82	0.88	0.95	1.04	1.12	1.22	1.31	1.41	1.52	1.68	1.80	1.93	2.06	2.22	2.36	2.52	2.70	40
16	0.38	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	1.22	1.31	1.41	1.52	1.68	1.80	1.93	2.06	2.22	2.35	2.52	2.71	2.90	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	1.22	1.31	1.41	1.52	1.68	1.80	1.93	2.06	2.22	2.35	2.51	2.71	2.93	3.19	42
18	0.42	0.45	0.46	0.49	0.53	0.56	0.62	0.69	0.76	0.82	0.91	1.01	1.10	1.21	1.31	1.41	1.52	1.68	1.80	1.93	2.06	2.22	2.35	2.51	2.71	2.93	3.19	3.49	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	1.41	1.52	1.68	1.80	1.93	2.06	2.22	2.35	2.51	2.71	2.93	3.19	3.49	3.84	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	1.52	1.68	1.80	1.93	2.06	2.22	2.35	2.51	2.71	2.93	3.19	3.49	3.84	4.24	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	1.65	1.78	1.92	2.06	2.21	2.35	2.51	2.71	2.93	3.19	3.49	3.84	4.24	4.77	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	1.75	1.90	2.04	2.19	2.34	2.51	2.71	2.93	3.19	3.49	3.84	4.24	4.77	5.36	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	1.86	2.01	2.15	2.33	2.51	2.71	2.93	3.19	3.49	3.84	4.24	4.77	5.36	6.01	48
24	0.37	0.46	0.54	0.61	0.70	0.81	0.91	1.03	1.17	1.29	1.43	1.57	1.69	1.84	2.00	2.14	2.33	2.51	2.71	2.93	3.19	3.49	3.84	4.24	4.77	5.36	6.01	6.77	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	2.07	2.33	2.51	2.65	2.92	3.18	3.48	3.83	4.24	4.77	5.36	6.01	6.77	7.66	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	2.20	2.40	2.64	2.88	3.18	3.48	3.83	4.24	4.77	5.36	6.01	6.77	7.66	8.66	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	2.36	2.59	2.86	3.15	3.48	3.83	4.24	4.77	5.36	6.01	6.77	7.66	8.66	9.77	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	2.54	2.83	3.11	3.46	3.83	4.24	4.77	5.36	6.01	6.77	7.66	8.66	9.77	11.01	53
29	0.46	0.59	0.69	0.81	0.94	1.07	1.20	1.36	1.50	1.67	1.83	2.03	2.25	2.48	2.77	3.07	3.45	3.83	4.24	4.77	5.36	6.01	6.77	7.66	8.66	9.77	11.01	12.41	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	3.03	3.38	3.83	4.24	4.77	5.36	6.01	6.77	7.66	8.66	9.77	11.01	12.41	14.01	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	3.35	3.79	4.24	4.77	5.36	5.99	6.68	7.42	8.22	9.06	9.96	10.90	11.91	13.11	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	3.73	4.21	4.77	5.36	5.99	6.68	7.42	8.22	9.06	9.96	10.90	11.91	13.11	14.41	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	4.17	4.71	5.32	5.99	6.68	7.42	8.22	9.06	9.96	10.90	11.91	13.11	14.41	15.81	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	4.65	5.27	5.95	6.68	7.42	8.22	9.06	9.96	10.90	11.91	13.11	14.41	15.81	17.31	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	5.21	5.91	6.67	7.42	8.22	9.06	9.96	10.90	11.91	13.11	14.41	15.81	17.31	18.91	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	5.78	6.53	7.35	8.22	9.06	9.96	10.90	11.91	13.11	14.41	15.81	17.31	18.91	20.61	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	6.38	7.19	8.07	9.06	9.96	10.90	11.91	13.11	14.41	15.81	17.31	18.91	20.61	22.41	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	7.01	7.90	8.83	9.85	10.90	11.91	13.11	14.41	15.81	17.31	18.91	20.61	22.41	24.31	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	7.71	8.65	9.65	10.73	11.89	12.87	13.95	15.10	16.30	17.66	19.01	20.43	22.01	23.61	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	8.46	9.46	10.54	11.69	12.87	13.95	15.10	16.30	17.66	19.01	20.43	22.01	23.61	25.31	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	9.29	10.35	11.50	12.70	13.95	15.10	16.30	17.66	19.01	20.43	22.01	23.61	25.31	27.11	66
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	11.30	12.50	13.78	15.10	16.30	17.66	19.01	20.43	22.01	23.61	25.31	27.11	29.01	67
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	12.32	13.61	14.97	16.30	17.66	19.01	20.43	22.01	23.61	25.31	27.11	29.01	30.91	68
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	13.42	14.77	16.21	17.66	19.01	20.43	22.01	23.61	25.31	27.11	29.01	30.91	32.91	69
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	14.56	16.02	17.55	19.01	20.43	22.01	23.61	25.31	27.11	29.01	30.91	32.91	34.91	70
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	15.75	17.30	18.93	20.43</										

Appendix C.2.g

ACLI Preferred Risk Statutory Mortality Table
2001 CSO Residual Standard Select & Ultimate - Female Smoker

Issue Age	Duration																									Ultimate	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	2.59	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	97.05	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	89.14	96.17	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	176.32	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	106.12	120.19	128.41	136.75	145.35	154.03	164.58	175.38	188.03	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	118.41	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	78.61	90.60	103.18	116.13	127.02	137.50	147.68	157.48	168.30	180.42	196.44	214.29	234.30	256.72	282.39	304.17	327.53	352.81	379.41	411.32	105
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	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	105.38	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	135.56	148.55	161.93	178.86	193.65	209.84	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	616.78	111
87	63.49	88.16	99.98	111.03	124.36	135.09	145.77	158.52	174.91	193.26	209.16	226.40	247.64	275.20	299.32	323.69	350.55	379.41	411.32	443.60	477.07	511.24	546.35	582.26	616.78	650.25	112
88	78.65	99.63	110.79	123.90	134.64	145.36	155.89	171.45	189.09	208.19	225.05	243.50	267.17	292.62	317.96	344.97	372.93	403.19	435.09	468.64	503.85	540.71	579.23	616.78	650.25	680.72	113
89	95.67	110.63	123.46	134.22	145.03	155.54	169.09	185.76	203.89	223.72	241.59	261.57	284.92	310.06	336.38	364.05	394.08	425.84	459.33	494.58	531.56	570.27	610.73	650.25	680.72	723.69	114
90	110.41	122.93	133.83	144.59	155.21	168.71	183.42	200.59	219.31	239.73	258.91	278.44	307.66	327.68	354.89	384.54	416.01	449.30	484.44	521.40	560.20	600.82	643.28	680.72	723.69	763.66	115
91	122.51	133.48	144.29	154.87	168.30	182.96	199.84	215.83	235.14	256.53	275.76	299.93	322.03	345.68	374.77	405.78	438.7										

Appendix D

APPENDIX D.1.a

ACLI Preferred Risk Statutory Mortality Table

Relative Net Present Values of CRVM Reserves - Nonsmokers

	Relative Net Present Values of CRVM Reserve					
	Select&Ultimate			Ultimate		
	MidVt	MeanVt	Avg	MidVt	MeanVt	Avg
2001 CSO	16.52	19.19	17.85	15.39	18.85	17.12
<i>Impact to Industry Reserves (Prevalence SP-35%, P-35%, RS-30%)</i>						
2001 CSO w. Preferred Risk Factors	13.37	15.53	14.45	13.69	16.68	15.18
Ratio of 2001 CSO with Preferred Risk to 2001 CSO Aggregate	81%	81%	81%	89%	88%	89%
Ratio of S&U Preferred Risk to 2001 CSO Ult. Aggregate	84%					
<i>Impact to Reserves Assuming 1990-95 Prevalence (Prevalence SP-15%, P-15%, RS-70%)</i>						
2001 CSO w. Preferred Risk Factors	16.47	19.13	17.80	15.38	18.83	17.10
Ratio of 2001 CSO with Preferred Risk to 2001 CSO Aggregate	100%	100%	100%	100%	100%	100%

Assumes a distribution of 70% male and 30% female.

APPENDIX D.1.b**ACLI Preferred Risk Statutory Mortality Table****Relative Net Present Values of CRVM Reserves - Smokers**

	Relative Net Present Values of CRVM Reserve					
	Select&Ultimate			Ultimate		
	MidVt	MeanVt	Avg	MidVt	MeanVt	Avg
2001 CSO	25.98	30.57	28.27	22.21	27.88	25.05
<i>Impact to Industry Reserves (Prevalence P-50%, RS-50%)</i>						
2001 CSO w. Preferred Risk Factors	24.41	28.69	26.55	21.27	26.63	23.95
Ratio of 2001 CSO with Preferred Risk to 2001 CSO Aggregate	94%	94%	94%	96%	96%	96%
Ratio of S&U Preferred Risk to 2001 CSO Ult. Aggregate	106%					
<i>Impact to Reserves Assuming 1990-95 Prevalence (Prevalence P-30%, RS-70%)</i>						
2001 CSO w. Preferred Risk Factors	25.96	30.54	28.25	22.20	27.86	25.03
Ratio of 2001 CSO with Preferred Risk to 2001 CSO Aggregate	100%	100%	100%	100%	100%	100%

Assumes a distribution of 70% male and 30% female.

Appendix D.2.a

ACLI Preferred Risk Statutory Mortality Table
Male Nonsmoker 20 Year Term CRVM Reserves

