A DEATH AND DISABILITY LIFE TABLE FOR INSURED WORKERS BORN IN 1991

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Introduction

The Social Security program is not just a program for providing income during retirement. A worker, who meets certain requirements for insured status will also receive monthly cash benefits in the event of disability.[1] Survivors may receive benefits after the death of an active worker, retired worker, or a disabled worker. This note illustrates the likelihood that a young worker, while maintaining insured status, will receive these types of benefits prior to becoming eligible for full retirement benefits. We make these illustrations using the intermediate assumptions of the 2011 Trustees Report. *Actuarial Note #2005.6*, which was based on the intermediate assumptions of the 2005 Trustees Report, was the prior publication that illustrated this likelihood.

In order to assess the financial condition of the Social Security program, we make projections of the number of insured workers who die or become disabled each year for the next 75 years. These projections depend on the age-sex-specific projections of mortality and disability incidence, and age-sex-duration-specific projections of disabled life mortality and recovery. Additional information regarding these projections is published by the Board of Trustees of the Old-Age and Survivors Insurance and Disability Insurance Trust Funds in annual reports (Trustees Reports) and in actuarial studies.[2]

Using rates of death, recovery, and disability incidence from the intermediate assumptions, we present estimates of the probability that an illustrative worker will become disabled or die before reaching normal retirement age. We define an illustrative worker in this note as follows: (a) born in 1991, that is, belongs to the 1991 birth cohort; (b) becomes insured at age 20 in 2011; and (c) maintains insured status thereafter. Normal retirement age, the age at which full Social Security benefits can be received, is age 67 for our illustrative worker. Table A compares these estimates using the 1991 birth cohort with those published in *Actuarial Note #129*, which used the 1966 birth cohort. The projected probabilities of death before normal retirement age have decreased between the 1966 and 1991 cohorts, reflecting in part the actual improvement in mortality experience since 1986. The projected probability of becoming disabled before normal retirement age has decreased for insured men between the 1966 and 1991 cohorts, but has increased for insured females. For the 1991 insured cohort, we project that the probability of surviving from age 20 to normal retirement age without ever being disabled is 63 percent for males and 69 percent for females. Comparable probabilities projected for the 1966 insured cohort are 58 percent for males and 70 percent for females.

Assumptions and Methods

Tables B and C show death and disability life tables for insured males and females, respectively, who were born in 1991. We derive death and disability rates by sex and single year of age (20 through 67) for four population groups: total, active, disabled, and recovered. The active group is composed of insured workers who are alive and have never been disabled. The disabled group consists of workers who are currently disabled. The recovered group consists of insured workers who have had a prior disability, but are not currently disabled. All workers are assumed to be fully and disability insured at all times after reaching age 20.[3] For each age, we calculate deaths, entitlements to disability-worker-benefits, and recoveries from the disability rolls. For each population (active, disabled, recovered, and total), we determine the number of persons alive at the beginning of the next year by adding and/or subtracting the relevant components of change to the number of persons alive at the beginning of the year.

For those born in 1991, we developed cohort insured life tables for each sex, from age 20 to age 67. To calculate total deaths for the insured population, we applied the age-sex-specific mortality rates of the general population to the beginning of the year total population.[4]

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[1] Disabled means receiving Social Security disability benefits, and, thus, meeting all qualifications to receive these benefits.
[2] Additional information is located at the following internet site: http://www.socialsecurity.gov/OACT/pubs.html.

[3] Computing disability incidence rates by age using insured workers gives a larger probability of disability entitlement than if all workers were included in the calculations.
[4] Using general population mortality rates may slightly overstate death rates for the insured because the group excluded, the uninsured, are likely to have higher death rates than the general population.

We calculated deaths for the disabled population by applying age-sex-duration-specific[5] mortality rates to the beginning of the year disabled population. We assumed that newly entitled disabled-worker-beneficiaries, that is, those in duration 0, are exposed for half a year, since on average they become entitled at mid-year. We calculated deaths occurring to those who have recovered from disability ("recovered deaths") by applying the age-sex-specific mortality rates of the general population to the recovered population at the beginning of the year, with adjustments. To make these adjustments, we added half of the newly recovered population and subtracted half of those newly disabled from the recovered population. Active deaths are the residual: subtract the disabled and recovered deaths from the total population deaths.

