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A DEATH AND DISABILITY LIFE TABLE FOR INSURED WORKERS BORN IN 1985

by Robert Baldwin and Sharon Chu

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 and survivors may receive benefits after the worker's death[1]. For a young worker who maintains insured status, this note illustrates the likelihood that these types of benefits will be provided before becoming eligible for full retirement benefits. These illustrations reflect the intermediate assumptions of the 2005 Trustees Report. *Actuarial Note #129*, which was based on the intermediate II-B assumptions of the 1986 Trustees Report, was the prior publication that illustrated this likelihood.

In order to assess the financial condition of the Social Security program, the Office of the Chief Actuary of the Social Security Administration annually makes 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 the assumed rates of death, recovery, and disability incidence from the intermediate assumptions of the 2005 Trustees Report, this note presents estimates of the chance that someone who becomes insured at age 20 in 2005 and maintains insured status thereafter will become disabled or die before reaching age 67, the age at which full Social Security benefits could first be received (normal retirement age). Table A compares these estimates using the 1985 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 1985 cohorts, reflecting in part the actual improvement in mortality experience since 1986.[3] The projected probability of becoming disabled before normal retirement age has decreased for insured men between the 1966 and 1985 cohorts, but has increased for insured females. For the 1985 insured cohort, the probability of surviving from age 20 to normal retirement age without ever being disabled is projected to be 62 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 contain death and disability life tables for insured males and females, respectively, born in 1985. Death and disability rates by sex and single year of age (20 through 67) are derived 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.[4] Deaths, entitlements to disability-worker-benefit, and recoveries from the disability rolls are calculated for each age. For each population (active, disabled, recovered, and total), the number of persons alive at the beginning of the next year is calculated by adding and/or subtracting the relevant components of change to the number of persons alive at the beginning of the year.

Cohort insured life tables for each sex from age 20 to age 67 are developed for those born in 1985. Deaths for the insured population are calculated by applying age-sex-specific mortality rates of the general population to the beginning of the year total population.[5] Deaths for

[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] For the 1986 as well as the 2005 Trustees Reports, mortality is assumed to continually improve for younger cohorts. The comparisons reflect the fact that improvement in the mortality of women since 1981 has turned out to be much less than projected.
[4] 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.
[5] 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.

the disabled population are calculated by applying age[6]-sex-duration-specific mortality rates to the beginning of the year disabled population. Newly entitled disabled-worker-beneficiaries, those with duration 0, are assumed to be exposed for half a year, since on average they become entitled at mid-year. Deaths occurring to those who have recovered from disability (recovered deaths) are calculated by applying age-sex-specific mortality rates of the general population to the recovered population at the beginning of the year with adjustments. The adjustments consist of adding half of the newly recovered population and subtracting half of those newly disabled from the recovered population. Active deaths are calculated as the residual by subtracting the disabled and recovered deaths from the total population deaths.

Cohort disability incidence rates are developed for each sex from age 20 to age 67 for those born in 1985. Newly disabled-worker-beneficiaries are calculated by applying the age-sex-specific incidence rates to the active and recovered populations at the beginning of the year.

Cohort rates of recovery from disability are also developed for each sex from age 20 to age 67 for those born in 1985. Recoveries from the disabled population are calculated by applying age[6]-sex-duration-specific recovery rates to the beginning of the year disabled population. Newly entitled disabled-worker-beneficiaries, those with duration 0, are assumed to be exposed for half a year.

Results

Table B provides tabulations which allow for the computation of various probabilities of survival, death, and disability for insured males born in 1985. Table C provides the same information for insured females born in 1985. For example, the probability that an insured female, age 25 in 2010, will survive to age 60 without ever becoming disabled is the number of active lives at age 60 (765,362) divided by the number of active lives at age 25 (991,819), resulting in a probability of 77 percent.

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 1985. The probability of survival without disability from age 20 to age x is calculated 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 of the probability of surviving without disability from age 20 to age x. For example, an insured male worker who attained age 20 in 2005 has a 62 percent chance of surviving to age 67 without ever becoming disabled and a 38 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 and are calculated respectively by dividing the total newly disabled and the total deaths from the active population prior to age x by the active population alive at the beginning of the year at age 20. For example, the probability that a continuously insured female worker, who attained age 20 in 2005, will become disabled before age 60 is 20 percent. In addition, the probability that she will die before age 60 without receiving disability Social Security is only 3 percent.