% Super Preferred % Preferred % Standard	Select and Ultimate - Mean Reserves				Select and Ultimate - Mid Reserves				Ultimate - Mean Reserves				Ultimate - Mid Reserves				Ratio 50/50 Mean/Mid Select & Ultimate to 50/50 Mean/2001 CSO Ultimate			
	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO
	70%	50%	30%		70%	50%	30%		70%	50%	30%		70%	50%	30%		70%	50%	30%	
PV of Reserve Increase @ 12%	20.75	18.76	16.76	20.82	17.89	16.16	14.43	17.95	20.70	19.52	18.34	20.72	16.96	16.03	15.10	16.97	102.5%	92.6%	82.8%	102.9%
Year 1	0.63	0.59	0.54	0.64	0.00	0.00	0.00	0.00	1.84	1.69	1.54	1.84	0.00	0.00	0.00	0.00	34.4%	31.8%	29.1%	34.5%
Year 2	6.30	5.70	5.09	6.33	2.78	2.51	2.24	2.80	7.06	6.61	6.16	7.06	2.58	2.43	2.29	2.58	94.3%	85.2%	76.1%	94.6%
Year 3	11.78	10.64	9.50	11.83	8.26	7.45	6.65	8.30	12.14	11.41	10.68	12.16	7.67	7.24	6.80	7.68	101.1%	91.2%	81.4%	101.5%
Year 4	17.07	15.42	13.77	17.15	13.55	12.23	10.91	13.61	17.12	16.11	15.10	17.14	12.64	11.93	11.23	12.66	102.8%	92.8%	82.8%	103.2%
Year 5	22.18	20.03	17.89	22.28	18.66	16.85	15.03	18.75	22.00	20.71	19.43	22.02	17.52	16.53	15.55	17.54	103.2%	93.2%	83.2%	103.7%
Year 6	27.07	24.45	21.83	27.19	23.55	21.26	18.97	23.66	26.71	25.16	23.61	26.75	22.23	20.98	19.73	22.27	103.3%	93.3%	83.2%	103.7%
Year 7	31.68	28.61	25.54	31.82	28.16	25.42	22.68	28.28	31.19	29.40	27.60	31.24	26.72	25.22	23.72	26.76	103.2%	93.2%	83.1%	103.6%
Year 8	35.93	32.45	28.97	36.09	32.41	29.26	26.11	32.56	35.32	33.30	31.28	35.37	30.85	29.12	27.40	30.89	103.1%	93.1%	83.1%	103.6%
Year 9	39.79	35.94	32.08	39.97	36.27	32.75	29.23	36.44	38.99	36.77	34.55	39.04	34.51	32.59	30.68	34.56	103.4%	93.3%	83.3%	103.8%
Year 10	43.15	38.96	34.78	43.33	39.63	35.78	31.93	39.80	42.10	39.73	37.36	42.15	37.63	35.55	33.48	37.67	103.7%	93.6%	83.6%	104.1%
Year 11	45.84	41.40	36.96	46.03	42.33	38.21	34.10	42.50	44.57	42.09	39.60	44.62	40.09	37.91	35.73	40.13	104.0%	93.9%	83.8%	104.5%
Year 12	47.74	43.11	38.49	47.92	44.22	39.93	35.63	44.39	46.29	43.74	41.20	46.33	41.82	39.57	37.32	41.85	104.3%	94.2%	84.0%	104.7%
Year 13	48.68	43.96	39.24	48.84	45.16	40.77	36.39	45.31	47.17	44.60	42.03	47.20	42.69	40.42	38.15	42.72	104.4%	94.2%	84.1%	104.7%
Year 14	48.54	43.84	39.14	48.68	45.02	40.66	36.29	45.15	47.09	44.54	41.99	47.12	42.62	40.36	38.11	42.63	104.3%	94.1%	84.0%	104.5%
Year 15	47.14	42.58	38.02	47.24	43.62	39.39	35.17	43.71	45.91	43.42	40.94	45.92	41.43	39.25	37.07	41.44	103.9%	93.8%	83.8%	104.1%
Year 16	44.21	39.96	35.70	44.29	40.69	36.77	32.85	40.75	43.36	41.01	38.66	43.37	38.88	36.84	34.79	38.89	103.2%	93.3%	83.3%	103.4%
Year 17	39.52	35.75	31.98	39.55	36.00	32.56	29.12	36.02	39.12	36.99	34.86	39.12	34.64	32.81	30.99	34.64	102.4%	92.6%	82.8%	102.5%
Year 18	32.72	29.65	26.58	32.72	29.20	26.47	23.73	29.19	32.73	30.94	29.15	32.73	28.26	26.76	25.27	28.25	101.6%	92.0%	82.5%	101.5%
Year 19	23.37	21.24	19.11	23.35	19.85	18.05	16.25	19.82	23.71	22.39	21.07	23.70	19.23	18.21	17.19	19.22	100.7%	91.5%	82.4%	100.6%
Year 20	10.75	9.78	8.81	10.74	7.23	6.59	5.96	7.21	11.48	10.80	10.13	11.47	7.00	6.63	6.25	6.99	97.3%	88.7%	80.0%	97.3%



Appendix D.2.b

ACLI Preferred Risk Statutory Mortality Table
Female Nonsmoker 20 Year Term CRVM Reserves

% Super Preferred % Preferred % Standard	Select and Ultimate - Mean Reserves				Select and Ultimate - Mid Reserves				Ultimate - Mean Reserves				Ultimate - Mid Reserves				Ratio 50/50 Mean/Mid Select & Ultimate to 50/50 Mean 2001 CSO Ultimate			
	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO	15%	25%	35%	Reserves Under 2001 CSO
	70%	50%	30%		70%	50%	30%		70%	50%	30%		70%	50%	30%		70%	50%	30%	
PV of Reserve Increase @ 12%	15.35	14.00	12.66	15.37	13.18	12.03	10.87	13.20	14.47	13.63	12.80	14.48	11.69	11.04	10.39	11.70	109.0%	99.4%	89.9%	109.1%
Year 1	0.52	0.48	0.44	0.52	0.00	0.00	0.00	0.00	1.40	1.29	1.18	1.40	0.00	0.00	0.00	0.00	37.2%	34.5%	31.8%	37.2%
Year 2	4.69	4.27	3.85	4.70	2.03	1.85	1.66	2.04	5.19	4.86	4.53	5.20	1.87	1.76	1.65	1.88	95.1%	86.5%	77.9%	95.3%
Year 3	8.73	7.94	7.15	8.75	6.07	5.52	4.97	6.08	8.88	8.33	7.79	8.88	5.56	5.24	4.91	5.56	102.5%	93.2%	83.9%	102.7%
Year 4	12.70	11.55	10.40	12.73	10.05	9.13	8.22	10.07	12.43	11.68	10.93	12.44	9.12	8.59	8.06	9.12	105.5%	95.9%	86.3%	105.7%
Year 5	16.57	15.07	13.57	16.61	13.91	12.65	11.38	13.94	15.84	14.89	13.94	15.85	12.52	11.79	11.07	12.53	107.4%	97.6%	87.9%	107.6%
Year 6	20.28	18.44	16.61	20.32	17.62	16.02	14.42	17.66	19.06	17.92	16.79	19.08	15.74	14.83	13.92	15.76	108.8%	98.9%	89.1%	109.0%
Year 7	23.76	21.62	19.48	23.82	21.11	19.20	17.30	21.15	22.06	20.76	19.46	22.08	18.74	17.66	16.59	18.76	109.9%	100.0%	90.1%	110.1%
Year 8	26.97	24.55	22.13	27.03	24.31	22.13	19.95	24.37	24.79	23.34	21.90	24.81	21.47	20.25	19.02	21.49	110.8%	100.8%	90.9%	111.0%
Year 9	29.83	27.17	24.51	29.89	27.17	24.75	22.32	27.23	27.20	25.63	24.06	27.22	23.88	22.53	21.19	23.90	111.5%	101.6%	91.6%	111.7%
Year 10	32.26	29.40	26.54	32.32	29.60	26.98	24.35	29.66	29.24	27.57	25.90	29.26	25.92	24.48	23.03	25.94	112.1%	102.1%	92.2%	112.3%
Year 11	34.18	31.17	28.16	34.23	31.52	28.75	25.98	31.57	30.85	29.11	27.37	30.86	27.53	26.02	24.50	27.54	112.5%	102.6%	92.7%	112.7%
Year 12	35.47	32.39	29.30	35.52	32.81	29.96	27.11	32.86	31.94	30.17	28.39	31.96	28.62	27.07	25.52	28.63	112.7%	102.9%	93.1%	112.9%
Year 13	36.03	32.94	29.85	36.08	33.38	30.52	27.67	33.41	32.43	30.65	28.87	32.44	29.11	27.56	26.00	29.12	112.7%	103.1%	93.4%	112.9%
Year 14	35.73	32.73	29.73	35.76	33.07	30.30	27.54	33.09	32.23	30.47	28.71	32.23	28.91	27.37	25.84	28.91	112.5%	103.1%	93.7%	112.6%
Year 15	34.40	31.55	28.70	34.42	31.74	29.13	26.52	31.75	31.22	29.52	27.82	31.22	27.90	26.42	24.95	27.90	111.9%	102.6%	93.4%	111.9%
Year 16	31.94	29.30	26.65	31.94	29.28	26.87	24.47	29.28	29.29	27.70	26.11	29.29	25.97	24.60	23.24	25.97	110.8%	101.6%	92.5%	110.8%
Year 17	28.23	25.91	23.58	28.22	25.57	23.48	21.40	25.56	26.23	24.80	23.38	26.23	22.91	21.71	20.51	22.91	109.5%	100.5%	91.5%	109.5%
Year 18	23.07	21.19	19.32	23.06	20.41	18.77	17.13	20.39	21.78	20.59	19.41	21.78	18.46	17.50	16.54	18.46	108.0%	99.3%	90.6%	108.0%
Year 19	16.25	14.93	13.61	16.24	13.59	12.51	11.43	13.57	15.72	14.86	13.99	15.72	12.40	11.76	11.12	12.40	106.1%	97.6%	89.1%	106.0%
Year 20	7.53	6.91	6.29	7.53	4.87	4.49	4.10	4.86	7.79	7.34	6.88	7.79	4.47	4.24	4.01	4.47	101.1%	92.9%	84.7%	101.0%



Appendix D.2.c

ACLI Preferred Risk Statutory Mortality Table
Male Smoker 20 Year Term CRVM Reserves

% Preferred % Standard	Select and Ultimate - Mean Reserves				Select and Ultimate - Mid Reserves				Ultimate - Mean Reserves				Ultimate - Mid Reserves				Ratio 50/50 Mean/Mid Select & Ultimate to 50/50 Mean 2001 CSO Ultimate			
				Reserves Under 2001 CSO				Reserves Under 2001 CSO				Reserves Under 2001 CSO				Reserves Under 2001 CSO				
	30% 70%	50% 50%	70% 30%		30% 70%	50% 50%	70% 30%		30% 70%	50% 50%	70% 30%		30% 70%	50% 50%	70% 30%		30% 70%	50% 50%	70% 30%	
PV of Reserve Increase @ 12%	32.87	31.02	29.16	32.88	27.93	26.40	24.87	27.94	29.58	28.27	26.97	29.60	23.56	22.58	21.61	23.58	114.3%	108.0%	101.6%	114.4%
Year 1	1.16	1.08	1.00	1.16	-	-	-	-	3.38	3.16	2.94	3.38	-	-	-	-	34.2%	31.8%	29.4%	34.3%
Year 2	10.69	10.00	9.32	10.71	4.64	4.35	4.06	4.65	10.78	10.25	9.71	10.80	3.64	3.49	3.34	3.65	106.1%	99.3%	92.6%	106.3%
Year 3	19.74	18.49	17.25	19.76	13.68	12.83	11.98	13.71	17.95	17.12	16.28	17.98	10.81	10.36	9.90	10.83	116.0%	108.7%	101.5%	116.2%
Year 4	28.35	26.59	24.83	28.39	22.30	20.93	19.56	22.33	24.94	23.81	22.68	24.97	17.80	17.05	16.30	17.83	118.4%	111.0%	103.7%	118.5%
Year 5	36.55	34.31	32.06	36.60	30.50	28.65	26.80	30.54	31.78	30.36	28.95	31.82	24.64	23.61	22.57	24.68	118.7%	111.4%	104.2%	118.8%
Year 6	44.29	41.60	38.91	44.34	38.23	35.94	33.65	38.28	38.40	36.70	35.00	38.44	31.26	29.94	28.62	31.30	118.3%	111.2%	104.0%	118.5%
Year 7	51.43	48.35	45.27	51.48	45.38	42.69	40.01	45.42	44.66	42.70	40.74	44.71	37.53	35.94	34.36	37.57	117.7%	110.7%	103.7%	117.8%
Year 8	57.87	54.46	51.05	57.93	51.82	48.81	45.79	51.87	50.39	48.19	45.99	50.45	43.25	41.43	39.61	43.30	117.0%	110.2%	103.3%	117.1%
Year 9	63.56	59.88	56.20	63.62	57.51	54.23	50.94	57.56	55.41	53.01	50.60	55.46	48.27	46.25	44.23	48.32	116.7%	110.0%	103.2%	116.8%
Year 10	68.29	64.42	60.55	68.34	62.24	58.76	55.29	62.28	59.60	57.03	54.47	59.65	52.46	50.28	48.09	52.51	116.4%	109.8%	103.3%	116.4%
Year 11	71.84	67.88	63.91	71.87	65.79	62.22	58.65	65.81	62.83	60.15	57.47	62.87	55.69	53.39	51.09	55.73	116.0%	109.7%	103.3%	116.1%
Year 12	74.00	70.06	66.12	74.01	67.94	64.40	60.86	67.95	64.98	62.24	59.49	65.02	57.84	55.48	53.12	57.88	115.5%	109.4%	103.3%	115.5%
Year 13	74.54	70.72	66.91	74.54	68.48	65.07	61.65	68.48	65.94	63.18	60.41	65.98	58.80	56.42	54.04	58.84	114.6%	108.8%	103.0%	114.6%
Year 14	73.46	69.81	66.16	73.45	67.41	64.16	60.90	67.39	65.61	62.87	60.13	65.64	58.47	56.11	53.75	58.50	113.5%	107.9%	102.4%	113.5%
Year 15	70.74	67.31	63.87	70.71	64.69	61.65	58.61	64.65	63.82	61.15	58.48	63.84	56.68	54.39	52.10	56.70	112.3%	107.0%	101.6%	112.3%
Year 16	66.09	62.96	59.83	66.04	60.03	57.30	54.57	59.98	60.23	57.69	55.15	60.25	53.09	50.94	48.78	53.10	111.3%	106.1%	100.9%	111.2%
Year 17	58.98	56.20	53.42	58.93	52.93	50.54	48.16	52.87	54.38	52.06	49.75	54.38	47.24	45.30	43.37	47.24	110.1%	105.0%	100.0%	110.0%
Year 18	48.80	46.46	44.11	48.76	42.75	40.80	38.85	42.70	45.63	43.66	41.69	45.63	38.49	36.90	35.31	38.49	108.8%	103.7%	98.6%	108.7%
Year 19	34.90	33.17	31.44	34.87	28.84	27.51	26.18	28.81	33.30	31.83	30.36	33.30	26.16	25.08	23.99	26.16	107.2%	102.1%	96.9%	107.1%
Year 20	16.49	15.61	14.72	16.48	10.44	9.95	9.46	10.42	16.65	15.87	15.09	16.65	9.51	9.11	8.72	9.51	102.9%	97.7%	92.4%	102.8%



