

Convertible Annual Renewable Term Rates

Male nonsmoker

Age	1	2	3	4	5	6	7	8	9	10
16	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
17	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
18	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
19	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
20	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
21	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
22	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
23	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
24	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
25	0.43	0.58	0.72	0.87	1.04	1.21	1.39	1.55	1.73	1.94
26	0.44	0.57	0.74	0.90	1.06	1.24	1.42	1.59	1.78	1.99
27	0.43	0.59	0.76	0.92	1.09	1.27	1.46	1.63	1.84	2.05
28	0.44	0.60	0.77	0.94	1.12	1.31	1.50	1.70	1.91	2.11
29	0.45	0.61	0.79	0.97	1.16	1.35	1.56	1.76	1.97	2.19
30	0.45	0.62	0.82	1.01	1.21	1.41	1.62	1.83	2.05	2.29
31	0.45	0.63	0.85	1.04	1.25	1.46	1.68	1.90	2.14	2.38
32	0.45	0.64	0.88	1.09	1.30	1.51	1.74	1.98	2.24	2.50
33	0.46	0.66	0.92	1.14	1.36	1.58	1.83	2.07	2.36	2.63
34	0.46	0.68	0.96	1.19	1.42	1.65	1.91	2.19	2.49	2.81
35	0.48	0.70	1.00	1.26	1.50	1.73	2.02	2.31	2.66	2.97
36	0.50	0.73	1.05	1.32	1.56	1.82	2.10	2.43	2.77	3.11
37	0.53	0.76	1.10	1.37	1.64	1.90	2.22	2.53	2.90	3.25
38	0.57	0.81	1.16	1.45	1.72	2.02	2.33	2.66	3.02	3.45
39	0.61	0.85	1.23	1.53	1.84	2.13	2.45	2.78	3.20	3.65
40	0.65	0.91	1.31	1.64	1.94	2.26	2.58	2.96	3.38	3.86
41	0.67	0.95	1.38	1.71	2.04	2.36	2.73	3.12	3.55	4.07
42	0.68	1.01	1.44	1.79	2.13	2.51	2.88	3.27	3.74	4.24
43	0.71	1.05	1.51	1.87	2.27	2.65	3.03	3.45	3.90	4.35
44	0.72	1.11	1.58	2.00	2.40	2.80	3.21	3.60	4.00	4.50
45	0.74	1.17	1.68	2.11	2.53	2.97	3.35	3.70	4.13	4.68
46	0.78	1.24	1.75	2.20	2.66	3.09	3.45	3.85	4.36	5.07
47	0.83	1.31	1.82	2.30	2.76	3.17	3.58	4.05	4.71	5.58
48	0.89	1.38	1.90	2.38	2.82	3.26	3.75	4.37	5.18	6.16

Male nonsmoker, continued

Age	1	2	3	4	5	6	7	8	9	10
49	0.94	1.45	1.95	2.41	2.89	3.39	4.02	4.78	5.71	6.81
50	1.01	1.51	1.97	2.46	2.99	3.61	4.38	5.25	6.31	7.51
51	1.05	1.55	2.03	2.56	3.21	3.95	4.82	5.80	6.96	8.31
52	1.08	1.59	2.11	2.74	3.50	4.33	5.31	6.38	7.67	9.23
53	1.11	1.65	2.24	2.98	3.83	4.75	5.82	7.02	8.47	10.26
54	1.15	1.75	2.43	3.25	4.19	5.19	6.38	7.74	9.38	11.45
55	1.24	1.89	2.62	3.54	4.56	5.67	7.00	8.55	10.42	12.75
56	1.34	2.07	2.93	3.92	5.05	6.21	7.67	9.38	11.38	13.84
57	1.46	2.26	3.26	4.33	5.61	6.82	8.42	10.26	12.33	14.79
58	1.59	2.47	3.63	4.79	6.25	7.50	9.21	11.13	13.15	15.68
59	1.72	2.68	4.04	5.31	6.97	8.23	9.99	11.89	13.90	16.54
60	1.85	2.92	4.51	5.91	7.76	8.95	10.67	12.59	14.63	17.35
61	2.04	3.26	5.06	6.66	8.58	9.82	11.69	13.69	15.90	18.73
62	2.26	3.64	5.66	7.43	9.34	10.68	12.76	14.82	17.30	20.30
63	2.50	4.07	6.28	8.17	10.09	11.58	13.86	16.05	18.90	22.09
64	2.76	4.50	6.86	8.92	10.86	12.49	15.07	17.45	20.71	23.99
65	3.02	4.90	7.44	9.70	11.63	13.49	16.44	19.05	22.67	26.09
66	3.37	5.33	7.91	10.31	12.56	14.90	18.21	21.25	25.36	29.22
67	3.74	5.77	8.37	10.96	13.61	16.52	20.13	23.72	28.15	33.01
68	4.14	6.21	8.86	11.70	14.81	18.29	22.27	26.27	31.53	36.84
69	4.54	6.69	9.40	12.53	16.08	20.25	24.46	29.37	34.90	41.09
70	4.99	7.24	10.01	13.39	17.48	22.27	27.11	32.45	38.64	45.68
71	5.49	7.94	10.93	14.58	18.88	24.23	29.18	34.95	41.52	48.92
72	6.06	8.70	11.94	15.78	20.58	26.09	31.43	37.56	44.46	54.44
73	6.68	9.54	12.94	17.23	22.18	28.09	33.78	40.22	49.49	58.79
74	7.36	10.38	14.17	18.61	23.93	30.20	36.18	44.77	53.44	65.32
75	8.06	11.40	15.35	20.12	25.76	32.34	40.27	48.34	59.38	70.78
76	8.66	12.17	16.44	21.56	27.55	36.14	44.15	55.07	66.55	81.60
77	9.20	13.00	17.58	23.01	30.63	39.18	49.80	61.15	76.06	94.20
78	9.78	13.85	18.72	25.53	33.03	43.71	54.77	69.28	87.09	108.40
79	10.37	14.70	20.73	27.49	36.66	47.55	61.48	78.68	99.45	123.29
80	10.95	16.22	22.26	30.45	39.67	52.81	69.19	89.15	112.31	140.39

