

State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
Division of Insurance
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Public Notice of Proposed Rule-Making

Pursuant to the provisions of R.I. Gen. Laws § 27-4.5-11, and in accordance with the Administrative Procedures Act Chapter 42-35 of the General Laws, the Department of Business Regulation hereby gives notice of its intent to amend Insurance Regulation 94 - Annuity Mortality Table For Use In Determining Reserve Liabilities For Annuities.

The purpose of this amendment is to bring the regulation up to the current version of the National Association of Insurance Commissioners model on which it is based and to recognize the 2012 Individual Annuity Reserving (2012 IAR) Table.

The proposed regulation and concise summary of non-technical amendments are available for public inspection at www.dbr.ri.gov, in person at Department of Business Regulation, 1511 Pontiac Avenue, Cranston, Rhode Island 02920, or by email elizabeth.dwyer@dbr.ri.gov or by calling Elizabeth Kelleher Dwyer at (401) 462 9520.

In the development of the proposed amendment consideration was given to: (1) alternative approaches; (2) overlap or duplication with other statutory and regulatory provisions; and (3) significant economic impact on small business. No alternative approach, duplication, or overlap was identified based upon available information.

All interested parties are invited to submit written or oral comments concerning the proposed regulations by November 3, 2015 to Elizabeth Kelleher Dwyer, Department of Business Regulation, 1511 Pontiac Avenue, Cranston, Rhode Island 02920, elizabeth.dwyer@dbr.ri.gov. A public hearing to consider the proposed amendment shall be held on November 3, 2015 at 1511 Pontiac Avenue, Cranston, Rhode Island 02920 at which time and place all persons interested therein will be heard.

All are welcome at the Rhode Island Department of Business Regulation ("DBR"). If any reasonable accommodation is needed to ensure equal access, service or participation, please contact DBR at 401-462-9551, RI Relay at 7-1-1, or email dbr.directorofficeinquiry@dbr.ri.gov at least three (3) business days prior to the hearing.

Macky McCleary
Director, Department of Business Regulation

Date posted: September 29, 2015

State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
Division of [Insert]
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Concise Summary of Non-technical Differences

**Insurance Regulation 94 - Annuity Mortality Table For Use In
Determining Reserve Liabilities For Annuities**

In accordance with the Administrative Procedures Act, Section 42-35-3(a)(5) of the General Laws of Rhode Island, following is a concise summary of non-technical differences between existing and proposed rules:

1. Section 2 is amended to include a reference to the 2012 Individual Annuity Reserving (2012 IAR) Table.
2. Section 3 is amended to add definitions of Period Table, Generational mortality table, 2012 IAR Table, 2012 Individual Annuity Mortality Period Life (2012 IAM Period) Table and Projection Scale G2 (Scale G2) table in conformance with the most recent version of the National Association of Insurance Commissioners (“NAIC”) model act.
3. Section 4 is amended to adopt the 2012 IAR in conformance with the most recent version of the NAIC model act.
4. Section 6 is added to provide instructions for the application of the 2012 IAR mortality table.
5. Appendix I through IV are added to provide tables to implement the 2012 IAR and the Projection Scale G2.

State of Rhode Island and Providence Plantations
DEPARTMENT OF BUSINESS REGULATION
Division of Insurance

~~233 Richmond Street~~ 1511 Pontiac Avenue
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INSURANCE REGULATION 94

ANNUITY MORTALITY TABLE FOR USE IN DETERMINING RESERVE
LIABILITIES FOR ANNUITIES

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Section 1 *Authority*

This rule promulgated by the Director of Business Regulation pursuant to R.I. Gen. Laws § 27-4.5-11.

Section 2 *Purpose*

The purpose of this rule is to define terms used in R.I. Gen. Laws § 27-4.5-4: to specify the application of the 1994 GAR Table and, as provided in R.I. Gen. Laws § 27-4.5-4(c), to recognize the 1983 Table "a" for certain special benefits and to specify the application of the 2012 Individual Annuity Reserving (2012 IAR) Table.

