MP-2021 Mortality Improvement Scale - Male

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
≤ 20	-0.0148	-0.0064	0.0017	0.0090	0.0149	0.0192	0.0214	0.0213	0.0183	0.0124	0.0042	-0.0058	-0.0162	-0.0257	-0.0331	-0.0372	-0.0371	-0.0328	-0.0250
21	-0.0141	-0.0058	0.0022	0.0093	0.0151	0.0193	0.0214	0.0210	0.0178	0.0119	0.0037	-0.0060	-0.0160	-0.0252	-0.0323	-0.0363	-0.0362	-0.0320	-0.0243
22	-0.0117	-0.0039	0.0036	0.0104	0.0158	0.0194	0.0211	0.0204	0.0169	0.0110	0.0029	-0.0064	-0.0159	-0.0246	-0.0313	-0.0349	-0.0346	-0.0305	-0.0231
23	-0.0078	-0.0007	0.0060	0.0120	0.0166	0.0196	0.0207	0.0194	0.0157	0.0098	0.0019	-0.0069	-0.0159	-0.0239	-0.0299	-0.0331	-0.0326	-0.0286	-0.0215
24	-0.0028	0.0033	0.0091	0.0140	0.0177	0.0198	0.0200	0.0182	0.0142	0.0083	0.0008	-0.0076	-0.0159	-0.0231	-0.0285	-0.0311	-0.0303	-0.0263	-0.0195
25	0.0031	0.0080	0.0126	0.0163	0.0188	0.0198	0.0192	0.0168	0.0125	0.0066	-0.0005	-0.0083	-0.0159	-0.0224	-0.0269	-0.0289	-0.0279	-0.0239	-0.0175
26	0.0093	0.0129	0.0162	0.0186	0.0198	0.0197	0.0182	0.0152	0.0107	0.0049	-0.0018	-0.0090	-0.0159	-0.0216	-0.0254	-0.0268	-0.0255	-0.0215	-0.0154
27	0.0155	0.0177	0.0196	0.0206	0.0206	0.0194	0.0171	0.0135	0.0089	0.0033	-0.0030	-0.0096	-0.0158	-0.0208	-0.0240	-0.0249	-0.0233	-0.0193	-0.0134
28	0.0213	0.0222	0.0227	0.0224	0.0212	0.0190	0.0158	0.0119	0.0072	0.0018	-0.0040	-0.0101	-0.0157	-0.0201	-0.0226	-0.0231	-0.0213	-0.0174	-0.0117
29	0.0266	0.0261	0.0253	0.0238	0.0215	0.0183	0.0146	0.0104	0.0057	0.0006	-0.0049	-0.0105	-0.0155	-0.0193	-0.0214	-0.0216	-0.0196	-0.0157	-0.0101
30	0.0310	0.0293	0.0273	0.0248	0.0215	0.0176	0.0134	0.0090	0.0044	-0.0005	-0.0056	-0.0107	-0.0152	-0.0186	-0.0204	-0.0203	-0.0182	-0.0143	-0.0088
31	0.0346	0.0318	0.0289	0.0254	0.0213	0.0168	0.0123	0.0078	0.0033	-0.0013	-0.0061	-0.0108	-0.0149	-0.0180	-0.0194	-0.0191	-0.0170	-0.0131	-0.0076
32	0.0372	0.0337	0.0299	0.0258	0.0211	0.0161	0.0113	0.0068	0.0024	-0.0019	-0.0064	-0.0108	-0.0146	-0.0173	-0.0186	-0.0182	-0.0160	-0.0120	-0.0065
33	0.0390	0.0349	0.0305	0.0259	0.0208	0.0155	0.0106	0.0060	0.0018	-0.0024	-0.0067	-0.0107	-0.0143	-0.0167	-0.0178	-0.0173	-0.0151	-0.0111	-0.0055
34	0.0400	0.0355	0.0308	0.0258	0.0205	0.0151	0.0100	0.0055	0.0013	-0.0028	-0.0068	-0.0106	-0.0139	-0.0161	-0.0171	-0.0165	-0.0143	-0.0102	-0.0046
35	0.0402	0.0356	0.0308	0.0256	0.0202	0.0148	0.0097	0.0052	0.0010	-0.0029	-0.0067	-0.0104	-0.0134	-0.0155	-0.0164	-0.0158	-0.0135	-0.0094	-0.0037
36	0.0398	0.0352	0.0305	0.0254	0.0200	0.0147	0.0097	0.0052	0.0011	-0.0028	-0.0065	-0.0100	-0.0129	-0.0149	-0.0157	-0.0150	-0.0127	-0.0086	-0.0029
37	0.0389	0.0345	0.0299	0.0250	0.0198	0.0147	0.0097	0.0053	0.0013	-0.0025	-0.0061	-0.0094	-0.0122	-0.0141	-0.0149	-0.0143	-0.0120	-0.0079	-0.0021
38	0.0375	0.0335	0.0292	0.0246	0.0197	0.0147	0.0099	0.0057	0.0017	-0.0019	-0.0054	-0.0087	-0.0114	-0.0133	-0.0141	-0.0135	-0.0112	-0.0072	-0.0015
39	0.0358	0.0322	0.0284	0.0241	0.0195	0.0147	0.0102	0.0061	0.0023	-0.0013	-0.0047	-0.0078	-0.0105	-0.0124	-0.0132	-0.0127	-0.0105	-0.0065	-0.0009
40	0.0339	0.0308	0.0274	0.0235	0.0192	0.0147	0.0104	0.0065	0.0029	-0.0005	-0.0038	-0.0069	-0.0095	-0.0114	-0.0122	-0.0117	-0.0096	-0.0058	-0.0003
41	0.0321	0.0293	0.0262	0.0228	0.0188	0.0146	0.0106	0.0069	0.0035	0.0002	-0.0029	-0.0059	-0.0084	-0.0103	-0.0111	-0.0107	-0.0087	-0.0051	0.0002
42	0.0302	0.0277	0.0250	0.0219	0.0183	0.0144	0.0107	0.0072	0.0040	0.0008	-0.0021	-0.0049	-0.0073	-0.0091	-0.0099	-0.0096	-0.0077	-0.0043	0.0007
43	0.0285	0.0262	0.0238	0.0209	0.0176	0.0141	0.0106	0.0073	0.0043	0.0013	-0.0014	-0.0040	-0.0063	-0.0079	-0.0087	-0.0083	-0.0066	-0.0034	0.0013
44	0.0269	0.0248	0.0225	0.0199	0.0168	0.0136	0.0103	0.0073	0.0044	0.0017	-0.0009	-0.0033	-0.0053	-0.0067	-0.0074	-0.0070	-0.0054	-0.0024	0.0020
45	0.0254	0.0233	0.0212	0.0188	0.0160	0.0130	0.0099	0.0071	0.0043	0.0018	-0.0005	-0.0026	-0.0044	-0.0056	-0.0061	-0.0056	-0.0040	-0.0012	0.0028
46	0.0240	0.0220	0.0200	0.0177	0.0151	0.0123	0.0095	0.0067	0.0042	0.0018	-0.0002	-0.0021	-0.0036	-0.0045	-0.0048	-0.0042	-0.0026	0.0001	0.0038
47	0.0226	0.0207	0.0188	0.0167	0.0143	0.0116	0.0089	0.0063	0.0039	0.0018	0.0000	-0.0017	-0.0029	-0.0035	-0.0036	-0.0029	-0.0012	0.0014	0.0048
48	0.0213	0.0196	0.0178	0.0158	0.0135	0.0109	0.0083	0.0058	0.0036	0.0017	0.0001	-0.0013	-0.0023	-0.0027	-0.0026	-0.0017	0.0000	0.0026	0.0059
49	0.0201	0.0185	0.0169	0.0150	0.0128	0.0103	0.0078	0.0054	0.0034	0.0016	0.0002	-0.0010	-0.0018	-0.0021	-0.0018	-0.0007	0.0011	0.0037	0.0069