Male smoker

Age	1	2	3	4	5	6	7	8	9	10
16	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.90	1.93	1.97
17	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.90	1.93	1.97
18	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.90	1.93	1.97
19	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.90	1.93	1.97
20	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.93	1.97	2.02
21	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.97	2.02	2.07
22	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.97	2.07	2.13
23	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.97	2.13	2.18
24	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.97	2.18	2.25
25	0.59	0.75	0.90	1.10	1.30	1.57	1.78	1.97	2.21	2.33
26	0.60	0.75	0.96	1.16	1.41	1.64	1.81	2.03	2.28	2.44
27	0.60	0.79	1.01	1.25	1.47	1.67	1.87	2.11	2.43	2.56
28	0.64	0.84	1.10	1.31	1.51	1.72	1.95	2.26	2.56	2.72
29	0.67	0.91	1.15	1.35	1.57	1.79	2.09	2.44	2.72	2.92
30	0.73	0.95	1.18	1.40	1.64	1.93	2.26	2.66	2.92	3.16
31	0.74	0.94	1.21	1.45	1.76	2.07	2.45	2.87	3.16	3.43
32	0.73	0.95	1.25	1.57	1.90	2.26	2.65	3.08	3.43	3.73
33	0.73	0.97	1.35	1.69	2.08	2.45	2.85	3.34	3.73	4.05
34	0.74	1.03	1.46	1.86	2.26	2.63	3.10	3.63	4.05	4.40
35	0.78	1.09	1.60	2.03	2.44	2.88	3.38	3.99	4.40	4.78
36	0.83	1.19	1.73	2.16	2.62	3.07	3.63	4.32	4.78	5.19
37	0.91	1.28	1.85	2.33	2.82	3.31	3.95	4.69	5.19	5.66
38	0.98	1.36	2.00	2.51	3.05	3.63	4.32	5.11	5.66	6.17
39	1.05	1.47	2.17	2.74	3.36	3.99	4.74	5.50	6.17	6.75
40	1.14	1.59	2.37	3.03	3.71	4.40	5.14	5.94	6.75	7.38
41	1.21	1.73	2.58	3.31	4.05	4.74	5.54	6.36	7.36	8.08
42	1.29	1.91	2.83	3.62	4.37	5.12	5.94	6.81	7.86	8.84
43	1.41	2.12	3.10	3.91	4.72	5.50	6.37	7.29	8.36	9.66
44	1.53	2.35	3.36	4.24	5.07	5.92	6.82	7.75	8.92	10.29
45	1.67	2.58	3.64	4.57	5.45	6.36	7.26	8.28	9.49	10.93
46	1.79	2.76	3.84	4.83	5.80	6.76	7.79	8.89	10.21	11.81
47	1.91	2.93	4.04	5.10	6.12	7.20	8.33	9.54	11.01	12.77
48	2.03	3.10	4.24	5.34	6.49	7.65	8.89	10.25	11.89	13.80
49	2.15	3.28	4.41	5.60	6.85	8.10	9.50	11.02	12.82	14.98
50	2.27	3.45	4.60	5.85	7.20	8.58	10.16	11.84	13.88	16.28
51	2.42	3.66	4.87	6.22	7.69	9.21	10.92	12.83	15.10	17.79
52	2.59	3.87	5.15	6.61	8.21	9.85	11.79	13.92	16.43	19.17
53	2.75	4.08	5.45	7.04	8.75	10.59	12.74	15.10	17.62	20.61
54	2.92	4.30	5.76	7.47	9.37	11.39	13.76	16.15	18.86	22.12

