

CHAPTER 45-04-07 MIXED-GENDER MORTALITY TABLES

Section

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45-04-07-01. Definitions.

As used in this chapter:

1. "1980 CET Table" means that mortality table consisting of separate rates of mortality for male and female lives, developed by the society of actuaries committee to recommend new mortality tables for valuation of standard individual ordinary life insurance, incorporated in the 1980 national association of insurance commissioners' amendments to the model standard valuation law and standard nonforfeiture law for life insurance, and referred to in those models as the commissioners' 1980 extended term insurance table.
2. "1980 CET Table (F)" means that mortality table consisting of the rates of mortality for female lives from the 1980 CET Table.
3. "1980 CET Table (M)" means that mortality table consisting of the rates of mortality for male lives from the 1980 CET Table.
4. "1980 CSO Table, with or without ten-year select mortality factors" means that mortality table, consisting of separate rates of mortality for male and female lives, developed by the society of actuaries committee to recommend new mortality tables for valuation of standard individual ordinary life insurance, incorporated in the 1980 national association of insurance commissioners' amendments to the model standard valuation law and standard nonforfeiture law for life insurance, and referred to in those models as the commissioners' 1980 standard ordinary mortality table, with or without ten-year select mortality factors.
5. "1980 CSO Table (F), with or without ten-year select mortality factors" means that mortality table consisting of the rates of mortality for female lives from the 1980 CSO Table, with or without ten-year select mortality factors.
6. "1980 CSO Table (M), with or without ten-year select mortality factors" means that mortality table consisting of the rates of mortality for male lives from the 1980 CSO Table, with or without ten-year select mortality factors.
7. "1980 CSO and CET Smoker and Nonsmoker Mortality Tables" means the mortality tables with separate rates of mortality for smokers and nonsmokers derived from the 1980 CSO and 1980 CET Mortality Tables by the society of actuaries task force on smoker/nonsmoker mortality and adopted by the national association of insurance commissioners in December 1983. (Subsection 7 added by the national association of insurance commissioners, December 1986).

History: Effective February 1, 1985; amended effective October 1, 1989.

General Authority: NDCC 28-32-02

Law Implemented: NDCC 26.1-33

45-04-07-02. Tables.

1. For any policy of insurance on the life of either a male or female insured delivered or issued for delivery in this state and after the operative date of subsection 11 of North Dakota Century Code section 26.1-33-25 for that policy form:
 - a. A mortality table which is a blend of the 1980 CSO Table (M) and the 1980 CSO Table (F) with or without ten-year select mortality factors may, at the option of the company, be substituted for the 1980 CSO Table, with or without ten-year select mortality factors; and
 - b. A mortality table which is of the same blend as used in (i) but applied to form a blend of the 1980 CET Table (M) and the 1980 CET Table (F) may, at the option of the company, be substituted for the 1980 CET Table,

for use in determining minimum cash surrender values and amounts of paid-up nonforfeiture benefits.

2. The following tables will be considered as the basis for acceptable tables:
 - a. 100% Male 0% Female for tables to be designated as the "1980 CSO-A" and "1980 CET-A" Tables.
 - b. 80% Male 20% Female for tables to be designated as the "1980 CSO-B" and "1980 CET-B" Tables.
 - c. 60% Male 40% Female for tables to be designated as the "1980 CSO-C" and "1980 CET-C" Tables.
 - d. 50% Male 50% Female for tables to be designated as the "1980 CSO-D" and "1980 CET-D" Tables.
 - e. 40% Male 60% Female for tables to be designated as the "1980 CSO-E" and "1980 CET-E" Tables.
 - f. 20% Male and 80% Female for tables to be designated as the "1980 CSO-F" and "1980 CET-F" Tables.
 - g. 0% Male 100% Female for tables to be designated as the "1980 CSO-G" and "1980 CET-G" Tables.

Tables A and G are not to be used with respect to policies issued on or after January 1, 1985, except where the proportion of persons insured is anticipated to be ninety percent, or more of one sex or the other except for certain policies converted from group insurance. Such group conversions issued on or after January 1, 1986, must use mortality tables based on the blend of lives by sex expected for such policies if such group conversions are considered as extensions of the Norris decision. This consideration has not been clearly defined by court or legislative action in all jurisdictions. The values of 10000qx for blended tables B, C, D, E, and F are shown in Appendix I. The letter in Appendix II states the method by which selection factors may be obtained. Table A is the same as 1980 CSO Table (M) and 1980 CET Table (M) and Table G is the same as 1980 CSO Table (F) and 1980 CET Table (F).