[6] Age is age at entitlement to a disability-worker-benefit.

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
2005	2005	0.086	0.056	0.071	0.293	0.252	0.273	0.621	0.692	0.656

[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 7.1 percent, (85,971 + 55,957) / (1,000,000 + 1,000,000).

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

Table B: Death and Disability Life Table for the Insured Male 1985 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	1,140	1,140	1,130	1,130	10	10	0	0	1,469	1,469	1,469	1,469	0	0	15	15
21	998,860	997,401	1,444	15	1,218	2,358	1,189	2,319	29	39	0	0	1,466	2,935	1,466	2,935	0	0	56	71
22	997,642	994,746	2,825	71	1,268	3,626	1,222	3,541	46	85	0	0	1,530	4,465	1,530	4,465	0	0	104	175
23	996,374	991,994	4,205	175	1,271	4,897	1,208	4,749	63	148	0	0	1,532	5,997	1,532	5,997	0	0	165	340
24	995,103	989,254	5,509	340	1,229	6,126	1,145	5,894	83	231	1	1	1,549	7,546	1,548	7,545	1	1	280	620
25	993,874	986,561	6,695	618	1,160	7,286	1,051	6,945	108	339	1	2	1,633	9,179	1,632	9,177	1	2	421	1,041
26	992,714	983,878	7,799	1,037	1,092	8,378	956	7,901	135	474	1	3	1,788	10,967	1,786	10,963	2	4	536	1,577
27	991,622	981,136	8,916	1,570	1,043	9,421	867	8,768	174	648	2	5	2,001	12,968	1,998	12,961	3	7	620	2,197
28	990,579	978,271	10,123	2,185	1,022	10,443	804	9,572	215	863	3	8	2,109	15,077	2,104	15,065	5	12	680	2,877
29	989,557	975,363	11,337	2,857	1,034	11,477	783	10,355	248	1,111	3	11	2,025	17,102	2,019	17,084	6	18	724	3,601
30	988,523	972,561	12,390	3,572	1,067	12,544	786	11,141	277	1,388	4	15	2,207	19,309	2,199	19,283	8	26	725	4,326
31	987,456	969,576	13,595	4,285	1,104	13,648	792	11,933	307	1,695	5	20	2,402	21,711	2,391	21,674	11	37	724	5,050
32	986,352	966,393	14,966	4,993	1,152	14,800	807	12,740	339	2,034	6	26	2,639	24,350	2,625	24,299	14	51	723	5,773
33	985,200	962,961	16,543	5,696	1,215	16,015	836	13,576	372	2,406	7	33	2,808	27,158	2,791	27,090	17	68	722	6,495
34	983,985	959,334	18,257	6,394	1,295	17,310	877	14,453	409	2,815	9	42	3,122	30,280	3,101	30,191	21	89	718	7,213
35	982,690	955,356	20,252	7,082	1,385	18,695	927	15,380	448	3,263	10	52	3,311	33,591	3,287	33,478	24	113	718	7,931
36	981,305	951,142	22,397	7,766	1,487	20,182	989	16,369	486	3,749	12	64	3,512	37,103	3,484	36,962	28	141	720	8,651
37	979,818	946,669	24,703	8,446	1,598	21,780	1,063	17,432	521	4,270	14	78	3,644	40,747	3,612	40,574	32	173	719	9,370
38	978,220	941,994	27,107	9,119	1,722	23,502	1,149	18,581	556	4,826	17	95	3,796	44,543	3,760	44,334	36	209	710	10,080
39	976,498	937,085	29,637	9,776	1,855	25,357	1,242	19,823	594	5,420	19	114	3,959	48,502	3,918	48,252	41	250	697	10,777
40	974,643	931,925	32,305	10,413	1,996	27,353	1,340	21,163	634	6,054	22	136	4,131	52,633	4,085	52,337	46	296	707	11,484
41	972,647	926,500	35,095	11,052	2,143	29,496	1,448	22,611	670	6,724	25	161	4,300	56,933	4,249	56,586	51	347	710	12,194
42	970,504	920,803	38,015	11,686	2,294	31,790	1,553	24,164	713	7,437	28	189	4,505	61,438	4,449	61,035	56	403	706	12,900
43	968,210	914,801	41,101	12,308	2,451	34,241	1,669	25,833	750	8,187	32	221	4,717	66,155	4,654	65,689	63	466	693	13,593
