

The rates of mortality per 1,000 lives based on age nearest birthday for the 2012 IAR Table are as follows:

THE 2012 INDIVIDUAL ANNUITY RESERVING TABLE

Age	<u>MALE</u>		<u>FEMALE</u>	
	q_x^{2012}	$G2_x$	q_x^{2012}	$G2_x$
0	1.605	0.010	1.621	0.010
1	0.401	0.010	0.405	0.010
2	0.275	0.010	0.259	0.010
3	0.229	0.010	0.179	0.010
4	0.174	0.010	0.137	0.010
5	0.168	0.010	0.125	0.010
6	0.165	0.010	0.117	0.010
7	0.159	0.010	0.110	0.010
8	0.143	0.010	0.095	0.010
9	0.129	0.010	0.088	0.010
10	0.113	0.010	0.085	0.010
11	0.111	0.010	0.086	0.010
12	0.132	0.010	0.094	0.010
13	0.169	0.010	0.108	0.010
14	0.213	0.010	0.131	0.010
15	0.254	0.010	0.156	0.010
16	0.293	0.010	0.179	0.010
17	0.328	0.010	0.198	0.010
18	0.359	0.010	0.211	0.010
19	0.387	0.010	0.221	0.010
20	0.414	0.010	0.228	0.010
21	0.443	0.010	0.234	0.010
22	0.473	0.010	0.240	0.010
23	0.513	0.010	0.245	0.010
24	0.554	0.010	0.247	0.010
25	0.602	0.010	0.250	0.010
26	0.655	0.010	0.256	0.010
27	0.688	0.010	0.261	0.010
28	0.710	0.010	0.270	0.010
29	0.727	0.010	0.281	0.010
30	0.741	0.010	0.300	0.010
31	0.751	0.010	0.321	0.010
32	0.754	0.010	0.338	0.010
33	0.756	0.010	0.351	0.010
34	0.756	0.010	0.365	0.010
35	0.756	0.010	0.381	0.010

Age	<u>MALE</u>		<u>FEMALE</u>	
	q_x^{2012}	$G2_x$	q_x^{2012}	$G2_x$
36	0.756	0.010	0.402	0.010
37	0.756	0.010	0.429	0.010
38	0.756	0.010	0.463	0.010
39	0.800	0.010	0.504	0.010
40	0.859	0.010	0.552	0.010
41	0.926	0.010	0.600	0.010
42	0.999	0.010	0.650	0.010
43	1.069	0.010	0.697	0.010
44	1.142	0.010	0.740	0.010
45	1.219	0.010	0.780	0.010
46	1.318	0.010	0.825	0.010
47	1.454	0.010	0.885	0.010
48	1.627	0.010	0.964	0.010
49	1.829	0.010	1.051	0.010
50	2.057	0.010	1.161	0.010
51	2.302	0.011	1.308	0.010
52	2.545	0.011	1.460	0.011
53	2.779	0.012	1.613	0.011
54	3.011	0.012	1.774	0.011
55	3.254	0.013	1.950	0.012
56	3.529	0.013	2.154	0.012
57	3.845	0.014	2.399	0.012
58	4.213	0.014	2.700	0.012
59	4.631	0.015	3.054	0.013
60	5.096	0.015	3.460	0.013
61	5.614	0.015	3.916	0.013
62	6.169	0.015	4.409	0.013
63	6.759	0.015	4.933	0.013
64	7.398	0.015	5.507	0.013
65	8.106	0.015	6.146	0.013
66	8.548	0.015	6.551	0.013
67	9.076	0.015	7.039	0.013
68	9.708	0.015	7.628	0.013
69	10.463	0.015	8.311	0.013
70	11.357	0.015	9.074	0.013
71	12.418	0.015	9.910	0.013
72	13.675	0.015	10.827	0.013
73	15.150	0.015	11.839	0.013
74	16.860	0.015	12.974	0.013
75	18.815	0.015	14.282	0.013
76	21.031	0.015	15.799	0.013

Age	<u>MALE</u>		<u>FEMALE</u>	
	q_x^{2012}	$G2_x$	q_x^{2012}	$G2_x$
77	23.540	0.015	17.550	0.013
78	26.375	0.015	19.582	0.013
79	29.572	0.015	21.970	0.013
80	33.234	0.015	24.821	0.013
81	37.533	0.014	28.351	0.012
82	42.261	0.013	32.509	0.012
83	47.441	0.013	37.329	0.011
84	53.233	0.012	42.830	0.010
85	59.855	0.011	48.997	0.010
86	67.514	0.010	55.774	0.009
87	76.340	0.009	63.140	0.008
88	86.388	0.009	71.066	0.007
89	97.634	0.008	79.502	0.007
90	109.993	0.007	88.377	0.006
91	123.119	0.007	97.491	0.006
92	137.168	0.006	107.269	0.005
93	152.171	0.005	118.201	0.005
94	168.194	0.005	130.969	0.004
95	185.260	0.004	146.449	0.004
96	197.322	0.004	163.908	0.004
97	214.751	0.003	179.695	0.003
98	232.507	0.003	196.151	0.003
99	250.397	0.002	213.150	0.002
100	268.607	0.002	230.722	0.002
101	290.016	0.002	251.505	0.002
102	311.849	0.001	273.007	0.001
103	333.962	0.001	295.086	0.001
104	356.207	0.000	317.591	0.000
105	380.000	0.000	340.362	0.000
106	400.000	0.000	362.371	0.000
107	400.000	0.000	384.113	0.000
108	400.000	0.000	400.000	0.000
109	400.000	0.000	400.000	0.000
110	400.000	0.000	400.000	0.000
111	400.000	0.000	400.000	0.000
112	400.000	0.000	400.000	0.000
113	400.000	0.000	400.000	0.000
114	400.000	0.000	400.000	0.000
115	400.000	0.000	400.000	0.000
116	400.000	0.000	400.000	0.000
117	400.000	0.000	400.000	0.000

Age	<u>MALE</u>		<u>FEMALE</u>	
	q_x^{2012}	$G2_x$	q_x^{2012}	$G2_x$
118	400.000	0.000	400.000	0.000
119	400.000	0.000	400.000	0.000
120	1000.000	0.000	1000.000	0.000

The values in the 2012 IAR Table are as follow: q_x^{2012} = the mortality rate for a person age x in year 2012 (i.e., the period table rate), and $G2_x$ = the annual improvement factor in the mortality rate for age x.

In using the 2012 IAR Table, the mortality rate for a person age x in year (2012 + n) is calculated as follows: $q_x^{2012+n} = q_x^{2012} (1 - G2_x)^n$.

The resulting q_x^{2012+n} shall be rounded to three decimal places per 1,000 (eg, 0.741 deaths per 1,000) in accordance with the formula in the paragraph 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, and $q_x^{2014} = 0.741 * (1 - 0.010)^2 = 0.7262541$, which is rounded to 0.726.

Rounding shall be performed only at the end of the calculation, not at intermediate steps. For example, a method leading to incorrect rounding would be to calculate q_x^{2014} as $q_x^{2013} * (1 - 0.010)$, or $0.734 * 0.99 = 0.727$. The already rounded q_x^{2013} may not be used to calculate q_x^{2014} .