

MISSISSIPPI'S REGULATION PERMITTING THE USE OF
SMOKER/NONSMOKER MORTALITY TABLES WHEN DETERMINING
MINIMUM RESERVE LIABILITIES AND NONFORFEITURE BENEFITS
NUMBER 84-104

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Section 1. Preamble and Authority

I, George Dale, duly elected Commissioner of Insurance of the State of Mississippi, pursuant to the authority granted me in Section 83-7-25, Mississippi Code of 1972, as Amended and in accordance with Sections 25-43-1 through 25-43-19, Mississippi Code of 1972, as Amended, known as the Mississippi Administrative Procedures Law, do hereby promulgate the following rules and regulation with an effective date as herein set forth in Section 7 upon compliance with the applicable statutes.

Section 2. Purpose

The purpose of the Regulation is to permit the use of mortality tables that reflect differences in mortality between smokers and nonsmokers in determining minimum reserve liabilities and minimum cash surrender values and amounts of paid-up nonforfeiture benefits for plans of insurance with separate premium rates for smokers and nonsmokers.

Section 3. Definitions

A. As used in this Regulation, "1980 CSO Table, with or without Ten-Year Select Mortality Factor" 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 NAIC 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. The same select factors will be used for both smokers and nonsmokers tables.

B. As used in this Regulation, "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 NAIC Amendments to the Model Standard Nonforfeiture Law for Life Insurance, and referred to in those models as the Commissioners 1980 Extended Term Insurance Table.

C. As used in this Regulation, "1958 CSO Table" means that mortality table developed by the Society of Actuaries Special Committee on New Mortality Tables, incorporated in the NAIC Model Standard Nonforfeiture Law for Life Insurance, and referred to in that model as the Commissioners 1958 Standard Ordinary Mortality Table.

D. As used in this Regulation, "1958 CET Table" means that mortality table developed by the Society of Actuaries Special Committee on New Mortality Tables, incorporated in the NAIC Model Standard Nonforfeiture Law for Life Insurance, and referred to in that model as the Commissioners 1958 Extended Term Insurance Table.

E. As used in this Regulation, the phrase "smoker and nonsmoker mortality tables" refers to the mortality tables with separate rates of mortality for smokers and nonsmokers derived from the tables defined in A through D of this section which were developed by the Society of Actuaries Task Force on Smoker/Nonsmoker Mortality and the California Insurance Department staff and recommended on the NAIC Technical Staff Actuarial Group.

F. As used in this Regulation, the phrase "composite mortality tables" refers to the mortality tables defined in A through D of this section as they were originally published with rates of mortality that do not distinguish between smokers and nonsmokers.

Section 4. Alternate Tables

A. For any policy of insurance delivered or issued for delivery in this state after the operative date of Section 83-7-25(5-c)(K) for that policy form and before January 1, 1989, at the option of the company and subject to the conditions stated in Section 5 of this Regulation,

- (i) the 1958 CSO Smoker and Nonsmoker Mortality Tables may be substituted for the 1980 CSO Table, with or without Ten-Year Select Mortality Factors, and
- (ii) the 1958 CET Smoker and Nonsmoker Mortality Tables may be substituted for the 1980 CET Table

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

Provided that for any category of insurance issued on female lives with minimum reserve liabilities and minimum cash surrender values and amounts of paid-up nonforfeiture benefits determined using the 1958 CSO or 1958 CET Smoker and Nonsmoker Mortality Tables, such minimum values may be calculated according to an age not more than six years younger than the actual age of the insured.

Provided further that the substitution of the 1958 CSO or 1958 CET Smoker and Nonsmoker Mortality Tables is available only if made for each policy of insurance on a policy form delivered or issued for delivery on or after the operative date for that policy form and before a date not later than January 1, 1989.