Section 3 *Definitions*

- A. As used in this rule regulation "1983 Table `a'" means that mortality table developed by the Society of Actuaries Committee to Recommend a New Mortality Basis for Individual Annuity Valuation and adopted as a recognized mortality table for annuities in June 1982 by the National Association of Insurance Commissioners. [See 1982 Proceedings of the NAIC II, page 454.]

- B. As used in R.I. Gen. Laws § 27-4.5-4 and this regulation, "1994 GAR Table" means that mortality table developed by the Society of Actuaries Group Annuity Valuation Table Task Force and shown at XLVII Transactions of the Society of Actuaries 866-867 (1995).
- C. As used in R.I. Gen. Laws § 27-4.5-4 and this regulation, "Annuity 2000 Mortality Table" means that mortality table developed by the Society of Actuaries Committee on Life Insurance Research and shown at XLVII Transactions of the Society of Actuaries 240 (1995).
- D. As used in this rule, "Period table" means a table of mortality rates applicable to a given calendar year (the Period).
- E. As used in this rule, "Generational mortality table" means a mortality table containing a set of mortality rates that decrease for a given age from one year to the next based on a combination of a Period table and a projection scale containing rates of mortality improvement.
- F. As used in this rule "2012 IAR Table" means that Generational mortality table developed by the Society of Actuaries Committee on Life Insurance Research and containing rates, qx_{2012+n} , derived from a combination of the 2012 IAM Period Table and Projection Scale G2, using the methodology stated in Section 6.
- G. As used in this rule, "2012 Individual Annuity Mortality Period Life (2012 IAM Period) Table" means the Period table containing loaded mortality rates for calendar year 2012. This table contains rates, qx_{2012} , developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices 1-2.
- H. As used in this rule, "Projection Scale G2 (Scale G2)" is a table of annual rates, $G2x$, of mortality improvement by age for projecting future mortality rates beyond calendar year 2012. This table was developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices 3-4.

Section 4 **Individual Annuity or Pure Endowment Contracts**

- A. R.I. Gen. Laws § 27-4.5-4(a) and (b) shall apply as provided in those sections, except that, as provided in R.I. Gen. Laws § 27-4.5-4(c), the following Section 4(B) shall apply to the special benefits described therein.
- B. The 1983 Table "a" without projection is to be used for determining the minimum standards of valuation for an individual annuity or pure endowment contract issued on or after January 1, 2000, solely when the contract is based on life contingencies and is issued to fund periodic benefits arising from:

- (1) Settlements of various forms of claims pertaining to court settlements or out of court settlements from tort actions;
- (2) Settlements involving similar actions such as worker's compensation claims; or
- (3) Settlements of long term disability claims where a temporary or life annuity has been used in lieu of continuing disability payments.

C. As provided in R.I. Gen. Laws §27-4.5-4(b); The 2012 IAR is adopted as the standard for individual annuities issued on or after January 1, 2015, with the exception of the products covered by B. above.

Section 5 Application of the 1994 GAR Table

In using the 1994 GAR Table, the mortality rate for a person age x in year $(1994 + n)$ is calculated as follows:

$$q_{x^{1994+n}} = q_{x^{1994}} (1 - AA_x)^n$$

where $q_{x^{1994}}$ and AA_x are as specified in the 1994 GAR Table.

Section 6. Application of the 2012 IAR Mortality Table

In using the 2012 IAR Mortality Table, the mortality rate for a person age x in year $(2012 + n)$ is calculated as follows:

$$q_{x^{(2012+n)}} = q_{x^{2012}} [(1 - [G2]_x)]^n$$

where the $q_{x^{1994}}$ and $[AA]_x$ are as specified in the 1994 GAR Table.

The resulting $q_{x^{2012+n}}$ shall be rounded to three decimal places per 1,000, e.g., 0.741 deaths per 1,000. Also, the rounding shall occur according to the formula above, starting at the 2012 period table rate.