50	0.0190	0.0176	0.0161	0.0143	0.0122	0.0097	0.0073	0.0051	0.0032	0.0016	0.0003	-0.0008	-0.0014	-0.0016	-0.0012	0.0000	0.0019	0.0045	0.0078
51	0.0181	0.0168	0.0154	0.0137	0.0116	0.0093	0.0069	0.0048	0.0030	0.0016	0.0004	-0.0006	-0.0012	-0.0013	-0.0008	0.0004	0.0024	0.0051	0.0083
52	0.0174	0.0162	0.0149	0.0132	0.0111	0.0088	0.0065	0.0046	0.0029	0.0016	0.0004	-0.0005	-0.0011	-0.0012	-0.0008	0.0005	0.0025	0.0052	0.0086
53	0.0169	0.0157	0.0143	0.0127	0.0107	0.0084	0.0063	0.0044	0.0029	0.0016	0.0005	-0.0005	-0.0011	-0.0013	-0.0009	0.0003	0.0023	0.0051	0.0085
54	0.0165	0.0152	0.0139	0.0122	0.0102	0.0080	0.0060	0.0042	0.0028	0.0015	0.0004	-0.0006	-0.0013	-0.0015	-0.0012	-0.0001	0.0019	0.0047	0.0083
55	0.0161	0.0148	0.0134	0.0116	0.0096	0.0075	0.0056	0.0040	0.0026	0.0014	0.0002	-0.0008	-0.0015	-0.0018	-0.0016	-0.0005	0.0014	0.0043	0.0079
56	0.0157	0.0143	0.0128	0.0110	0.0090	0.0070	0.0051	0.0035	0.0022	0.0010	-0.0001	-0.0011	-0.0019	-0.0022	-0.0019	-0.0009	0.0010	0.0039	0.0076
57	0.0152	0.0137	0.0121	0.0103	0.0083	0.0063	0.0045	0.0030	0.0017	0.0005	-0.0006	-0.0016	-0.0023	-0.0026	-0.0023	-0.0012	0.0008	0.0037	0.0074
58	0.0146	0.0130	0.0113	0.0094	0.0074	0.0054	0.0037	0.0022	0.0010	-0.0001	-0.0012	-0.0021	-0.0028	-0.0029	-0.0024	-0.0012	0.0008	0.0037	0.0074
59	0.0138	0.0121	0.0104	0.0085	0.0065	0.0045	0.0028	0.0014	0.0002	-0.0009	-0.0019	-0.0027	-0.0032	-0.0031	-0.0025	-0.0011	0.0010	0.0039	0.0075
60	0.0129	0.0112	0.0093	0.0074	0.0054	0.0035	0.0018	0.0005	-0.0007	-0.0017	-0.0026	-0.0032	-0.0035	-0.0033	-0.0024	-0.0008	0.0014	0.0043	0.0078
61	0.0119	0.0101	0.0083	0.0064	0.0044	0.0025	0.0008	-0.0005	-0.0016	-0.0025	-0.0032	-0.0037	-0.0037	-0.0032	-0.0021	-0.0004	0.0019	0.0047	0.0080
62	0.0109	0.0090	0.0072	0.0053	0.0033	0.0015	-0.0001	-0.0013	-0.0023	-0.0031	-0.0037	-0.0040	-0.0038	-0.0031	-0.0018	0.0000	0.0024	0.0051	0.0082

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Age	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
63	0.0098	0.0080	0.0062	0.0043	0.0024	0.0006	-0.0009	-0.0020	-0.0029	-0.0036	-0.0040	-0.0041	-0.0037	-0.0028	-0.0014	0.0005	0.0028	0.0054	0.0083
64	0.0089	0.0071	0.0053	0.0034	0.0016	-0.0001	-0.0015	-0.0026	-0.0034	-0.0039	-0.0042	-0.0041	-0.0036	-0.0025	-0.0011	0.0009	0.0031	0.0056	0.0083
65	0.0082	0.0064	0.0046	0.0028	0.0010	-0.0007	-0.0020	-0.0030	-0.0036	-0.0041	-0.0042	-0.0040	-0.0034	-0.0023	-0.0008	0.0011	0.0032	0.0056	0.0080
66	0.0077	0.0059	0.0041	0.0023	0.0006	-0.0010	-0.0022	-0.0031	-0.0037	-0.0040	-0.0041	-0.0038	-0.0031	-0.0020	-0.0006	0.0012	0.0032	0.0053	0.0076
67	0.0075	0.0057	0.0039	0.0021	0.0004	-0.0011	-0.0023	-0.0031	-0.0036	-0.0039	-0.0039	-0.0036	-0.0029	-0.0018	-0.0005	0.0011	0.0029	0.0050	0.0072
68	0.0076	0.0058	0.0040	0.0022	0.0005	-0.0010	-0.0021	-0.0029	-0.0034	-0.0036	-0.0036	-0.0033	-0.0027	-0.0018	-0.0006	0.0008	0.0026	0.0045	0.0066
69	0.0079	0.0061	0.0042	0.0024	0.0007	-0.0007	-0.0018	-0.0026	-0.0030	-0.0033	-0.0033	-0.0031	-0.0026	-0.0018	-0.0008	0.0005	0.0021	0.0040	0.0061
70	0.0084	0.0065	0.0047	0.0029	0.0012	-0.0003	-0.0014	-0.0022	-0.0027	-0.0029	-0.0030	-0.0029	-0.0025	-0.0019	-0.0010	0.0002	0.0017	0.0035	0.0056
71	0.0090	0.0071	0.0052	0.0034	0.0017	0.0003	-0.0009	-0.0017	-0.0022	-0.0026	-0.0027	-0.0028	-0.0025	-0.0021	-0.0013	-0.0002	0.0013	0.0031	0.0052
72	0.0096	0.0077	0.0058	0.0040	0.0023	0.0008	-0.0003	-0.0012	-0.0018	-0.0023	-0.0025	-0.0027	-0.0026	-0.0022	-0.0015	-0.0005	0.0010	0.0028	0.0049
73	0.0100	0.0082	0.0063	0.0046	0.0029	0.0014	0.0002	-0.0007	-0.0014	-0.0020	-0.0024	-0.0026	-0.0026	-0.0024	-0.0017	-0.0007	0.0008	0.0026	0.0047
74	0.0104	0.0086	0.0068	0.0050	0.0034	0.0020	0.0007	-0.0003	-0.0011	-0.0017	-0.0022	-0.0026	-0.0027	-0.0024	-0.0018	-0.0008	0.0007	0.0025	0.0047
75	0.0105	0.0088	0.0071	0.0054	0.0038	0.0024	0.0012	0.0001	-0.0008	-0.0015	-0.0021	-0.0025	-0.0026	-0.0024	-0.0018	-0.0007	0.0008	0.0026	0.0047
76	0.0104	0.0088	0.0072	0.0056	0.0041	0.0027	0.0015	0.0004	-0.0006	-0.0014	-0.0020	-0.0024	-0.0025	-0.0023	-0.0016	-0.0006	0.0009	0.0028	0.0048
77	0.0102	0.0087	0.0071	0.0056	0.0042	0.0028	0.0016	0.0005	-0.0004	-0.0012	-0.0019	-0.0023	-0.0024	-0.0021	-0.0014	-0.0003	0.0012	0.0030	0.0051
78	0.0097	0.0083	0.0069	0.0055	0.0041	0.0028	0.0016	0.0005	-0.0004	-0.0012	-0.0018	-0.0021	-0.0021	-0.0018	-0.0011	0.0001	0.0016	0.0033	0.0053
79	0.0091	0.0078	0.0065	0.0052	0.0038	0.0026	0.0014	0.0004	-0.0005	-0.0012	-0.0017	-0.0019	-0.0019	-0.0014	-0.0007	0.0005	0.0020	0.0037	0.0057