We developed cohort disability incidence rates for each sex, from age 20 to age 67, for those born in 1991. To calculate newly disabled-worker-beneficiaries, we applied the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Finally, we developed rates of recovery from disability for each sex, from age 20 to age 67, for those born in 1991. To calculate the number of recoveries from the disabled population we applied age-sex-duration-specific[5] recovery rates to the beginning of the year disabled population. We assumed that newly entitled disabled-worker-beneficiaries (in duration 0) are exposed for half a year.

Results

Table B provides tabulations which allow for the computation of various probabilities of survival, death, and

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[5] Age is age at entitlement to a disability-worker-benefit. Duration refers to the complete number of years since entitlement to a disability-worker-benefit.

disability for insured males born in 1991. Table C provides the same information for insured females born in 1991. For example, the probability that an insured female, age 25 in 2016, will survive to age 60 without ever becoming disabled is 78 percent. To get this result, we divided the number of active lives at age 60 (774,414) by the number of active lives at age 25 (986,940).

Table D uses the tabulations in tables B and C to derive various probabilities of survival, death, and disability for insured males and females born in 1991. We calculated the probability of survival without disability from age 20 to age x by dividing the active population at the beginning of the year at age x by the active population at the beginning of the year at age 20. The probability of dying or becoming disabled after age 20 and before age x is calculated as the complement, that is, 1 minus the probability of surviving without disability from age 20 to age x. For example, we project that an insured male worker who attained age 20 in 2011 has a 63 percent chance of surviving to age 67 without ever becoming disabled and a 37 percent chance of either dying or becoming disabled prior to age 67.

Table D also includes probabilities of an insured worker becoming disabled and of an insured worker dying while active. These probabilities are shown from age 20 to age x. We calculate these values by dividing the total newly disabled and the total deaths from the active population prior to age x, respectively, by the active population alive at the beginning of the year at age 20. For example, we project that an insured female worker who attained age 20 in 2011 has a 19 percent chance of becoming disabled before age 60. In addition, the probability that she will die before age 60 without receiving disability Social Security is only 4 percent.

Table A: Probability of Death and/or Disability for Illustrative Cases of Insured Workers

Trustees Report Year[1]	Year of Attainment of Age 20	Probability of Death Before NRA (while active[2])			Probability of Disability Before NRA			Probability of Survival to NRA (never disabled)		
		Male	Female	Total[3]	Male	Female	Total[3]	Male	Female	Total[3]
1986	1986	0.095	0.060	0.077	0.322	0.240	0.281	0.583	0.700	0.642
2011	2011	0.091	0.049	0.070	0.276	0.260	0.268	0.633	0.691	0.662

[1] Calculations based on the intermediate assumptions of that year's Trustees Report (intermediate II-B for the 1986 Trustees Report).

[2] Active workers are defined as those who are alive and have never been disabled.

[3] Totals are obtained by combining tables B and C. For example, the probability of dying before NRA while active would equal 7.0 percent, (91,124 + 48,917) / (1,000,000 + 1,000,000).

Notes: Probabilities are determined assuming all are disability insured throughout their working lives.

For a recent historical perspective, see Actuarial Study 122, Social Security Disability Insurance Program Worker Experience at: http://www.ssa.gov/OACT/NOTES/actstud.html.