For example, for a male age 30, $q_{x^{2012}} = 0.741$.

$q_{x^{2013}} = 0.741 * (1 - 0.010)^1 = 0.73359$, which is rounded to 0.734.

$q_{x^{2014}} = 0.741 * (1 - 0.010)^2 = 0.7262541$, which is rounded to 0.726.

A method leading to incorrect rounding would be to calculate $q_{x^{2014}}$ as $q_{x^{2013}} * (1 - 0.010)$, or $0.734 * 0.99 = 0.727$. It is incorrect to use the already rounded $q_{x^{2013}}$ to calculate $q_{x^{2014}}$.

Section 7 *Severability*

If any provision of this rule or its application to any person or circumstances is for any reason held to be invalid, the remainder of the Regulation and the application of its provisions to other persons or circumstances shall not be affected.

Section 8 *Effective Date*

The effective date of this Regulation is ~~January 1, 2000~~ as indicated below.

EFFECTIVE DATE:	January 1, 2000
AMENDED:	None
REFILED:	December 19, 2001
AMENDED:	December __, 2015

APPENDIX I

2012 IAM Period Table
Female, Age Nearest Birthday

<u>AGE</u>	<u>1000 · q_x^{2012}</u>						
<u>0</u>	<u>1.621</u>	<u>30</u>	<u>0.300</u>	<u>60</u>	<u>3.460</u>	<u>90</u>	<u>88.377</u>
<u>1</u>	<u>0.405</u>	<u>31</u>	<u>0.321</u>	<u>61</u>	<u>3.916</u>	<u>91</u>	<u>97.491</u>
<u>2</u>	<u>0.259</u>	<u>32</u>	<u>0.338</u>	<u>62</u>	<u>4.409</u>	<u>92</u>	<u>107.269</u>
<u>3</u>	<u>0.179</u>	<u>33</u>	<u>0.351</u>	<u>63</u>	<u>4.933</u>	<u>93</u>	<u>118.201</u>
<u>4</u>	<u>0.137</u>	<u>34</u>	<u>0.365</u>	<u>64</u>	<u>5.507</u>	<u>94</u>	<u>130.969</u>
<u>5</u>	<u>0.125</u>	<u>35</u>	<u>0.381</u>	<u>65</u>	<u>6.146</u>	<u>95</u>	<u>146.449</u>
<u>6</u>	<u>0.117</u>	<u>36</u>	<u>0.402</u>	<u>66</u>	<u>6.551</u>	<u>96</u>	<u>163.908</u>
<u>7</u>	<u>0.110</u>	<u>37</u>	<u>0.429</u>	<u>67</u>	<u>7.039</u>	<u>97</u>	<u>179.695</u>
<u>8</u>	<u>0.095</u>	<u>38</u>	<u>0.463</u>	<u>68</u>	<u>7.628</u>	<u>98</u>	<u>196.151</u>
<u>9</u>	<u>0.088</u>	<u>39</u>	<u>0.504</u>	<u>69</u>	<u>8.311</u>	<u>99</u>	<u>213.150</u>