80	0.0084	0.0072	0.0059	0.0047	0.0034	0.0022	0.0011	0.0001	-0.0007	-0.0013	-0.0017	-0.0018	-0.0016	-0.0011	-0.0002	0.0009	0.0024	0.0042	0.0061
81	0.0076	0.0064	0.0052	0.0040	0.0028	0.0017	0.0006	-0.0003	-0.0010	-0.0015	-0.0017	-0.0017	-0.0014	-0.0007	0.0002	0.0014	0.0029	0.0046	0.0065
82	0.0068	0.0056	0.0044	0.0033	0.0021	0.0010	0.0000	-0.0008	-0.0014	-0.0018	-0.0019	-0.0017	-0.0012	-0.0004	0.0006	0.0019	0.0034	0.0051	0.0069
83	0.0059	0.0047	0.0036	0.0024	0.0013	0.0002	-0.0007	-0.0014	-0.0019	-0.0021	-0.0021	-0.0017	-0.0011	-0.0002	0.0010	0.0024	0.0039	0.0056	0.0074
84	0.0049	0.0037	0.0026	0.0014	0.0003	-0.0007	-0.0015	-0.0021	-0.0025	-0.0025	-0.0023	-0.0018	-0.0010	0.0001	0.0014	0.0028	0.0045	0.0062	0.0079
85	0.0038	0.0026	0.0015	0.0004	-0.0007	-0.0016	-0.0023	-0.0028	-0.0031	-0.0030	-0.0026	-0.0019	-0.0010	0.0003	0.0017	0.0033	0.0049	0.0067	0.0084
86	0.0024	0.0013	0.0003	-0.0008	-0.0018	-0.0026	-0.0032	-0.0036	-0.0037	-0.0035	-0.0029	-0.0021	-0.0010	0.0004	0.0020	0.0036	0.0054	0.0071	0.0088
87	0.0009	-0.0001	-0.0011	-0.0020	-0.0029	-0.0036	-0.0041	-0.0043	-0.0043	-0.0039	-0.0032	-0.0022	-0.0010	0.0005	0.0022	0.0040	0.0058	0.0075	0.0092
88	-0.0008	-0.0017	-0.0025	-0.0034	-0.0041	-0.0046	-0.0050	-0.0051	-0.0048	-0.0043	-0.0035	-0.0024	-0.0010	0.0007	0.0024	0.0043	0.0061	0.0079	0.0095
89	-0.0028	-0.0035	-0.0041	-0.0048	-0.0053	-0.0057	-0.0058	-0.0057	-0.0054	-0.0047	-0.0037	-0.0025	-0.0009	0.0008	0.0026	0.0045	0.0064	0.0081	0.0098
90	-0.0050	-0.0054	-0.0059	-0.0063	-0.0066	-0.0067	-0.0067	-0.0064	-0.0059	-0.0050	-0.0039	-0.0025	-0.0009	0.0009	0.0028	0.0047	0.0066	0.0084	0.0100
91	-0.0074	-0.0076	-0.0077	-0.0079	-0.0079	-0.0078	-0.0075	-0.0070	-0.0063	-0.0053	-0.0040	-0.0025	-0.0008	0.0010	0.0030	0.0049	0.0068	0.0085	0.0101
92	-0.0101	-0.0099	-0.0097	-0.0095	-0.0092	-0.0089	-0.0083	-0.0076	-0.0066	-0.0055	-0.0041	-0.0025	-0.0007	0.0012	0.0031	0.0051	0.0069	0.0086	0.0102
93	-0.0129	-0.0124	-0.0118	-0.0113	-0.0106	-0.0099	-0.0091	-0.0081	-0.0069	-0.0056	-0.0040	-0.0024	-0.0005	0.0014	0.0033	0.0052	0.0070	0.0087	0.0102
94	-0.0160	-0.0151	-0.0141	-0.0131	-0.0121	-0.0110	-0.0098	-0.0086	-0.0071	-0.0056	-0.0040	-0.0022	-0.0003	0.0016	0.0035	0.0053	0.0071	0.0087	0.0101
95	-0.0193	-0.0179	-0.0165	-0.0150	-0.0136	-0.0121	-0.0106	-0.0090	-0.0073	-0.0056	-0.0038	-0.0020	-0.0001	0.0018	0.0036	0.0054	0.0071	0.0086	0.0100
96	-0.0184	-0.0170	-0.0156	-0.0143	-0.0129	-0.0115	-0.0100	-0.0085	-0.0069	-0.0053	-0.0036	-0.0019	-0.0001	0.0017	0.0034	0.0051	0.0067	0.0082	0.0095
97	-0.0174	-0.0161	-0.0148	-0.0135	-0.0122	-0.0109	-0.0095	-0.0081	-0.0066	-0.0050	-0.0034	-0.0018	-0.0001	0.0016	0.0033	0.0049	0.0064	0.0078	0.0090
98	-0.0164	-0.0152	-0.0140	-0.0128	-0.0115	-0.0103	-0.0090	-0.0076	-0.0062	-0.0048	-0.0032	-0.0017	-0.0001	0.0015	0.0031	0.0046	0.0060	0.0073	0.0085
99	-0.0155	-0.0143	-0.0132	-0.0120	-0.0109	-0.0097	-0.0085	-0.0072	-0.0059	-0.0045	-0.0030	-0.0016	-0.0001	0.0014	0.0029	0.0043	0.0057	0.0069	0.0080
100	-0.0145	-0.0134	-0.0124	-0.0113	-0.0102	-0.0091	-0.0079	-0.0067	-0.0055	-0.0042	-0.0029	-0.0015	-0.0001	0.0013	0.0027	0.0040	0.0053	0.0065	0.0075
101	-0.0135	-0.0125	-0.0115	-0.0105	-0.0095	-0.0085	-0.0074	-0.0063	-0.0051	-0.0039	-0.0027	-0.0014	-0.0001	0.0012	0.0025	0.0038	0.0050	0.0060	0.0070
102	-0.0126	-0.0116	-0.0107	-0.0098	-0.0088	-0.0079	-0.0069	-0.0058	-0.0048	-0.0036	-0.0025	-0.0013	-0.0001	0.0012	0.0023	0.0035	0.0046	0.0056	0.0065
103	-0.0116	-0.0107	-0.0099	-0.0090	-0.0082	-0.0073	-0.0063	-0.0054	-0.0044	-0.0034	-0.0023	-0.0012	-0.0001	0.0011	0.0022	0.0032	0.0042	0.0052	0.0060
104	-0.0106	-0.0098	-0.0091	-0.0083	-0.0075	-0.0067	-0.0058	-0.0049	-0.0040	-0.0031	-0.0021	-0.0011	-0.0001	0.0010	0.0020	0.0030	0.0039	0.0047	0.0055
105	-0.0097	-0.0089	-0.0082	-0.0075	-0.0068	-0.0060	-0.0053	-0.0045	-0.0037	-0.0028	-0.0019	-0.0010	-0.0001	0.0009	0.0018	0.0027	0.0035	0.0043	0.0050

MP-2021 Mortality Improvement Scale - Male

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
106	-0.0087	-0.0081	-0.0074	-0.0068	-0.0061	-0.0054	-0.0048	-0.0040	-0.0033	-0.0025	-0.0017	-0.0009	0.0000	0.0008	0.0016	0.0024	0.0032	0.0039	0.0045
107	-0.0077	-0.0072	-0.0066	-0.0060	-0.0054	-0.0048	-0.0042	-0.0036	-0.0029	-0.0022	-0.0015	-0.0008	0.0000	0.0007	0.0014	0.0022	0.0028	0.0034	0.0040
108	-0.0068	-0.0063	-0.0058	-0.0053	-0.0048	-0.0042	-0.0037	-0.0031	-0.0026	-0.0020	-0.0013	-0.0007	0.0000	0.0006	0.0013	0.0019	0.0025	0.0030	0.0035