Appendix D.2.d

ACLI Preferred Risk Statutory Mortality Table
Female Smoker 20 Year Term CRVM Reserves

% Preferred % Standard	Select and Ultimate - Mean Reserves				Select and Ultimate - Mid Reserves				Ultimate - Mean Reserves				Ultimate - Mid Reserves				Ratio 50/50 Mean/Mid Select & Ultimate to 50/50 Mean 2001 CSO Ultimate			
				Reserves Under				Reserves Under				Reserves Under				Reserves Under				
	30% 70%	50% 50%	70% 30%	2001 CSO	30% 70%	50% 50%	70% 30%	2001 CSO	30% 70%	50% 50%	70% 30%	2001 CSO	30% 70%	50% 50%	70% 30%	2001 CSO	30% 70%	50% 50%	70% 30%	2001 CSO
PV of Reserve Increase @ 12%	25.12	23.26	21.40	25.17	21.36	19.77	18.19	21.40	23.86	22.79	21.71	23.87	19.02	18.20	17.39	19.02	108.4%	100.3%	92.3%	108.6%
Year 1	0.94	0.87	0.81	0.93	-	-	-	-	2.60	2.44	2.27	2.60	-	-	-	-	36.1%	33.6%	31.1%	35.9%
Year 2	8.02	7.43	6.84	8.04	3.41	3.16	2.91	3.42	8.85	8.40	7.96	8.85	3.09	2.95	2.81	3.09	95.8%	88.7%	81.6%	96.0%
Year 3	14.77	13.68	12.59	14.81	10.16	9.41	8.65	10.19	14.92	14.20	13.49	14.93	9.15	8.75	8.34	9.16	103.5%	95.9%	88.2%	103.8%
Year 4	21.36	19.78	18.20	21.41	16.75	15.51	14.27	16.80	20.76	19.79	18.82	20.77	15.00	14.33	13.67	15.01	106.5%	98.6%	90.7%	106.8%
Year 5	27.72	25.67	23.62	27.79	23.11	21.40	19.69	23.17	26.33	25.12	23.90	26.35	20.57	19.66	18.75	20.58	108.3%	100.3%	92.3%	108.6%
Year 6	33.76	31.26	28.76	33.85	29.15	26.99	24.83	29.23	31.57	30.13	28.68	31.59	25.81	24.67	23.54	25.82	109.6%	101.5%	93.3%	109.9%
Year 7	39.38	36.46	33.55	39.48	34.77	32.19	29.62	34.86	36.42	34.77	33.13	36.44	30.66	29.32	27.98	30.68	110.5%	102.3%	94.1%	110.8%
Year 8	44.48	41.18	37.89	44.59	39.87	36.92	33.96	39.97	40.80	38.97	37.14	40.82	35.04	33.52	31.99	35.06	111.2%	102.9%	94.7%	111.4%
Year 9	48.95	45.32	41.69	49.06	44.34	41.05	37.75	44.44	44.63	42.65	40.67	44.65	38.87	37.19	35.52	38.89	111.7%	103.4%	95.1%	111.9%
Year 10	52.65	48.74	44.83	52.77	48.04	44.47	40.90	48.15	47.84	45.74	43.64	47.86	42.08	40.28	38.49	42.10	111.9%	103.6%	95.3%	112.2%
Year 11	55.47	51.35	47.22	55.59	50.86	47.07	43.29	50.97	50.33	48.14	45.96	50.36	44.57	42.69	40.81	44.59	112.0%	103.7%	95.3%	112.2%
Year 12	57.25	52.99	48.72	57.36	52.64	48.72	44.79	52.74	52.01	49.77	47.54	52.03	46.25	44.32	42.39	46.27	111.8%	103.5%	95.1%	112.0%
Year 13	57.82	53.51	49.20	57.92	53.22	49.24	45.27	53.30	52.74	50.49	48.24	52.76	46.98	45.04	43.09	47.00	111.3%	103.0%	94.7%	111.5%
Year 14	56.99	52.74	48.48	57.07	52.38	48.46	44.55	52.45	52.38	50.16	47.93	52.40	46.62	44.70	42.78	46.63	110.4%	102.2%	93.9%	110.6%
Year 15	54.63	50.55	46.46	54.68	50.02	46.27	42.53	50.06	50.76	48.60	46.44	50.76	45.00	43.14	41.29	45.00	109.3%	101.1%	92.9%	109.4%
Year 16	50.61	46.83	43.05	50.65	46.00	42.56	39.12	46.03	47.65	45.62	43.58	47.65	41.89	40.16	38.44	41.89	107.9%	99.8%	91.8%	108.0%
Year 17	44.73	41.39	38.05	44.74	40.11	37.12	34.12	40.12	42.74	40.90	39.07	42.73	36.98	35.45	33.92	36.97	106.4%	98.5%	90.6%	106.5%
Year 18	36.65	33.93	31.22	36.65	32.04	29.66	27.29	32.03	35.59	34.05	32.51	35.58	29.83	28.59	27.36	29.82	105.0%	97.2%	89.5%	105.0%
Year 19	25.97	24.07	22.16	25.97	21.36	19.80	18.23	21.35	25.83	24.69	23.55	25.82	20.07	19.24	18.41	20.06	103.2%	95.6%	88.0%	103.1%
Year 20	12.27	11.37	10.48	12.27	7.66	7.10	6.55	7.65	13.01	12.40	11.79	13.01	7.25	6.95	6.65	7.24	98.4%	91.2%	84.1%	98.4%



Appendix D.3.a.i

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male nonsmoker issue age 25

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO				Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	0.92	1.18	1.80	1.57	58.3%	75.1%	114.2%		0.66	0.82	1.20	1.06	62.0%	77.4%	112.9%
Year 1	0.07	0.09	0.13	0.11	61.7%	78.7%	112.8%		0.13	0.17	0.27	0.24	56.1%	73.5%	115.3%
Year 2	0.28	0.36	0.54	0.47	59.5%	76.4%	114.6%		0.24	0.30	0.45	0.39	60.9%	77.8%	114.4%
Year 3	0.54	0.69	1.04	0.90	59.5%	76.8%	114.9%		0.36	0.45	0.64	0.56	63.9%	80.8%	114.0%
Year 4	0.77	0.99	1.49	1.30	59.1%	76.6%	114.5%		0.47	0.59	0.82	0.73	64.8%	81.4%	112.7%
Year 5	0.98	1.27	1.90	1.67	58.8%	76.2%	114.1%		0.60	0.74	1.03	0.92	65.1%	80.6%	111.6%
Year 6	1.19	1.53	2.30	2.02	58.7%	75.9%	114.0%		0.74	0.91	1.26	1.14	65.2%	79.8%	111.1%
Year 7	1.38	1.78	2.69	2.36	58.6%	75.5%	113.9%		0.89	1.08	1.52	1.37	64.9%	79.1%	111.1%
Year 8	1.57	2.02	3.06	2.69	58.4%	75.2%	113.8%		1.04	1.27	1.80	1.62	64.1%	78.3%	111.4%
Year 9	1.75	2.24	3.40	2.99	58.3%	74.8%	113.6%		1.18	1.45	2.08	1.86	63.5%	77.8%	111.9%
Year 10	1.90	2.43	3.70	3.26	58.3%	74.7%	113.8%		1.32	1.62	2.35	2.09	63.1%	77.3%	112.5%
Year 11	2.02	2.60	3.96	3.48	58.2%	74.7%	114.0%		1.43	1.77	2.60	2.30	62.3%	76.9%	112.7%
Year 12	2.11	2.72	4.16	3.64	58.0%	74.6%	114.1%		1.53	1.90	2.80	2.48	61.5%	76.6%	112.9%
Year 13	2.17	2.79	4.28	3.74	57.8%	74.4%	114.3%		1.59	1.99	2.96	2.61	60.9%	76.1%	113.2%
Year 14	2.17	2.79	4.30	3.75	57.7%	74.2%	114.5%		1.62	2.03	3.04	2.68	60.5%	75.8%	113.6%
Year 15	2.10	2.70	4.18	3.65	57.5%	74.1%	114.7%		1.60	2.01	3.03	2.66	60.1%	75.6%	113.9%
Year 16	1.95	2.51	3.89	3.40	57.4%	74.0%	114.6%		1.53	1.93	2.91	2.56	59.7%	75.4%	113.9%
Year 17	1.72	2.22	3.44	3.00	57.3%	73.9%	114.6%		1.39	1.76	2.67	2.34	59.3%	75.1%	113.9%
Year 18	1.40	1.81	2.81	2.45	57.2%	73.8%	114.4%		1.17	1.49	2.26	1.99	58.9%	74.9%	113.9%
Year 19	0.98	1.27	1.97	1.72	57.1%	73.9%	114.4%		0.85	1.09	1.66	1.46	58.4%	74.7%	113.9%
Year 20	0.44	0.57	0.88	0.77	57.6%	74.4%	114.3%		0.42	0.54	0.82	0.72	58.1%	74.7%	114.2%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.a.ii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male nonsmoker issue age 35

