



KAY IVEY  
GOVERNOR

JIM L. RIDLING  
COMMISSIONER

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
201 MONROE STREET, SUITE 502  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
TELEPHONE: (334) 269-3550  
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DEPUTY COMMISSIONERS  
JERRY WORKMAN  
MARK FOWLER  
CHIEF EXAMINER  
RICHARD L. FORD  
STATE FIRE MARSHAL  
SCOTT F. PILGREEN  
GENERAL COUNSEL  
REYN NORMAN

June 25, 2020

Mr. John Merrill  
Secretary of State  
PO Box 304650  
Montgomery, AL 36130-4650

Attn: Emily Thompson

Dear Mr. Merrill:

In compliance with Sections 35-16-1 and 35-16-3, Code of Alabama, 1975, enclosed are copies of the Present Value of an Annuity Table and the 2017 Commissioners' Standard Ordinary Mortality Table on file with this Department.

Sincerely yours,

Steven Ostlund  
Life and Health Actuary

SO/dg

Received by US Mail or  
Commercial Courier

JUN 25 2020

Alabama Dept of Insurance  
Rates & Forms Division

Alabama Department of Insurance  
Established 1897



KAY IVEY  
GOVERNOR

JIM L. RIDLING  
COMMISSIONER

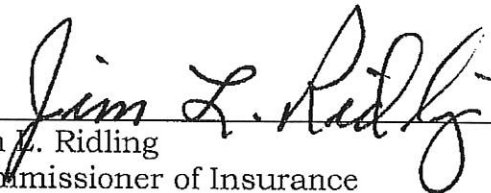
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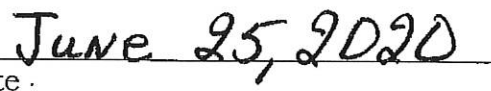
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### CERTIFICATION

I, Jim L. Ridling, Commissioner of Insurance for the State of Alabama, hereby certify the document to which this Certification is attached is a true and correct copy of the original now on file in and forming a part of the records of the Alabama Department of Insurance.

In witness whereof, I hereto set my hand and cause to be affixed the Seal of my office in the city of Montgomery, County of Montgomery, State of Alabama.

  
\_\_\_\_\_  
Jim L. Ridling  
Commissioner of Insurance

  
\_\_\_\_\_  
Date .

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
0	0.24	78.81	0.26	81.95
1	0.15	77.83	0.14	80.97
2	0.13	76.84	0.09	79.99
3	0.12	75.85	0.08	78.99
4	0.11	74.86	0.08	78.00
5	0.10	73.87	0.09	77.01
6	0.10	72.88	0.09	76.01
7	0.09	71.88	0.08	75.02
8	0.09	70.89	0.08	74.03
9	0.09	69.90	0.08	73.03
10	0.10	68.90	0.09	72.04
11	0.11	67.91	0.09	71.04
12	0.14	66.92	0.08	70.05
13	0.20	65.93	0.09	69.06
14	0.29	64.94	0.15	68.06
15	0.42	63.96	0.23	67.07
16	0.59	62.98	0.30	66.09
17	0.78	62.02	0.33	65.11
18	0.80	61.07	0.33	64.13
19	0.84	60.12	0.33	63.15
20	0.87	59.17	0.32	62.17
21	0.90	58.22	0.32	61.19
22	0.93	57.27	0.33	60.21
23	0.96	56.33	0.36	59.23
24	1.00	55.38	0.40	58.25
25	1.01	54.44	0.40	57.28
26	1.01	53.49	0.41	56.30
27	1.00	52.55	0.41	55.32
28	0.98	51.60	0.43	54.34
29	0.98	50.65	0.46	53.37
30	1.00	49.70	0.49	52.39
31	1.05	48.75	0.53	51.42
32	1.13	47.80	0.57	50.44
33	1.21	46.85	0.62	49.47
34	1.30	45.91	0.69	48.50
35	1.41	44.97	0.77	47.54
36	1.54	44.03	0.86	46.57
37	1.69	43.10	0.95	45.61
38	1.83	42.17	1.04	44.66
39	1.98	41.25	1.11	43.70
40	2.13	40.33	1.17	42.75