109	-0.0058	-0.0054	-0.0049	-0.0045	-0.0041	-0.0036	-0.0032	-0.0027	-0.0022	-0.0017	-0.0011	-0.0006	0.0000	0.0005	0.0011	0.0016	0.0021	0.0026	0.0030
110	-0.0048	-0.0045	-0.0041	-0.0038	-0.0034	-0.0030	-0.0026	-0.0022	-0.0018	-0.0014	-0.0010	-0.0005	0.0000	0.0004	0.0009	0.0013	0.0018	0.0022	0.0025
111	-0.0039	-0.0036	-0.0033	-0.0030	-0.0027	-0.0024	-0.0021	-0.0018	-0.0015	-0.0011	-0.0008	-0.0004	0.0000	0.0004	0.0007	0.0011	0.0014	0.0017	0.0020
112	-0.0029	-0.0027	-0.0025	-0.0023	-0.0020	-0.0018	-0.0016	-0.0013	-0.0011	-0.0008	-0.0006	-0.0003	0.0000	0.0003	0.0005	0.0008	0.0011	0.0013	0.0015
113	-0.0019	-0.0018	-0.0016	-0.0015	-0.0014	-0.0012	-0.0011	-0.0009	-0.0007	-0.0006	-0.0004	-0.0002	0.0000	0.0002	0.0004	0.0005	0.0007	0.0009	0.0010
114	-0.0010	-0.0009	-0.0008	-0.0008	-0.0007	-0.0006	-0.0005	-0.0004	-0.0004	-0.0003	-0.0002	-0.0001	0.0000	0.0001	0.0002	0.0003	0.0004	0.0004	0.0005
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Male

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
≤ 20	-0.0151	-0.0051	0.0039	0.0109	0.0157	0.0181	0.0192	0.0200	0.0221	0.0257	0.0302	0.0335	0.0335	0.0294	0.0219	0.0130	0.0048	-0.0011	-0.0044
21	-0.0147	-0.0049	0.0036	0.0103	0.0146	0.0168	0.0177	0.0184	0.0204	0.0241	0.0287	0.0322	0.0326	0.0290	0.0219	0.0134	0.0056	0.0000	-0.0028
22	-0.0139	-0.0045	0.0036	0.0098	0.0137	0.0156	0.0162	0.0168	0.0187	0.0223	0.0268	0.0305	0.0312	0.0278	0.0211	0.0129	0.0054	0.0002	-0.0022
23	-0.0127	-0.0039	0.0037	0.0094	0.0130	0.0145	0.0149	0.0153	0.0169	0.0203	0.0247	0.0284	0.0292	0.0260	0.0195	0.0115	0.0042	-0.0007	-0.0028
24	-0.0113	-0.0030	0.0041	0.0093	0.0125	0.0138	0.0140	0.0140	0.0153	0.0182	0.0222	0.0257	0.0266	0.0235	0.0171	0.0093	0.0021	-0.0027	-0.0044
25	-0.0097	-0.0020	0.0047	0.0096	0.0125	0.0136	0.0134	0.0131	0.0138	0.0162	0.0196	0.0227	0.0233	0.0203	0.0139	0.0062	-0.0009	-0.0055	-0.0068
26	-0.0081	-0.0008	0.0055	0.0102	0.0130	0.0139	0.0135	0.0128	0.0129	0.0144	0.0170	0.0194	0.0195	0.0163	0.0099	0.0022	-0.0047	-0.0090	-0.0100
27	-0.0065	0.0005	0.0066	0.0111	0.0139	0.0148	0.0142	0.0131	0.0124	0.0130	0.0146	0.0159	0.0153	0.0117	0.0052	-0.0025	-0.0092	-0.0131	-0.0136
28	-0.0049	0.0018	0.0078	0.0125	0.0153	0.0163	0.0156	0.0140	0.0126	0.0121	0.0124	0.0126	0.0110	0.0067	-0.0001	-0.0077	-0.0140	-0.0175	-0.0174
29	-0.0035	0.0032	0.0092	0.0141	0.0172	0.0183	0.0176	0.0157	0.0135	0.0119	0.0109	0.0096	0.0068	0.0017	-0.0054	-0.0130	-0.0191	-0.0220	-0.0213
30	-0.0022	0.0045	0.0108	0.0158	0.0193	0.0206	0.0200	0.0178	0.0150	0.0123	0.0100	0.0073	0.0032	-0.0029	-0.0105	-0.0182	-0.0240	-0.0265	-0.0251
31	-0.0010	0.0058	0.0123	0.0177	0.0215	0.0231	0.0226	0.0203	0.0170	0.0134	0.0099	0.0058	0.0004	-0.0067	-0.0149	-0.0228	-0.0285	-0.0306	-0.0288
32	0.0001	0.0071	0.0138	0.0195	0.0236	0.0255	0.0252	0.0229	0.0193	0.0151	0.0106	0.0053	-0.0013	-0.0094	-0.0183	-0.0265	-0.0322	-0.0342	-0.0322
33	0.0012	0.0083	0.0152	0.0212	0.0255	0.0277	0.0276	0.0254	0.0218	0.0172	0.0120	0.0058	-0.0017	-0.0106	-0.0202	-0.0289	-0.0349	-0.0370	-0.0350
34	0.0022	0.0094	0.0165	0.0226	0.0272	0.0296	0.0297	0.0278	0.0243	0.0197	0.0141	0.0073	-0.0009	-0.0105	-0.0208	-0.0300	-0.0364	-0.0388	-0.0371
35	0.0031	0.0105	0.0176	0.0238	0.0285	0.0311	0.0315	0.0299	0.0267	0.0222	0.0165	0.0095	0.0009	-0.0092	-0.0199	-0.0295	-0.0364	-0.0394	-0.0382
36	0.0040	0.0114	0.0185	0.0247	0.0295	0.0323	0.0329	0.0316	0.0288	0.0247	0.0192	0.0122	0.0035	-0.0068	-0.0177	-0.0277	-0.0350	-0.0386	-0.0380
37	0.0048	0.0121	0.0192	0.0254	0.0302	0.0330	0.0339	0.0330	0.0307	0.0270	0.0218	0.0151	0.0065	-0.0036	-0.0145	-0.0245	-0.0322	-0.0363	-0.0366
38	0.0054	0.0127	0.0197	0.0258	0.0305	0.0334	0.0346	0.0341	0.0322	0.0290	0.0243	0.0179	0.0098	0.0000	-0.0105	-0.0204	-0.0281	-0.0328	-0.0340
39	0.0059	0.0131	0.0200	0.0260	0.0306	0.0336	0.0349	0.0348	0.0334	0.0306	0.0264	0.0206	0.0130	0.0038	-0.0061	-0.0155	-0.0232	-0.0282	-0.0303
40	0.0063	0.0134	0.0201	0.0260	0.0305	0.0335	0.0350	0.0352	0.0342	0.0319	0.0282	0.0229	0.0160	0.0076	-0.0016	-0.0103	-0.0177	-0.0230	-0.0258
41	0.0066	0.0135	0.0200	0.0257	0.0302	0.0333	0.0350	0.0354	0.0346	0.0327	0.0295	0.0249	0.0187	0.0112	0.0030	-0.0050	-0.0120	-0.0174	-0.0208
42	0.0068	0.0134	0.0197	0.0253	0.0298	0.0329	0.0347	0.0353	0.0348	0.0331	0.0304	0.0264	0.0210	0.0145	0.0072	0.0000	-0.0065	-0.0119	-0.0157
43	0.0070	0.0132	0.0192	0.0247	0.0292	0.0324	0.0343	0.0350	0.0346	0.0332	0.0308	0.0274	0.0230	0.0174	0.0111	0.0047	-0.0014	-0.0066	-0.0107