<u>10</u>	<u>0.085</u>	<u>40</u>	<u>0.552</u>	<u>70</u>	<u>9.074</u>	<u>100</u>	<u>230.722</u>
<u>11</u>	<u>0.086</u>	<u>41</u>	<u>0.600</u>	<u>71</u>	<u>9.910</u>	<u>101</u>	<u>251.505</u>
<u>12</u>	<u>0.094</u>	<u>42</u>	<u>0.650</u>	<u>72</u>	<u>10.827</u>	<u>102</u>	<u>273.007</u>
<u>13</u>	<u>0.108</u>	<u>43</u>	<u>0.697</u>	<u>73</u>	<u>11.839</u>	<u>103</u>	<u>295.086</u>
<u>14</u>	<u>0.131</u>	<u>44</u>	<u>0.740</u>	<u>74</u>	<u>12.974</u>	<u>104</u>	<u>317.591</u>
<u>15</u>	<u>0.156</u>	<u>45</u>	<u>0.780</u>	<u>75</u>	<u>14.282</u>	<u>105</u>	<u>340.362</u>
<u>16</u>	<u>0.179</u>	<u>46</u>	<u>0.825</u>	<u>76</u>	<u>15.799</u>	<u>106</u>	<u>362.371</u>
<u>17</u>	<u>0.198</u>	<u>47</u>	<u>0.885</u>	<u>77</u>	<u>17.550</u>	<u>107</u>	<u>384.113</u>
<u>18</u>	<u>0.211</u>	<u>48</u>	<u>0.964</u>	<u>78</u>	<u>19.582</u>	<u>108</u>	<u>400.000</u>
<u>19</u>	<u>0.221</u>	<u>49</u>	<u>1.051</u>	<u>79</u>	<u>21.970</u>	<u>109</u>	<u>400.000</u>
<u>20</u>	<u>0.228</u>	<u>50</u>	<u>1.161</u>	<u>80</u>	<u>24.821</u>	<u>110</u>	<u>400.000</u>
<u>21</u>	<u>0.234</u>	<u>51</u>	<u>1.308</u>	<u>81</u>	<u>28.351</u>	<u>111</u>	<u>400.000</u>
<u>22</u>	<u>0.240</u>	<u>52</u>	<u>1.460</u>	<u>82</u>	<u>32.509</u>	<u>112</u>	<u>400.000</u>
<u>23</u>	<u>0.245</u>	<u>53</u>	<u>1.613</u>	<u>83</u>	<u>37.329</u>	<u>113</u>	<u>400.000</u>
<u>24</u>	<u>0.247</u>	<u>54</u>	<u>1.774</u>	<u>84</u>	<u>42.830</u>	<u>114</u>	<u>400.000</u>
<u>25</u>	<u>0.250</u>	<u>55</u>	<u>1.950</u>	<u>85</u>	<u>48.997</u>	<u>115</u>	<u>400.000</u>
<u>26</u>	<u>0.256</u>	<u>56</u>	<u>2.154</u>	<u>86</u>	<u>55.774</u>	<u>116</u>	<u>400.000</u>
<u>27</u>	<u>0.261</u>	<u>57</u>	<u>2.399</u>	<u>87</u>	<u>63.140</u>	<u>117</u>	<u>400.000</u>
<u>28</u>	<u>0.270</u>	<u>58</u>	<u>2.700</u>	<u>88</u>	<u>71.066</u>	<u>118</u>	<u>400.000</u>
<u>29</u>	<u>0.281</u>	<u>59</u>	<u>3.054</u>	<u>89</u>	<u>79.502</u>	<u>119</u>	<u>400.000</u>
						<u>120</u>	<u>1000.000</u>