Male smoker, continued

Age	1	2	3	4	5	6	7	8	9	10
55	3.10	4.53	6.07	7.95	10.03	12.24	14.64	17.23	20.14	23.70
56	3.30	4.84	6.64	8.66	10.95	13.00	15.47	18.16	21.14	24.91
57	3.51	5.19	7.27	9.43	11.79	13.78	16.30	19.10	22.17	26.16
58	3.73	5.56	7.95	10.11	12.67	14.56	17.14	20.06	23.23	27.46
59	3.98	5.96	8.58	10.83	13.58	15.36	18.00	21.04	24.32	28.78
60	4.23	6.28	9.23	11.56	14.53	16.17	18.88	22.07	25.42	30.14
61	4.65	6.95	10.21	12.79	15.81	17.62	20.58	23.75	27.62	32.46
62	5.09	7.68	11.26	14.13	17.19	19.20	22.41	25.56	29.98	34.90
63	5.57	8.46	12.40	15.59	18.69	20.90	24.39	27.49	32.49	37.43
64	6.07	9.32	13.65	17.21	20.31	22.74	26.53	29.51	35.12	40.12
65	6.62	10.25	15.03	18.96	22.06	24.73	28.81	31.61	37.93	42.96
66	7.01	10.71	15.52	19.73	23.38	26.81	31.35	34.98	41.80	47.79
67	7.43	11.18	15.98	20.49	24.73	28.99	34.08	38.64	46.08	52.88
68	7.86	11.64	16.41	21.21	26.08	31.31	37.00	42.68	50.54	59.74
69	8.32	12.10	16.79	21.87	27.48	33.79	40.20	46.91	56.63	66.78
70	8.78	12.55	17.08	22.50	28.92	36.50	43.50	52.67	62.83	74.28
71	9.57	13.57	18.38	24.13	30.98	38.89	47.38	56.84	67.52	77.98
72	10.41	14.65	19.76	25.90	33.05	42.36	51.13	61.08	70.89	83.57
73	11.30	15.81	21.27	27.69	36.05	45.72	54.96	64.13	75.97	89.49
74	12.25	17.07	22.79	30.26	38.96	49.14	57.70	68.73	81.35	96.68
75	13.30	18.36	24.98	32.76	41.94	51.59	61.84	73.60	87.89	104.75
76	13.98	19.82	26.80	35.10	43.97	55.51	67.24	81.53	98.50	116.20
77	15.02	21.20	28.65	36.73	47.06	59.67	73.73	90.53	108.30	126.27
78	15.99	22.59	29.90	39.24	50.32	64.72	81.08	98.67	116.74	143.72
79	16.95	23.50	31.86	41.88	54.29	70.40	87.55	105.47	131.86	160.13
80	17.54	24.96	33.93	45.10	58.74	75.21	92.75	118.20	145.87	178.51

Female nonsmoker

Age	1	2	3	4	5	6	7	8	9	10
16	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
17	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
18	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
19	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
20	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
21	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
22	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
23	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
24	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
25	0.34	0.47	0.60	0.75	0.88	1.01	1.16	1.32	1.47	1.61
26	0.34	0.47	0.61	0.75	0.90	1.03	1.18	1.35	1.49	1.68
27	0.34	0.47	0.61	0.76	0.91	1.04	1.21	1.36	1.55	1.71
28	0.34	0.47	0.63	0.78	0.93	1.07	1.23	1.42	1.59	1.79
29	0.34	0.48	0.64	0.79	0.96	1.08	1.28	1.45	1.66	1.85
30	0.35	0.49	0.65	0.81	0.98	1.13	1.31	1.52	1.73	1.93
31	0.35	0.49	0.67	0.82	1.02	1.15	1.38	1.57	1.80	2.02
32	0.35	0.50	0.67	0.85	1.03	1.21	1.43	1.64	1.88	2.15
33	0.36	0.50	0.69	0.87	1.08	1.26	1.49	1.73	1.99	2.25
34	0.36	0.53	0.70	0.91	1.11	1.33	1.57	1.84	2.09	2.39
35	0.39	0.54	0.73	0.95	1.16	1.40	1.67	1.93	2.21	2.50
36	0.39	0.57	0.76	0.99	1.21	1.49	1.75	2.05	2.31	2.63
37	0.41	0.59	0.79	1.03	1.29	1.57	1.86	2.14	2.44	2.80
38	0.42	0.61	0.83	1.10	1.36	1.67	1.95	2.26	2.60	2.97
39	0.43	0.64	0.88	1.15	1.45	1.74	2.05	2.41	2.76	3.13
40	0.45	0.68	0.92	1.22	1.51	1.84	2.18	2.55	2.92	3.31
41	0.48	0.72	0.98	1.28	1.59	1.95	2.30	2.67	3.07	3.50
42	0.50	0.77	1.03	1.35	1.69	2.05	2.42	2.81	3.24	3.64
43	0.53	0.80	1.09	1.43	1.78	2.16	2.54	2.97	3.37	3.82
44	0.55	0.85	1.16	1.52	1.88	2.27	2.68	3.08	3.53	4.01
45	0.58	0.91	1.24	1.60	1.97	2.39	2.78	3.23	3.71	4.22
46	0.62	0.96	1.30	1.67	2.07	2.47	2.90	3.39	3.88	4.44
47	0.67	1.01	1.36	1.74	2.13	2.56	3.03	3.56	4.07	4.72
48	0.71	1.07	1.43	1.79	2.21	2.66	3.17	3.74	4.33	5.03
49	0.75	1.13	1.48	1.85	2.30	2.78	3.32	3.99	4.61	5.38
50	0.80	1.17	1.55	1.91	2.39	2.90	3.53	4.27	4.93	5.74
51	0.82	1.21	1.60	1.99	2.50	3.09	3.77	4.57	5.27	6.14
52	0.85	1.25	1.67	2.09	2.66	3.29	4.03	4.88	5.63	6.55
53	0.88	1.29	1.73	2.21	2.82	3.52	4.31	5.21	6.01	6.99
54	0.91	1.33	1.82	2.35	3.01	3.76	4.59	5.55	6.41	7.44