44	0.0073	0.0130	0.0187	0.0240	0.0285	0.0317	0.0337	0.0345	0.0342	0.0330	0.0309	0.0281	0.0244	0.0198	0.0144	0.0087	0.0032	-0.0018	-0.0059
45	0.0077	0.0130	0.0183	0.0233	0.0277	0.0310	0.0330	0.0337	0.0335	0.0324	0.0308	0.0285	0.0255	0.0216	0.0171	0.0121	0.0071	0.0025	-0.0014
46	0.0082	0.0131	0.0180	0.0227	0.0269	0.0301	0.0320	0.0328	0.0326	0.0317	0.0303	0.0285	0.0261	0.0229	0.0191	0.0148	0.0104	0.0062	0.0027
47	0.0089	0.0134	0.0179	0.0222	0.0261	0.0291	0.0309	0.0316	0.0315	0.0308	0.0297	0.0283	0.0263	0.0237	0.0204	0.0167	0.0130	0.0094	0.0064
48	0.0098	0.0138	0.0179	0.0219	0.0254	0.0280	0.0297	0.0303	0.0303	0.0298	0.0289	0.0277	0.0261	0.0239	0.0212	0.0181	0.0150	0.0121	0.0097
49	0.0106	0.0144	0.0182	0.0218	0.0249	0.0271	0.0285	0.0291	0.0290	0.0286	0.0279	0.0269	0.0256	0.0237	0.0214	0.0189	0.0164	0.0143	0.0125
50	0.0113	0.0150	0.0186	0.0219	0.0246	0.0265	0.0275	0.0279	0.0278	0.0275	0.0268	0.0259	0.0247	0.0231	0.0212	0.0192	0.0175	0.0160	0.0149
51	0.0119	0.0156	0.0191	0.0221	0.0245	0.0261	0.0269	0.0270	0.0268	0.0263	0.0256	0.0247	0.0235	0.0222	0.0207	0.0193	0.0181	0.0173	0.0167
52	0.0123	0.0160	0.0195	0.0225	0.0247	0.0260	0.0266	0.0264	0.0259	0.0251	0.0242	0.0233	0.0222	0.0210	0.0200	0.0191	0.0185	0.0182	0.0180
53	0.0124	0.0163	0.0199	0.0229	0.0251	0.0263	0.0266	0.0262	0.0253	0.0241	0.0229	0.0218	0.0207	0.0198	0.0191	0.0187	0.0185	0.0187	0.0189
54	0.0123	0.0163	0.0201	0.0233	0.0256	0.0268	0.0269	0.0262	0.0249	0.0233	0.0217	0.0204	0.0193	0.0186	0.0182	0.0181	0.0184	0.0188	0.0193
55	0.0120	0.0163	0.0203	0.0237	0.0261	0.0273	0.0274	0.0264	0.0247	0.0226	0.0207	0.0191	0.0180	0.0174	0.0172	0.0175	0.0180	0.0187	0.0194
56	0.0118	0.0162	0.0203	0.0239	0.0264	0.0278	0.0277	0.0266	0.0246	0.0222	0.0199	0.0181	0.0169	0.0163	0.0163	0.0167	0.0175	0.0183	0.0192
57	0.0116	0.0160	0.0202	0.0239	0.0265	0.0279	0.0279	0.0267	0.0246	0.0221	0.0195	0.0175	0.0161	0.0154	0.0154	0.0159	0.0168	0.0178	0.0188
58	0.0115	0.0159	0.0200	0.0236	0.0263	0.0278	0.0279	0.0267	0.0247	0.0221	0.0194	0.0172	0.0157	0.0148	0.0147	0.0152	0.0161	0.0172	0.0183
59	0.0115	0.0157	0.0197	0.0232	0.0258	0.0273	0.0275	0.0265	0.0246	0.0222	0.0195	0.0172	0.0154	0.0144	0.0141	0.0145	0.0154	0.0165	0.0177
60	0.0116	0.0155	0.0192	0.0225	0.0251	0.0265	0.0268	0.0261	0.0244	0.0222	0.0197	0.0174	0.0154	0.0142	0.0137	0.0139	0.0148	0.0159	0.0171
61	0.0116	0.0152	0.0186	0.0217	0.0241	0.0255	0.0259	0.0254	0.0241	0.0221	0.0199	0.0176	0.0156	0.0141	0.0135	0.0136	0.0143	0.0154	0.0166
62	0.0115	0.0148	0.0179	0.0207	0.0230	0.0244	0.0249	0.0245	0.0235	0.0219	0.0199	0.0177	0.0157	0.0143	0.0135	0.0135	0.0141	0.0151	0.0162

MP-2021 Mortality Improvement Scale - Male

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Age	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
63	0.0113	0.0143	0.0171	0.0197	0.0218	0.0231	0.0237	0.0235	0.0227	0.0214	0.0196	0.0177	0.0159	0.0144	0.0136	0.0135	0.0140	0.0149	0.0159
64	0.0110	0.0137	0.0163	0.0187	0.0206	0.0219	0.0225	0.0224	0.0218	0.0206	0.0191	0.0175	0.0159	0.0146	0.0138	0.0137	0.0141	0.0149	0.0158
65	0.0106	0.0131	0.0155	0.0177	0.0195	0.0207	0.0212	0.0212	0.0207	0.0197	0.0185	0.0171	0.0158	0.0147	0.0141	0.0140	0.0143	0.0150	0.0157
66	0.0100	0.0124	0.0147	0.0167	0.0184	0.0196	0.0201	0.0200	0.0195	0.0187	0.0176	0.0165	0.0154	0.0146	0.0142	0.0142	0.0146	0.0152	0.0158
67	0.0094	0.0117	0.0139	0.0159	0.0175	0.0185	0.0190	0.0189	0.0184	0.0176	0.0166	0.0157	0.0150	0.0144	0.0142	0.0144	0.0149	0.0155	0.0160
68	0.0088	0.0111	0.0132	0.0151	0.0167	0.0176	0.0180	0.0178	0.0172	0.0165	0.0156	0.0149	0.0143	0.0140	0.0141	0.0144	0.0151	0.0157	0.0163
69	0.0083	0.0105	0.0126	0.0145	0.0160	0.0168	0.0171	0.0168	0.0162	0.0154	0.0146	0.0140	0.0135	0.0134	0.0137	0.0143	0.0151	0.0159	0.0165
70	0.0078	0.0100	0.0121	0.0140	0.0154	0.0162	0.0163	0.0160	0.0152	0.0144	0.0136	0.0130	0.0127	0.0127	0.0132	0.0140	0.0150	0.0160	0.0167
71	0.0074	0.0096	0.0117	0.0136	0.0149	0.0156	0.0157	0.0152	0.0144	0.0135	0.0126	0.0120	0.0118	0.0119	0.0126	0.0135	0.0147	0.0159	0.0167
72	0.0071	0.0094	0.0115	0.0132	0.0145	0.0151	0.0151	0.0146	0.0137	0.0127	0.0117	0.0111	0.0109	0.0111	0.0118	0.0129	0.0143	0.0156	0.0166
73	0.0070	0.0092	0.0113	0.0130	0.0142	0.0148	0.0147	0.0140	0.0130	0.0120	0.0110	0.0102	0.0100	0.0102	0.0110	0.0122	0.0137	0.0151	0.0163
74	0.0069	0.0091	0.0111	0.0128	0.0140	0.0145	0.0143	0.0136	0.0125	0.0113	0.0102	0.0095	0.0091	0.0093	0.0101	0.0114	0.0129	0.0145	0.0157