APPENDIX II

2012 IAM Period Table
Male, Age Nearest Birthday

<u>AGE</u>	<u>1000 · q_x^{2012}</u>						
<u>0</u>	<u>1.605</u>	<u>30</u>	<u>0.741</u>	<u>60</u>	<u>5.096</u>	<u>90</u>	<u>109.993</u>
<u>1</u>	<u>0.401</u>	<u>31</u>	<u>0.751</u>	<u>61</u>	<u>5.614</u>	<u>91</u>	<u>123.119</u>
<u>2</u>	<u>0.275</u>	<u>32</u>	<u>0.754</u>	<u>62</u>	<u>6.169</u>	<u>92</u>	<u>137.168</u>
<u>3</u>	<u>0.229</u>	<u>33</u>	<u>0.756</u>	<u>63</u>	<u>6.759</u>	<u>93</u>	<u>152.171</u>
<u>4</u>	<u>0.174</u>	<u>34</u>	<u>0.756</u>	<u>64</u>	<u>7.398</u>	<u>94</u>	<u>168.194</u>
<u>5</u>	<u>0.168</u>	<u>35</u>	<u>0.756</u>	<u>65</u>	<u>8.106</u>	<u>95</u>	<u>185.260</u>
<u>6</u>	<u>0.165</u>	<u>36</u>	<u>0.756</u>	<u>66</u>	<u>8.548</u>	<u>96</u>	<u>197.322</u>
<u>7</u>	<u>0.159</u>	<u>37</u>	<u>0.756</u>	<u>67</u>	<u>9.076</u>	<u>97</u>	<u>214.751</u>
<u>8</u>	<u>0.143</u>	<u>38</u>	<u>0.756</u>	<u>68</u>	<u>9.708</u>	<u>98</u>	<u>232.507</u>
<u>9</u>	<u>0.129</u>	<u>39</u>	<u>0.800</u>	<u>69</u>	<u>10.463</u>	<u>99</u>	<u>250.397</u>
<u>10</u>	<u>0.113</u>	<u>40</u>	<u>0.859</u>	<u>70</u>	<u>11.357</u>	<u>100</u>	<u>268.607</u>
<u>11</u>	<u>0.111</u>	<u>41</u>	<u>0.926</u>	<u>71</u>	<u>12.418</u>	<u>101</u>	<u>290.016</u>
<u>12</u>	<u>0.132</u>	<u>42</u>	<u>0.999</u>	<u>72</u>	<u>13.675</u>	<u>102</u>	<u>311.849</u>
<u>13</u>	<u>0.169</u>	<u>43</u>	<u>1.069</u>	<u>73</u>	<u>15.150</u>	<u>103</u>	<u>333.962</u>
<u>14</u>	<u>0.213</u>	<u>44</u>	<u>1.142</u>	<u>74</u>	<u>16.860</u>	<u>104</u>	<u>356.207</u>
<u>15</u>	<u>0.254</u>	<u>45</u>	<u>1.219</u>	<u>75</u>	<u>18.815</u>	<u>105</u>	<u>380.000</u>
<u>16</u>	<u>0.293</u>	<u>46</u>	<u>1.318</u>	<u>76</u>	<u>21.031</u>	<u>106</u>	<u>400.000</u>
<u>17</u>	<u>0.328</u>	<u>47</u>	<u>1.454</u>	<u>77</u>	<u>23.540</u>	<u>107</u>	<u>400.000</u>
<u>18</u>	<u>0.359</u>	<u>48</u>	<u>1.627</u>	<u>78</u>	<u>26.375</u>	<u>108</u>	<u>400.000</u>
<u>19</u>	<u>0.387</u>	<u>49</u>	<u>1.829</u>	<u>79</u>	<u>29.572</u>	<u>109</u>	<u>400.000</u>
<u>20</u>	<u>0.414</u>	<u>50</u>	<u>2.057</u>	<u>80</u>	<u>33.234</u>	<u>110</u>	<u>400.000</u>
<u>21</u>	<u>0.443</u>	<u>51</u>	<u>2.302</u>	<u>81</u>	<u>37.533</u>	<u>111</u>	<u>400.000</u>
<u>22</u>	<u>0.473</u>	<u>52</u>	<u>2.545</u>	<u>82</u>	<u>42.261</u>	<u>112</u>	<u>400.000</u>
<u>23</u>	<u>0.513</u>	<u>53</u>	<u>2.779</u>	<u>83</u>	<u>47.441</u>	<u>113</u>	<u>400.000</u>
<u>24</u>	<u>0.554</u>	<u>54</u>	<u>3.011</u>	<u>84</u>	<u>53.233</u>	<u>114</u>	<u>400.000</u>
<u>25</u>	<u>0.602</u>	<u>55</u>	<u>3.254</u>	<u>85</u>	<u>59.855</u>	<u>115</u>	<u>400.000</u>
<u>26</u>	<u>0.655</u>	<u>56</u>	<u>3.529</u>	<u>86</u>	<u>67.514</u>	<u>116</u>	<u>400.000</u>
<u>27</u>	<u>0.688</u>	<u>57</u>	<u>3.845</u>	<u>87</u>	<u>76.340</u>	<u>117</u>	<u>400.000</u>
<u>28</u>	<u>0.710</u>	<u>58</u>	<u>4.213</u>	<u>88</u>	<u>86.388</u>	<u>118</u>	<u>400.000</u>
<u>29</u>	<u>0.727</u>	<u>59</u>	<u>4.631</u>	<u>89</u>	<u>97.634</u>	<u>119</u>	<u>400.000</u>
						<u>120</u>	<u>1000.000</u>

