

State Specific Age Curve Variations									
Age Band	Default Premium Ratio	Alabama (Individual)	District of Columbia	Massachusetts	Minnesota	Mississippi	New Jersey (Small Group)	Oregon	Utah
0-14	0.765	0.635	0.654	0.751	0.890	0.635	0.765	0.635	0.793
15	0.833	0.635	0.654	0.751	0.890	0.635	0.833	0.635	0.793
16	0.859	0.635	0.654	0.751	0.890	0.635	0.859	0.635	0.793
17	0.885	0.635	0.654	0.751	0.890	0.635	0.885	0.635	0.793
18	0.913	0.635	0.654	0.751	0.890	0.635	0.913	0.635	0.793
19	0.941	0.635	0.654	0.751	0.890	0.635	0.941	0.635	0.793
20	0.970	0.635	0.654	0.751	0.890	0.635	0.970	0.635	0.793
21	1.000	1.000	0.727	1.183	1.000	1.000	1.250	1.000	1.000
22	1.000	1.000	0.727	1.183	1.000	1.000	1.250	1.000	1.050
23	1.000	1.000	0.727	1.183	1.000	1.000	1.250	1.000	1.113
24	1.000	1.000	0.727	1.183	1.000	1.000	1.250	1.000	1.191
25	1.004	1.004	0.727	1.183	1.004	1.004	1.250	1.004	1.298
26	1.024	1.024	0.727	1.183	1.024	1.024	1.250	1.024	1.363
27	1.048	1.048	0.727	1.220	1.048	1.048	1.250	1.048	1.390
28	1.087	1.087	0.744	1.250	1.087	1.087	1.250	1.087	1.390
29	1.119	1.119	0.760	1.275	1.119	1.119	1.275	1.119	1.390
30	1.135	1.135	0.779	1.287	1.135	1.135	1.287	1.135	1.390
31	1.159	1.159	0.799	1.305	1.159	1.159	1.305	1.159	1.390
32	1.183	1.183	0.817	1.323	1.183	1.183	1.323	1.183	1.390
33	1.198	1.198	0.836	1.334	1.198	1.198	1.334	1.198	1.390
34	1.214	1.214	0.856	1.346	1.214	1.214	1.346	1.214	1.390
35	1.222	1.222	0.876	1.352	1.222	1.222	1.352	1.222	1.390
36	1.230	1.230	0.896	1.358	1.230	1.230	1.358	1.230	1.390
37	1.238	1.238	0.916	1.363	1.238	1.238	1.363	1.238	1.404
38	1.246	1.246	0.927	1.369	1.246	1.246	1.369	1.246	1.425
39	1.262	1.262	0.938	1.381	1.262	1.262	1.381	1.262	1.450
40	1.278	1.278	0.975	1.393	1.278	1.278	1.393	1.278	1.479
41	1.302	1.302	1.013	1.410	1.302	1.302	1.410	1.302	1.516
42	1.325	1.325	1.053	1.427	1.325	1.325	1.427	1.325	1.562
43	1.357	1.357	1.094	1.450	1.357	1.357	1.450	1.357	1.616
44	1.397	1.397	1.137	1.478	1.397	1.397	1.478	1.397	1.681
45	1.444	1.444	1.181	1.511	1.444	1.444	1.511	1.444	1.748
46	1.500	1.500	1.227	1.550	1.500	1.500	1.550	1.500	1.818
47	1.563	1.563	1.275	1.593	1.563	1.563	1.593	1.563	1.891
48	1.635	1.635	1.325	1.641	1.635	1.635	1.641	1.635	1.966
49	1.706	1.706	1.377	1.688	1.706	1.706	1.688	1.706	2.045
50	1.786	1.786	1.431	1.741	1.786	1.786	1.741	1.786	2.127
51	1.865	1.865	1.487	1.792	1.865	1.865	1.792	1.865	2.212
52	1.952	1.952	1.545	1.847	1.952	1.952	1.847	1.952	2.300
53	2.040	2.040	1.605	1.902	2.040	2.040	1.902	2.040	2.392
54	2.135	2.135	1.668	1.961	2.135	2.135	1.961	2.135	2.488
55	2.230	2.230	1.733	2.019	2.230	2.230	2.019	2.230	2.588
56	2.333	2.333	1.801	2.080	2.333	2.333	2.080	2.333	2.691
57	2.437	2.437	1.871	2.142	2.437	2.437	2.142	2.437	2.799
58	2.548	2.548	1.944	2.206	2.548	2.548	2.206	2.548	2.911
59	2.603	2.603	2.020	2.280	2.603	2.603	2.280	2.603	3.000
60	2.714	2.714	2.099	2.365	2.714	2.714	2.280	2.714	3.000
61	2.810	2.810	2.181	2.365	2.810	2.810	2.280	2.810	3.000
62	2.873	2.873	2.181	2.365	2.873	2.873	2.280	2.873	3.000
63	2.952	2.952	2.181	2.365	2.952	2.952	2.280	2.952	3.000
64 and Older	3.000	3.000	2.181	2.365	3.000	3.000	2.280	3.000	3.000