Female nonsmoker, continued

Age	1	2	3	4	5	6	7	8	9	10
55	0.94	1.40	1.92	2.50	3.20	4.00	4.89	5.91	6.83	7.95
56	1.00	1.49	2.07	2.69	3.43	4.28	5.23	6.29	7.31	8.46
57	1.06	1.60	2.21	2.89	3.68	4.58	5.57	6.71	7.79	9.05
58	1.14	1.71	2.37	3.10	3.94	4.89	5.95	7.13	8.33	9.67
59	1.21	1.83	2.54	3.33	4.22	5.23	6.34	7.60	8.91	10.36
60	1.28	1.95	2.72	3.57	4.52	5.58	6.77	8.10	9.55	11.09
61	1.33	2.05	2.87	3.79	4.78	5.93	7.20	8.64	10.21	11.94
62	1.39	2.15	3.03	4.00	5.08	6.30	7.66	9.21	10.95	12.85
63	1.43	2.26	3.19	4.24	5.38	6.70	8.15	9.84	11.73	13.89
64	1.48	2.36	3.37	4.48	5.72	7.12	8.70	10.50	12.62	15.09
65	1.52	2.47	3.55	4.75	6.07	7.59	9.27	11.25	13.64	16.47
66	1.71	2.74	3.95	5.31	6.88	8.70	10.69	13.08	15.98	19.46
67	1.92	3.05	4.39	5.96	7.80	10.01	12.38	15.26	18.78	22.49
68	2.16	3.39	4.90	6.69	8.88	11.56	14.40	17.87	21.59	26.00
69	2.43	3.78	5.47	7.54	10.15	13.42	16.81	20.47	24.85	30.08
70	2.74	4.22	6.13	8.55	11.67	15.62	19.20	23.47	28.62	34.74
71	3.00	4.65	6.79	9.53	13.07	17.15	21.13	25.90	31.59	38.30
72	3.31	5.15	7.57	10.68	14.34	18.88	23.31	28.58	34.82	42.82
73	3.67	5.75	8.47	11.72	15.78	20.83	25.72	31.50	38.93	47.74
74	4.08	6.44	9.29	12.89	17.41	22.99	28.35	35.22	43.41	53.08
75	4.57	7.06	10.22	14.22	19.21	25.34	31.69	39.27	48.27	58.83
76	5.01	7.76	11.27	15.69	21.17	28.38	35.81	44.71	55.28	68.50
77	5.52	8.56	12.44	17.29	23.67	31.70	40.35	50.72	63.79	79.35
78	6.09	9.45	13.71	19.33	26.39	35.31	45.32	58.00	73.27	91.50
79	6.71	10.40	15.32	21.55	29.34	39.21	51.32	66.05	83.83	105.02
80	7.40	11.63	17.08	23.96	32.52	43.90	57.89	74.96	95.49	120.04