3. Alternate rule. In determining minimum cash surrender values and amounts of paid-up nonforfeiture benefits for any policy of insurance on the life of either a male or female insured on a form of insurance with separate rates for smokers and nonsmokers delivered or issued for delivery in this state after the operative date of subsection 11 of North Dakota Century Code section 26.1-33-24 for that policy form, in addition to the mortality tables that may be used according to this section:

- a. A mortality table which is a blend of the male and female rates of mortality according to the 1980 CSO Smoker Mortality Table, in the case of lives classified as smokers, or the 1980 CSO Nonsmoker Mortality Table, in the case of lives classified as nonsmokers, with or without ten-year select mortality factors, may, at the option of the company, be substituted for the 1980 CSO Table, with or without ten-year select mortality factors; and
- b. A mortality table which is of the same blend as used in subdivision a of this subsection but applied to form a blend of the male and female rates of mortality according to the corresponding 1980 CET Smoker Mortality Table or 1980 CET Nonsmoker Mortality Table may, at the option of the company, be substituted for the 1980 CET Table.

The following blended mortality tables will be considered acceptable:

SA: 100% Male 0% Female smoker tables designated as "1980 CSO-SA" and "1980 CET-SA" Tables.

SB: 80% Male 20% Female smoker tables designated as "1980 CSO-SB" and "1980 CET-SB" Tables.

SC: 60% Male 40% Female smoker tables designated as "1980 CSO-SC" and "1980 CET-SC" Tables.

SD: 50% Male 50% Female smoker tables designated as "1980 CSO-SD" and "1980 CET-SD" Tables.

SE: 40% Male 60% Female smoker tables designated as "1980 CSO-SE" and "1980 CET-SE" Tables.

SF: 20% Male 80% Female smoker tables designated as "1980 CSO-SF" and "1980 CET-SF" Tables.

SG: 0% Male 100% Female smoker tables designated as "1980 CSO-SG" and "1980 CET-SG" Tables.

NA: 100% Male 0% Female nonsmoker tables designated as "1980 CSO-NA" and "1980 CET-NA" Tables.

NB: 80% Male 20% Female nonsmoker tables designated as "1980 CSO-NB" and "1980 CET-NB" Tables.

NC: 60% Male 40% Female nonsmoker tables designated as "1980 CSO-NC" and "1980 CET-NC" Tables.

ND: 50% Male 50% Female nonsmoker tables designated as "1980 CSO-ND" and "1980 CET-ND" Tables.

NE: 40% Male 60% Female nonsmoker tables designated as "1980 CSO-NE" and "1980 CET-NE" Tables.

NF: 20% Male 80% Female nonsmoker tables designated as "1980 CSO-NF" and "1980 CET-NF" Tables.

NG: 0% Male 100% Female nonsmoker tables designated as "1980 CSO-NG" and "1980 CET-NG" Tables.

Tables SA, SG, NA, and NG are not acceptable as blended tables unless the proportion of persons insured is anticipated to be ninety percent or more of one sex or the other.

History: Effective February 1, 1985; amended effective October 1, 1989.

General Authority: NDCC 28-32-02

Law Implemented: NDCC 26.1-33

45-04-07-03. Unfair discrimination.

It is not a violation of North Dakota Century Code section 26.1-04-03 for an insurer to issue the same kind of policy of life insurance on both a sex-distinct and sex-neutral basis.

History: Effective February 1, 1985.

General Authority: NDCC 28-32-02

Law Implemented: NDCC 26.1-33

45-04-07-04. Separability.

If any provision of this chapter or the application thereof to any person or circumstance is for any reason held to be invalid, the remainder of the chapter and the application of such provision to other persons or circumstances is not affected thereby.

History: Effective February 1, 1985.

General Authority: NDCC 28-32-02

Law Implemented: NDCC 26.1-33

45-04-07-05. Retroactive effective date.