Table B: Death and Disability Life Table for the Male 1991 Birth Cohort

| | Living At Beginning Of Year | | | | Deaths | | | | | | | | Newly Disabled | | | | | | Newly Recovered | |
| | | | | | Total | | Active | | Disabled | | Recovered | | Total | | Active | | Recovered | | | |
Age x	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1
20	1,000,000	1,000,000	0	0	1,284	1,284	1,273	1,273	11	11	0	0	2,548	2,548	2,548	2,548	0	0	2	2
21	998,716	996,179	2,535	2	1,425	2,709	1,393	2,666	32	43	0	0	2,688	5,236	2,688	5,236	0	0	7	9
22	997,291	992,098	5,184	9	1,521	4,230	1,471	4,137	50	93	0	0	2,901	8,137	2,901	8,137	0	0	21	30
23	995,770	987,726	8,014	30	1,552	5,782	1,485	5,622	67	160	0	0	3,013	11,150	3,013	11,150	0	0	45	75
24	994,218	983,228	10,915	75	1,534	7,316	1,448	7,070	86	246	0	0	3,095	14,245	3,095	14,245	0	0	93	168
25	992,684	978,685	13,831	168	1,500	8,816	1,395	8,465	105	351	0	0	2,383	16,628	2,383	16,628	0	0	236	404
26	991,184	974,907	15,873	404	1,469	10,285	1,350	9,815	118	469	1	1	1,645	18,273	1,644	18,272	1	1	366	770
27	989,715	971,913	17,034	768	1,435	11,720	1,310	11,125	124	593	1	2	1,643	19,916	1,642	19,914	1	2	437	1,207
28	988,280	968,961	18,116	1,203	1,402	13,122	1,267	12,392	133	726	2	4	1,658	21,574	1,656	21,570	2	4	491	1,698
29	986,878	966,038	19,150	1,690	1,374	14,496	1,231	13,623	140	866	3	7	1,695	23,269	1,692	23,262	3	7	522	2,220
30	985,504	963,115	20,183	2,206	1,345	15,841	1,189	14,812	153	1,019	3	10	1,866	25,135	1,862	25,124	4	11	634	2,854
31	984,159	960,064	21,262	2,833	1,319	17,160	1,142	15,954	173	1,192	4	14	2,072	27,207	2,066	27,190	6	17	700	3,554
32	982,840	956,856	22,461	3,523	1,303	18,463	1,109	17,063	189	1,381	5	19	2,206	29,413	2,198	29,388	8	25	673	4,227
33	981,537	953,549	23,805	4,183	1,302	19,765	1,091	18,154	205	1,586	6	25	2,349	31,762	2,339	31,727	10	35	661	4,888
34	980,235	950,119	25,288	4,828	1,314	21,079	1,071	19,225	236	1,822	7	32	2,483	34,245	2,470	34,197	13	48	647	5,535
35	978,921	946,578	26,888	5,455	1,339	22,418	1,065	20,290	266	2,088	8	40	2,626	36,871	2,611	36,808	15	63	653	6,188
36	977,582	942,902	28,595	6,085	1,380	23,798	1,074	21,364	297	2,385	9	49	2,798	39,669	2,780	39,588	18	81	661	6,849
37	976,202	939,048	30,435	6,719	1,447	25,245	1,116	22,480	321	2,706	10	59	2,974	42,643	2,953	42,541	21	102	669	7,518
38	974,755	934,979	32,419	7,357	1,544	26,789	1,170	23,650	362	3,068	12	71	3,151	45,794	3,126	45,667	25	127	683	8,201
39	973,211	930,683	34,525	8,003	1,669	28,458	1,254	24,904	401	3,469	14	85	3,335	49,129	3,307	48,974	28	155	683	8,884
40	971,542	926,122	36,776	8,644	1,814	30,272	1,342	26,246	455	3,924	17	102	3,551	52,680	3,518	52,492	33	188	682	9,566
41	969,728	921,262	39,190	9,276	1,974	32,246	1,447	27,693	507	4,431	20	122	3,772	56,452	3,734	56,226	38	226	701	10,267
42	967,754	916,081	41,754	9,919	2,145	34,391	1,565	29,258	557	4,988	23	145	3,963	60,415	3,921	60,147	42	268	709	10,976
43	965,609	910,595	44,451	10,563	2,324	36,715	1,690	30,948	608	5,596	26	171	4,166	64,581	4,118	64,265	48	316	697	11,673