Female smoker

Age	1	2	3	4	5	6	7	8	9	10
16	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.87
17	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.87
18	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.87
19	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.87
20	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.90
21	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.93
22	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.97
23	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.99
24	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.99
25	0.44	0.58	0.75	0.88	1.04	1.18	1.36	1.59	1.79	1.99
26	0.46	0.59	0.76	0.90	1.07	1.22	1.42	1.65	1.86	2.10
27	0.47	0.61	0.78	0.94	1.11	1.27	1.48	1.72	1.97	2.25
28	0.48	0.63	0.81	0.98	1.17	1.32	1.56	1.83	2.14	2.33
29	0.50	0.66	0.85	1.04	1.23	1.38	1.66	1.99	2.31	2.44
30	0.53	0.70	0.90	1.10	1.30	1.47	1.81	2.15	2.44	2.56
31	0.54	0.72	0.92	1.14	1.38	1.60	1.96	2.34	2.56	2.72
32	0.56	0.74	0.95	1.19	1.50	1.74	2.14	2.56	2.72	2.92
33	0.58	0.76	0.99	1.28	1.63	1.91	2.35	2.72	2.92	3.16
34	0.61	0.80	1.06	1.37	1.78	2.11	2.61	2.92	3.16	3.43
35	0.65	0.87	1.13	1.47	1.96	2.36	2.87	3.16	3.43	3.73
36	0.69	0.92	1.22	1.61	2.15	2.59	3.12	3.43	3.73	4.05
37	0.72	1.00	1.33	1.79	2.34	2.82	3.39	3.73	4.05	4.40
38	0.76	1.08	1.46	1.96	2.53	3.07	3.65	4.05	4.40	4.78
39	0.80	1.17	1.58	2.13	2.71	3.31	3.94	4.40	4.78	5.19
40	0.84	1.26	1.70	2.30	2.89	3.56	4.22	4.78	5.19	5.66
41	0.93	1.37	1.85	2.47	3.10	3.79	4.47	5.18	5.66	6.17
42	1.01	1.50	2.00	2.65	3.30	4.02	4.70	5.43	6.17	6.75
43	1.09	1.61	2.16	2.82	3.51	4.22	4.92	5.72	6.52	7.38
44	1.17	1.74	2.32	3.00	3.68	4.42	5.17	5.99	6.84	7.73
45	1.25	1.86	2.48	3.15	3.86	4.64	5.41	6.27	7.14	8.09
46	1.32	1.96	2.58	3.26	4.03	4.82	5.64	6.54	7.42	8.42
47	1.39	2.04	2.69	3.38	4.17	5.00	5.85	6.81	7.73	8.85
48	1.45	2.12	2.80	3.48	4.31	5.16	6.07	7.12	8.12	9.31
49	1.50	2.21	2.91	3.58	4.44	5.32	6.31	7.50	8.54	9.77
50	1.56	2.29	3.01	3.67	4.57	5.50	6.62	7.91	8.96	10.27
51	1.61	2.36	3.10	3.80	4.74	5.78	6.97	8.31	9.43	10.77
52	1.66	2.41	3.18	3.94	4.97	6.08	7.32	8.75	9.89	11.40
53	1.70	2.47	3.28	4.12	5.21	6.38	7.71	9.16	10.46	12.06
54	1.73	2.53	3.40	4.32	5.45	6.71	8.07	9.67	11.07	12.71

Female smoker, continued

Age	1	2	3	4	5	6	7	8	9	10
55	1.77	2.61	3.53	4.52	5.70	7.01	8.53	10.22	11.67	13.40
56	1.86	2.76	3.73	4.79	6.00	7.44	9.03	10.75	12.32	14.16
57	1.95	2.90	3.94	5.05	6.38	7.89	9.52	11.32	13.03	14.96
58	2.05	3.05	4.15	5.38	6.79	8.33	10.04	11.93	13.78	15.83
59	2.15	3.20	4.40	5.73	7.19	8.81	10.61	12.57	14.59	16.75
60	2.24	3.39	4.68	6.08	7.62	9.33	11.20	13.25	15.46	17.76
61	2.37	3.58	4.92	6.39	8.01	9.79	11.78	13.97	16.36	18.91
62	2.51	3.77	5.18	6.73	8.41	10.29	12.39	14.73	17.34	19.93
63	2.64	3.98	5.46	7.08	8.85	10.82	13.05	15.57	18.20	21.12
64	2.78	4.20	5.76	7.46	9.31	11.38	13.76	16.27	19.19	22.68
65	2.93	4.42	6.08	7.86	9.80	11.99	14.35	17.09	20.50	24.49
66	3.16	4.78	6.62	8.67	10.99	13.50	16.27	19.68	23.81	28.65
67	3.41	5.17	7.23	9.59	12.19	15.25	18.66	22.76	27.70	33.24
68	3.68	5.61	7.91	10.50	13.59	17.45	21.49	26.37	31.96	38.58
69	3.98	6.09	8.57	11.57	15.35	20.05	24.82	30.31	36.91	44.76
70	4.32	6.56	9.34	12.92	17.44	23.11	28.45	34.89	42.63	51.84
71	4.65	7.09	10.24	14.24	19.31	25.43	31.39	38.57	47.15	55.21
72	5.03	7.77	11.28	15.77	21.24	28.07	34.71	42.65	50.20	60.03
73	5.51	8.56	12.49	17.35	23.44	31.03	38.38	45.41	54.59	65.47
74	6.08	9.48	13.74	19.14	25.91	34.31	40.87	49.38	59.53	71.77
75	6.73	10.42	15.15	21.16	28.65	36.54	44.44	53.85	65.26	79.60
76	7.41	11.51	16.75	23.40	30.51	39.80	49.12	60.45	74.80	90.06
77	8.18	12.72	18.53	24.91	33.18	43.48	54.57	68.64	83.86	100.06
78	9.04	14.07	19.72	27.09	36.19	47.74	61.33	76.25	92.39	113.58
79	9.99	14.97	21.45	29.54	39.67	53.05	67.47	83.29	104.04	129.64
80	10.63	16.28	23.39	32.38	44.00	57.70	73.00	93.03	117.88	143.53