The effective date of this chapter is August 1, 1983, to comply with the Norris decision (Norris v. Arizona Governing Committee).

History: Effective February 1, 1985.

TABLE B

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSURED UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CSO MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 80%

Age	LX	1000QX	Age	LX	1000QX	Age	LX	1000QX
0	136260	3.92	35	129726	2.02	70	88643	35.59
1	135726	1.04	36	129464	2.14	71	85488	38.95
2	135585	.95	37	129187	2.3	72	82158	42.84
3	135456	.94	38	128890	2.47	73	78638	47.33
4	135329	.91	39	128572	2.68	74	74916	52.37
5	135206	.87	40	128227	2.9	75	70993	57.84
6	135088	.83	41	127855	3.16	76	66887	63.65
7	134976	.79	42	127451	3.42	77	62630	69.7
8	134869	.75	43	127015	3.72	78	58265	75.95
9	134768	.73	44	126543	4.01	79	53840	82.57
10	134670	.72	45	126036	4.35	80	49394	89.83
11	134573	.75	46	125488	4.7	81	44957	97.94
12	134472	.83	47	124898	5.07	82	40554	107.18
13	134360	.94	48	124265	5.45	83	36207	117.65
14	134234	1.08	49	123588	5.89	84	31947	129.1
15	134089	1.24	50	122860	6.36	85	27823	141.38
16	133923	1.39	51	122079	6.9	86	23899	154.17
17	133737	1.53	52	121237	7.5	87	20206	167.49
18	133532	1.62	53	120328	8.19	88	16822	181.24
19	133316	1.69	54	119343	8.96	89	13773	195.54
20	133091	1.74	55	118274	9.78	90	11080	210.53
21	132859	1.75	56	117117	10.67	91	8747	226.51
22	132626	1.73	57	115867	11.58	92	6766	244.13
23	132397	1.71	58	114525	12.54	93	5114	264.04
24	132171	1.69	59	113089	13.57	94	3764	289.36
25	131948	1.65	60	111554	14.72	95	2675	324.89
26	131730	1.63	61	109912	16	96	1806	380.97
27	131515	1.61	62	108153	17.47	97	1118	477.69
28	131303	1.61	63	106264	19.16	98	584	657.38
29	131092	1.63	64	104228	21.05	99	200	1000
30	130878	1.65	65	102034	23.11			
31	130662	1.7	66	99676	25.29			
32	130440	1.75	67	97155	27.61			
33	130212	1.83	68	94473	30.03			
34	129974	1.91	69	91636	32.66			

TABLE B

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSUREDS UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CET MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 80%

Age	LX	10000X	Age	LX	10000X	Age	LX	10000X
0	2437508	5.1	35	2259396	2.77	70	1374833	46.27
1	2425077	1.79	36	2253137	2.89	71	1311219	50.64
2	2420736	1.7	37	2246625	3.05	72	1244819	55.69
3	2416621	1.69	38	2239773	3.22	73	1175495	61.53
4	2412537	1.66	39	2232561	3.48	74	1103167	68.08
5	2408532	1.62	40	2224792	3.77	75	1028063	75.19
6	2404630	1.58	41	2216405	4.11	76	950763	82.75
7	2400831	1.54	42	2207296	4.45	77	872087	90.61
8	2397134	1.5	43	2197474	4.84	78	793067	98.74
9	2393538	1.48	44	2186838	5.21	79	714760	107.34
10	2389996	1.47	45	2175445	5.66	80	638038	116.78
11	2386483	1.5	46	2163132	6.11	81	563528	127.32
12	2382903	1.58	47	2149915	6.59	82	491780	139.33
13	2379138	1.69	48	2135747	7.09	83	423260	152.95
14	2375117	1.83	49	2120605	7.66	84	358522	167.83
15	2370771	1.99	50	2104361	8.27	85	298351	183.79
16	2366053	2.14	51	2086958	8.97	86	243517	200.42
17	2360990	2.28	52	2068238	9.75	87	194711	217.74
18	2355607	2.37	53	2048073	10.65	88	152315	235.61
19	2350024	2.44	54	2026261	11.65	89	116428	254.2
20	2344290	2.49	55	2002655	12.71	90	86832	273.69
21	2338453	2.5	56	1977201	13.87	91	63067	294.46
22	2332607	2.48	57	1949777	15.05	92	44496	317.37
23	2326822	2.46	58	1920433	16.3	93	30374	343.25
24	2321098	2.44	59	1889130	17.64	94	19948	376.17
25	2315435	2.4	60	1855806	19.14	95	12444	422.36
26	2309878	2.38	61	1820286	20.9	96	7188	495.26
27	2304380	2.36	62	1782424	22.71	97	3628	621
28	2298942	2.36	63	1741945	24.91	98	1375	854.59
29	2293516	2.38	64	1698553	27.37	99	200	1000
30	2288057	2.4	65	1652064	30.04			
31	2282566	2.45	66	1602436	32.98			
32	2276974	2.5	67	1549748	35.39			
33	2271282	2.58	68	1494129	39.04			
34	2265422	2.66	69	1435797	42.46			