B. For any policy of insurance delivered or issued for delivery in this state after the operative date of Section 83-7-25(5-C)(K) for that policy form, at the option of the company and subject to the conditions stated in Section 5 of this Regulation,

- (i) the 1980 CSO Smoker and Nonsmoker Mortality Tables, with or without Ten-Year Select Mortality Factors, may be substituted for the 1980 CSO Table, with or without Ten-Year Select Mortality Factors, and
- (ii) the 1980 CET Smoker and Nonsmoker Mortality Tables may be substituted for the 1980 CET Table

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

Section 5. Conditions

For each plan of insurance with separate rates for smokers and nonsmokers an insurer may

- (i) use composite mortality tables to determine minimum reserve liabilities and minimum cash surrender values and amounts of paid-up nonforfeiture benefits.
- (ii) use smoker and nonsmoker mortality tables to determine the valuation net premiums and additional minimum reserves, if any, required by Section 83-7-23(7) and use composite mortality tables to determine the basic minimum reserves, minimum cash surrender values and amounts of paid-up nonforfeiture benefits, or
- (iii) use smoker and nonsmoker mortality to determine minimum reserve liabilities and minimum cash surrender values and amounts of paid-up nonforfeiture benefits.

Section 6. Separability

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

Section 7. Effective Date

The effective date of this Regulation shall be thirty (30) days from and after it's adoption and filing with the Secretary of State of the State of Mississippi

PROMULGATED AND ADOPTED this the 13th day of August, 1984.

A handwritten signature in cursive script, appearing to read "George Dale", written over a horizontal line.

GEORGE DALE
COMMISSIONER OF INSURANCE

TABLE 1
 MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1958 CSO MALE ANB SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.46	1.74	45	3.46	6.67	75	68.58	89.23
16	1.53	1.85	46	3.76	7.32	76	74.50	95.68
17	1.60	1.96	47	4.08	8.02	77	81.15	102.84
18	1.64	2.03	48	4.45	8.82	78	88.62	110.80
19	1.65	2.05	49	4.86	9.71	79	96.85	119.44
20	1.64	2.05	50	5.31	10.68	80	105.75	128.60
21	1.62	2.04	51	5.83	11.75	81	115.27	138.20
22	1.63	2.07	52	6.40	12.88	82	125.28	148.05
23	1.63	2.08	53	7.07	14.16	83	135.72	158.05
24	1.64	2.11	54	7.84	15.54	84	146.62	168.22
25	1.64	2.12	55	8.72	17.03	85	158.06	178.62
26	1.65	2.15	56	9.74	18.65	86	170.03	189.26
27	1.66	2.18	57	10.91	20.44	87	182.76	200.21
28	1.67	2.23	58	12.26	22.35	88	196.27	211.51
29	1.69	2.29	59	13.74	24.42	89	210.88	223.70
30	1.71	2.37	60	15.38	26.72	90	226.99	236.85
31	1.73	2.45	61	17.16	29.21	91	244.83	253.34
32	1.75	2.52	62	19.14	31.88	92	265.20	272.12
33	1.79	2.63	63	21.29	34.83	93	288.78	293.80
34	1.83	2.73	64	23.68	38.00	94	316.38	319.13
35	1.88	2.86	65	26.34	41.44	95	351.24	351.24
36	1.95	3.03	66	29.32	45.19	96	400.56	400.56
37	2.04	3.25	67	32.61	49.20	97	488.42	488.42
38	2.15	3.52	68	36.28	53.55	98	668.15	668.15
39	2.28	3.83	69	40.17	58.31	99	1000.00	1000.00
40	2.43	4.19	70	44.34	63.27			
41	2.60	4.62	71	48.74	68.33			
42	2.78	5.04	72	53.32	73.41			
43	2.99	5.55	73	58.07	78.50			
44	3.21	6.09	74	63.11	83.71			