75	0.0069	0.0091	0.0111	0.0127	0.0138	0.0143	0.0140	0.0132	0.0121	0.0108	0.0097	0.0088	0.0083	0.0085	0.0092	0.0105	0.0121	0.0137	0.0150
76	0.0070	0.0092	0.0111	0.0127	0.0137	0.0141	0.0138	0.0130	0.0118	0.0104	0.0092	0.0082	0.0077	0.0077	0.0084	0.0096	0.0111	0.0127	0.0141
77	0.0072	0.0093	0.0112	0.0127	0.0137	0.0140	0.0137	0.0128	0.0116	0.0101	0.0088	0.0077	0.0071	0.0070	0.0076	0.0087	0.0102	0.0117	0.0131
78	0.0074	0.0094	0.0113	0.0127	0.0137	0.0140	0.0136	0.0127	0.0114	0.0099	0.0085	0.0073	0.0066	0.0064	0.0069	0.0078	0.0091	0.0106	0.0119
79	0.0077	0.0097	0.0114	0.0128	0.0137	0.0139	0.0135	0.0126	0.0113	0.0098	0.0083	0.0071	0.0062	0.0059	0.0062	0.0070	0.0081	0.0094	0.0106
80	0.0080	0.0099	0.0116	0.0129	0.0137	0.0139	0.0135	0.0126	0.0112	0.0097	0.0082	0.0069	0.0060	0.0055	0.0056	0.0062	0.0071	0.0082	0.0093
81	0.0084	0.0102	0.0118	0.0130	0.0138	0.0139	0.0135	0.0126	0.0112	0.0097	0.0082	0.0068	0.0058	0.0052	0.0051	0.0054	0.0061	0.0070	0.0080
82	0.0088	0.0105	0.0120	0.0131	0.0138	0.0140	0.0135	0.0126	0.0113	0.0097	0.0082	0.0068	0.0056	0.0049	0.0046	0.0047	0.0052	0.0059	0.0066
83	0.0092	0.0108	0.0122	0.0133	0.0139	0.0140	0.0135	0.0126	0.0113	0.0098	0.0082	0.0068	0.0055	0.0047	0.0042	0.0041	0.0043	0.0048	0.0053
84	0.0096	0.0111	0.0124	0.0134	0.0139	0.0140	0.0135	0.0126	0.0113	0.0099	0.0083	0.0068	0.0055	0.0045	0.0038	0.0035	0.0035	0.0037	0.0040
85	0.0100	0.0114	0.0126	0.0135	0.0140	0.0140	0.0135	0.0126	0.0114	0.0099	0.0084	0.0069	0.0055	0.0043	0.0035	0.0029	0.0027	0.0026	0.0027
86	0.0103	0.0117	0.0128	0.0136	0.0140	0.0140	0.0135	0.0126	0.0114	0.0100	0.0085	0.0070	0.0055	0.0042	0.0032	0.0024	0.0019	0.0017	0.0015
87	0.0107	0.0119	0.0130	0.0137	0.0140	0.0139	0.0135	0.0126	0.0115	0.0101	0.0086	0.0070	0.0055	0.0041	0.0029	0.0020	0.0013	0.0008	0.0004
88	0.0109	0.0122	0.0131	0.0137	0.0140	0.0139	0.0134	0.0126	0.0115	0.0101	0.0086	0.0071	0.0055	0.0040	0.0027	0.0016	0.0006	-0.0001	-0.0006
89	0.0112	0.0123	0.0132	0.0138	0.0140	0.0138	0.0134	0.0126	0.0115	0.0102	0.0087	0.0071	0.0055	0.0039	0.0025	0.0012	0.0001	-0.0008	-0.0016
90	0.0113	0.0124	0.0132	0.0138	0.0139	0.0138	0.0133	0.0125	0.0114	0.0101	0.0087	0.0071	0.0054	0.0038	0.0022	0.0008	-0.0005	-0.0015	-0.0025
91	0.0114	0.0125	0.0133	0.0137	0.0139	0.0137	0.0132	0.0124	0.0114	0.0101	0.0087	0.0071	0.0054	0.0037	0.0020	0.0005	-0.0009	-0.0022	-0.0032
92	0.0114	0.0125	0.0132	0.0136	0.0138	0.0136	0.0131	0.0123	0.0113	0.0100	0.0086	0.0070	0.0053	0.0036	0.0018	0.0002	-0.0014	-0.0027	-0.0039
93	0.0114	0.0124	0.0131	0.0135	0.0136	0.0134	0.0130	0.0122	0.0112	0.0100	0.0085	0.0069	0.0052	0.0034	0.0016	-0.0001	-0.0017	-0.0032	-0.0045
94	0.0113	0.0123	0.0129	0.0133	0.0135	0.0133	0.0128	0.0121	0.0111	0.0098	0.0084	0.0068	0.0051	0.0033	0.0015	-0.0003	-0.0020	-0.0036	-0.0050
95	0.0111	0.0121	0.0127	0.0131	0.0132	0.0131	0.0126	0.0119	0.0109	0.0097	0.0083	0.0067	0.0049	0.0031	0.0013	-0.0005	-0.0023	-0.0039	-0.0054
96	0.0106	0.0115	0.0121	0.0125	0.0126	0.0124	0.0120	0.0113	0.0104	0.0092	0.0078	0.0063	0.0047	0.0030	0.0012	-0.0005	-0.0022	-0.0038	-0.0052
97	0.0100	0.0109	0.0115	0.0118	0.0119	0.0118	0.0113	0.0107	0.0098	0.0087	0.0074	0.0060	0.0044	0.0028	0.0012	-0.0005	-0.0021	-0.0036	-0.0049
98	0.0095	0.0103	0.0108	0.0112	0.0113	0.0111	0.0107	0.0101	0.0093	0.0082	0.0070	0.0057	0.0042	0.0027	0.0011	-0.0005	-0.0020	-0.0034	-0.0046
99	0.0089	0.0097	0.0102	0.0105	0.0106	0.0105	0.0101	0.0095	0.0087	0.0077	0.0066	0.0053	0.0040	0.0025	0.0010	-0.0004	-0.0018	-0.0032	-0.0043
100	0.0084	0.0091	0.0096	0.0098	0.0099	0.0098	0.0095	0.0089	0.0082	0.0073	0.0062	0.0050	0.0037	0.0023	0.0010	-0.0004	-0.0017	-0.0030	-0.0041
101	0.0078	0.0084	0.0089	0.0092	0.0093	0.0091	0.0088	0.0083	0.0076	0.0068	0.0058	0.0047	0.0035	0.0022	0.0009	-0.0004	-0.0016	-0.0028	-0.0038
102	0.0072	0.0078	0.0083	0.0085	0.0086	0.0085	0.0082	0.0077	0.0071	0.0063	0.0054	0.0043	0.0032	0.0020	0.0008	-0.0004	-0.0015	-0.0026	-0.0035
103	0.0067	0.0072	0.0076	0.0079	0.0079	0.0078	0.0076	0.0071	0.0065	0.0058	0.0050	0.0040	0.0030	0.0019	0.0008	-0.0003	-0.0014	-0.0024	-0.0033
104	0.0061	0.0066	0.0070	0.0072	0.0073	0.0072	0.0069	0.0065	0.0060	0.0053	0.0045	0.0037	0.0027	0.0017	0.0007	-0.0003	-0.0013	-0.0022	-0.0030
105	0.0056	0.0060	0.0064	0.0066	0.0066	0.0065	0.0063	0.0059	0.0055	0.0048	0.0041	0.0033	0.0025	0.0016	0.0006	-0.0003	-0.0012	-0.0020	-0.0027

MP-2021 Mortality Improvement Scale - Male

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