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO				Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	2.45	3.19	4.92	4.29	57.2%	74.4%	114.6%		2.41	3.03	4.48	3.95	61.1%	76.7%	113.5%
Year 1	0.09	0.10	0.14	0.13	69.8%	81.1%	109.4%		0.16	0.20	0.30	0.26	59.6%	75.2%	114.7%
Year 2	0.65	0.85	1.30	1.14	57.6%	74.6%	114.2%		0.66	0.84	1.26	1.10	59.7%	75.7%	114.0%
Year 3	1.38	1.80	2.78	2.43	57.0%	74.3%	114.6%		1.33	1.68	2.53	2.22	59.7%	75.7%	113.9%
Year 4	2.07	2.71	4.18	3.64	56.9%	74.4%	114.8%		1.98	2.51	3.78	3.31	59.8%	75.8%	114.1%
Year 5	2.72	3.56	5.48	4.78	56.9%	74.4%	114.7%		2.61	3.31	4.98	4.36	59.9%	75.9%	114.1%
Year 6	3.33	4.35	6.71	5.85	56.9%	74.3%	114.7%		3.22	4.08	6.12	5.37	59.9%	76.0%	113.9%
Year 7	3.89	5.08	7.84	6.84	56.9%	74.2%	114.7%		3.79	4.81	7.20	6.32	60.0%	76.0%	113.8%
Year 8	4.40	5.75	8.89	7.75	56.8%	74.1%	114.7%		4.31	5.46	8.16	7.18	60.0%	76.1%	113.7%
Year 9	4.87	6.35	9.83	8.57	56.8%	74.1%	114.7%		4.76	6.02	8.99	7.91	60.1%	76.2%	113.7%
Year 10	5.26	6.86	10.63	9.27	56.8%	74.1%	114.7%		5.12	6.48	9.64	8.48	60.4%	76.4%	113.6%
Year 11	5.57	7.26	11.24	9.80	56.8%	74.1%	114.7%		5.38	6.79	10.07	8.87	60.7%	76.6%	113.6%
Year 12	5.75	7.50	11.61	10.12	56.8%	74.1%	114.7%		5.54	6.96	10.27	9.05	61.2%	76.8%	113.4%
Year 13	5.80	7.56	11.68	10.18	57.0%	74.2%	114.7%		5.57	6.96	10.20	9.01	61.8%	77.3%	113.2%
Year 14	5.70	7.40	11.42	9.96	57.2%	74.4%	114.7%		5.50	6.83	9.93	8.78	62.6%	77.8%	113.1%
Year 15	5.43	7.03	10.83	9.44	57.5%	74.5%	114.6%		5.31	6.56	9.46	8.39	63.3%	78.2%	112.8%
Year 16	5.01	6.45	9.90	8.64	57.9%	74.7%	114.5%		4.98	6.11	8.76	7.79	64.0%	78.5%	112.5%
Year 17	4.40	5.65	8.61	7.54	58.4%	74.9%	114.3%		4.48	5.45	7.75	6.91	64.8%	78.9%	112.2%
Year 18	3.55	4.55	6.94	6.07	58.4%	75.0%	114.3%		3.71	4.50	6.35	5.68	65.4%	79.2%	112.0%
Year 19	2.45	3.14	4.78	4.18	58.5%	75.1%	114.4%		2.62	3.17	4.48	4.00	65.6%	79.3%	112.0%
Year 20	1.06	1.35	2.05	1.80	59.0%	75.3%	114.3%		1.16	1.41	2.02	1.80	64.6%	78.7%	112.4%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.a.iii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male nonsmoker issue age 45

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO				Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	6.23	8.28	13.10	11.35	54.9%	72.9%	115.3%		8.30	9.53	12.40	11.36	73.1%	83.9%	109.2%
Year 1	0.16	0.19	0.27	0.24	67.3%	80.2%	110.9%		0.32	0.42	0.64	0.56	57.9%	74.7%	114.6%
Year 2	1.58	2.07	3.24	2.81	56.0%	73.5%	115.0%		2.02	2.38	3.21	2.90	69.6%	81.8%	110.4%
Year 3	3.41	4.50	7.09	6.15	55.4%	73.1%	115.2%		4.26	4.94	6.53	5.95	71.5%	83.0%	109.7%
Year 4	5.18	6.85	10.82	9.39	55.2%	73.0%	115.2%		6.47	7.47	9.78	8.93	72.5%	83.6%	109.4%
Year 5	6.88	9.11	14.40	12.50	55.0%	72.9%	115.2%		8.67	9.98	13.00	11.90	72.9%	83.9%	109.2%
Year 6	8.48	11.25	17.79	15.43	55.0%	72.9%	115.3%		10.83	12.43	16.14	14.80	73.2%	84.0%	109.0%
Year 7	9.96	13.22	20.91	18.14	54.9%	72.9%	115.3%		12.92	14.79	19.15	17.58	73.5%	84.1%	108.9%
Year 8	11.28	14.98	23.71	20.56	54.9%	72.9%	115.3%		14.86	16.99	21.95	20.16	73.7%	84.3%	108.9%
Year 9	12.43	16.52	26.14	22.67	54.8%	72.9%	115.3%		16.60	18.96	24.47	22.48	73.8%	84.3%	108.8%
Year 10	13.39	17.81	28.19	24.46	54.8%	72.8%	115.3%		18.08	20.65	26.61	24.46	73.9%	84.4%	108.8%
Year 11	14.14	18.82	29.80	25.84	54.7%	72.8%	115.3%		19.23	21.94	28.24	25.97	74.0%	84.5%	108.7%
Year 12	14.58	19.41	30.75	26.65	54.7%	72.8%	115.4%		19.96	22.76	29.28	26.92	74.1%	84.5%	108.8%
Year 13	14.68	19.54	30.97	26.83	54.7%	72.8%	115.4%		20.21	23.04	29.67	27.27	74.1%	84.5%	108.8%
Year 14	14.47	19.26	30.53	26.45	54.7%	72.8%	115.4%		19.96	22.79	29.40	27.00	73.9%	84.4%	108.9%
Year 15	13.93	18.54	29.39	25.46	54.7%	72.8%	115.4%		19.17	21.96	28.46	26.10	73.5%	84.1%	109.1%
Year 16	12.97	17.25	27.36	23.70	54.7%	72.8%	115.5%		17.79	20.44	26.68	24.41	72.9%	83.7%	109.3%
Year 17	11.46	15.24	24.17	20.93	54.8%	72.8%	115.5%		15.72	18.13	23.82	21.75	72.3%	83.4%	109.5%
Year 18	9.29	12.36	19.62	16.98	54.7%	72.8%	115.5%		12.80	14.82	19.58	17.84	71.7%	83.0%	109.7%
Year 19	6.37	8.49	13.52	11.69	54.5%	72.6%	115.6%		8.85	10.29	13.69	12.45	71.1%	82.6%	110.0%
Year 20	2.68	3.56	5.67	4.90	54.6%	72.7%	115.6%		3.75	4.39	5.90	5.35	70.0%	82.0%	110.3%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.a.iv

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male nonsmoker issue age 55

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO			Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	17.05	22.55	35.19	30.64	55.6%	73.6%	114.9%	21.12	24.73	33.13	30.10	70.2%	82.2%	110.1%
Year 1	0.31	0.37	0.53	0.47	66.0%	79.2%	111.7%	0.85	1.04	1.48	1.32	64.5%	78.7%	112.0%
Year 2	4.05	5.35	8.30	7.24	55.9%	73.8%	114.6%	5.61	6.52	8.62	7.86	71.4%	82.9%	109.6%
Year 3	8.91	11.80	18.39	16.03	55.6%	73.6%	114.7%	11.75	13.62	17.91	16.36	71.8%	83.2%	109.5%
Year 4	13.65	18.10	28.23	24.59	55.5%	73.6%	114.8%	17.65	20.48	26.97	24.63	71.7%	83.2%	109.5%
Year 5	18.29	24.27	37.88	32.99	55.4%	73.5%	114.8%	23.29	27.09	35.81	32.67	71.3%	82.9%	109.6%
Year 6	22.77	30.22	47.21	41.11	55.4%	73.5%	114.8%	28.63	33.37	44.30	40.37	70.9%	82.7%	109.7%
Year 7	26.97	35.80	55.95	48.72	55.4%	73.5%	114.9%	33.61	39.25	52.24	47.56	70.7%	82.5%	109.8%
Year 8	30.75	40.82	63.83	55.57	55.3%	73.5%	114.9%	38.09	44.53	59.42	54.05	70.5%	82.4%	109.9%
Year 9	34.04	45.19	70.67	61.52	55.3%	73.5%	114.9%	41.92	49.06	65.60	59.64	70.3%	82.3%	110.0%
Year 10	36.72	48.74	76.24	66.36	55.3%	73.5%	114.9%	45.01	52.74	70.64	64.19	70.1%	82.2%	110.0%
Year 11	38.74	51.41	80.43	69.99	55.4%	73.5%	114.9%	47.28	55.45	74.41	67.58	70.0%	82.1%	110.1%
Year 12	40.05	53.12	83.14	72.33	55.4%	73.4%	115.0%	48.66	57.12	76.80	69.70	69.8%	82.0%	110.2%
Year 13	40.54	53.73	84.12	73.16	55.4%	73.4%	115.0%	49.08	57.68	77.71	70.48	69.6%	81.8%	110.3%
Year 14	40.17	53.20	83.29	72.41	55.5%	73.5%	115.0%	48.46	57.01	76.97	69.76	69.5%	81.7%	110.3%
Year 15	38.83	51.37	80.41	69.89	55.6%	73.5%	115.1%	46.66	54.96	74.39	67.36	69.3%	81.6%	110.4%
Year 16	36.31	47.93	74.99	65.16	55.7%	73.6%	115.1%	43.48	51.28	69.60	62.96	69.1%	81.4%	110.5%
Year 17	32.35	42.54	66.38	57.70	56.1%	73.7%	115.0%	38.62	45.61	62.10	56.11	68.8%	81.3%	110.7%
Year 18	26.73	34.86	54.04	47.04	56.8%	74.1%	114.9%	31.62	37.41	51.10	46.11	68.6%	81.1%	110.8%
Year 19	18.83	24.33	37.40	32.62	57.7%	74.6%	114.6%	22.03	26.10	35.76	32.23	68.3%	81.0%	110.9%
Year 20	7.87	10.15	15.56	13.58	58.0%	74.7%	114.5%	9.51	11.26	15.41	13.90	68.4%	81.0%	110.9%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.a.v