TABLE C

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSUREDS UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CSO MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 60%

Age	LX	10000X	Age	LX	10000X	Age	LX	10000X
0	107405	3.67	35	102562	1.93	70	72370	31.92
1	107011	.99	36	102364	2.04	71	70060	34.9
2	106905	.93	37	102155	2.2	72	67615	38.38
3	106806	.9	38	101930	2.36	73	65020	42.48
4	106710	.88	39	101689	2.56	74	62258	47.11
5	106616	.84	40	101429	2.78	75	59325	52.16
6	106526	.81	41	101147	3.03	76	56231	57.58
7	106440	.77	42	100841	3.29	77	52993	63.24
8	106358	.73	43	100509	3.56	78	49642	69.13
9	106280	.73	44	100151	3.84	79	46210	75.41
10	106202	.71	45	99766	4.15	80	42725	82.34
11	106127	.74	46	99352	4.47	81	39207	90.17
12	106048	.8	47	98908	4.81	82	35672	99.12
13	105963	.89	48	98432	5.17	83	32136	109.33
14	105869	1.01	49	97923	5.58	84	28623	120.58
15	105762	1.14	50	97377	6.01	85	25172	132.68
16	105641	1.27	51	96792	6.5	86	21832	145.47
17	105507	1.38	52	96163	7.05	87	18656	158.84
18	105361	1.47	53	95485	7.68	88	15693	172.87
19	105206	1.52	54	94752	8.37	89	12980	187.54
20	105046	1.56	55	93959	9.11	90	10546	203.08
21	104882	1.58	56	93103	9.88	91	8404	219.76
22	104716	1.58	57	92183	10.68	92	6557	238.2
23	104551	1.56	58	91198	11.5	93	4995	259.26
24	104388	1.55	59	90149	12.39	94	3700	295.17
25	104226	1.53	60	89032	13.37	95	2645	322.03
26	104067	1.52	61	87842	14.48	96	1793	378.56
27	103909	1.51	62	86570	15.79	97	1114	476.7
28	103752	1.53	63	85203	17.3	98	503	657.1
29	103593	1.54	64	83729	19.01	99	200	1000
30	103433	1.58	65	82137	20.88			
31	103270	1.63	66	80422	22.84			
32	103102	1.67	67	78585	24.9			
33	102930	1.75	68	76628	27.04			
34	102750	1.83	69	74556	29.32			

TABLE C

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSUREDS UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CET MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 60%