TABLE 2
 MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1958 CET MALE ANB SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	2.21	2.49	45	4.50	8.67	75	89.15	116.00
16	2.28	2.60	46	4.89	9.52	76	96.85	124.38
17	2.35	2.71	47	5.30	10.43	77	105.50	133.69
18	2.39	2.78	48	5.79	11.47	78	115.21	144.04
19	2.40	2.80	49	6.32	12.62	79	125.91	155.27
20	2.39	2.80	50	6.90	13.88	80	137.48	167.18
21	2.37	2.79	51	7.58	15.28	81	149.85	179.66
22	2.38	2.82	52	8.32	16.74	82	162.86	192.47
23	2.38	2.83	53	9.19	18.41	83	176.44	205.47
24	2.39	2.86	54	10.19	20.20	84	190.61	218.69
25	2.39	2.87	55	11.34	22.14	85	205.48	232.21
26	2.40	2.90	56	12.66	24.25	86	221.10	246.04
27	2.41	2.93	57	14.18	26.57	87	237.59	260.27
28	2.42	2.98	58	15.94	29.06	88	255.15	275.09
29	2.44	3.04	59	17.86	31.75	89	274.14	290.81
30	2.46	3.12	60	19.99	34.74	90	295.09	307.91
31	2.48	3.20	61	22.31	37.97	91	318.28	329.34
32	2.50	3.28	62	24.88	41.44	92	344.76	353.76
33	2.54	3.42	63	27.68	45.28	93	375.41	381.94
34	2.58	3.55	64	30.78	49.40	94	411.29	414.87
35	2.63	3.72	65	34.24	53.87	95	456.61	456.61
36	2.70	3.94	66	38.12	58.75	96	520.73	520.73
37	2.79	4.23	67	42.39	63.96	97	634.95	634.95
38	2.90	4.58	68	47.16	69.62	98	868.60	868.60
39	3.03	4.98	69	52.22	75.80	99	1000.00	1000.00
40	3.18	5.45	70	57.64	82.25			
41	3.36	6.01	71	63.36	88.83			
42	3.61	6.55	72	69.32	95.43			
43	3.89	7.22	73	75.49	102.05			
44	4.17	7.92	74	82.04	108.82			

TABLE 3

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1958 CSO MALE ALB SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.49	1.79	45	3.61	6.99	75	71.43	92.30
16	1.56	1.90	46	3.92	7.67	76	77.70	99.08
17	1.62	1.99	47	4.26	8.42	77	84.73	106.60
18	1.64	2.04	48	4.65	9.26	78	92.54	114.87
19	1.65	2.05	49	5.08	10.19	79	101.07	123.73
20	1.63	2.05	50	5.57	11.21	80	110.24	133.07
21	1.62	2.05	51	6.11	12.31	81	119.97	142.76
22	1.63	2.07	52	6.73	13.52	82	130.15	152.65
23	1.63	2.09	53	7.45	14.85	83	140.77	162.70
24	1.64	2.11	54	8.28	16.28	84	151.89	172.94
25	1.64	2.13	55	9.23	17.83	85	163.55	183.42
26	1.65	2.16	56	10.32	19.54	86	175.83	194.16
27	1.66	2.20	57	11.58	21.39	87	188.84	205.28
28	1.68	2.26	58	13.00	23.37	88	202.78	216.94
29	1.70	2.33	59	14.55	25.56	89	217.99	229.45
30	1.72	2.41	60	16.26	27.95	90	234.77	243.99
31	1.74	2.48	61	18.14	30.53	91	253.59	261.37
32	1.77	2.57	62	20.20	33.33	92	275.19	281.25
33	1.81	2.68	63	22.47	36.39	93	300.25	304.28
34	1.85	2.79	64	24.99	39.69	94	330.53	332.14
35	1.91	2.94	65	27.81	43.28	95	370.65	370.65
36	1.99	3.14	66	30.94	47.15	96	433.49	433.49
37	2.09	3.38	67	34.41	51.32	97	549.25	549.25
38	2.21	3.67	68	38.19	55.86	98	750.84	750.84
39	2.35	4.01	69	42.21	60.72	99	1000.00	1000.00
40	2.51	4.40	70	45.49	65.72			
41	2.69	4.33	71	50.37	70.73			
42	2.88	5.29	72	55.63	75.85			
43	3.10	5.82	73	60.51	81.00			
44	3.33	6.33	74	65.76	86.35			