44	965,759	908,478	44,375	12,906	2,610	36,851	1,774	27,607	800	8,987	36	257	5,021	71,176	4,951	70,640	70	536	678	14,271
45	963,149	901,753	47,918	13,478	2,782	39,633	1,885	29,492	857	9,844	40	297	5,281	76,457	5,203	75,843	78	614	668	14,939
46	960,367	894,665	51,674	14,028	2,962	42,595	1,987	31,479	931	10,775	44	341	5,533	81,990	5,448	81,291	85	699	666	15,605
47	957,405	887,230	55,610	14,565	3,128	45,723	2,073	33,552	1,006	11,781	49	390	5,694	87,684	5,602	86,893	92	791	658	16,263
48	954,277	879,555	59,640	15,082	3,259	48,982	2,118	35,670	1,089	12,870	52	442	6,011	93,695	5,910	92,803	101	892	631	16,894
49	951,018	871,527	63,931	15,560	3,363	52,345	2,093	37,763	1,214	14,084	56	498	7,767	101,462	7,631	100,434	136	1,028	597	17,491
50	947,655	861,803	69,887	15,965	3,461	55,806	2,032	39,795	1,370	15,454	59	557	8,425	109,887	8,272	108,706	153	1,181	576	18,067
51	944,194	851,499	76,366	16,329	3,585	59,391	2,002	41,797	1,520	16,974	63	620	8,349	118,236	8,192	116,898	157	1,338	551	18,618
52	940,609	841,305	82,644	16,660	3,755	63,146	2,001	43,798	1,687	18,661	67	687	8,912	127,148	8,739	125,637	173	1,511	524	19,142
53	936,854	830,565	89,345	16,944	3,977	67,123	2,019	45,817	1,885	20,546	73	760	9,671	136,819	9,478	135,115	193	1,704	501	19,643
54	932,877	819,068	96,630	17,179	4,256	71,379	2,031	47,848	2,146	22,692	79	839	12,701	149,520	12,440	147,555	261	1,965	475	20,118
55	928,621	804,597	106,710	17,314	4,587	75,966	2,061	49,909	2,440	25,132	86	925	13,430	162,950	13,147	160,702	283	2,248	444	20,562
56	924,034	789,389	117,256	17,389	4,959	80,925	2,152	52,061	2,713	27,845	94	1,019	13,604	176,554	13,311	174,013	293	2,541	410	20,972
57	919,075	773,926	127,737	17,412	5,362	86,287	2,244	54,305	3,016	30,861	102	1,121	14,423	190,977	14,106	188,119	317	2,858	385	21,357
58	913,713	757,576	138,759	17,378	5,784	92,071	2,298	56,603	3,376	34,237	110	1,231	15,390	206,367	15,045	203,164	345	3,203	370	21,727
59	907,929	740,233	150,403	17,293	6,230	98,301	2,307	58,910	3,804	38,041	119	1,350	16,707	223,074	16,326	219,490	381	3,584	354	22,081
60	901,699	721,600	162,952	17,147	6,712	105,013	2,309	61,219	4,276	42,317	127	1,477	17,373	240,447	16,970	236,460	403	3,987	321	22,402
61	894,987	702,321	175,728	16,938	7,249	112,262	2,338	63,557	4,774	47,091	137	1,614	16,316	256,763	15,932	252,392	384	4,371	281	22,683
62	887,738	684,051	186,989	16,698	7,862	120,124	2,533	66,090	5,182	52,273	147	1,761	13,976	270,739	13,643	266,035	333	4,704	228	22,911
63	879,876	667,875	195,555	16,446	8,570	128,694	3,179	69,269	5,231	57,504	160	1,921	11,415	282,154	11,141	277,176	274	4,978	161	23,072
64	871,306	653,555	201,578	16,173	9,372	138,066	4,507	73,776	4,692	62,196	173	2,094	7,979	290,133	7,786	284,962	193	5,171	107	23,179
65	861,934	641,262	204,758	15,914	10,254	148,320	5,710	79,486	4,355	66,551	189	2,283	5,516	295,649	5,382	290,344	134	5,305	37	23,216
66	851,680	630,170	205,882	15,628	11,190	159,510	6,485	85,971	4,500	71,051	205	2,488	2,711	298,360	2,645	292,989	66	5,371	0	23,216
67	840,490	621,040	204,093	15,357																