Unisex nonsmoker

Age	1	2	3	4	5	6	7	8	9	10
16	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
17	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
18	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
19	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
20	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
21	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
22	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
23	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
24	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
25	0.41	0.56	0.70	0.85	1.01	1.17	1.34	1.50	1.68	1.87
26	0.42	0.55	0.71	0.87	1.03	1.20	1.37	1.54	1.72	1.93
27	0.41	0.57	0.73	0.89	1.05	1.22	1.41	1.58	1.78	1.98
28	0.42	0.57	0.74	0.91	1.08	1.26	1.45	1.64	1.85	2.05
29	0.43	0.58	0.76	0.93	1.12	1.30	1.50	1.70	1.91	2.12
30	0.43	0.59	0.79	0.97	1.16	1.35	1.56	1.77	1.99	2.22
31	0.43	0.60	0.81	1.00	1.20	1.40	1.62	1.83	2.07	2.31
32	0.43	0.61	0.84	1.04	1.25	1.45	1.68	1.91	2.17	2.43
33	0.44	0.63	0.87	1.09	1.30	1.52	1.76	2.00	2.29	2.55
34	0.44	0.65	0.91	1.13	1.36	1.59	1.84	2.12	2.41	2.73
35	0.46	0.67	0.95	1.20	1.43	1.66	1.95	2.23	2.57	2.88
36	0.48	0.70	0.99	1.25	1.49	1.75	2.03	2.35	2.68	3.01
37	0.51	0.73	1.04	1.30	1.57	1.83	2.15	2.45	2.81	3.16
38	0.54	0.77	1.09	1.38	1.65	1.95	2.25	2.58	2.94	3.35
39	0.57	0.81	1.16	1.45	1.76	2.05	2.37	2.71	3.11	3.55
40	0.61	0.86	1.23	1.56	1.85	2.18	2.50	2.88	3.29	3.75
41	0.63	0.90	1.30	1.62	1.95	2.28	2.64	3.03	3.45	3.96
42	0.64	0.96	1.36	1.70	2.04	2.42	2.79	3.18	3.64	4.12
43	0.67	1.00	1.43	1.78	2.17	2.55	2.93	3.35	3.79	4.24
44	0.69	1.06	1.50	1.90	2.30	2.69	3.10	3.50	3.91	4.40
45	0.71	1.12	1.59	2.01	2.42	2.85	3.24	3.61	4.05	4.59
46	0.75	1.18	1.66	2.09	2.54	2.97	3.34	3.76	4.26	4.94
47	0.80	1.25	1.73	2.19	2.63	3.05	3.47	3.95	4.58	5.41
48	0.85	1.32	1.81	2.26	2.70	3.14	3.63	4.24	5.01	5.93
49	0.90	1.39	1.86	2.30	2.77	3.27	3.88	4.62	5.49	6.52
50	0.97	1.44	1.89	2.35	2.87	3.47	4.21	5.05	6.03	7.16
51	1.00	1.48	1.94	2.45	3.07	3.78	4.61	5.55	6.62	7.88
52	1.03	1.52	2.02	2.61	3.33	4.12	5.05	6.08	7.26	8.69
53	1.06	1.58	2.14	2.83	3.63	4.50	5.52	6.66	7.98	9.61
54	1.10	1.67	2.31	3.07	3.95	4.90	6.02	7.30	8.79	10.65

Unisex nonsmoker, continued

Age	1	2	3	4	5	6	7	8	9	10
55	1.18	1.79	2.48	3.33	4.29	5.34	6.58	8.02	9.70	11.79
56	1.27	1.95	2.76	3.67	4.73	5.82	7.18	8.76	10.57	12.76
57	1.38	2.13	3.05	4.04	5.22	6.37	7.85	9.55	11.42	13.64
58	1.50	2.32	3.38	4.45	5.79	6.98	8.56	10.33	12.19	14.48
59	1.62	2.51	3.74	4.91	6.42	7.63	9.26	11.03	12.90	15.30
60	1.74	2.73	4.15	5.44	7.11	8.28	9.89	11.69	13.61	16.10
61	1.90	3.02	4.62	6.09	7.82	9.04	10.79	12.68	14.76	17.37
62	2.09	3.34	5.13	6.74	8.49	9.80	11.74	13.70	16.03	18.81
63	2.29	3.71	5.66	7.38	9.15	10.60	12.72	14.81	17.47	20.45
64	2.50	4.07	6.16	8.03	9.83	11.42	13.80	16.06	19.09	22.21
65	2.72	4.41	6.66	8.71	10.52	12.31	15.01	17.49	20.86	24.17
66	3.04	4.81	7.12	9.31	11.42	13.66	16.71	19.62	23.48	27.27
67	3.38	5.23	7.57	9.96	12.45	15.22	18.58	22.03	26.28	30.91
68	3.74	5.65	8.07	10.70	13.62	16.94	20.70	24.59	29.54	34.67
69	4.12	6.11	8.61	11.53	14.89	18.88	22.93	27.59	32.89	38.89
70	4.54	6.64	9.23	12.42	16.32	20.94	25.53	30.65	36.64	43.49
71	4.99	7.28	10.10	13.57	17.72	22.81	27.57	33.14	39.53	46.80
72	5.51	7.99	11.07	14.76	19.33	24.65	29.81	35.76	42.53	52.12
73	6.08	8.78	12.05	16.13	20.90	26.64	32.17	38.48	47.38	56.58
74	6.70	9.59	13.19	17.47	22.63	28.76	34.61	42.86	51.43	62.87
75	7.36	10.53	14.32	18.94	24.45	30.94	38.55	46.53	57.16	68.39
76	7.93	11.29	15.41	20.39	26.27	34.59	42.48	53.00	64.30	78.98
77	8.46	12.11	16.55	21.87	29.24	37.68	47.91	59.06	73.61	91.23
78	9.04	12.97	17.72	24.29	31.70	42.03	52.88	67.02	84.33	105.02
79	9.64	13.84	19.65	26.30	35.20	45.88	59.45	76.15	96.33	119.64
80	10.24	15.30	21.22	29.15	38.24	51.03	66.93	86.31	108.95	136.32
81	11.42	17.41	25.46	34.94	47.41	63.80	80.81	100.50	124.20	149.49
82	12.40	20.24	29.74	42.31	58.24	78.63	96.04	116.83	138.69	164.61
83	13.80	22.98	35.23	50.97	70.75	95.06	113.66	132.81	155.36	180.75
84	15.01	26.54	41.64	60.91	84.51	110.80	131.28	151.25	173.42	198.82
85	16.64	30.66	48.94	71.75	100.45	125.19	144.56	166.08	190.76	215.91