44	963,285	904,787	47,312	11,186	2,514	39,229	1,821	32,769	663	6,259	30	201	4,391	68,972	4,337	68,602	54	370	674	12,347
45	960,771	898,629	50,366	11,776	2,698	41,927	1,895	34,664	769	7,028	34	235	4,613	73,585	4,553	73,155	60	430	720	13,067
46	958,073	892,181	53,490	12,402	2,899	44,826	1,974	36,638	886	7,914	39	274	4,860	78,445	4,793	77,948	67	497	762	13,829
47	955,174	885,414	56,702	13,058	3,157	47,983	2,123	38,761	990	8,904	44	318	5,112	83,557	5,038	82,986	74	571	716	14,545
48	952,017	878,253	60,108	13,656	3,485	51,468	2,356	41,117	1,078	9,982	51	369	5,340	88,897	5,258	88,244	82	653	715	15,260
49	948,532	870,639	63,655	14,238	3,854	55,322	2,628	43,745	1,167	11,149	59	428	5,570	94,467	5,480	93,724	90	743	679	15,939
50	944,678	862,531	67,379	14,768	4,256	59,578	2,876	46,621	1,312	12,461	68	496	6,453	100,920	6,344	100,068	109	852	684	16,623
51	940,422	853,311	71,836	15,275	4,621	64,199	3,022	49,643	1,523	13,984	76	572	7,503	108,423	7,371	107,439	132	984	690	17,313
52	935,801	842,918	77,126	15,757	4,877	69,076	3,110	52,753	1,684	15,668	83	655	7,747	116,170	7,605	115,044	142	1,126	660	17,973
53	930,924	832,203	82,529	16,192	4,987	74,063	3,083	55,836	1,816	17,484	88	743	7,889	124,059	7,738	122,782	151	1,277	641	18,614
54	925,937	821,382	87,961	16,594	5,002	79,065	2,936	58,772	1,975	19,459	91	834	8,330	132,389	8,165	130,947	165	1,442	554	19,168
55	920,935	810,281	93,762	16,892	5,009	84,074	2,881	61,653	2,035	21,494	93	927	9,994	142,383	9,790	140,737	204	1,646	587	19,755
56	915,926	797,610	101,134	17,182	5,070	89,144	2,774	64,427	2,200	23,694	96	1,023	11,812	154,195	11,563	152,300	249	1,895	655	20,410
57	910,856	783,273	110,091	17,492	5,171	94,315	2,596	67,023	2,475	26,169	100	1,123	12,195	166,390	11,929	164,229	266	2,161	600	21,010
58	905,685	768,748	119,211	17,726	5,331	99,646	2,444	69,467	2,782	28,951	105	1,228	12,550	178,940	12,267	176,496	283	2,444	592	21,602
59	900,354	754,037	128,387	17,930	5,546	105,192	2,379	71,846	3,056	32,007	111	1,339	13,388	192,328	13,077	189,573	311	2,755	563	22,165
60	894,808	738,581	138,156	18,071	5,792	110,984	2,462	74,308	3,212	35,219	118	1,457	14,498	206,826	14,152	203,725	346	3,101	697	22,862
61	889,016	721,967	148,745	18,304	6,076	117,060	2,484	76,792	3,465	38,684	127	1,584	15,561	222,387	15,176	218,901	385	3,486	844	23,706
62	882,940	704,307	159,997	18,636	6,438	123,498	2,561	79,353	3,740	42,424	137	1,721	15,971	238,358	15,559	234,460	412	3,898	835	24,541
63	876,502	686,187	171,393	18,922	6,899	130,397	2,633	81,986	4,116	46,540	150	1,871	15,215	253,573	14,807	249,267	408	4,306	632	25,173
64	869,603	668,747	181,860	18,996	7,455	137,852	2,648	84,634	4,643	51,183	164	2,035	12,749	266,322	12,397	261,664	352	4,658	543	25,716
65	862,148	653,702	189,423	19,023	8,110	145,962	2,929	87,563	5,001	56,184	180	2,215	9,131	275,453	8,873	270,537	258	4,916	464	26,180
66	854,038	641,900	193,089	19,049	8,825	154,787	3,561	91,124	5,066	61,250	198	2,413	5,997	281,450	5,824	276,361	173	5,089	446	26,626
67	845,213	632,515	193,574	19,124																