Table C: Death and Disability Life Table for the Insured Female 1985 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	422	422	415	415	7	7	0	0	1,135	1,135	1,135	1,135	0	0	6	6
21	999,578	998,450	1,122	6	422	844	400	815	22	29	0	0	1,189	2,324	1,189	2,324	0	0	25	31
22	999,156	996,861	2,264	31	424	1,268	390	1,205	34	63	0	0	1,241	3,565	1,241	3,565	0	0	54	85
23	998,732	995,230	3,417	85	427	1,695	383	1,588	44	107	0	0	1,271	4,836	1,271	4,836	0	0	97	182
24	998,305	993,576	4,547	182	433	2,128	380	1,968	53	160	0	0	1,377	6,213	1,377	6,213	0	0	179	361
25	997,872	991,819	5,692	361	441	2,569	376	2,344	65	225	0	0	1,440	7,653	1,439	7,652	1	1	286	647
26	997,431	990,004	6,781	646	452	3,021	376	2,720	76	301	0	0	1,551	9,204	1,550	9,202	1	2	377	1,024
27	996,979	988,078	7,879	1,022	466	3,487	376	3,096	89	390	1	1	1,723	10,927	1,721	10,923	2	4	443	1,467
28	996,513	985,981	9,070	1,462	486	3,973	384	3,480	101	491	1	2	1,865	12,792	1,862	12,785	3	7	493	1,960
29	996,027	983,735	10,341	1,951	516	4,489	402	3,882	113	604	1	3	1,789	14,581	1,785	14,570	4	11	535	2,495
30	995,511	981,548	11,482	2,481	550	5,039	424	4,306	124	728	2	5	1,976	16,557	1,971	16,541	5	16	540	3,035
31	994,961	979,153	12,794	3,014	589	5,628	448	4,754	139	867	2	7	2,128	18,685	2,121	18,662	7	23	547	3,582
32	994,372	976,584	14,236	3,552	635	6,263	480	5,234	153	1,020	2	9	2,357	21,042	2,348	21,010	9	32	553	4,135
33	993,737	973,756	15,887	4,094	694	6,957	518	5,752	173	1,193	3	12	2,539	23,581	2,528	23,538	11	43	560	4,695
34	993,043	970,710	17,693	4,640	759	7,716	561	6,313	194	1,387	4	16	2,738	26,319	2,725	26,263	13	56	563	5,258
35	992,284	967,424	19,674	5,186	833	8,549	611	6,924	217	1,604	5	21	2,979	29,298	2,963	29,226	16	72	573	5,831
36	991,451	963,850	21,863	5,738	908	9,457	659	7,583	243	1,847	6	27	3,210	32,508	3,191	32,417	19	91	582	6,413
37	990,543	960,000	24,248	6,295	988	10,445	709	8,292	272	2,119	7	34	3,471	35,979	3,448	35,865	23	114	596	7,009
38	989,555	955,843	26,851	6,861	1,070	11,515	756	9,048	306	2,425	8	42	3,693	39,672	3,667	39,532	26	140	612	7,621
39	988,485	951,420	29,626	7,439	1,151	12,666	800	9,848	342	2,767	9	51	3,868	43,540	3,838	43,370	30	170	626	8,247
40	987,334	946,782	32,526	8,026	1,236	13,902	849	10,697	377	3,144	10	61	4,044	47,584	4,010	47,380	34	204	662	8,909
41	986,098	941,923	35,531	8,644	1,326	15,228	895	11,592	419	3,563	12	73	4,332	51,916	4,293	51,673	39	243	696	9,605
42	984,772	936,735	38,748	9,289	1,415	16,643	935	12,527	466	4,029	14	87	4,407	56,323	4,364	56,037	43	286	717	10,322
43	983,357	931,436	41,972	9,949	1,493	18,136	968	13,495	509	4,538	16	103	4,661	60,984	4,612	60,649	49	335	727	11,049
44	981,864	925,856	45,397	10,611	1,562	19,698	985	14,480	560	5,098	17	120	4,930	65,914	4,874	65,523	56	391	735	11,784
45	980,302	919,997	49,032	11,273	1,633	21,331	995	15,475	619	5,717	19	139	5,221	71,135	5,158	70,681	63	454	734	12,518