Age	LX	1000QX	Age	LX	1000QX	Age	LX	1000QX
0	1760557	4.77	35	1636971	2.68	70	1038798	41.5
1	1752159	1.74	36	1632584	2.79	71	995688	45.37
2	1749110	1.68	37	1628029	2.95	72	950514	49.89
3	1746171	1.65	38	1623226	3.11	73	903093	55.22
4	1743290	1.63	39	1618178	3.33	74	853224	61.24
5	1740448	1.59	40	1612789	3.61	75	800973	67.81
6	1737681	1.56	41	1606967	3.94	76	746659	74.85
7	1734970	1.52	42	1600636	4.28	77	690772	82.21
8	1732333	1.48	43	1593785	4.63	78	633984	89.87
9	1729769	1.48	44	1586406	4.99	79	577008	98.03
10	1727209	1.46	45	1578490	5.4	80	520444	107.04
11	1724687	1.49	46	1569966	5.81	81	464736	117.22
12	1722117	1.55	47	1560844	6.25	82	410260	128.86
13	1719448	1.64	48	1551089	6.72	83	357394	142.13
14	1716628	1.76	49	1540666	7.25	84	306598	156.75
15	1713607	1.89	50	1529496	7.81	85	258539	172.48
16	1710368	2.02	51	1517551	8.45	86	213946	189.11
17	1706913	2.13	52	1504728	9.17	87	173487	206.49
18	1703277	2.22	53	1490930	9.98	88	137664	224.73
19	1699496	2.27	54	1476051	10.88	89	106727	243.8
20	1695638	2.31	55	1459992	11.84	90	80707	264
21	1691721	2.33	56	1442706	12.84	91	59400	285.69
22	1687779	2.33	57	1424182	13.88	92	42430	309.66
23	1683846	2.31	58	1404414	14.95	93	29291	337.04
24	1679956	2.3	59	1383418	16.11	94	19419	370.72
25	1676092	2.28	60	1361131	17.38	95	12220	418.64
26	1672271	2.27	61	1337475	18.92	96	7104	492.13
27	1668475	2.26	62	1312304	20.53	97	3608	619.71
28	1664704	2.28	63	1285362	22.49	98	1372	854.23
29	1660908	2.29	64	1256454	24.71	99	200	1000
30	1657105	2.33	65	1225407	27.14			
31	1653244	2.38	66	1192149	29.69			
32	1649309	2.42	67	1156754	32.37			
33	1645318	2.5	68	1119310	35.15			
34	1641205	2.58	69	1079966	38.12			

TABLE D

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSURED UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CSO MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 50%

Age	LX	1000QX	Age	LX	1000QX	Age	LX	1000QX
0	96981	3.54	35	92750	1.88	70	66485	30.16
1	96638	.97	36	92576	2.00	71	64480	32.96
2	96544	.91	37	92391	2.14	72	62355	36.29
3	96456	.89	38	92193	2.31	73	60092	40.20
4	96370	.85	39	91980	2.51	74	57676	44.66
5	96288	.83	40	91749	2.72	75	55100	49.55
6	96208	.79	41	91499	2.97	76	52370	54.80
7	96132	.77	42	91227	3.22	77	49500	60.31
8	96058	.73	43	90933	3.49	78	46515	66.06
9	95988	.72	44	90616	3.75	79	43442	72.23
10	95919	.71	45	90276	4.06	80	40304	79.07
11	95851	.72	46	89909	4.36	81	37117	86.80
12	95782	.78	47	89517	4.68	82	33895	95.68
13	95707	.87	48	89098	5.03	83	30652	105.81
14	95624	.97	49	88650	5.41	84	27409	117.02
15	95531	1.10	50	88170	5.83	85	24202	129.11
16	95426	1.21	51	87656	6.30	86	21077	141.91
17	95311	1.31	52	87104	6.82	87	18086	155.41
18	95186	1.39	53	86510	7.42	88	15275	169.55
19	95054	1.44	54	85868	8.07	89	12685	184.45
20	94917	1.48	55	85175	8.77	90	10345	200.23
21	94777	1.49	56	84428	9.50	91	8274	217.23
22	94636	1.50	57	83626	10.23	92	6477	235.91
23	94494	1.49	58	82771	10.99	93	4949	257.43
24	94353	1.49	59	81861	11.81	94	3675	283.81
25	94212	1.47	60	80894	12.71	95	2632	320.74
26	94074	1.47	61	79866	13.75	96	1789	377.93
27	93936	1.46	62	78768	14.96	97	1112	476.61
28	93799	1.48	63	77590	16.39	98	582	656.44
29	93660	1.51	64	76313	18.02	99	200	1000.00
30	93519	1.54	65	74943	19.78			
31	93375	1.58	66	73461	21.64			
32	93227	1.64	67	71871	23.59			
33	93074	1.70	68	70176	25.59			
34	92916	1.79	69	68381	27.73			

TABLE D

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSUREDS UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CET MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 50%