Table C: Death and Disability Life Table for the Female 1991 Birth Cohort

	Living At Beginning Of Year				Deaths								Newly Disabled						Newly Recovered	
					Total		Active		Disabled		Recovered		Total		Active		Recovered			
Age x	Total	Active	Disabled	Recovered	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1	x to x+1	20 to x+1
20	1,000,000	1,000,000	0	0	445	445	438	438	7	7	0	0	2,106	2,106	2,106	2,106	0	0	1	1
21	999,555	997,456	2,098	1	474	919	455	893	19	26	0	0	2,108	4,214	2,108	4,214	0	0	6	7
22	999,081	994,893	4,181	7	498	1,417	466	1,359	32	58	0	0	2,127	6,341	2,127	6,341	0	0	13	20
23	998,583	992,300	6,263	20	513	1,930	468	1,827	45	103	0	0	2,179	8,520	2,179	8,520	0	0	28	48
24	998,070	989,653	8,369	48	523	2,453	471	2,298	52	155	0	0	2,242	10,762	2,242	10,762	0	0	57	105
25	997,547	986,940	10,502	105	532	2,985	465	2,763	67	222	0	0	1,900	12,662	1,900	12,662	0	0	143	248
26	997,015	984,575	12,192	248	541	3,526	462	3,225	79	301	0	0	1,570	14,232	1,570	14,232	0	0	221	469
27	996,474	982,543	13,462	469	551	4,077	466	3,691	85	386	0	0	1,633	15,865	1,632	15,864	1	1	266	735
28	995,923	980,445	14,744	734	562	4,639	466	4,157	96	482	0	0	1,705	17,570	1,704	17,568	1	2	302	1,037
29	995,361	978,275	16,051	1,035	574	5,213	469	4,626	104	586	1	1	1,781	19,351	1,779	19,347	2	4	322	1,359
30	994,787	976,027	17,406	1,354	591	5,804	468	5,094	122	708	1	2	1,938	21,289	1,935	21,282	3	7	387	1,746
31	994,196	973,624	18,835	1,737	612	6,416	471	5,565	140	848	1	3	2,139	23,428	2,135	23,417	4	11	451	2,197
32	993,584	971,018	20,383	2,183	639	7,055	479	6,044	158	1,006	2	5	2,323	25,751	2,318	25,735	5	16	459	2,656
33	992,945	968,221	22,089	2,635	670	7,725	494	6,538	174	1,180	2	7	2,497	28,248	2,490	28,225	7	23	465	3,121
34	992,275	965,237	23,947	3,091	709	8,434	513	7,051	194	1,374	2	9	2,679	30,927	2,670	30,895	9	32	474	3,595
35	991,566	962,054	25,958	3,554	755	9,189	533	7,584	219	1,593	3	12	2,849	33,776	2,839	33,734	10	42	511	4,106
36	990,811	958,682	28,077	4,052	809	9,998	556	8,140	249	1,842	4	16	3,026	36,802	3,013	36,747	13	55	544	4,650
37	990,002	955,113	30,310	4,579	882	10,880	607	8,747	271	2,113	4	20	3,210	40,012	3,195	39,942	15	70	567	5,217
38	989,120	951,311	32,682	5,127	975	11,855	665	9,412	305	2,418	5	25	3,394	43,406	3,376	43,318	18	88	593	5,810
39	988,145	947,270	35,178	5,697	1,085	12,940	741	10,153	337	2,755	7	32	3,606	47,012	3,584	46,902	22	110	606	6,416
40	987,060	942,945	37,841	6,274	1,201	14,141	815	10,968	378	3,133	8	40	3,787	50,799	3,762	50,664	25	135	652	7,068
41	985,859	938,368	40,598	6,893	1,321	15,462	889	11,857	422	3,555	10	50	3,971	54,770	3,942	54,606	29	164	692	7,760
42	984,538	933,537	43,455	7,546	1,453	16,915	971	12,828	470	4,025	12	62	4,197	58,967	4,163	58,769	34	198	707	8,467
43	983,085	928,403	46,475	8,207	1,598	18,513	1,055	13,883	529	4,554	14	76	4,427	63,394	4,388	63,157	39	237	708	9,175
44	981,487	922,960	49,665	8,862	1,750	20,263	1,169	15,052	565	5,119	16	92	4,644	68,038	4,600	67,757	44	281	684	9,859