TABLE 4

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1958 CET MALE ALB SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	2.24	2.54	45	4.69	9.09	75	92.82	119.93
16	2.31	2.65	46	5.09	9.97	76	100.95	128.73
17	2.37	2.74	47	5.54	10.95	77	110.08	138.49
18	2.39	2.79	48	6.05	12.04	78	120.23	149.22
19	2.40	2.80	49	6.61	13.25	79	131.31	160.72
20	2.38	2.80	50	7.24	14.58	80	143.21	172.85
21	2.37	2.80	51	7.95	16.00	81	155.83	185.43
22	2.38	2.82	52	8.75	17.57	82	169.05	198.28
23	2.38	2.84	53	9.69	19.30	83	182.84	211.32
24	2.39	2.86	54	10.76	21.16	84	197.26	224.62
25	2.39	2.88	55	12.00	23.18	85	212.40	238.22
26	2.40	2.91	56	13.42	25.40	86	228.32	252.16
27	2.41	2.95	57	15.05	27.80	87	245.19	266.57
28	2.43	3.01	58	16.89	30.39	88	263.26	281.70
29	2.45	3.08	59	18.92	33.22	89	282.95	297.91
30	2.47	3.16	60	21.14	36.33	90	304.68	316.68
31	2.49	3.24	61	23.58	39.67	91	329.01	339.14
32	2.52	3.35	62	26.26	43.32	92	356.89	364.82
33	2.56	3.48	63	29.21	47.29	93	389.20	394.52
34	2.60	3.63	64	32.48	51.58	94	428.08	430.28
35	2.66	3.83	65	36.15	56.24	95	479.19	479.19
36	2.74	4.08	66	40.21	61.28	96	557.74	557.74
37	2.84	4.40	67	44.72	66.70	97	697.43	697.43
38	2.96	4.78	68	49.63	72.60	98	883.86	883.86
39	3.10	5.21	69	54.86	78.90	99	1000.00	1000.00
40	3.28	5.73	70	60.42	85.40			
41	3.49	6.28	71	66.24	91.98			
42	3.75	6.88	72	72.29	98.57			
43	4.03	7.57	73	78.64	105.25			
44	4.33	8.29	74	85.44	112.20			

TABLE 5

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CSO FEMALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Nearest Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	0.84	0.94	45	2.99	4.61	75	37.32	46.64
16	0.88	0.99	46	3.19	4.95	76	42.04	51.92
17	0.92	1.04	47	3.41	5.31	77	47.11	57.46
18	0.95	1.09	48	3.65	5.68	78	52.53	63.23
19	0.98	1.13	49	3.90	6.08	79	58.45	69.41
20	1.01	1.16	50	4.19	6.54	80	65.12	76.26
21	1.02	1.18	51	4.50	7.00	81	72.76	84.00
22	1.04	1.21	52	4.85	7.52	82	81.59	92.84
23	1.05	1.23	53	5.26	8.13	83	91.76	102.87
24	1.08	1.27	54	5.68	8.75	84	103.03	114.65
25	1.09	1.29	55	6.13	9.40	85	115.33	126.42
26	1.12	1.34	56	6.59	10.05	86	128.58	139.79
27	1.14	1.38	57	7.05	10.67	87	142.71	152.67
28	1.17	1.42	58	7.49	11.25	88	157.61	167.23
29	1.20	1.48	59	7.96	11.85	89	173.51	181.07
30	1.24	1.55	60	8.51	12.51	90	190.39	197.01
31	1.27	1.61	61	9.16	13.36	91	208.58	214.00
32	1.31	1.68	62	9.98	14.39	92	228.60	232.54
33	1.35	1.75	63	11.01	15.78	93	251.40	253.55
34	1.42	1.85	64	12.23	17.33	94	279.31	279.31
35	1.47	1.94	65	13.55	19.07	95	317.32	317.32
36	1.56	2.09	66	14.97	20.79	96	375.74	375.74
37	1.67	2.28	67	16.41	22.58	97	474.97	474.97
38	1.79	2.49	68	17.86	24.20	98	655.85	655.85
39	1.93	2.73	69	19.41	26.02	99	1000.00	1000.00
40	2.08	3.00	70	21.20	27.95			
41	2.26	3.33	71	23.34	30.45			
42	2.44	3.64	72	25.99	33.55			
43	2.62	3.96	73	29.22	37.33			
44	2.80	4.28	74	33.02	41.74			