46	978,669	913,844	52,900	11,925	1,717	23,048	1,016	16,491	680	6,397	21	160	5,470	76,605	5,400	76,081	70	524	730	13,248
47	976,952	907,428	56,960	12,564	1,810	24,858	1,037	17,528	749	7,146	24	184	5,873	82,478	5,793	81,874	80	604	724	13,972
48	975,142	900,598	61,360	13,184	1,909	26,767	1,055	18,583	828	7,974	26	210	6,138	88,616	6,049	87,923	89	693	706	14,678
49	973,233	893,494	65,964	13,775	2,018	28,785	1,062	19,645	927	8,901	29	239	7,786	96,402	7,668	95,591	118	811	683	15,361
50	971,215	884,764	72,140	14,311	2,141	30,926	1,064	20,709	1,045	9,946	32	271	8,587	104,989	8,450	104,041	137	948	658	16,019
51	969,074	875,250	79,024	14,800	2,283	33,209	1,086	21,795	1,162	11,108	35	306	8,437	113,426	8,297	112,338	140	1,088	633	16,652
52	966,791	865,867	85,666	15,258	2,456	35,665	1,134	22,929	1,283	12,391	39	345	8,859	122,285	8,706	121,044	153	1,241	601	17,253
53	964,335	856,027	92,641	15,667	2,662	38,327	1,194	24,123	1,424	13,815	44	389	9,213	131,498	9,047	130,091	166	1,407	562	17,815
54	961,673	845,786	99,868	16,019	2,905	41,232	1,249	25,372	1,607	15,422	49	438	11,220	142,718	11,011	141,102	209	1,616	530	18,345
55	958,768	833,526	108,951	16,291	3,184	44,416	1,322	26,694	1,807	17,229	55	493	11,912	154,630	11,684	152,786	228	1,844	494	18,839
56	955,584	820,520	118,562	16,502	3,496	47,912	1,436	28,130	1,999	19,228	61	554	11,868	166,498	11,634	164,420	234	2,078	465	19,304
57	952,088	807,450	127,966	16,672	3,828	51,740	1,560	29,690	2,201	21,429	67	621	12,209	178,707	11,962	176,382	247	2,325	437	19,741
58	948,260	793,928	137,537	16,795	4,176	55,916	1,654	31,344	2,448	23,877	74	695	12,803	191,510	12,538	188,920	265	2,590	403	20,144
59	944,084	779,736	147,489	16,859	4,538	60,454	1,730	33,074	2,727	26,604	81	776	12,917	204,427	12,644	201,564	273	2,863	361	20,505
60	939,546	765,362	157,318	16,866	4,926	65,380	1,826	34,900	3,011	29,615	89	865	12,495	216,922	12,226	213,790	269	3,132	311	20,816
61	934,620	751,310	166,491	16,819	5,354	70,734	2,004	36,904	3,254	32,869	96	961	11,022	227,944	10,781	224,571	241	3,373	263	21,079
62	929,266	738,525	173,996	16,745	5,840	76,574	2,333	39,237	3,402	36,271	105	1,066	9,422	237,366	9,213	233,784	209	3,582	199	21,278
63	923,426	726,979	179,817	16,630	6,395	82,969	2,918	42,155	3,362	39,633	115	1,181	7,544	244,910	7,375	241,159	169	3,751	137	21,415
64	917,031	716,686	183,862	16,483	7,020	89,989	3,826	45,981	3,068	42,701	126	1,307	5,597	250,507	5,471	246,630	126	3,877	86	21,501
65	910,011	707,389	186,305	16,317	7,709	97,698	4,667	50,648	2,904	45,605	138	1,445	3,803	254,310	3,717	250,347	86	3,963	30	21,531
66	902,302	699,005	187,174	16,123	8,448	106,146	5,309	55,957	2,988	48,593	151	1,596	1,878	256,188	1,836	252,183	42	4,005	0	21,531
67	893,854	691,860	186,064	15,930																