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male nonsmoker issue age 65

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO			Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	48.29	61.61	90.79	80.53	60.0%	76.5%	112.7%	64.04	69.53	82.03	77.55	82.6%	89.7%	105.8%
Year 1	0.61	0.75	1.07	0.95	63.9%	78.3%	112.1%	2.57	3.03	4.11	3.72	69.1%	81.4%	110.6%
Year 2	10.59	13.67	20.30	17.99	58.9%	76.0%	112.9%	15.00	16.70	20.55	19.18	78.2%	87.1%	107.1%
Year 3	23.60	30.47	45.22	40.08	58.9%	76.0%	112.8%	31.43	34.73	42.14	39.51	79.5%	87.9%	106.7%
Year 4	36.21	46.70	69.20	61.37	59.0%	76.1%	112.8%	47.64	52.48	63.30	59.47	80.1%	88.3%	106.5%
Year 5	48.36	62.31	92.20	81.80	59.1%	76.2%	112.7%	63.60	69.91	84.01	79.01	80.5%	88.5%	106.3%
Year 6	60.04	77.29	114.22	101.37	59.2%	76.2%	112.7%	79.22	86.89	104.09	97.99	80.8%	88.7%	106.2%
Year 7	71.24	91.62	135.31	120.11	59.3%	76.3%	112.7%	94.30	103.23	123.28	116.15	81.2%	88.9%	106.1%
Year 8	81.97	105.35	155.54	138.07	59.4%	76.3%	112.7%	108.55	118.57	141.10	133.07	81.6%	89.1%	106.0%
Year 9	92.19	118.43	174.90	155.22	59.4%	76.3%	112.7%	121.70	132.58	157.11	148.36	82.0%	89.4%	105.9%
Year 10	101.52	130.38	192.64	170.91	59.4%	76.3%	112.7%	133.64	145.13	171.13	161.84	82.6%	89.7%	105.7%
Year 11	109.47	140.52	207.78	184.26	59.4%	76.3%	112.8%	144.18	155.99	182.85	173.24	83.2%	90.0%	105.5%
Year 12	115.69	148.39	219.64	194.66	59.4%	76.2%	112.8%	152.78	164.71	191.97	182.19	83.9%	90.4%	105.4%
Year 13	119.73	153.41	227.32	201.31	59.5%	76.2%	112.9%	158.68	170.59	197.94	188.10	84.4%	90.7%	105.2%
Year 14	121.02	154.77	229.56	203.13	59.6%	76.2%	113.0%	161.15	172.83	199.87	190.12	84.8%	90.9%	105.1%
Year 15	118.79	151.43	224.66	198.63	59.8%	76.2%	113.1%	159.22	170.44	196.59	187.13	85.1%	91.1%	105.1%
Year 16	112.65	142.81	211.50	186.92	60.3%	76.4%	113.1%	151.79	162.25	186.81	177.89	85.3%	91.2%	105.0%
Year 17	102.17	128.45	189.30	167.35	61.1%	76.8%	113.1%	137.48	146.80	168.86	160.83	85.5%	91.3%	105.0%
Year 18	86.42	107.22	156.28	138.44	62.4%	77.5%	112.9%	114.61	122.33	140.73	134.01	85.5%	91.3%	105.0%
Year 19	63.30	76.88	109.47	97.52	64.9%	78.8%	112.3%	81.14	86.67	99.94	95.08	85.3%	91.2%	105.1%
Year 20	26.75	32.08	44.88	40.19	66.6%	79.8%	111.7%	34.10	36.68	42.84	40.59	84.0%	90.4%	105.5%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.b.i

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female nonsmoker issue age 25

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO				Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	0.82	1.05	1.59	1.40	58.6%	74.9%	114.0%		0.71	0.90	1.35	1.19	59.9%	75.4%	113.6%
Year 1	0.04	0.05	0.06	0.06	75.0%	83.3%	112.5%		0.07	0.09	0.14	0.12	62.0%	76.0%	116.0%
Year 2	0.25	0.31	0.47	0.41	60.3%	75.1%	114.1%		0.23	0.29	0.43	0.38	60.6%	75.6%	114.1%
Year 3	0.51	0.64	0.98	0.86	59.2%	74.8%	114.3%		0.43	0.54	0.81	0.71	60.9%	75.9%	114.0%
Year 4	0.75	0.96	1.46	1.28	58.6%	74.9%	114.1%		0.62	0.78	1.17	1.03	60.6%	75.9%	113.3%
Year 5	0.97	1.25	1.91	1.67	58.2%	74.9%	114.1%		0.80	1.01	1.51	1.34	60.0%	75.4%	112.9%
Year 6	1.17	1.51	2.31	2.02	58.1%	74.6%	114.2%		0.97	1.22	1.84	1.62	59.9%	75.3%	113.1%
Year 7	1.35	1.74	2.66	2.33	58.2%	74.7%	114.3%		1.13	1.43	2.15	1.89	59.9%	75.3%	113.5%
Year 8	1.50	1.93	2.95	2.58	58.2%	74.9%	114.3%		1.28	1.61	2.43	2.14	59.8%	75.4%	113.8%
Year 9	1.63	2.09	3.19	2.79	58.3%	75.0%	114.2%		1.40	1.77	2.68	2.35	59.8%	75.4%	114.1%
Year 10	1.72	2.21	3.36	2.95	58.4%	75.0%	114.1%		1.50	1.90	2.87	2.52	59.7%	75.3%	114.0%
Year 11	1.78	2.28	3.47	3.05	58.4%	74.9%	114.0%		1.57	1.98	2.99	2.63	59.6%	75.2%	113.7%
Year 12	1.81	2.32	3.52	3.09	58.6%	74.8%	113.9%		1.60	2.02	3.04	2.68	59.6%	75.3%	113.6%
Year 13	1.81	2.31	3.51	3.08	58.7%	74.9%	114.0%		1.59	2.01	3.03	2.66	59.7%	75.4%	113.6%
Year 14	1.76	2.24	3.41	2.99	58.7%	74.8%	113.9%		1.54	1.95	2.94	2.59	59.6%	75.4%	113.6%
Year 15	1.67	2.12	3.23	2.84	58.7%	74.7%	113.6%		1.46	1.85	2.79	2.46	59.5%	75.3%	113.5%
Year 16	1.53	1.95	2.96	2.61	58.8%	74.7%	113.5%		1.34	1.70	2.56	2.26	59.6%	75.3%	113.4%
Year 17	1.33	1.70	2.58	2.27	58.7%	74.7%	113.6%		1.18	1.49	2.25	1.98	59.5%	75.4%	113.6%
Year 18	1.07	1.37	2.08	1.83	58.3%	74.7%	113.6%		0.96	1.22	1.83	1.61	59.3%	75.5%	113.6%
Year 19	0.74	0.95	1.45	1.27	57.9%	74.7%	113.5%		0.68	0.86	1.30	1.14	59.4%	75.4%	113.3%
Year 20	0.33	0.43	0.65	0.57	58.3%	75.3%	113.5%		0.33	0.41	0.62	0.55	59.6%	75.6%	113.2%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.b.ii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female nonsmoker issue age 35

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO			Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	2.13	2.77	4.29	3.73	57.1%	74.2%	114.9%	2.07	2.58	3.76	3.33	62.2%	77.5%	113.1%
Year 1	0.07	0.08	0.11	0.10	73.2%	85.4%	112.2%	0.13	0.16	0.25	0.21	60.7%	76.4%	114.6%
Year 2	0.54	0.70	1.06	0.92	58.9%	75.4%	114.7%	0.55	0.69	1.01	0.89	61.3%	76.9%	113.5%
Year 3	1.16	1.50	2.31	2.01	57.7%	74.8%	115.2%	1.09	1.37	2.01	1.77	61.5%	77.1%	113.4%
Year 4	1.76	2.28	3.53	3.07	57.2%	74.4%	115.0%	1.61	2.02	2.97	2.62	61.5%	77.0%	113.4%
Year 5	2.33	3.03	4.69	4.09	57.0%	74.1%	114.9%	2.13	2.66	3.92	3.46	61.4%	77.0%	113.2%
Year 6	2.87	3.74	5.80	5.05	57.0%	74.0%	115.0%	2.63	3.29	4.84	4.27	61.5%	77.0%	113.2%
Year 7	3.37	4.39	6.83	5.94	56.9%	74.0%	115.0%	3.10	3.89	5.71	5.04	61.6%	77.1%	113.3%
Year 8	3.83	4.98	7.75	6.74	56.7%	73.9%	114.9%	3.55	4.45	6.54	5.77	61.6%	77.2%	113.3%
Year 9	4.23	5.51	8.56	7.45	56.7%	73.9%	114.9%	3.97	4.97	7.29	6.44	61.7%	77.2%	113.3%
Year 10	4.56	5.95	9.25	8.05	56.7%	73.9%	114.9%	4.35	5.43	7.96	7.03	61.8%	77.3%	113.3%
Year 11	4.82	6.29	9.77	8.50	56.7%	74.0%	114.9%	4.66	5.82	8.51	7.51	62.0%	77.4%	113.3%
Year 12	4.99	6.51	10.11	8.80	56.7%	74.0%	114.9%	4.89	6.10	8.90	7.86	62.2%	77.6%	113.2%
Year 13	5.05	6.59	10.24	8.91	56.6%	74.0%	114.9%	5.04	6.26	9.11	8.05	62.6%	77.8%	113.1%
Year 14	4.99	6.52	10.11	8.80	56.7%	74.1%	114.9%	5.05	6.27	9.09	8.04	62.9%	78.0%	113.0%
Year 15	4.80	6.26	9.70	8.44	56.8%	74.2%	114.9%	4.92	6.09	8.80	7.80	63.1%	78.1%	112.8%
Year 16	4.45	5.80	8.97	7.81	57.0%	74.3%	114.8%	4.63	5.71	8.21	7.29	63.5%	78.3%	112.6%
Year 17	3.93	5.10	7.86	6.85	57.4%	74.5%	114.7%	4.14	5.08	7.27	6.47	64.0%	78.6%	112.4%
Year 18	3.20	4.13	6.33	5.53	57.8%	74.7%	114.5%	3.40	4.16	5.92	5.28	64.4%	78.9%	112.3%
Year 19	2.21	2.85	4.34	3.79	58.4%	75.0%	114.3%	2.38	2.90	4.11	3.67	64.8%	79.1%	112.1%
Year 20	0.94	1.21	1.82	1.60	59.0%	75.4%	114.0%	1.03	1.26	1.79	1.60	64.6%	78.9%	112.2%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.b.iii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female nonsmoker issue age 45

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO			Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	5.69	7.21	10.76	9.47	60.1%	76.1%	113.6%	6.62	7.62	9.95	9.11	72.7%	83.7%	109.2%
Year 1	0.14	0.17	0.22	0.20	69.4%	81.2%	109.4%	0.25	0.31	0.47	0.41	59.6%	75.4%	114.0%
Year 2	1.40	1.79	2.72	2.38	58.8%	75.3%	114.1%	1.71	2.02	2.74	2.48	68.9%	81.5%	110.6%
Year 3	3.04	3.91	5.96	5.21	58.2%	75.0%	114.3%	3.64	4.26	5.70	5.17	70.4%	82.3%	110.2%
Year 4	4.61	5.94	9.07	7.94	58.1%	74.9%	114.3%	5.52	6.43	8.54	7.77	71.0%	82.7%	109.9%
Year 5	6.12	7.88	12.02	10.53	58.1%	74.9%	114.2%	7.33	8.51	11.25	10.26	71.4%	82.9%	109.7%
Year 6	7.54	9.72	14.79	12.96	58.2%	75.0%	114.1%	9.05	10.47	13.78	12.59	71.9%	83.2%	109.4%
Year 7	8.86	11.41	17.34	15.20	58.3%	75.1%	114.1%	10.67	12.30	16.09	14.73	72.4%	83.5%	109.3%
Year 8	10.07	12.94	19.64	17.22	58.5%	75.2%	114.1%	12.12	13.94	18.15	16.63	72.9%	83.8%	109.1%
Year 9	11.13	14.29	21.64	18.97	58.7%	75.3%	114.0%	13.39	15.35	19.90	18.26	73.3%	84.1%	109.0%
Year 10	12.03	15.41	23.28	20.42	58.9%	75.4%	114.0%	14.44	16.50	21.31	19.58	73.8%	84.3%	108.8%
Year 11	12.74	16.27	24.53	21.53	59.2%	75.6%	113.9%	15.21	17.35	22.34	20.54	74.1%	84.5%	108.7%
Year 12	13.23	16.85	25.30	22.23	59.5%	75.8%	113.8%	15.67	17.84	22.93	21.09	74.3%	84.6%	108.7%
Year 13	13.47	17.07	25.52	22.45	60.0%	76.0%	113.7%	15.75	17.92	23.00	21.16	74.4%	84.7%	108.7%
Year 14	13.41	16.90	25.10	22.12	60.6%	76.4%	113.5%	15.40	17.52	22.52	20.71	74.4%	84.6%	108.7%
Year 15	13.02	16.28	23.95	21.16	61.5%	76.9%	113.2%	14.56	16.61	21.42	19.68	74.0%	84.4%	108.8%
Year 16	12.26	15.16	21.99	19.50	62.9%	77.7%	112.7%	13.25	15.16	19.66	18.03	73.5%	84.1%	109.0%
Year 17	11.07	13.47	19.11	17.05	65.0%	79.0%	112.1%	11.47	13.16	17.16	15.71	73.0%	83.7%	109.2%
Year 18	9.32	11.07	15.22	13.70	68.0%	80.8%	111.1%	9.15	10.53	13.80	12.62	72.5%	83.4%	109.4%
Year 19	6.64	7.73	10.32	9.37	70.8%	82.4%	110.1%	6.24	7.21	9.51	8.68	71.9%	83.1%	109.6%
Year 20	2.78	3.24	4.34	3.94	70.6%	82.3%	110.2%	2.69	3.13	4.18	3.80	70.8%	82.4%	110.1%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.b.iv