106	0.0050	0.0054	0.0057	0.0059	0.0060	0.0059	0.0057	0.0053	0.0049	0.0044	0.0037	0.0030	0.0022	0.0014	0.0006	-0.0002	-0.0010	-0.0018	-0.0024
107	0.0045	0.0048	0.0051	0.0053	0.0053	0.0052	0.0050	0.0048	0.0044	0.0039	0.0033	0.0027	0.0020	0.0013	0.0005	-0.0002	-0.0009	-0.0016	-0.0022
108	0.0039	0.0042	0.0045	0.0046	0.0046	0.0046	0.0044	0.0042	0.0038	0.0034	0.0029	0.0023	0.0017	0.0011	0.0004	-0.0002	-0.0008	-0.0014	-0.0019
109	0.0033	0.0036	0.0038	0.0039	0.0040	0.0039	0.0038	0.0036	0.0033	0.0029	0.0025	0.0020	0.0015	0.0009	0.0004	-0.0002	-0.0007	-0.0012	-0.0016
110	0.0028	0.0030	0.0032	0.0033	0.0033	0.0033	0.0032	0.0030	0.0027	0.0024	0.0021	0.0017	0.0012	0.0008	0.0003	-0.0001	-0.0006	-0.0010	-0.0014
111	0.0022	0.0024	0.0025	0.0026	0.0026	0.0026	0.0025	0.0024	0.0022	0.0019	0.0017	0.0013	0.0010	0.0006	0.0003	-0.0001	-0.0005	-0.0008	-0.0011
112	0.0017	0.0018	0.0019	0.0020	0.0020	0.0020	0.0019	0.0018	0.0016	0.0015	0.0012	0.0010	0.0007	0.0005	0.0002	-0.0001	-0.0003	-0.0006	-0.0008
113	0.0011	0.0012	0.0013	0.0013	0.0013	0.0013	0.0013	0.0012	0.0011	0.0010	0.0008	0.0007	0.0005	0.0003	0.0001	-0.0001	-0.0002	-0.0004	-0.0005
114	0.0006	0.0006	0.0006	0.0007	0.0007	0.0007	0.0006	0.0006	0.0005	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0000	-0.0001	-0.0002	-0.0003
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Male

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
≤ 20	-0.0048	-0.0026	0.0018	0.0078	0.0146	0.0213	0.0268	0.0296	0.0289	0.0247	0.0176	0.0095	0.0024	-0.0020	-0.0027	0.0006	0.0073	0.0164	0.0260
21	-0.0029	-0.0006	0.0038	0.0096	0.0160	0.0221	0.0269	0.0289	0.0274	0.0224	0.0146	0.0060	-0.0016	-0.0062	-0.0071	-0.0040	0.0026	0.0117	0.0213
22	-0.0019	0.0009	0.0056	0.0116	0.0180	0.0239	0.0282	0.0297	0.0274	0.0215	0.0129	0.0034	-0.0047	-0.0098	-0.0110	-0.0081	-0.0016	0.0074	0.0170
23	-0.0019	0.0015	0.0069	0.0135	0.0203	0.0265	0.0307	0.0318	0.0289	0.0221	0.0126	0.0021	-0.0068	-0.0125	-0.0142	-0.0116	-0.0053	0.0035	0.0130
24	-0.0029	0.0013	0.0077	0.0152	0.0228	0.0296	0.0342	0.0352	0.0319	0.0243	0.0137	0.0021	-0.0078	-0.0143	-0.0166	-0.0144	-0.0084	0.0002	0.0094
25	-0.0047	0.0004	0.0078	0.0164	0.0252	0.0329	0.0382	0.0396	0.0360	0.0278	0.0162	0.0035	-0.0075	-0.0150	-0.0180	-0.0164	-0.0108	-0.0025	0.0063
26	-0.0073	-0.0012	0.0073	0.0170	0.0270	0.0360	0.0423	0.0445	0.0411	0.0324	0.0199	0.0062	-0.0060	-0.0145	-0.0183	-0.0174	-0.0124	-0.0047	0.0036
27	-0.0102	-0.0034	0.0060	0.0169	0.0282	0.0386	0.0463	0.0495	0.0466	0.0378	0.0247	0.0100	-0.0033	-0.0128	-0.0176	-0.0175	-0.0132	-0.0062	0.0014
28	-0.0134	-0.0060	0.0042	0.0160	0.0285	0.0404	0.0497	0.0542	0.0522	0.0435	0.0300	0.0146	0.0004	-0.0100	-0.0157	-0.0165	-0.0131	-0.0070	-0.0002
29	-0.0168	-0.0088	0.0019	0.0145	0.0281	0.0415	0.0524	0.0583	0.0572	0.0490	0.0355	0.0196	0.0048	-0.0064	-0.0129	-0.0146	-0.0121	-0.0070	-0.0011
30	-0.0201	-0.0118	-0.0008	0.0124	0.0270	0.0417	0.0542	0.0616	0.0615	0.0539	0.0405	0.0246	0.0095	-0.0022	-0.0093	-0.0117	-0.0103	-0.0061	-0.0012
31	-0.0234	-0.0148	-0.0035	0.0101	0.0255	0.0413	0.0550	0.0637	0.0646	0.0576	0.0447	0.0290	0.0139	0.0021	-0.0053	-0.0082	-0.0076	-0.0044	-0.0005
32	-0.0265	-0.0177	-0.0062	0.0077	0.0236	0.0402	0.0550	0.0646	0.0664	0.0601	0.0477	0.0325	0.0178	0.0063	-0.0011	-0.0043	-0.0042	-0.0019	0.0011
33	-0.0293	-0.0204	-0.0088	0.0053	0.0216	0.0386	0.0539	0.0642	0.0667	0.0610	0.0493	0.0348	0.0209	0.0099	0.0030	-0.0001	-0.0004	0.0013	0.0034
34	-0.0316	-0.0228	-0.0112	0.0030	0.0193	0.0365	0.0521	0.0627	0.0657	0.0606	0.0495	0.0359	0.0229	0.0129	0.0067	0.0039	0.0036	0.0049	0.0064
35	-0.0331	-0.0246	-0.0133	0.0007	0.0169	0.0339	0.0494	0.0601	0.0634	0.0588	0.0485	0.0358	0.0239	0.0151	0.0098	0.0076	0.0076	0.0087	0.0099
36	-0.0337	-0.0259	-0.0151	-0.0016	0.0141	0.0308	0.0460	0.0566	0.0601	0.0560	0.0465	0.0348	0.0241	0.0164	0.0121	0.0107	0.0111	0.0124	0.0135
37	-0.0332	-0.0264	-0.0165	-0.0038	0.0112	0.0272	0.0419	0.0524	0.0560	0.0524	0.0436	0.0330	0.0234	0.0168	0.0136	0.0130	0.0141	0.0158	0.0170
38	-0.0317	-0.0261	-0.0175	-0.0059	0.0081	0.0233	0.0375	0.0476	0.0513	0.0481	0.0402	0.0306	0.0221	0.0165	0.0142	0.0145	0.0163	0.0186	0.0203
39	-0.0292	-0.0251	-0.0179	-0.0077	0.0051	0.0193	0.0327	0.0425	0.0462	0.0435	0.0364	0.0278	0.0203	0.0157	0.0142	0.0153	0.0178	0.0207	0.0229
40	-0.0259	-0.0232	-0.0176	-0.0090	0.0025	0.0156	0.0280	0.0372	0.0408	0.0386	0.0323	0.0246	0.0181	0.0143	0.0137	0.0155	0.0186	0.0222	0.0249