Age	LX	10000X	Age	LX	10000X	Age	LX	10000X
0	1528592	4.60	35	1423504	2.63	70	921991	39.21
1	1521560	1.72	36	1419760	2.75	71	885840	42.85
2	1518943	1.66	37	1415856	2.89	72	847882	47.18
3	1516422	1.64	38	1411764	3.06	73	807879	52.26
4	1513935	1.60	39	1407444	3.26	74	765659	58.06
5	1511513	1.58	40	1402856	3.54	75	721205	64.42
6	1509125	1.54	41	1397890	3.86	76	674745	71.24
7	1506801	1.52	42	1392494	4.19	77	626676	78.40
8	1504511	1.48	43	1386659	4.54	78	577545	85.88
9	1502284	1.47	44	1380364	4.88	79	527945	93.90
10	1500076	1.46	45	1373628	5.28	80	478371	102.79
11	1497886	1.47	46	1366375	5.67	81	429199	112.84
12	1495684	1.53	47	1358628	6.08	82	380768	124.38
13	1493396	1.62	48	1350368	6.54	83	333408	137.55
14	1490977	1.72	49	1341537	7.03	84	287548	152.13
15	1488413	1.85	50	1332106	7.58	85	243803	167.84
16	1485659	1.96	51	1322009	8.19	86	202883	184.48
17	1482747	2.06	52	1311182	8.87	87	165455	202.03
18	1479693	2.14	53	1299552	9.65	88	132028	220.42
19	1476526	2.19	54	1287011	10.49	89	102926	239.79
20	1473292	2.23	55	1273510	11.40	90	78245	260.30
21	1470007	2.24	56	1258992	12.35	91	57878	282.40
22	1466714	2.25	57	1243443	13.30	92	41533	306.68
23	1463414	2.24	58	1226905	14.29	93	28796	334.66
24	1460136	2.24	59	1209373	15.35	94	19159	368.95
25	1456865	2.22	60	1190809	16.52	95	12090	416.96
26	1453631	2.22	61	1171137	17.88	96	7049	491.31
27	1450404	2.21	62	1150197	19.45	97	3586	619.59
28	1447199	2.23	63	1127826	21.31	98	1364	853.37
29	1443972	2.26	64	1103792	23.43	99	200	1000.00
30	1440709	2.29	65	1077930	25.71			
31	1437410	2.33	66	1050216	28.13			
32	1434061	2.39	67	1020673	30.67			
33	1430634	2.45	68	989369	33.25			
34	1427129	2.54	69	956472	36.05			

TABLE E

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSUREDS UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CSO MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 40%

Age	LX	1000QX	Age	LX	1000QX	Age	LX	1000QX
0	88415	3.41	35	84690	1.83	70	61658	28.45
1	88114	.95	36	84535	1.95	71	59904	31.1
2	88030	.89	37	84370	2.09	72	58041	34.27
3	87952	.86	38	84914	2.25	73	56052	38.02
4	87876	.84	39	84005	2.45	74	53921	42.32
5	87802	.81	40	83799	2.66	75	51639	47.05
6	87731	.78	41	83576	2.9	76	49209	52.18
7	87663	.76	42	83334	3.15	77	46641	57.57
8	87596	.72	43	83071	3.41	78	43956	63.21
9	87533	.71	44	82788	3.66	79	41178	69.29
10	87471	.7	45	82485	3.96	80	38325	76.04
11	87410	.71	46	82159	4.24	81	35411	83.72
12	87348	.77	47	81810	4.55	82	32446	92.52
13	87281	.84	48	81438	4.89	83	29444	102.65
14	87208	.94	49	81040	5.26	84	26422	113.82
15	87126	1.05	50	80614	5.66	85	23415	125.93
16	87035	1.15	51	80158	6.1	86	20466	138.78
17	86935	1.24	52	79669	6.6	87	17626	152.39
18	86827	1.31	53	79143	7.16	88	14940	166.68
19	86713	1.36	54	78576	7.77	89	12450	181.76
20	86595	1.39	55	77965	8.43	90	10187	197.78
21	86475	1.41	56	77308	9.11	91	8172	215.12
22	86353	1.42	57	76604	9.79	92	6414	234.03
23	86230	1.42	58	75854	10.48	93	4913	255.85
24	86108	1.42	59	75059	11.23	94	3656	282.58
25	85986	1.4	60	74216	12.05	95	2623	319.76
26	85866	1.41	61	73322	13.01	96	1784	377.41
27	85745	1.42	62	72368	14.14	97	1111	476.21
28	85623	1.44	63	71345	15.5	98	582	656.1
29	85500	1.46	64	70239	17.03	99	200	1000
30	85375	1.5	65	69043	18.71			
31	85247	1.55	66	67751	20.46			
32	85115	1.6	67	66365	22.31			
33	84979	1.66	68	64894	24.17			
34	84838	1.75	69	63316	26.18			