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female nonsmoker issue age 55

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO			Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	13.61	16.91	24.61	21.82	62.4%	77.5%	112.8%	13.82	16.12	21.49	19.55	70.7%	82.5%	109.9%
Year 1	0.27	0.31	0.43	0.39	68.5%	80.9%	111.1%	0.73	0.89	1.26	1.12	65.0%	79.1%	112.0%
Year 2	3.10	3.93	5.85	5.16	60.2%	76.1%	113.4%	3.95	4.58	6.04	5.51	71.8%	83.2%	109.5%
Year 3	6.77	8.58	12.81	11.29	60.0%	76.0%	113.5%	8.07	9.32	12.20	11.15	72.4%	83.5%	109.3%
Year 4	10.37	13.14	19.61	17.28	60.0%	76.1%	113.5%	11.94	13.79	18.07	16.52	72.3%	83.5%	109.4%
Year 5	13.89	17.60	26.23	23.12	60.1%	76.1%	113.5%	15.51	17.96	23.63	21.58	71.9%	83.2%	109.5%
Year 6	17.29	21.90	32.60	28.74	60.2%	76.2%	113.5%	18.81	21.83	28.85	26.32	71.5%	83.0%	109.6%
Year 7	20.54	25.98	38.63	34.06	60.3%	76.3%	113.4%	21.84	25.40	33.67	30.69	71.1%	82.8%	109.7%
Year 8	23.58	29.79	44.19	38.98	60.5%	76.4%	113.3%	24.56	28.61	38.02	34.63	70.9%	82.6%	109.8%
Year 9	26.35	33.22	49.16	43.40	60.7%	76.5%	113.3%	26.94	31.43	41.84	38.08	70.7%	82.5%	109.9%
Year 10	28.78	36.19	53.41	47.19	61.0%	76.7%	113.2%	28.92	33.78	45.06	40.98	70.6%	82.4%	110.0%
Year 11	30.81	38.61	56.77	50.21	61.4%	76.9%	113.1%	30.45	35.61	47.58	43.24	70.4%	82.3%	110.0%
Year 12	32.34	40.36	59.07	52.30	61.8%	77.2%	112.9%	31.45	36.80	49.27	44.75	70.3%	82.2%	110.1%
Year 13	33.30	41.33	60.10	53.31	62.5%	77.5%	112.7%	31.83	37.27	50.00	45.39	70.1%	82.1%	110.2%
Year 14	33.57	41.37	59.63	53.01	63.3%	78.0%	112.5%	31.48	36.91	49.60	45.00	70.0%	82.0%	110.2%
Year 15	33.04	40.32	57.40	51.20	64.5%	78.8%	112.1%	30.31	35.57	47.90	43.42	69.8%	81.9%	110.3%
Year 16	31.59	38.00	53.10	47.61	66.4%	79.8%	111.5%	28.18	33.10	44.67	40.46	69.6%	81.8%	110.4%
Year 17	28.96	34.14	46.42	41.94	69.0%	81.4%	110.7%	24.90	29.29	39.61	35.86	69.5%	81.7%	110.5%
Year 18	24.09	27.98	37.25	33.86	71.1%	82.6%	110.0%	20.30	23.90	32.40	29.30	69.3%	81.6%	110.6%
Year 19	16.56	19.18	25.44	23.15	71.5%	82.9%	109.9%	14.15	16.69	22.66	20.48	69.1%	81.5%	110.6%
Year 20	6.74	7.88	10.58	9.59	70.3%	82.2%	110.3%	6.26	7.37	10.01	9.05	69.2%	81.5%	110.6%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.b.v

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female nonsmoker issue age 65

Risk Class	Average* Select and Ultimate Reserves				Reserves as a Percent of 2001 CSO			Average* Ultimate Reserves				Reserves as a percent of 2001 CSO		
	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard	Super Preferred	Preferred	Residual Standard	2001 CSO	Super Preferred	Preferred	Residual Standard
PV of Reserve Increase @ 12%	34.65	42.96	62.15	55.30	62.7%	77.7%	112.4%	41.56	45.12	53.39	50.42	82.4%	89.5%	105.9%
Year 1	0.52	0.63	0.90	0.80	65.0%	78.7%	112.0%	1.85	2.18	2.93	2.66	69.8%	81.9%	110.3%
Year 2	7.60	9.51	13.85	12.31	61.7%	77.3%	112.5%	10.14	11.31	14.02	13.05	77.7%	86.7%	107.4%
Year 3	16.95	21.23	30.89	27.46	61.7%	77.3%	112.5%	21.07	23.34	28.56	26.69	78.9%	87.4%	107.0%
Year 4	26.38	33.01	48.01	42.70	61.8%	77.3%	112.5%	31.79	35.10	42.72	40.00	79.5%	87.8%	106.8%
Year 5	35.73	44.68	64.95	57.77	61.8%	77.4%	112.4%	42.24	46.53	56.39	52.86	79.9%	88.0%	106.7%
Year 6	44.87	56.06	81.39	72.41	62.0%	77.4%	112.4%	52.35	57.53	69.44	65.17	80.3%	88.3%	106.6%
Year 7	53.65	66.93	97.03	86.36	62.1%	77.5%	112.4%	61.98	67.96	81.70	76.77	80.7%	88.5%	106.4%
Year 8	61.92	77.08	111.54	99.31	62.3%	77.6%	112.3%	71.03	77.67	92.96	87.47	81.2%	88.8%	106.3%
Year 9	69.48	86.29	124.55	110.96	62.6%	77.8%	112.2%	79.35	86.51	103.01	97.08	81.7%	89.1%	106.1%
Year 10	76.17	94.28	135.69	120.97	63.0%	77.9%	112.2%	86.84	94.33	111.66	105.43	82.4%	89.5%	105.9%
Year 11	81.77	100.79	144.50	128.93	63.4%	78.2%	112.1%	93.32	100.94	118.62	112.26	83.1%	89.9%	105.7%
Year 12	86.03	105.48	150.46	134.40	64.0%	78.5%	111.9%	98.39	105.98	123.66	117.28	83.9%	90.4%	105.4%
Year 13	88.71	108.00	153.01	136.90	64.8%	78.9%	111.8%	101.59	109.06	126.48	120.18	84.5%	90.7%	105.2%
Year 14	89.49	107.94	151.42	135.81	65.9%	79.5%	111.5%	102.56	109.77	126.67	120.55	85.1%	91.1%	105.1%
Year 15	86.03	103.62	145.50	130.42	66.0%	79.4%	111.6%	100.86	107.69	123.77	117.93	85.5%	91.3%	104.9%
Year 16	77.04	94.17	135.40	120.52	63.9%	78.1%	112.3%	95.96	102.27	117.18	111.76	85.9%	91.5%	104.9%
Year 17	64.92	80.99	120.13	105.96	61.3%	76.4%	113.4%	86.83	92.41	105.66	100.83	86.1%	91.6%	104.8%
Year 18	50.82	64.67	98.04	85.90	59.2%	75.3%	114.1%	72.14	76.70	87.59	83.61	86.3%	91.7%	104.8%
Year 19	34.21	44.19	67.85	59.20	57.8%	74.6%	114.6%	50.80	54.04	61.77	58.94	86.2%	91.7%	104.8%
Year 20	14.09	18.21	28.00	24.42	57.7%	74.6%	114.7%	21.50	23.05	26.74	25.39	84.7%	90.8%	105.3%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.c.i

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male smoker issue age 25

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	2.33	3.57	3.20	73%	112%	1.70	2.57	2.30	74%	111%
Year 1	0.14	0.20	0.18	75.0%	111.1%	0.28	0.44	0.39	71.8%	112.8%
Year 2	0.66	1.01	0.91	73.0%	111.3%	0.57	0.87	0.79	72.7%	110.8%
Year 3	1.32	2.02	1.82	72.8%	111.1%	0.92	1.39	1.25	73.8%	110.8%
Year 4	1.93	2.94	2.64	73.0%	111.4%	1.25	1.87	1.68	74.6%	111.5%
Year 5	2.49	3.79	3.40	73.2%	111.6%	1.59	2.38	2.13	74.8%	111.5%
Year 6	3.02	4.60	4.12	73.2%	111.7%	1.95	2.91	2.61	74.9%	111.4%
Year 7	3.53	5.38	4.82	73.2%	111.7%	2.33	3.46	3.11	74.8%	111.1%
Year 8	4.02	6.13	5.50	73.1%	111.6%	2.71	4.03	3.63	74.6%	111.0%
Year 9	4.47	6.82	6.12	73.0%	111.5%	3.07	4.59	4.13	74.4%	111.1%
Year 10	4.85	7.43	6.66	72.9%	111.6%	3.40	5.11	4.59	74.0%	111.3%
Year 11	5.17	7.94	7.12	72.7%	111.6%	3.70	5.58	5.01	73.8%	111.4%
Year 12	5.43	8.34	7.47	72.6%	111.6%	3.94	5.97	5.35	73.7%	111.5%
Year 13	5.58	8.57	7.69	72.5%	111.5%	4.11	6.24	5.60	73.3%	111.4%
Year 14	5.59	8.60	7.71	72.4%	111.6%	4.18	6.37	5.72	73.1%	111.3%
Year 15	5.43	8.37	7.50	72.5%	111.6%	4.13	6.32	5.67	72.9%	111.4%
Year 16	5.06	7.80	6.99	72.4%	111.6%	3.95	6.06	5.43	72.8%	111.5%
Year 17	4.47	6.89	6.18	72.3%	111.5%	3.60	5.53	4.95	72.8%	111.6%
Year 18	3.64	5.62	5.04	72.2%	111.5%	3.03	4.66	4.18	72.6%	111.7%
Year 19	2.54	3.91	3.52	72.1%	111.2%	2.20	3.39	3.04	72.5%	111.5%
Year 20	1.12	1.71	1.54	72.4%	111.0%	1.05	1.62	1.45	72.5%	111.6%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.c.ii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male smoker issue age 35