TABLE 6

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CSO MALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Nearest Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.29	1.65	45	3.32	6.27	75	58.80	83.77
16	1.43	1.87	46	3.59	6.83	76	65.06	91.10
17	1.54	2.05	47	3.88	7.44	77	71.64	98.52
18	1.60	2.16	48	4.19	8.08	78	78.47	105.91
19	1.66	2.26	49	4.54	8.80	79	85.72	113.49
20	1.68	2.31	50	4.91	9.56	80	93.67	121.59
21	1.67	2.33	51	5.35	10.44	81	102.52	130.41
22	1.64	2.30	52	5.86	11.42	82	112.52	140.20
23	1.61	2.26	53	6.43	12.54	83	123.79	151.03
24	1.57	2.21	54	7.09	13.80	84	136.11	162.49
25	1.52	2.14	55	7.82	15.14	85	149.20	174.20
26	1.48	2.08	56	8.63	16.59	86	162.80	185.78
27	1.46	2.06	57	9.49	18.09	87	176.79	197.06
28	1.44	2.04	58	10.42	19.69	88	190.89	209.37
29	1.44	2.06	59	11.47	21.35	89	205.29	221.52
30	1.44	2.10	60	12.64	23.19	90	220.19	233.59
31	1.47	2.17	61	13.94	25.26	91	235.84	246.12
32	1.50	2.24	62	15.42	27.59	92	252.75	259.33
33	1.55	2.35	63	17.11	30.23	93	271.63	276.30
34	1.61	2.48	64	19.02	33.14	94	295.65	298.15
35	1.69	2.63	65	21.13	36.29	95	329.96	329.96
36	1.77	2.81	66	23.40	39.57	96	384.55	384.55
37	1.88	3.04	67	25.86	43.01	97	480.20	480.20
38	2.00	3.30	68	28.50	46.55	98	657.98	657.98
39	2.14	3.60	69	31.38	50.32	99	1000.00	1000.00
40	2.29	3.94	70	34.63	54.48			
41	2.47	4.34	71	38.91	59.09			
42	2.65	4.75	72	42.56	64.33			
43	2.86	5.22	73	47.44	70.23			
44	3.07	5.71	74	52.92	76.66			

TABLE 7

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CET FEMALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Nearest Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.59	1.69	45	3.89	5.99	75	48.52	60.63
16	1.63	1.74	46	4.15	6.44	76	54.65	67.50
17	1.67	1.79	47	4.43	6.90	77	61.24	74.70
18	1.70	1.84	48	4.75	7.38	78	68.29	82.20
19	1.73	1.88	49	5.07	7.90	79	75.99	90.23
20	1.76	1.91	50	5.45	8.50	80	84.66	99.14
21	1.77	1.93	51	5.85	9.10	81	94.59	109.20
22	1.79	1.96	52	6.31	9.78	82	106.07	120.69
23	1.80	1.98	53	6.84	10.57	83	119.29	133.73
24	1.83	2.02	54	7.38	11.38	84	133.94	149.05
25	1.84	2.04	55	7.97	12.22	85	149.99	164.35
26	1.87	2.09	56	8.57	13.07	86	167.15	181.73
27	1.89	2.13	57	9.17	13.87	87	185.52	198.47
28	1.92	2.17	58	9.74	14.63	88	204.89	217.40
29	1.95	2.23	59	10.35	15.41	89	225.56	235.39
30	1.99	2.30	60	11.06	16.26	90	247.51	256.11
31	2.02	2.36	61	11.91	17.37	91	271.15	278.20
32	2.06	2.43	62	12.97	18.71	92	297.18	302.30
33	2.10	2.50	63	14.31	20.51	93	326.82	329.62
34	2.17	2.61	64	15.90	22.53	94	363.10	363.10
35	2.22	2.69	65	17.62	24.79	95	412.52	412.52
36	2.31	2.84	66	19.46	27.03	96	488.46	488.46
37	2.42	3.03	67	21.33	29.35	97	617.46	617.46
38	2.54	3.24	68	23.22	31.46	98	852.61	852.61
39	2.68	3.55	69	25.23	33.83	99	1000.00	1000.00
40	2.83	3.90	70	27.56	36.34			
41	3.01	4.33	71	30.34	39.59			
42	3.19	4.73	72	33.79	43.62			
43	3.41	5.15	73	37.99	48.53			
44	3.64	5.55	74	42.93	54.26			