45	979,737	917,191	53,060	9,486	1,908	22,171	1,255	16,307	634	5,753	19	111	4,924	72,962	4,874	72,631	50	331	745	10,604
46	977,829	911,062	56,605	10,162	2,060	24,231	1,318	17,625	720	6,473	22	133	5,184	78,146	5,127	77,758	57	388	799	11,403
47	975,769	904,617	60,270	10,882	2,198	26,429	1,388	19,013	785	7,258	25	158	5,422	83,568	5,358	83,116	64	452	807	12,210
48	973,571	897,871	64,100	11,600	2,316	28,745	1,426	20,439	862	8,120	28	186	5,664	89,232	5,592	88,708	72	524	782	12,992
49	971,255	890,853	68,120	12,282	2,419	31,164	1,443	21,882	945	9,065	31	217	5,887	95,119	5,807	94,515	80	604	740	13,732
50	968,836	883,603	72,322	12,911	2,533	33,697	1,511	23,393	987	10,052	35	252	6,832	101,951	6,734	101,249	98	702	745	14,477
51	966,303	875,358	77,422	13,523	2,649	36,346	1,558	24,951	1,053	11,105	38	290	7,984	109,935	7,863	109,112	121	823	757	15,234
52	963,654	865,937	83,596	14,121	2,743	39,089	1,516	26,467	1,186	12,291	41	331	8,235	118,170	8,103	117,215	132	955	734	15,968
53	960,911	856,318	89,911	14,682	2,807	41,896	1,480	27,947	1,283	13,574	44	375	8,351	126,521	8,210	125,425	141	1,096	703	16,671
54	958,104	846,628	96,276	15,200	2,858	44,754	1,402	29,349	1,410	14,984	46	421	8,702	135,223	8,549	133,974	153	1,249	640	17,311
55	955,246	836,677	102,928	15,641	2,921	47,675	1,421	30,770	1,451	16,435	49	470	9,851	145,074	9,670	143,644	181	1,430	630	17,941
56	952,325	825,586	110,698	16,041	3,017	50,692	1,429	32,199	1,536	17,971	52	522	11,194	156,268	10,981	154,625	213	1,643	705	18,646
57	949,308	813,176	119,651	16,481	3,150	53,842	1,396	33,595	1,699	19,670	55	577	11,466	167,734	11,238	165,863	228	1,871	648	19,294
58	946,158	800,542	128,770	16,846	3,326	57,168	1,329	34,924	1,937	21,607	60	637	11,697	179,431	11,456	177,319	241	2,112	607	19,901
59	942,832	787,757	137,923	17,152	3,542	60,710	1,347	36,271	2,130	23,737	65	702	12,257	191,688	11,996	189,315	261	2,373	585	20,486
60	939,290	774,414	147,465	17,411	3,798	64,508	1,411	37,682	2,316	26,053	71	773	12,130	203,818	11,863	201,178	267	2,640	674	21,160
61	935,492	761,140	156,605	17,747	4,093	68,601	1,461	39,143	2,553	28,606	79	852	12,067	215,885	11,792	212,970	275	2,915	767	21,927
62	931,399	747,887	165,352	18,160	4,440	73,041	1,623	40,766	2,730	31,336	87	939	12,344	228,229	12,051	225,021	293	3,208	652	22,579
63	926,959	734,213	174,314	18,432	4,850	77,891	1,725	42,491	3,028	34,364	97	1,036	11,814	240,043	11,525	236,546	289	3,497	539	23,118
64	922,109	720,963	182,561	18,585	5,328	83,219	1,860	44,351	3,360	37,724	108	1,144	10,013	250,056	9,761	246,307	252	3,749	411	23,529
65	916,781	709,342	188,803	18,636	5,881	89,100	2,046	46,397	3,715	41,439	120	1,264	7,994	258,050	7,789	254,096	205	3,954	312	23,841
66	910,900	699,507	192,770	18,623	6,498	95,598	2,520	48,917	3,845	45,284	133	1,397	6,028	264,078	5,872	259,968	156	4,110	294	24,135
67	904,402	691,115	194,659	18,628																