TABLE E

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSURED UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CET MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 40%

Age	LX	1000QX	Age	LX	1000QX	Age	LX	1000QX
0	1345746	4.43	35	1255208	2.58	70	829603	36.99
1	1339784	1.7	36	1251970	2.7	71	798916	40.43
2	1337506	1.64	37	1248590	2.84	72	766616	44.55
3	1335312	1.61	38	1245044	3	73	732463	49.43
4	1333162	1.59	39	1241309	3.2	74	696257	55.02
5	1331042	1.56	40	1237337	3.46	75	657949	61.17
6	1328966	1.53	41	1233056	3.77	76	617702	67.83
7	1326933	1.51	42	1228407	4.1	77	575803	74.84
8	1324929	1.47	43	1223371	4.43	78	532710	82.17
9	1322981	1.46	44	1217951	4.76	79	488937	90.08
10	1321049	1.45	45	1212154	5.15	80	444894	98.85
11	1319133	1.46	46	1205911	5.51	81	400916	108.84
12	1317207	1.52	47	1199266	5.92	82	357290	120.28
13	1315205	1.59	48	1192166	6.36	83	314306	133.45
14	1313114	1.69	49	1184584	6.84	84	272362	147.97
15	1310895	1.8	50	1176481	7.36	85	232061	163.71
16	1308535	1.9	51	1167822	7.93	86	194070	180.41
17	1306049	1.99	52	1158561	8.58	87	159058	198.11
18	1303450	2.06	53	1148621	9.31	88	127547	216.68
19	1300765	2.11	54	1137927	10.1	89	99910	236.29
20	1298020	2.14	55	1126434	10.96	90	76302	257.11
21	1295242	2.16	56	1114088	11.84	91	56684	279.66
22	1292444	2.17	57	1100897	12.73	92	40832	304.24
23	1289639	2.17	58	1086883	13.62	93	28409	332.61
24	1286840	2.17	59	1072080	14.6	94	18960	367.35
25	1284048	2.15	60	1056428	15.67	95	11995	415.69
26	1281287	2.16	61	1039874	16.91	96	7009	490.63
27	1278519	2.17	62	1022290	18.38	97	3570	619.07
28	1275745	2.19	63	1003500	20.15	98	1360	852.93
29	1272951	2.21	64	983279	22.14	99	200	1000
30	1270138	2.25	65	961509	24.32			
31	1267280	2.3	66	933125	26.6			
32	1264365	2.35	67	913171	29			
33	1261394	2.41	68	885539	31.42			
34	1258354	2.5	69	833329	34.03			

TABLE F

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSUREDS UNDER
1980 CSO AND 1980 CET MORTALITY TABLES