TABLE 8

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CET MALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Nearest Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	2.04	2.40	45	4.32	8.15	75	76.44	108.90
16	2.18	2.62	46	4.67	8.88	76	84.58	118.43
17	2.29	2.80	47	5.04	9.67	77	93.13	128.08
18	2.35	2.91	48	5.45	10.50	78	102.01	137.68
19	2.41	3.01	49	5.90	11.44	79	111.44	147.54
20	2.43	3.06	50	6.38	12.43	80	121.77	158.07
21	2.42	3.08	51	6.96	13.57	81	133.28	169.53
22	2.39	3.05	52	7.62	14.85	82	146.28	182.26
23	2.36	3.01	53	8.36	16.30	83	160.93	196.34
24	2.32	2.96	54	9.22	17.94	84	176.94	211.24
25	2.27	2.89	55	10.17	19.68	85	193.96	226.46
26	2.23	2.83	56	11.22	21.57	86	211.64	241.51
27	2.21	2.81	57	12.34	23.52	87	229.83	256.18
28	2.19	2.79	58	13.55	25.60	88	248.16	272.18
29	2.19	2.81	59	14.91	27.76	89	266.88	287.98
30	2.19	2.85	60	16.43	30.15	90	286.25	303.80
31	2.22	2.92	61	18.12	32.84	91	306.59	319.96
32	2.25	2.99	62	20.05	35.87	92	328.58	337.13
33	2.30	3.10	63	22.24	39.30	93	353.12	359.19
34	2.36	3.23	64	24.73	43.08	94	384.35	387.60
35	2.44	3.42	65	27.47	47.18	95	428.95	428.95
36	2.52	3.65	66	30.42	51.44	96	499.92	499.92
37	2.63	3.95	67	33.62	55.91	97	624.26	624.26
38	2.75	4.29	68	37.05	60.52	98	855.37	855.37
39	2.89	4.68	69	40.79	65.42	99	1000.00	1000.00
40	3.04	5.12	70	45.02	70.82			
41	3.22	5.64	71	49.80	76.82			
42	3.45	6.18	72	55.33	83.63			
43	3.72	6.79	73	61.67	91.30			
44	3.99	7.42	74	68.80	99.66			