Table D: Probabilities of Non-disability Survival, Death and Disability for Insured Workers Attaining Age 20 in 2011
(Born in 1991)

	Males Attaining Age 20 in 2011					Females Attaining Age 20 in 2011			
Age x	Probability of Surviving Not Disabled From Age 20 To Age x	Probability of Disability From Age 20 To Age x	Probability of Death While Active From Age 20 To Age x	Probability of Disability or Death From Age 20 To Age x	Age x	Probability of Surviving Not Disabled From Age 20 To Age x	Probability of Disability From Age 20 To Age x	Probability of Death While Active From Age 20 To Age x	Probability of Disability or Death From Age 20 To Age x
21	99.6%	0.3%	0.1%	0.4%	21	99.7%	0.2%	0.0%	0.3%
22	99.2	0.5	0.3	0.8	22	99.5	0.4	0.1	0.5
23	98.8	0.8	0.4	1.2	23	99.2	0.6	0.1	0.8
24	98.3	1.1	0.6	1.7	24	99.0	0.9	0.2	1.0
25	97.9	1.4	0.7	2.1	25	98.7	1.1	0.2	1.3
26	97.5	1.7	0.8	2.5	26	98.5	1.3	0.3	1.5
27	97.2	1.8	1.0	2.8	27	98.3	1.4	0.3	1.7
28	96.9	2.0	1.1	3.1	28	98.0	1.6	0.4	2.0
29	96.6	2.2	1.2	3.4	29	97.8	1.8	0.4	2.2
30	96.3	2.3	1.4	3.7	30	97.6	1.9	0.5	2.4
31	96.0	2.5	1.5	4.0	31	97.4	2.1	0.5	2.6
32	95.7	2.7	1.6	4.3	32	97.1	2.3	0.6	2.9
33	95.4	2.9	1.7	4.6	33	96.8	2.6	0.6	3.2
34	95.0	3.2	1.8	5.0	34	96.5	2.8	0.7	3.5
35	94.7	3.4	1.9	5.3	35	96.2	3.1	0.7	3.8
36	94.3	3.7	2.0	5.7	36	95.9	3.4	0.8	4.1
37	93.9	4.0	2.1	6.1	37	95.5	3.7	0.8	4.5
38	93.5	4.3	2.2	6.5	38	95.1	4.0	0.9	4.9
39	93.1	4.6	2.4	6.9	39	94.7	4.3	0.9	5.3
40	92.6	4.9	2.5	7.4	40	94.3	4.7	1.0	5.7
41	92.1	5.2	2.6	7.9	41	93.8	5.1	1.1	6.2
42	91.6	5.6	2.8	8.4	42	93.4	5.5	1.2	6.6
43	91.1	6.0	2.9	8.9	43	92.8	5.9	1.3	7.2
44	90.5	6.4	3.1	9.5	44	92.3	6.3	1.4	7.7
45	89.9	6.9	3.3	10.1	45	91.7	6.8	1.5	8.3
46	89.2	7.3	3.5	10.8	46	91.1	7.3	1.6	8.9
47	88.5	7.8	3.7	11.5	47	90.5	7.8	1.8	9.5
48	87.8	8.3	3.9	12.2	48	89.8	8.3	1.9	10.2
49	87.1	8.8	4.1	12.9	49	89.1	8.9	2.0	10.9
50	86.3	9.4	4.4	13.7	50	88.4	9.5	2.2	11.6
51	85.3	10.0	4.7	14.7	51	87.5	10.1	2.3	12.5
52	84.3	10.7	5.0	15.7	52	86.6	10.9	2.5	13.4
53	83.2	11.5	5.3	16.8	53	85.6	11.7	2.6	14.4
54	82.1	12.3	5.6	17.9	54	84.7	12.5	2.8	15.3
55	81.0	13.1	5.9	19.0	55	83.7	13.4	2.9	16.3
56	79.8	14.1	6.2	20.2	56	82.6	14.4	3.1	17.4
57	78.3	15.2	6.4	21.7	57	81.3	15.5	3.2	18.7
58	76.9	16.4	6.7	23.1	58	80.1	16.6	3.4	19.9
59	75.4	17.6	6.9	24.6	59	78.8	17.7	3.5	21.2
60	73.9	19.0	7.2	26.1	60	77.4	18.9	3.6	22.6
61	72.2	20.4	7.4	27.8	61	76.1	20.1	3.8	23.9
62	70.4	21.9	7.7	29.6	62	74.8	21.3	3.9	25.2
63	68.6	23.4	7.9	31.4	63	73.4	22.5	4.1	26.6
64	66.9	24.9	8.2	33.1	64	72.1	23.7	4.2	27.9
65	65.4	26.2	8.5	34.6	65	70.9	24.6	4.4	29.1
66	64.2	27.1	8.8	35.8	66	70.0	25.4	4.6	30.0
67	63.3	27.6	9.1	36.7	67	69.1	26.0	4.9	30.9