Unisex smoker

Age	1	2	3	4	5	6	7	8	9	10
16	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.84	1.90	1.95
17	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.84	1.90	1.95
18	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.84	1.90	1.95
19	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.84	1.90	1.95
20	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.86	1.93	2.00
21	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.89	1.97	2.04
22	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.89	2.01	2.10
23	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.89	2.06	2.14
24	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.89	2.10	2.20
25	0.56	0.72	0.87	1.06	1.25	1.49	1.70	1.89	2.13	2.26
26	0.57	0.72	0.92	1.11	1.34	1.56	1.73	1.95	2.20	2.37
27	0.57	0.75	0.96	1.19	1.40	1.59	1.79	2.03	2.34	2.50
28	0.61	0.80	1.04	1.24	1.44	1.64	1.87	2.17	2.48	2.64
29	0.64	0.86	1.09	1.29	1.50	1.71	2.00	2.35	2.64	2.82
30	0.69	0.90	1.12	1.34	1.57	1.84	2.17	2.56	2.82	3.04
31	0.70	0.90	1.15	1.39	1.68	1.98	2.35	2.76	3.04	3.29
32	0.70	0.91	1.19	1.49	1.82	2.16	2.55	2.98	3.29	3.57
33	0.70	0.93	1.28	1.61	1.99	2.34	2.75	3.22	3.57	3.87
34	0.71	0.98	1.38	1.76	2.16	2.53	3.00	3.49	3.87	4.21
35	0.75	1.05	1.51	1.92	2.34	2.78	3.28	3.82	4.21	4.57
36	0.80	1.14	1.63	2.05	2.53	2.97	3.53	4.14	4.57	4.96
37	0.87	1.22	1.75	2.22	2.72	3.21	3.84	4.50	4.96	5.41
38	0.94	1.30	1.89	2.40	2.95	3.52	4.19	4.90	5.41	5.89
39	1.00	1.41	2.05	2.62	3.23	3.85	4.58	5.28	5.89	6.44
40	1.08	1.52	2.24	2.88	3.55	4.23	4.96	5.71	6.44	7.04
41	1.15	1.66	2.43	3.14	3.86	4.55	5.33	6.12	7.02	7.70
42	1.23	1.83	2.66	3.43	4.16	4.90	5.69	6.53	7.52	8.42
43	1.35	2.02	2.91	3.69	4.48	5.24	6.08	6.98	7.99	9.20
44	1.46	2.23	3.15	3.99	4.79	5.62	6.49	7.40	8.50	9.78
45	1.59	2.44	3.41	4.29	5.13	6.02	6.89	7.88	9.02	10.36
46	1.70	2.60	3.59	4.52	5.45	6.37	7.36	8.42	9.65	11.13
47	1.81	2.75	3.77	4.76	5.73	6.76	7.83	8.99	10.35	11.99
48	1.91	2.90	3.95	4.97	6.05	7.15	8.33	9.62	11.14	12.90
49	2.02	3.07	4.11	5.20	6.37	7.54	8.86	10.32	11.96	13.94
50	2.13	3.22	4.28	5.41	6.67	7.96	9.45	11.05	12.90	15.08
51	2.26	3.40	4.52	5.74	7.10	8.52	10.13	11.93	13.97	16.39
52	2.40	3.58	4.76	6.08	7.56	9.10	10.90	12.89	15.12	17.62
53	2.54	3.76	5.02	6.46	8.04	9.75	11.73	13.91	16.19	18.90
54	2.68	3.95	5.29	6.84	8.59	10.45	12.62	14.85	17.30	20.24
55	2.83	4.15	5.56	7.26	9.16	11.19	13.42	15.83	18.45	21.64