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST	MALE	MALE LIFE	FEMALE	FEMALE LIFE
BIRTHDAY	1000 qx	EXPECTATION	1000 qx	EXPECTATION
41	2.27	39.42	1.22	41.80
42	2.39	38.51	1.26	40.85
43	2.44	37.60	1.31	39.91
44	2.51	36.69	1.36	38.96
45	2.57	35.79	1.44	38.01
46	2.64	34.88	1.55	37.07
47	2.71	33.97	1.67	36.12
48	2.77	33.06	1.80	35.18
49	2.87	32.16	1.94	34.25
50	3.01	31.25	2.11	33.31
51	3.19	30.34	2.28	32.38
52	3.39	29.44	2.48	31.46
53	3.63	28.54	2.71	30.54
54	3.90	27.64	2.95	29.62
55	4.22	26.75	3.22	28.71
56	4.58	25.86	3.53	27.80
57	5.00	24.98	3.87	26.90
58	5.48	24.11	4.26	26.00
59	6.04	23.24	4.69	25.11
60	6.67	22.38	5.19	24.23
61	7.40	21.53	5.75	23.36
62	8.22	20.69	6.39	22.49
63	9.14	19.87	7.10	21.64
64	10.13	19.05	7.89	20.79
65	11.18	18.24	8.77	19.96
66	12.30	17.45	9.75	19.14
67	13.50	16.67	10.84	18.32
68	14.82	15.90	12.03	17.52
69	16.34	15.13	13.35	16.74
70	18.11	14.39	14.78	15.96
71	20.20	13.65	16.35	15.20
72	22.63	12.93	18.06	14.46
73	25.38	12.23	19.97	13.72
74	28.44	11.55	22.10	13.00
75	31.76	10.89	24.51	12.30
76	35.33	10.25	27.25	11.60
77	39.19	9.62	30.34	10.93
78	43.46	9.01	33.81	10.27
79	48.28	8.42	37.74	9.63
80	53.79	7.85	42.32	9.01

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
81	59.98	7.30	47.67	8.41
82	67.23	6.76	53.73	7.83
83	75.84	6.25	60.66	7.27
84	85.73	5.76	68.59	6.74
85	97.08	5.30	77.66	6.24
86	109.98	4.87	87.75	5.76
87	124.44	4.48	98.76	5.32
88	140.18	4.11	110.84	4.90
89	156.84	3.78	123.97	4.51
90	174.05	3.49	137.92	4.15
91	191.28	3.22	152.67	3.81
92	208.25	2.98	168.39	3.50
93	224.51	2.77	184.49	3.21
94	239.32	2.57	200.89	2.94
95	254.86	2.38	219.64	2.68
96	273.29	2.19	241.41	2.43
97	293.27	2.01	264.93	2.20
98	314.94	1.84	289.97	2.00
99	337.88	1.69	316.12	1.81
100	360.89	1.55	342.18	1.65
101	383.06	1.43	367.26	1.50
102	405.02	1.32	391.91	1.38
103	426.37	1.22	415.72	1.26
104	446.73	1.13	438.29	1.16
105	465.70	1.05	459.24	1.07
106	486.31	0.96	481.09	0.98
107	512.38	0.87	507.27	0.88
108	539.81	0.78	534.85	0.80
109	568.67	0.70	563.89	0.71
110	599.03	0.62	594.47	0.63
111	630.96	0.54	626.65	0.55
112	664.53	0.47	660.51	0.48
113	699.81	0.40	696.12	0.41
114	736.87	0.33	733.55	0.34
115	775.78	0.27	772.88	0.28
116	816.60	0.21	814.18	0.21
117	859.40	0.15	857.50	0.16
118	904.21	0.10	902.89	0.10
119	951.08	0.05	950.39	0.05
120	1000.00	0.00	1000.00	0.00