APPENDIX III

Projection Scale G2
Female, Age Nearest Birthday

<u>AGE</u>	<u>G2_n</u>	<u>AGE</u>	<u>G2_n</u>	<u>AGE</u>	<u>G2_n</u>	<u>AGE</u>	<u>G2_n</u>
<u>0</u>	<u>0.010</u>	<u>30</u>	<u>0.010</u>	<u>60</u>	<u>0.013</u>	<u>90</u>	<u>0.006</u>
<u>1</u>	<u>0.010</u>	<u>31</u>	<u>0.010</u>	<u>61</u>	<u>0.013</u>	<u>91</u>	<u>0.006</u>
<u>2</u>	<u>0.010</u>	<u>32</u>	<u>0.010</u>	<u>62</u>	<u>0.013</u>	<u>92</u>	<u>0.005</u>
<u>3</u>	<u>0.010</u>	<u>33</u>	<u>0.010</u>	<u>63</u>	<u>0.013</u>	<u>93</u>	<u>0.005</u>
<u>4</u>	<u>0.010</u>	<u>34</u>	<u>0.010</u>	<u>64</u>	<u>0.013</u>	<u>94</u>	<u>0.004</u>
<u>5</u>	<u>0.010</u>	<u>35</u>	<u>0.010</u>	<u>65</u>	<u>0.013</u>	<u>95</u>	<u>0.004</u>
<u>6</u>	<u>0.010</u>	<u>36</u>	<u>0.010</u>	<u>66</u>	<u>0.013</u>	<u>96</u>	<u>0.004</u>
<u>7</u>	<u>0.010</u>	<u>37</u>	<u>0.010</u>	<u>67</u>	<u>0.013</u>	<u>97</u>	<u>0.003</u>
<u>8</u>	<u>0.010</u>	<u>38</u>	<u>0.010</u>	<u>68</u>	<u>0.013</u>	<u>98</u>	<u>0.003</u>
<u>9</u>	<u>0.010</u>	<u>39</u>	<u>0.010</u>	<u>69</u>	<u>0.013</u>	<u>99</u>	<u>0.002</u>
<u>10</u>	<u>0.010</u>	<u>40</u>	<u>0.010</u>	<u>70</u>	<u>0.013</u>	<u>100</u>	<u>0.002</u>
<u>11</u>	<u>0.010</u>	<u>41</u>	<u>0.010</u>	<u>71</u>	<u>0.013</u>	<u>101</u>	<u>0.002</u>
<u>12</u>	<u>0.010</u>	<u>42</u>	<u>0.010</u>	<u>72</u>	<u>0.013</u>	<u>102</u>	<u>0.001</u>
<u>13</u>	<u>0.010</u>	<u>43</u>	<u>0.010</u>	<u>73</u>	<u>0.013</u>	<u>103</u>	<u>0.001</u>