APPENDIX I

BLENDED 1980 CSO MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 20%

Age	LX	1000QX	Age	LX	1000QX	Age	LX	1000QX
0	75108	3.15	35	72162	1.74	70	54158	25.19
1	74871	.92	36	72036	1.85	71	52794	27.57
2	74802	.85	37	71903	1.99	72	51338	30.43
3	74738	.82	38	71760	2.15	73	49776	33.92
4	74677	.81	39	71606	2.32	74	48088	37.94
5	74617	.79	40	71440	2.54	75	46264	42.43
6	74558	.76	41	71259	2.77	76	44301	47.33
7	74501	.74	42	71062	3.02	77	42204	52.53
8	74446	.71	43	70847	3.25	78	39987	58.03
9	74393	.7	44	70617	3.49	79	37667	63.98
10	74341	.7	45	70371	3.75	80	35257	70.65
11	74289	.7	46	70107	4.02	81	32766	78.26
12	74237	.74	47	69825	4.3	82	30202	87.04
13	74182	.8	48	69525	4.61	83	27573	97.15
14	74123	.86	49	69204	4.94	84	24894	108.33
15	74059	.95	50	68862	5.31	85	22197	120.52
16	73989	1.03	51	68496	5.7	86	17522	133.53
17	73913	1.09	52	68106	6.15	87	16915	147.37
18	73832	1.15	53	67687	6.65	88	14422	161.93
19	73741	1.19	54	67237	7.19	89	12087	177.4
20	73659	1.22	55	66754	7.76	90	9943	193.3
21	73569	1.24	56	66236	8.34	91	8016	211.61
22	73478	1.25	57	65684	8.91	92	6320	231.05
23	73386	1.27	58	65099	9.47	93	4060	253.44
24	73293	1.28	59	64483	10.08	94	3628	280.66
25	73199	1.29	60	63833	10.75	95	2610	318.37
26	73105	1.3	61	63147	11.55	96	1779	376.21
27	73010	1.31	62	62418	12.54	97	1110	475.72
28	72914	1.35	63	61635	13.74	98	582	656.09
29	72816	1.38	64	60788	15.1	99	200	1000
30	72716	1.42	65	59870	16.62			
31	72613	1.47	66	58875	18.19			
32	72506	1.52	67	57804	19.81			
33	72396	1.58	68	56659	21.45			
34	72282	1.66	69	55444	23.19			

TABLE F

FOR NAIC MODEL REGULATION FOR PERMITTING
SAME MINIMUM NONFORFEITURE STANDARDS
FOR MEN AND WOMEN INSURED UNDER
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APPENDIX I

BLENDED 1980 CET MORTALITY TABLE

PIVOTAL AGE IS 45 ** RATIO OF MALE LX TO TOTAL LX IS 20%

Age	LX	1000QX	Age	LX	1000QX	Age	LX	1000QX
0	1080889	4.1	35	1011328	2.49	70	695320	32.75
1	1076457	1.67	36	1008810	2.6	71	672548	35.84
2	1074659	1.6	37	1006187	2.74	72	648444	39.56
3	1072940	1.57	38	1003430	2.9	73	622792	44.1
4	1071255	1.56	39	1000520	3.07	74	595327	49.32
5	1069584	1.54	40	997448	3.3	75	565965	55.16
6	1067937	1.51	41	994156	3.6	76	534746	61.53
7	1066324	1.49	42	990577	3.93	77	501843	68.29
8	1064735	1.46	43	986684	4.23	78	467572	75.44
9	1063180	1.45	44	982510	4.54	79	432298	83.17
10	1061638	1.45	45	978049	4.88	80	396344	91.85
11	1060099	1.45	46	973276	5.23	81	359940	101.74
12	1058562	1.49	47	968186	5.59	82	323320	113.15
13	1056985	1.55	48	962774	5.99	83	286736	126.3
14	1055347	1.61	49	957007	6.42	84	250521	140.83
15	1053648	1.7	50	950863	6.9	85	215240	156.68
16	1051857	1.78	51	944302	7.41	86	181516	173.59
17	1049985	1.84	52	937305	8	87	150007	191.58
18	1048053	1.9	53	929807	8.65	88	121269	210.51
19	1046062	1.94	54	921764	9.35	89	95741	230.62
20	1044033	1.97	55	913146	10.09	90	73661	251.94
21	1041976	1.99	56	903932	10.84	91	55103	275.09
22	1039902	2	57	894133	11.58	92	39945	300.37
23	1037822	2.02	58	883779	12.31	93	27947	329.47
24	1035726	2.03	59	872900	13.1	94	13739	364.86
25	1033623	2.04	60	861465	13.98	95	11902	413.88
26	1031514	2.05	61	849422	15.02	96	6976	489.07
27	1029399	2.06	62	836664	16.3	97	3564	618.44
28	1027278	2.1	63	823026	17.86	98	1360	852.92
29	1025121	2.13	64	809327	19.63	99	200	1000
30	1022937	2.17	65	792460	21.61			
31	1020717	2.22	66	775335	23.65			
32	1018451	2.27	67	756998	25.75			
33	1016139	2.33	68	737505	27.89			
34	1013771	2.41	69	716936	30.15			