Table D: Probabilities of Non-disability Survival, Death and Disability for Insured Workers Attaining Age 20 in 2005 (Born in 1985)

	Males Attaining Age 20 in 2005					Females Attaining Age 20 in 2005			
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	99.7%	0.1%	0.1%	0.3%	21	99.8%	0.1%	0.0%	0.2%
22	99.5	0.3	0.2	0.5	22	99.7	0.2	0.1	0.3
23	99.2	0.4	0.4	0.8	23	99.5	0.4	0.1	0.5
24	98.9	0.6	0.5	1.1	24	99.4	0.5	0.2	0.6
25	98.7	0.8	0.6	1.3	25	99.2	0.6	0.2	0.8
26	98.4	0.9	0.7	1.6	26	99.0	0.8	0.2	1.0
27	98.1	1.1	0.8	1.9	27	98.8	0.9	0.3	1.2
28	97.8	1.3	0.9	2.2	28	98.6	1.1	0.3	1.4
29	97.5	1.5	1.0	2.5	29	98.4	1.3	0.3	1.6
30	97.3	1.7	1.0	2.7	30	98.2	1.5	0.4	1.8
31	97.0	1.9	1.1	3.0	31	97.9	1.7	0.4	2.1
32	96.6	2.2	1.2	3.4	32	97.7	1.9	0.5	2.3
33	96.3	2.4	1.3	3.7	33	97.4	2.1	0.5	2.6
34	95.9	2.7	1.4	4.1	34	97.1	2.4	0.6	2.9
35	95.5	3.0	1.4	4.5	35	96.7	2.6	0.6	3.3
36	95.1	3.3	1.5	4.9	36	96.4	2.9	0.7	3.6
37	94.7	3.7	1.6	5.3	37	96.0	3.2	0.8	4.0
38	94.2	4.1	1.7	5.8	38	95.6	3.6	0.8	4.4
39	93.7	4.4	1.9	6.3	39	95.1	4.0	0.9	4.9
40	93.2	4.8	2.0	6.8	40	94.7	4.3	1.0	5.3
41	92.7	5.2	2.1	7.3	41	94.2	4.7	1.1	5.8
42	92.1	5.7	2.3	7.9	42	93.7	5.2	1.2	6.3
43	91.5	6.1	2.4	8.5	43	93.1	5.6	1.3	6.9
44	90.8	6.6	2.6	9.2	44	92.6	6.1	1.3	7.4
45	90.2	7.1	2.8	9.8	45	92.0	6.6	1.4	8.0
46	89.5	7.6	2.9	10.5	46	91.4	7.1	1.5	8.6
47	88.7	8.1	3.1	11.3	47	90.7	7.6	1.6	9.3
48	88.0	8.7	3.4	12.0	48	90.1	8.2	1.8	9.9
49	87.2	9.3	3.6	12.8	49	89.3	8.8	1.9	10.7
50	86.2	10.0	3.8	13.8	50	88.5	9.6	2.0	11.5
51	85.1	10.9	4.0	14.9	51	87.5	10.4	2.1	12.5
52	84.1	11.7	4.2	15.9	52	86.6	11.2	2.2	13.4
53	83.1	12.6	4.4	16.9	53	85.6	12.1	2.3	14.4
54	81.9	13.5	4.6	18.1	54	84.6	13.0	2.4	15.4
55	80.5	14.8	4.8	19.5	55	83.4	14.1	2.5	16.6
56	78.9	16.1	5.0	21.1	56	82.1	15.3	2.7	17.9
57	77.4	17.4	5.2	22.6	57	80.7	16.4	2.8	19.3
58	75.8	18.8	5.4	24.2	58	79.4	17.6	3.0	20.6
59	74.0	20.3	5.7	26.0	59	78.0	18.9	3.1	22.0
60	72.2	21.9	5.9	27.8	60	76.5	20.2	3.3	23.5
61	70.2	23.6	6.1	29.8	61	75.1	21.4	3.5	24.9
62	68.4	25.2	6.4	31.6	62	73.9	22.5	3.7	26.1
63	66.8	26.6	6.6	33.2	63	72.7	23.4	3.9	27.3
64	65.4	27.7	6.9	34.6	64	71.7	24.1	4.2	28.3
65	64.1	28.5	7.4	35.9	65	70.7	24.7	4.6	29.3
66	63.0	29.0	7.9	37.0	66	69.9	25.0	5.1	30.1
67	62.1	29.3	8.6	37.9	67	69.2	25.2	5.6	30.8