Unisex smoker, continued

Age	1	2	3	4	5	6	7	8	9	10
56	3.01	4.42	6.06	7.89	9.96	11.89	14.18	16.68	19.38	22.76
57	3.20	4.73	6.60	8.55	10.71	12.60	14.94	17.54	20.34	23.92
58	3.39	5.06	7.19	9.16	11.49	13.31	15.72	18.43	21.34	25.13
59	3.61	5.41	7.74	9.81	12.30	14.05	16.52	19.35	22.37	26.37
60	3.83	5.70	8.32	10.46	13.15	14.80	17.34	20.31	23.43	27.66
61	4.19	6.28	9.15	11.51	14.25	16.05	18.82	21.79	25.37	29.75
62	4.57	6.90	10.04	12.65	15.43	17.42	20.41	23.39	27.45	31.91
63	4.98	7.56	11.01	13.89	16.72	18.88	22.12	25.11	29.63	34.17
64	5.41	8.30	12.07	15.26	18.11	20.47	23.98	26.86	31.93	36.63
65	5.88	9.08	13.24	16.74	19.61	22.18	25.92	28.71	34.44	39.27
66	6.24	9.52	13.74	17.52	20.90	24.15	28.33	31.92	38.20	43.96
67	6.63	9.98	14.23	18.31	22.22	26.24	31.00	35.46	42.40	48.95
68	7.02	10.43	14.71	19.07	23.58	28.54	33.90	39.42	46.82	55.51
69	7.45	10.90	15.15	19.81	25.05	31.04	37.12	43.59	52.69	62.38
70	7.89	11.35	15.53	20.58	26.62	33.82	40.49	49.11	58.79	69.79
71	8.59	12.27	16.75	22.15	28.65	36.20	44.18	53.19	63.45	73.43
72	9.33	13.27	18.06	23.87	30.69	39.50	47.85	57.39	66.75	78.86
73	10.14	14.36	19.51	25.62	33.53	42.78	51.64	60.39	71.69	84.69
74	11.02	15.55	20.98	28.04	36.35	46.17	54.33	64.86	76.99	91.70
75	11.99	16.77	23.01	30.44	39.28	48.58	58.36	69.65	83.36	99.72
76	12.67	18.16	24.79	32.76	41.28	52.37	63.62	77.31	93.76	110.97
77	13.65	19.50	26.63	34.37	44.28	56.43	69.90	86.15	103.41	121.03
78	14.60	20.89	27.86	36.81	47.49	61.32	77.13	94.19	111.87	137.69
79	15.56	21.79	29.78	39.41	51.37	66.93	83.53	101.03	126.30	154.03
80	16.16	23.22	31.82	42.56	55.79	71.71	88.80	113.17	140.27	171.51
81	17.36	26.13	37.20	51.01	66.66	84.67	105.97	129.40	156.26	186.47
82	18.64	29.59	43.44	59.52	77.31	103.14	123.68	147.00	173.00	207.55
83	20.19	33.59	49.57	67.67	92.81	122.45	143.04	165.69	195.90	220.39
84	21.96	37.37	55.29	79.92	108.87	134.53	163.79	190.73	211.47	238.41
85	23.44	40.74	64.23	92.44	126.46	156.23	182.33	202.54	228.76	258.36

IRS table 2001 rates

Age	Rates	Age	Rates	Age	Rates	Age	Rates
0	0.70	25	0.71	50	2.30	75	33.05
1	0.41	26	0.73	51	2.52	76	36.33
2	0.27	27	0.76	52	2.81	77	40.17
3	0.19	28	0.80	53	3.20	78	44.33
4	0.13	29	0.83	54	3.65	79	49.23
5	0.13	30	0.87	55	4.15	80	54.56
6	0.14	31	0.90	56	4.68	81	60.51
7	0.15	32	0.93	57	5.20	82	66.74
8	0.16	33	0.96	58	5.66	83	73.07
9	0.16	34	0.98	59	6.06	84	80.35
10	0.16	35	0.99	60	6.51	85	88.76
11	0.19	36	1.01	61	7.11	86	99.16
12	0.24	37	1.04	62	7.96	87	110.40
13	0.28	38	1.06	63	9.08	88	121.85
14	0.33	39	1.07	64	10.41	89	133.40
15	0.38	40	1.10	65	11.90	90	144.30
16	0.52	41	1.13	66	13.51	91	155.80
17	0.57	42	1.20	67	15.20	92	168.75
18	0.59	43	1.29	68	16.92	93	186.44
19	0.61	44	1.40	69	18.70	94	206.70
20	0.62	45	1.53	70	20.62	95	228.35
21	0.62	46	1.67	71	22.72	96	250.01
22	0.64	47	1.83	72	25.07	97	265.09
23	0.66	48	1.98	73	27.57	98	270.11
24	0.68	49	2.13	74	30.18	99	281.05

Policy form numbers: 13-470 ICC13-470



[securian.com](https://www.securian.com)

400 Robert Street North, St. Paul, MN 55101-2098
©2022 Securian Financial Group, Inc. All rights reserved.

F71834-34 Rev 7-2022