<u>14</u>	<u>0.010</u>	<u>44</u>	<u>0.010</u>	<u>74</u>	<u>0.013</u>	<u>104</u>	<u>0.000</u>
<u>15</u>	<u>0.010</u>	<u>45</u>	<u>0.010</u>	<u>75</u>	<u>0.013</u>	<u>105</u>	<u>0.000</u>
<u>16</u>	<u>0.010</u>	<u>46</u>	<u>0.010</u>	<u>76</u>	<u>0.013</u>	<u>106</u>	<u>0.000</u>
<u>17</u>	<u>0.010</u>	<u>47</u>	<u>0.010</u>	<u>77</u>	<u>0.013</u>	<u>107</u>	<u>0.000</u>
<u>18</u>	<u>0.010</u>	<u>48</u>	<u>0.010</u>	<u>78</u>	<u>0.013</u>	<u>108</u>	<u>0.000</u>
<u>19</u>	<u>0.010</u>	<u>49</u>	<u>0.010</u>	<u>79</u>	<u>0.013</u>	<u>109</u>	<u>0.000</u>
<u>20</u>	<u>0.010</u>	<u>50</u>	<u>0.010</u>	<u>80</u>	<u>0.013</u>	<u>110</u>	<u>0.000</u>
<u>21</u>	<u>0.010</u>	<u>51</u>	<u>0.010</u>	<u>81</u>	<u>0.012</u>	<u>111</u>	<u>0.000</u>
<u>22</u>	<u>0.010</u>	<u>52</u>	<u>0.011</u>	<u>82</u>	<u>0.012</u>	<u>112</u>	<u>0.000</u>
<u>23</u>	<u>0.010</u>	<u>53</u>	<u>0.011</u>	<u>83</u>	<u>0.011</u>	<u>113</u>	<u>0.000</u>
<u>24</u>	<u>0.010</u>	<u>54</u>	<u>0.011</u>	<u>84</u>	<u>0.010</u>	<u>114</u>	<u>0.000</u>
<u>25</u>	<u>0.010</u>	<u>55</u>	<u>0.012</u>	<u>85</u>	<u>0.010</u>	<u>115</u>	<u>0.000</u>
<u>26</u>	<u>0.010</u>	<u>56</u>	<u>0.012</u>	<u>86</u>	<u>0.009</u>	<u>116</u>	<u>0.000</u>
<u>27</u>	<u>0.010</u>	<u>57</u>	<u>0.012</u>	<u>87</u>	<u>0.008</u>	<u>117</u>	<u>0.000</u>
<u>28</u>	<u>0.010</u>	<u>58</u>	<u>0.012</u>	<u>88</u>	<u>0.007</u>	<u>118</u>	<u>0.000</u>
<u>29</u>	<u>0.010</u>	<u>59</u>	<u>0.013</u>	<u>89</u>	<u>0.007</u>	<u>119</u>	<u>0.000</u>
						<u>120</u>	<u>0.000</u>