TABLE 9

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CSO FEMALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Last Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	0.86	0.96	45	3.09	4.78	75	39.64	49.22
16	0.90	1.01	46	3.30	5.13	76	44.52	54.62
17	0.93	1.06	47	3.53	5.49	77	49.75	60.26
18	0.96	1.11	48	3.77	5.88	78	55.41	66.22
19	0.99	1.14	49	4.04	6.31	79	61.68	72.71
20	1.01	1.17	50	4.34	6.77	80	68.81	79.98
21	1.03	1.19	51	4.67	7.26	81	77.01	88.23
22	1.04	1.22	52	5.05	7.82	82	86.46	97.61
23	1.06	1.25	53	5.47	8.44	83	97.12	108.44
24	1.08	1.28	54	5.90	9.07	84	108.87	120.18
25	1.10	1.31	55	6.36	9.72	85	121.58	132.65
26	1.13	1.36	56	6.82	10.36	86	135.16	145.75
27	1.15	1.40	57	7.27	10.96	87	149.59	159.35
28	1.18	1.45	58	7.72	11.55	88	164.88	173.52
29	1.22	1.51	59	8.23	12.18	89	181.15	188.25
30	1.25	1.58	60	8.83	12.93	90	198.53	204.58
31	1.29	1.64	61	9.57	13.87	91	217.42	222.16
32	1.33	1.71	62	10.49	15.08	92	238.53	241.66
33	1.38	1.80	63	11.62	16.55	93	263.35	264.56
34	1.44	1.90	64	12.89	18.19	94	295.23	295.23
35	1.51	2.01	65	14.26	19.92	95	341.02	341.02
36	1.61	2.18	66	15.68	21.68	96	413.88	413.88
37	1.73	2.38	67	17.13	23.38	97	537.24	537.24
38	1.86	2.61	68	18.63	25.10	98	743.96	743.96
39	2.00	2.86	69	20.30	26.97	99	1000.00	1000.00
40	2.17	3.16	70	22.26	29.13			
41	2.35	3.48	71	24.65	31.98			
42	2.53	3.80	72	27.58	35.41			
43	2.71	4.12	73	31.09	39.49			
44	2.89	4.44	74	35.13	44.14			

TABLE 10

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CSO MALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Last Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.36	1.76	45	3.45	6.55	75	61.84	87.27
16	1.48	1.96	46	3.73	7.13	76	68.24	94.63
17	1.57	2.10	47	4.03	7.76	77	74.93	102.02
18	1.63	2.21	48	4.36	8.44	78	81.95	109.49
19	1.67	2.28	49	4.72	9.18	79	89.52	117.30
20	1.68	2.32	50	5.13	10.00	80	97.88	125.71
21	1.66	2.32	51	5.60	10.93	81	107.25	134.96
22	1.63	2.28	52	6.14	11.98	82	117.82	145.21
23	1.59	2.24	53	6.76	13.17	83	129.54	156.29
24	1.55	2.18	54	7.45	14.47	84	142.18	167.83
25	1.50	2.11	55	8.22	15.86	85	155.45	179.44
26	1.47	2.07	56	9.06	17.33	86	169.18	190.84
27	1.45	2.05	57	9.95	18.88	87	183.16	202.54
28	1.44	2.05	58	10.94	20.51	88	197.33	214.73
29	1.44	2.08	59	12.05	22.26	89	211.89	226.85
30	1.45	2.13	60	13.29	24.21	90	227.05	239.08
31	1.48	2.20	61	14.67	26.41	91	243.16	251.80
32	1.52	2.29	62	16.26	28.89	92	260.82	266.55
33	1.58	2.41	63	18.06	31.66	93	281.75	285.47
34	1.65	2.55	64	20.06	34.69	94	309.83	311.27
35	1.73	2.72	65	22.25	37.90	95	351.86	351.86
36	1.82	2.92	66	24.62	41.26	96	420.99	420.99
37	1.94	3.17	67	27.16	44.74	97	541.00	541.00
38	2.07	3.45	68	29.92	48.39	98	745.15	745.15
39	2.21	3.77	69	32.98	52.35	99	1000.00	1000.00
40	2.38	4.14	70	36.44	56.72			
41	2.56	4.54	71	40.39	61.63			
42	2.75	4.98	72	44.95	67.18			
43	2.96	5.46	73	50.11	73.33			
44	3.19	5.99	74	55.78	80.07			