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	6.39	9.57	8.62	74%	111%	5.83	8.59	7.77	75%	111%
Year 1	0.16	0.23	0.21	76.2%	109.5%	0.35	0.54	0.48	72.9%	111.5%
Year 2	1.65	2.50	2.25	73.2%	111.1%	1.60	2.41	2.17	73.9%	111.1%
Year 3	3.56	5.40	4.85	73.3%	111.2%	3.25	4.88	4.40	73.9%	110.9%
Year 4	5.38	8.13	7.31	73.5%	111.2%	4.87	7.30	6.58	74.0%	111.0%
Year 5	7.09	10.71	9.63	73.6%	111.2%	6.43	9.63	8.68	74.1%	110.9%
Year 6	8.68	13.11	11.79	73.6%	111.2%	7.93	11.86	10.69	74.2%	110.9%
Year 7	10.16	15.33	13.79	73.7%	111.2%	9.33	13.93	12.56	74.3%	111.0%
Year 8	11.53	17.38	15.63	73.8%	111.2%	10.58	15.78	14.23	74.4%	110.9%
Year 9	12.76	19.21	17.28	73.8%	111.2%	11.65	17.35	15.65	74.5%	110.9%
Year 10	13.82	20.77	18.69	73.9%	111.1%	12.49	18.55	16.74	74.6%	110.8%
Year 11	14.63	21.95	19.75	74.1%	111.1%	13.06	19.32	17.44	74.9%	110.8%
Year 12	15.12	22.64	20.38	74.2%	111.1%	13.33	19.63	17.74	75.1%	110.6%
Year 13	15.22	22.71	20.47	74.4%	111.0%	13.30	19.47	17.62	75.5%	110.5%
Year 14	14.91	22.11	19.95	74.7%	110.8%	13.02	18.90	17.13	76.0%	110.3%
Year 15	14.17	20.86	18.85	75.2%	110.7%	12.51	17.99	16.34	76.5%	110.1%
Year 16	13.02	19.02	17.21	75.6%	110.5%	11.69	16.65	15.16	77.1%	109.8%
Year 17	11.42	16.60	15.04	75.9%	110.4%	10.44	14.74	13.45	77.6%	109.6%
Year 18	9.25	13.41	12.16	76.0%	110.3%	8.63	12.10	11.05	78.1%	109.5%
Year 19	6.36	9.28	8.40	75.7%	110.5%	6.10	8.54	7.80	78.3%	109.5%
Year 20	2.70	3.99	3.59	75.0%	111.0%	2.71	3.84	3.50	77.5%	109.7%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.c.iii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male smoker issue age 45

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	15.62	24.37	21.74	72%	112%	16.59	21.07	19.74	84%	107%
Year 1	0.32	0.47	0.43	75.3%	109.4%	0.80	1.23	1.10	72.3%	111.8%
Year 2	4.01	6.20	5.55	72.3%	111.8%	4.23	5.63	5.22	81.1%	107.9%
Year 3	8.78	13.61	12.17	72.1%	111.9%	8.72	11.31	10.55	82.7%	107.2%
Year 4	13.39	20.77	18.56	72.1%	111.9%	13.14	16.84	15.75	83.4%	106.9%
Year 5	17.80	27.62	24.68	72.1%	111.9%	17.56	22.33	20.92	83.9%	106.7%
Year 6	21.93	34.05	30.42	72.1%	111.9%	21.88	27.69	25.97	84.3%	106.6%
Year 7	25.67	39.88	35.62	72.1%	112.0%	26.01	32.80	30.79	84.5%	106.5%
Year 8	28.94	45.00	40.18	72.0%	112.0%	29.83	37.54	35.26	84.6%	106.5%
Year 9	31.71	49.33	44.04	72.0%	112.0%	33.21	41.73	39.21	84.7%	106.4%
Year 10	33.92	52.82	47.15	71.9%	112.0%	36.02	45.21	42.49	84.8%	106.4%
Year 11	35.50	55.33	49.36	71.9%	112.1%	38.10	47.78	44.91	84.8%	106.4%
Year 12	36.19	56.49	50.36	71.9%	112.2%	39.34	49.33	46.37	84.8%	106.4%
Year 13	35.92	56.16	50.03	71.8%	112.2%	39.66	49.77	46.76	84.8%	106.4%
Year 14	34.86	54.62	48.63	71.7%	112.3%	39.06	49.14	46.13	84.7%	106.5%
Year 15	33.11	52.02	46.26	71.6%	112.4%	37.49	47.45	44.47	84.3%	106.7%
Year 16	30.59	48.17	42.80	71.5%	112.6%	34.82	44.40	41.54	83.8%	106.9%
Year 17	27.01	42.66	37.86	71.3%	112.7%	30.82	39.60	36.97	83.4%	107.1%
Year 18	22.02	34.85	30.92	71.2%	112.7%	25.15	32.56	30.34	82.9%	107.3%
Year 19	15.26	24.18	21.45	71.1%	112.7%	17.47	22.80	21.20	82.4%	107.5%
Year 20	6.49	10.25	9.10	71.3%	112.6%	7.53	9.96	9.23	81.6%	107.9%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.c.iv

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male smoker issue age 55

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	38.52	52.84	48.60	79%	109%	35.02	45.68	42.52	82%	107%
Year 1	0.69	1.00	0.91	75.7%	110.5%	1.97	2.79	2.54	77.6%	109.6%
Year 2	9.38	13.41	12.23	76.7%	109.7%	9.96	12.81	11.97	83.2%	107.1%
Year 3	20.53	29.24	26.68	77.0%	109.6%	20.19	25.75	24.11	83.7%	106.8%
Year 4	31.33	44.46	40.60	77.2%	109.5%	29.99	38.27	35.83	83.7%	106.8%
Year 5	41.86	59.24	54.13	77.3%	109.4%	39.36	50.47	47.19	83.4%	106.9%
Year 6	51.99	73.40	67.10	77.5%	109.4%	48.20	62.11	58.01	83.1%	107.1%
Year 7	61.41	86.44	79.06	77.7%	109.3%	56.37	72.90	68.02	82.9%	107.2%
Year 8	69.80	97.87	89.59	77.9%	109.2%	63.58	82.47	76.90	82.7%	107.2%
Year 9	77.00	107.46	98.46	78.2%	109.1%	69.59	90.51	84.33	82.5%	107.3%
Year 10	82.78	114.84	105.35	78.6%	109.0%	74.24	96.82	90.14	82.4%	107.4%
Year 11	87.08	119.91	110.18	79.0%	108.8%	77.47	101.28	94.23	82.2%	107.5%
Year 12	89.85	122.58	112.86	79.6%	108.6%	79.22	103.84	96.54	82.1%	107.6%
Year 13	90.90	122.53	113.11	80.4%	108.3%	79.45	104.46	97.04	81.9%	107.6%
Year 14	90.32	119.88	111.05	81.3%	107.9%	78.06	102.95	95.56	81.7%	107.7%
Year 15	88.02	114.44	106.52	82.6%	107.4%	74.89	99.11	91.90	81.5%	107.9%
Year 16	83.11	105.54	98.79	84.1%	106.8%	69.61	92.49	85.66	81.3%	108.0%
Year 17	73.68	92.79	87.02	84.7%	106.6%	61.79	82.43	76.25	81.0%	108.1%
Year 18	59.25	75.34	70.47	84.1%	106.9%	50.66	67.88	62.71	80.8%	108.2%
Year 19	40.42	52.05	48.53	83.3%	107.3%	35.48	47.72	44.04	80.6%	108.4%
Year 20	16.78	22.08	20.48	81.9%	107.8%	15.76	21.18	19.55	80.6%	108.4%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.c.v

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a male smoker issue age 65

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	94.81	110.85	106.11	89%	104%	81.42	93.63	90.04	90%	104%
Year 1	1.35	1.99	1.80	75.2%	110.6%	5.18	6.93	6.40	80.9%	108.3%
Year 2	22.00	28.19	26.37	83.4%	106.9%	20.78	25.09	23.83	87.2%	105.3%
Year 3	48.45	61.19	57.45	84.3%	106.5%	41.29	48.87	46.67	88.5%	104.7%
Year 4	73.59	91.87	86.52	85.1%	106.2%	61.47	72.17	69.07	89.0%	104.5%
Year 5	97.43	120.28	113.59	85.8%	105.9%	81.32	95.03	91.05	89.3%	104.4%
Year 6	120.06	146.60	138.82	86.5%	105.6%	100.73	117.29	112.47	89.6%	104.3%
Year 7	141.64	171.05	162.42	87.2%	105.3%	119.48	138.67	133.08	89.8%	104.2%
Year 8	162.32	193.89	184.61	87.9%	105.0%	137.13	158.61	152.34	90.0%	104.1%
Year 9	182.17	215.22	205.49	88.7%	104.7%	153.32	176.60	169.79	90.3%	104.0%
Year 10	200.42	233.84	223.96	89.5%	104.4%	168.01	192.61	185.39	90.6%	103.9%
Year 11	216.22	248.32	238.79	90.5%	104.0%	180.91	206.22	198.78	91.0%	103.7%
Year 12	229.23	258.02	249.43	91.9%	103.4%	191.38	216.99	209.44	91.4%	103.6%
Year 13	237.45	262.37	254.90	93.2%	102.9%	198.59	224.33	216.72	91.6%	103.5%
Year 14	238.04	261.37	254.35	93.6%	102.8%	201.62	227.18	219.59	91.8%	103.5%
Year 15	231.10	254.28	247.29	93.5%	102.8%	199.26	224.18	216.75	91.9%	103.4%
Year 16	217.14	239.52	232.75	93.3%	102.9%	190.15	213.83	206.74	92.0%	103.4%
Year 17	194.30	215.01	208.72	93.1%	103.0%	172.57	194.15	187.66	92.0%	103.5%
Year 18	160.33	178.17	172.75	92.8%	103.1%	144.38	162.72	157.18	91.9%	103.5%
Year 19	112.45	125.83	121.76	92.4%	103.3%	102.99	116.58	112.47	91.6%	103.7%
Year 20	46.53	53.21	51.19	90.9%	103.9%	44.53	51.23	49.21	90.5%	104.1%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.d.i

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female smoker issue age 25

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	1.91	2.95	2.62	73%	112%	1.68	2.56	2.29	73%	112%
Year 1	0.07	0.09	0.08	81.3%	112.5%	0.14	0.21	0.19	73.0%	110.8%
Year 2	0.54	0.83	0.74	73.0%	111.5%	0.51	0.77	0.70	73.0%	111.2%
Year 3	1.14	1.77	1.58	72.2%	111.7%	0.99	1.50	1.36	72.9%	110.9%
Year 4	1.71	2.66	2.37	71.9%	111.9%	1.46	2.21	1.99	73.1%	111.1%
Year 5	2.25	3.48	3.10	72.5%	112.1%	1.90	2.88	2.59	73.2%	111.3%
Year 6	2.74	4.23	3.77	72.8%	112.2%	2.32	3.52	3.16	73.3%	111.5%
Year 7	3.18	4.90	4.35	73.2%	112.5%	2.71	4.12	3.69	73.4%	111.7%
Year 8	3.56	5.47	4.85	73.3%	112.6%	3.05	4.64	4.16	73.3%	111.7%
Year 9	3.86	5.93	5.27	73.4%	112.6%	3.35	5.09	4.56	73.4%	111.6%
Year 10	4.09	6.29	5.57	73.4%	112.8%	3.59	5.46	4.89	73.3%	111.6%
Year 11	4.24	6.52	5.77	73.5%	112.9%	3.74	5.70	5.10	73.2%	111.7%
Year 12	4.30	6.63	5.87	73.3%	112.9%	3.82	5.80	5.20	73.4%	111.6%
Year 13	4.29	6.63	5.86	73.2%	113.1%	3.80	5.77	5.17	73.4%	111.7%
Year 14	4.18	6.47	5.71	73.1%	113.3%	3.69	5.61	5.02	73.4%	111.6%
Year 15	3.96	6.16	5.42	73.1%	113.6%	3.50	5.32	4.77	73.3%	111.5%
Year 16	3.63	5.64	4.98	72.9%	113.2%	3.21	4.88	4.38	73.4%	111.6%
Year 17	3.17	4.87	4.35	72.9%	111.9%	2.83	4.28	3.84	73.5%	111.5%
Year 18	2.56	3.91	3.52	72.8%	111.0%	2.31	3.49	3.13	73.6%	111.4%
Year 19	1.78	2.71	2.44	73.1%	111.1%	1.62	2.46	2.20	73.4%	111.5%
Year 20	0.78	1.19	1.07	73.5%	111.3%	0.75	1.14	1.02	73.6%	111.8%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.d.ii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female smoker issue age 35