APPENDIX IV

Projection Scale G2
Male, Age Nearest Birthday

<u>AGE</u>	<u>G2_n</u>	<u>AGE</u>	<u>G2_n</u>	<u>AGE</u>	<u>G2_n</u>	<u>AGE</u>	<u>G2_n</u>
<u>0</u>	<u>0.010</u>	<u>30</u>	<u>0.010</u>	<u>60</u>	<u>0.015</u>	<u>90</u>	<u>0.007</u>
<u>1</u>	<u>0.010</u>	<u>31</u>	<u>0.010</u>	<u>61</u>	<u>0.015</u>	<u>91</u>	<u>0.007</u>
<u>2</u>	<u>0.010</u>	<u>32</u>	<u>0.010</u>	<u>62</u>	<u>0.015</u>	<u>92</u>	<u>0.006</u>
<u>3</u>	<u>0.010</u>	<u>33</u>	<u>0.010</u>	<u>63</u>	<u>0.015</u>	<u>93</u>	<u>0.005</u>
<u>4</u>	<u>0.010</u>	<u>34</u>	<u>0.010</u>	<u>64</u>	<u>0.015</u>	<u>94</u>	<u>0.005</u>
<u>5</u>	<u>0.010</u>	<u>35</u>	<u>0.010</u>	<u>65</u>	<u>0.015</u>	<u>95</u>	<u>0.004</u>
<u>6</u>	<u>0.010</u>	<u>36</u>	<u>0.010</u>	<u>66</u>	<u>0.015</u>	<u>96</u>	<u>0.004</u>
<u>7</u>	<u>0.010</u>	<u>37</u>	<u>0.010</u>	<u>67</u>	<u>0.015</u>	<u>97</u>	<u>0.003</u>
<u>8</u>	<u>0.010</u>	<u>38</u>	<u>0.010</u>	<u>68</u>	<u>0.015</u>	<u>98</u>	<u>0.003</u>
<u>9</u>	<u>0.010</u>	<u>39</u>	<u>0.010</u>	<u>69</u>	<u>0.015</u>	<u>99</u>	<u>0.002</u>
<u>10</u>	<u>0.010</u>	<u>40</u>	<u>0.010</u>	<u>70</u>	<u>0.015</u>	<u>100</u>	<u>0.002</u>
<u>11</u>	<u>0.010</u>	<u>41</u>	<u>0.010</u>	<u>71</u>	<u>0.015</u>	<u>101</u>	<u>0.002</u>
<u>12</u>	<u>0.010</u>	<u>42</u>	<u>0.010</u>	<u>72</u>	<u>0.015</u>	<u>102</u>	<u>0.001</u>
<u>13</u>	<u>0.010</u>	<u>43</u>	<u>0.010</u>	<u>73</u>	<u>0.015</u>	<u>103</u>	<u>0.001</u>
<u>14</u>	<u>0.010</u>	<u>44</u>	<u>0.010</u>	<u>74</u>	<u>0.015</u>	<u>104</u>	<u>0.000</u>
<u>15</u>	<u>0.010</u>	<u>45</u>	<u>0.010</u>	<u>75</u>	<u>0.015</u>	<u>105</u>	<u>0.000</u>
<u>16</u>	<u>0.010</u>	<u>46</u>	<u>0.010</u>	<u>76</u>	<u>0.015</u>	<u>106</u>	<u>0.000</u>
<u>17</u>	<u>0.010</u>	<u>47</u>	<u>0.010</u>	<u>77</u>	<u>0.015</u>	<u>107</u>	<u>0.000</u>
<u>18</u>	<u>0.010</u>	<u>48</u>	<u>0.010</u>	<u>78</u>	<u>0.015</u>	<u>108</u>	<u>0.000</u>
<u>19</u>	<u>0.010</u>	<u>49</u>	<u>0.010</u>	<u>79</u>	<u>0.015</u>	<u>109</u>	<u>0.000</u>
<u>20</u>	<u>0.010</u>	<u>50</u>	<u>0.010</u>	<u>80</u>	<u>0.015</u>	<u>110</u>	<u>0.000</u>
<u>21</u>	<u>0.010</u>	<u>51</u>	<u>0.011</u>	<u>81</u>	<u>0.014</u>	<u>111</u>	<u>0.000</u>
<u>22</u>	<u>0.010</u>	<u>52</u>	<u>0.011</u>	<u>82</u>	<u>0.013</u>	<u>112</u>	<u>0.000</u>
<u>23</u>	<u>0.010</u>	<u>53</u>	<u>0.012</u>	<u>83</u>	<u>0.013</u>	<u>113</u>	<u>0.000</u>
<u>24</u>	<u>0.010</u>	<u>54</u>	<u>0.012</u>	<u>84</u>	<u>0.012</u>	<u>114</u>	<u>0.000</u>
<u>25</u>	<u>0.010</u>	<u>55</u>	<u>0.013</u>	<u>85</u>	<u>0.011</u>	<u>115</u>	<u>0.000</u>
<u>26</u>	<u>0.010</u>	<u>56</u>	<u>0.013</u>	<u>86</u>	<u>0.010</u>	<u>116</u>	<u>0.000</u>
<u>27</u>	<u>0.010</u>	<u>57</u>	<u>0.014</u>	<u>87</u>	<u>0.009</u>	<u>117</u>	<u>0.000</u>
<u>28</u>	<u>0.010</u>	<u>58</u>	<u>0.014</u>	<u>88</u>	<u>0.009</u>	<u>118</u>	<u>0.000</u>
<u>29</u>	<u>0.010</u>	<u>59</u>	<u>0.015</u>	<u>89</u>	<u>0.008</u>	<u>119</u>	<u>0.000</u>
						<u>120</u>	<u>0.000</u>