TABLE 11

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CET FEMALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Last Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.61	1.71	45	4.02	6.21	75	51.53	63.99
16	1.65	1.76	46	4.29	6.67	76	57.88	71.01
17	1.68	1.81	47	4.59	7.14	77	64.68	78.34
18	1.71	1.86	48	4.90	7.64	78	72.03	86.09
19	1.74	1.89	49	5.25	8.20	79	80.18	94.52
20	1.76	1.92	50	5.64	8.80	80	89.45	103.97
21	1.78	1.94	51	6.07	9.44	81	100.11	114.70
22	1.79	1.97	52	6.57	10.17	82	112.40	126.89
23	1.81	2.00	53	7.11	10.97	83	126.26	140.97
24	1.83	2.03	54	7.67	11.79	84	141.53	156.23
25	1.85	2.06	55	8.27	12.64	85	158.05	172.45
26	1.88	2.11	56	8.87	13.47	86	175.71	189.48
27	1.90	2.15	57	9.45	14.25	87	194.47	207.16
28	1.93	2.20	58	10.04	15.02	88	214.34	225.58
29	1.97	2.26	59	10.70	15.83	89	235.50	244.73
30	2.00	2.33	60	11.48	16.81	90	258.09	265.95
31	2.04	2.39	61	12.44	18.03	91	282.65	288.81
32	2.08	2.46	62	13.64	19.60	92	310.09	314.16
33	2.13	2.55	63	15.11	21.52	93	342.36	343.93
34	2.19	2.65	64	16.76	23.65	94	383.80	383.80
35	2.26	2.76	65	18.54	25.90	95	443.33	443.33
36	2.36	2.93	66	20.38	28.18	96	538.04	538.04
37	2.48	3.13	67	22.27	30.39	97	698.41	698.41
38	2.61	3.39	68	24.22	32.63	98	967.15	967.15
39	2.75	3.72	69	26.39	35.06	99	1000.00	1000.00
40	2.92	4.11	70	28.94	37.93			
41	3.10	4.52	71	32.05	41.57			
42	3.29	4.94	72	35.85	46.03			
43	3.52	5.36	73	40.42	51.34			
44	3.76	5.77	74	45.67	57.38			

TABLE 12

MISSISSIPPI MODEL REGULATION
 PERMITTING SMOKERS/NONSMOKERS MORTALITY TABLES
 FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES
 AND NONFORFEITURE BENEFITS

1980 CET MALE SMOKER AND NON-SMOKER MORTALITY RATES

<u>Age Last Birthday</u>								
<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	2.11	2.51	45	4.49	8.52	75	80.39	113.45
16	2.23	2.71	46	4.85	9.27	76	88.71	123.02
17	2.32	2.85	47	5.24	10.09	77	97.41	132.63
18	2.38	2.96	48	5.67	10.97	78	106.54	142.34
19	2.42	3.03	49	6.14	11.93	79	116.38	152.49
20	2.43	3.07	50	6.67	13.00	80	127.24	163.42
21	2.41	3.07	51	7.28	14.21	81	139.43	175.45
22	2.38	3.03	52	7.98	15.57	82	153.17	188.77
23	2.34	2.99	53	8.79	17.12	83	168.40	203.18
24	2.30	2.93	54	9.69	18.81	84	184.83	218.18
25	2.25	2.86	55	10.69	20.62	85	202.09	233.27
26	2.22	2.82	56	11.78	22.53	86	219.93	248.09
27	2.20	2.80	57	12.94	24.54	87	238.11	263.30
28	2.19	2.80	58	14.22	26.66	88	256.53	279.15
29	2.19	2.83	59	15.67	28.94	89	275.46	294.91
30	2.20	2.88	60	17.28	31.47	90	295.17	310.80
31	2.23	2.95	61	19.07	34.33	91	316.11	327.34
32	2.27	3.04	62	21.14	37.56	92	339.07	346.52
33	2.33	3.16	63	23.48	41.16	93	366.28	371.11
34	2.40	3.32	64	26.08	45.10	94	402.78	404.65
35	2.48	3.54	65	28.93	49.27	95	457.42	457.42
36	2.57	3.80	66	32.01	53.64	96	547.29	547.29
37	2.69	4.12	67	35.31	58.16	97	703.30	703.30
38	2.82	4.49	68	38.90	62.91	98	968.70	968.70
39	2.96	4.90	69	42.87	68.06	99	1000.00	1000.00
40	3.13	5.38	70	47.37	73.74			
41	3.33	5.90	71	52.51	80.12			
42	3.58	6.47	72	58.44	87.33			
43	3.85	7.10	73	65.14	95.33			
44	4.15	7.79	74	72.51	104.09			