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	5.67	8.44	7.61	74%	111%	4.96	7.25	6.56	76%	110%
Year 1	0.12	0.16	0.15	82.8%	110.3%	0.27	0.41	0.37	73.0%	110.8%
Year 2	1.35	2.02	1.81	74.3%	111.2%	1.27	1.89	1.70	74.9%	111.2%
Year 3	2.96	4.46	4.00	74.0%	111.3%	2.57	3.81	3.43	75.0%	111.0%
Year 4	4.54	6.83	6.14	73.9%	111.2%	3.83	5.67	5.12	74.9%	110.7%
Year 5	6.07	9.13	8.21	73.9%	111.1%	5.08	7.50	6.78	74.9%	110.7%
Year 6	7.52	11.32	10.18	73.9%	111.1%	6.28	9.27	8.38	75.0%	110.6%
Year 7	8.88	13.36	12.02	73.9%	111.1%	7.45	10.98	9.92	75.1%	110.6%
Year 8	10.13	15.24	13.71	73.9%	111.2%	8.54	12.58	11.38	75.1%	110.5%
Year 9	11.24	16.89	15.20	73.9%	111.1%	9.55	14.05	12.71	75.1%	110.5%
Year 10	12.18	18.29	16.47	74.0%	111.1%	10.44	15.35	13.89	75.1%	110.5%
Year 11	12.93	19.39	17.46	74.0%	111.0%	11.18	16.43	14.87	75.2%	110.5%
Year 12	13.44	20.12	18.13	74.1%	111.0%	11.76	17.23	15.61	75.3%	110.4%
Year 13	13.68	20.42	18.40	74.4%	110.9%	12.13	17.71	16.05	75.6%	110.3%
Year 14	13.61	20.23	18.24	74.6%	110.9%	12.20	17.74	16.09	75.9%	110.3%
Year 15	13.16	19.45	17.56	75.0%	110.8%	11.92	17.21	15.63	76.3%	110.1%
Year 16	12.28	17.99	16.27	75.5%	110.6%	11.21	16.06	14.61	76.7%	109.9%
Year 17	10.89	15.74	14.28	76.3%	110.2%	9.98	14.20	12.93	77.2%	109.8%
Year 18	8.85	12.64	11.49	77.0%	110.0%	8.15	11.55	10.52	77.5%	109.8%
Year 19	6.06	8.62	7.84	77.3%	109.9%	5.67	7.99	7.29	77.7%	109.6%
Year 20	2.51	3.58	3.25	77.2%	109.9%	2.43	3.45	3.14	77.4%	109.8%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.d.iii

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female smoker issue age 45

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	12.95	19.50	17.55	74%	111%	14.18	18.19	16.99	83%	107%
Year 1	0.28	0.41	0.37	76.7%	111.0%	0.56	0.84	0.75	74.0%	112.0%
Year 2	3.30	5.01	4.51	73.3%	111.2%	3.77	5.06	4.68	80.6%	108.2%
Year 3	7.21	10.97	9.86	73.2%	111.3%	8.01	10.59	9.82	81.6%	107.8%
Year 4	10.95	16.67	14.97	73.2%	111.4%	12.13	15.89	14.76	82.2%	107.7%
Year 5	14.49	22.05	19.81	73.2%	111.3%	16.06	20.87	19.43	82.7%	107.4%
Year 6	17.79	27.05	24.30	73.2%	111.3%	19.74	25.48	23.76	83.1%	107.3%
Year 7	20.81	31.63	28.42	73.2%	111.3%	23.11	29.66	27.69	83.5%	107.1%
Year 8	23.51	35.72	32.10	73.3%	111.3%	26.10	33.33	31.16	83.8%	107.0%
Year 9	25.85	39.24	35.26	73.3%	111.3%	28.66	36.43	34.10	84.1%	106.8%
Year 10	27.76	42.10	37.84	73.4%	111.3%	30.71	38.89	36.44	84.3%	106.7%
Year 11	29.19	44.22	39.74	73.4%	111.3%	32.17	40.62	38.09	84.5%	106.6%
Year 12	30.07	45.48	40.88	73.6%	111.2%	32.96	41.54	38.97	84.6%	106.6%
Year 13	30.31	45.76	41.15	73.7%	111.2%	32.99	41.57	39.00	84.6%	106.6%
Year 14	29.84	44.92	40.42	73.8%	111.1%	32.21	40.63	38.11	84.5%	106.6%
Year 15	28.57	42.83	38.56	74.1%	111.1%	30.51	38.65	36.21	84.3%	106.7%
Year 16	26.41	39.32	35.45	74.5%	110.9%	27.82	35.48	33.18	83.9%	106.9%
Year 17	23.22	34.22	30.92	75.1%	110.7%	24.14	30.96	28.92	83.5%	107.1%
Year 18	18.89	27.35	24.81	76.1%	110.2%	19.31	24.92	23.24	83.1%	107.3%
Year 19	13.14	18.59	16.95	77.5%	109.6%	13.22	17.18	15.99	82.7%	107.5%
Year 20	5.58	7.85	7.17	77.8%	109.4%	5.74	7.56	7.02	81.8%	107.8%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.d.iv

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female smoker issue age 55

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	25.97	39.23	35.30	74%	111%	26.82	35.00	32.57	82%	107%
Year 1	0.59	0.86	0.77	76.0%	111.0%	1.70	2.40	2.19	77.6%	109.6%
Year 2	6.57	9.92	8.93	73.6%	111.1%	7.86	10.13	9.46	83.0%	107.1%
Year 3	14.10	21.29	19.17	73.5%	111.1%	15.73	20.08	18.80	83.7%	106.8%
Year 4	21.37	32.27	29.05	73.6%	111.1%	23.15	29.57	27.67	83.6%	106.8%
Year 5	28.38	42.87	38.59	73.5%	111.1%	30.06	38.57	36.05	83.4%	107.0%
Year 6	35.05	52.95	47.66	73.5%	111.1%	36.42	46.97	43.85	83.1%	107.1%
Year 7	41.26	62.35	56.12	73.5%	111.1%	42.27	54.70	51.02	82.8%	107.2%
Year 8	46.90	70.90	63.80	73.5%	111.1%	47.50	61.64	57.45	82.7%	107.3%
Year 9	51.86	78.42	70.56	73.5%	111.1%	52.03	67.69	63.06	82.5%	107.4%
Year 10	55.98	84.69	76.20	73.5%	111.1%	55.81	72.79	67.76	82.4%	107.4%
Year 11	59.11	89.49	80.50	73.4%	111.2%	58.72	76.78	71.42	82.2%	107.5%
Year 12	61.10	92.55	83.23	73.4%	111.2%	60.65	79.50	73.90	82.1%	107.6%
Year 13	61.78	93.61	84.16	73.4%	111.2%	61.43	80.74	74.99	81.9%	107.7%
Year 14	60.93	92.35	83.00	73.4%	111.3%	60.85	80.20	74.43	81.7%	107.7%
Year 15	58.35	88.39	79.43	73.5%	111.3%	58.70	77.60	71.95	81.6%	107.8%
Year 16	53.92	81.55	73.29	73.6%	111.3%	54.71	72.56	67.21	81.4%	108.0%
Year 17	47.48	71.60	64.36	73.8%	111.2%	48.52	64.57	59.75	81.2%	108.1%
Year 18	38.60	57.97	52.14	74.0%	111.2%	39.72	53.04	49.02	81.0%	108.2%
Year 19	26.77	40.01	36.02	74.3%	111.1%	27.87	37.34	34.48	80.8%	108.3%
Year 20	11.39	16.99	15.30	74.4%	111.0%	12.47	16.70	15.43	80.8%	108.2%

* Reserves are an average of mean and mid terminal reserves

Appendix D.3.d.v

ACLI Preferred Risk Statutory Mortality Table

20 year term CRVM reserves for a female smoker issue age 65

Risk Class PV of Reserve Increase @ 12%	Average* Select and Ultimate Reserves			Reserves as a Percent of 2001 CSO		Average* Ultimate Reserves			Reserves as a percent of 2001 CSO	
	Preferred	Standard	2001 CSO	Preferred	Standard	Preferred	Standard	2001 CSO	Preferred	Standard
	58.72	87.54	79.19	74%	111%	64.06	74.17	71.17	90%	104%
Year 1	1.05	1.55	1.40	75.0%	110.7%	3.97	5.29	4.89	81.1%	108.1%
Year 2	13.79	20.28	18.42	74.9%	110.1%	16.89	20.55	19.47	86.7%	105.6%
Year 3	30.39	44.67	40.58	74.9%	110.1%	33.86	40.53	38.57	87.8%	105.1%
Year 4	47.03	69.16	62.83	74.9%	110.1%	50.41	59.94	57.14	88.2%	104.9%
Year 5	63.38	93.25	84.71	74.8%	110.1%	66.44	78.63	75.05	88.5%	104.8%
Year 6	79.10	116.45	105.77	74.8%	110.1%	81.82	96.43	92.13	88.8%	104.7%
Year 7	93.86	138.30	125.59	74.7%	110.1%	96.34	113.09	108.15	89.1%	104.6%
Year 8	107.32	158.32	143.72	74.7%	110.2%	109.79	128.30	122.83	89.4%	104.5%
Year 9	119.14	176.02	159.71	74.6%	110.2%	121.96	141.80	135.94	89.7%	104.3%
Year 10	128.91	190.84	173.05	74.5%	110.3%	132.62	153.28	147.17	90.1%	104.2%
Year 11	136.27	202.27	183.25	74.4%	110.4%	141.62	162.50	156.31	90.6%	104.0%
Year 12	140.79	209.68	189.76	74.2%	110.5%	148.52	169.23	163.08	91.1%	103.8%
Year 13	142.00	212.32	191.90	74.0%	110.6%	152.76	173.09	167.04	91.5%	103.6%
Year 14	139.30	209.26	188.84	73.8%	110.8%	153.84	173.58	167.68	91.7%	103.5%
Year 15	132.76	200.44	180.57	73.5%	111.0%	151.13	170.02	164.36	92.0%	103.4%
Year 16	122.06	185.96	167.07	73.1%	111.3%	143.89	161.60	156.28	92.1%	103.4%
Year 17	106.75	164.51	147.31	72.5%	111.7%	130.49	146.47	141.66	92.1%	103.4%
Year 18	86.35	134.47	120.02	71.9%	112.0%	108.84	122.23	118.19	92.1%	103.4%
Year 19	59.46	93.42	83.15	71.5%	112.4%	77.25	87.04	84.08	91.9%	103.5%
Year 20	24.88	38.95	34.69	71.7%	112.3%	33.55	38.46	36.98	90.7%	104.0%

* Reserves are an average of mean and mid terminal reserves