41	-0.0220	-0.0206	-0.0165	-0.0094	0.0005	0.0123	0.0236	0.0320	0.0354	0.0335	0.0280	0.0213	0.0157	0.0127	0.0127	0.0151	0.0188	0.0229	0.0261
42	-0.0177	-0.0174	-0.0146	-0.0089	-0.0005	0.0097	0.0197	0.0271	0.0301	0.0285	0.0236	0.0178	0.0131	0.0109	0.0115	0.0143	0.0185	0.0229	0.0265
43	-0.0131	-0.0137	-0.0119	-0.0075	-0.0006	0.0080	0.0165	0.0228	0.0252	0.0236	0.0193	0.0143	0.0105	0.0090	0.0101	0.0133	0.0176	0.0223	0.0261
44	-0.0086	-0.0096	-0.0086	-0.0052	0.0003	0.0073	0.0141	0.0191	0.0209	0.0192	0.0153	0.0110	0.0078	0.0069	0.0084	0.0119	0.0164	0.0211	0.0251
45	-0.0041	-0.0054	-0.0048	-0.0023	0.0020	0.0074	0.0126	0.0163	0.0173	0.0154	0.0118	0.0079	0.0053	0.0049	0.0066	0.0102	0.0148	0.0195	0.0234
46	0.0002	-0.0011	-0.0008	0.0010	0.0042	0.0082	0.0120	0.0145	0.0147	0.0126	0.0090	0.0054	0.0030	0.0028	0.0046	0.0082	0.0128	0.0174	0.0214
47	0.0042	0.0031	0.0031	0.0044	0.0066	0.0095	0.0122	0.0137	0.0133	0.0108	0.0071	0.0034	0.0011	0.0008	0.0026	0.0060	0.0105	0.0151	0.0191
48	0.0079	0.0069	0.0068	0.0076	0.0092	0.0112	0.0130	0.0138	0.0128	0.0100	0.0061	0.0023	-0.0003	-0.0009	0.0005	0.0038	0.0081	0.0126	0.0166
49	0.0112	0.0104	0.0102	0.0106	0.0116	0.0130	0.0142	0.0145	0.0132	0.0101	0.0060	0.0019	-0.0011	-0.0022	-0.0012	0.0017	0.0057	0.0101	0.0140
50	0.0140	0.0135	0.0132	0.0133	0.0139	0.0149	0.0157	0.0157	0.0142	0.0109	0.0066	0.0022	-0.0012	-0.0028	-0.0023	0.0000	0.0036	0.0078	0.0115
51	0.0163	0.0159	0.0157	0.0156	0.0160	0.0167	0.0173	0.0171	0.0154	0.0122	0.0078	0.0033	-0.0004	-0.0026	-0.0027	-0.0009	0.0021	0.0058	0.0092
52	0.0180	0.0178	0.0177	0.0176	0.0178	0.0184	0.0188	0.0184	0.0168	0.0136	0.0093	0.0049	0.0011	-0.0014	-0.0020	-0.0010	0.0013	0.0043	0.0071
53	0.0191	0.0192	0.0192	0.0192	0.0194	0.0198	0.0201	0.0196	0.0180	0.0150	0.0111	0.0069	0.0032	0.0006	-0.0004	-0.0001	0.0013	0.0034	0.0054
54	0.0198	0.0201	0.0203	0.0204	0.0207	0.0210	0.0211	0.0206	0.0190	0.0163	0.0129	0.0092	0.0059	0.0033	0.0020	0.0016	0.0022	0.0032	0.0042
55	0.0200	0.0206	0.0209	0.0213	0.0216	0.0219	0.0219	0.0213	0.0199	0.0176	0.0147	0.0116	0.0087	0.0065	0.0049	0.0040	0.0037	0.0037	0.0038
56	0.0200	0.0207	0.0213	0.0217	0.0221	0.0224	0.0223	0.0218	0.0206	0.0187	0.0164	0.0140	0.0117	0.0097	0.0081	0.0068	0.0058	0.0049	0.0041
57	0.0197	0.0206	0.0213	0.0218	0.0223	0.0225	0.0225	0.0221	0.0211	0.0197	0.0180	0.0162	0.0144	0.0128	0.0113	0.0098	0.0083	0.0067	0.0051
58	0.0193	0.0203	0.0211	0.0216	0.0220	0.0223	0.0224	0.0222	0.0216	0.0207	0.0195	0.0182	0.0169	0.0156	0.0142	0.0127	0.0110	0.0090	0.0069
59	0.0189	0.0198	0.0206	0.0211	0.0215	0.0218	0.0220	0.0221	0.0220	0.0215	0.0208	0.0200	0.0190	0.0180	0.0168	0.0154	0.0137	0.0116	0.0091
60	0.0183	0.0193	0.0200	0.0204	0.0208	0.0211	0.0215	0.0219	0.0222	0.0222	0.0219	0.0214	0.0208	0.0200	0.0191	0.0179	0.0163	0.0142	0.0116
61	0.0178	0.0187	0.0193	0.0196	0.0199	0.0203	0.0209	0.0216	0.0222	0.0226	0.0228	0.0226	0.0222	0.0217	0.0210	0.0200	0.0186	0.0167	0.0142
62	0.0173	0.0180	0.0185	0.0187	0.0189	0.0194	0.0201	0.0211	0.0221	0.0229	0.0233	0.0235	0.0234	0.0231	0.0227	0.0219	0.0207	0.0190	0.0165

MP-2021 Mortality Improvement Scale - Male

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Age	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
63	0.0168	0.0174	0.0177	0.0178	0.0180	0.0185	0.0193	0.0205	0.0217	0.0228	0.0236	0.0241	0.0243	0.0242	0.0240	0.0235	0.0225	0.0209	0.0186
64	0.0165	0.0169	0.0170	0.0170	0.0171	0.0176	0.0185	0.0198	0.0212	0.0226	0.0237	0.0244	0.0249	0.0252	0.0251	0.0248	0.0239	0.0225	0.0203
65	0.0163	0.0165	0.0165	0.0163	0.0163	0.0167	0.0176	0.0189	0.0205	0.0220	0.0234	0.0245	0.0253	0.0258	0.0260	0.0258	0.0251	0.0237	0.0217
66	0.0162	0.0163	0.0161	0.0158	0.0157	0.0160	0.0168	0.0181	0.0196	0.0213	0.0230	0.0244	0.0255	0.0263	0.0267	0.0266	0.0260	0.0247	0.0228
67	0.0163	0.0163	0.0159	0.0154	0.0152	0.0153	0.0160	0.0172	0.0187	0.0205	0.0224	0.0241	0.0255	0.0266	0.0272	0.0272	0.0266	0.0254	0.0236
68	0.0165	0.0164	0.0159	0.0153	0.0148	0.0148	0.0153	0.0163	0.0178	0.0196	0.0216	0.0235	0.0252	0.0266	0.0274	0.0276	0.0271	0.0260	0.0243
69	0.0168	0.0166	0.0160	0.0152	0.0146	0.0144	0.0147	0.0155	0.0168	0.0186	0.0207	0.0229	0.0248	0.0264	0.0275	0.0278	0.0274	0.0264	0.0247
70	0.0170	0.0168	0.0161	0.0153	0.0145	0.0141	0.0142	0.0148	0.0160	0.0177	0.0198	0.0221	0.0242	0.0261	0.0273	0.0278	0.0276	0.0266	0.0251
71	0.0171	0.0169	0.0163	0.0154	0.0145	0.0139	0.0138	0.0142	0.0152	0.0169	0.0189	0.0213	0.0236	0.0255	0.0270	0.0277	0.0276	0.0268	0.0253
72	0.0171	0.0170	0.0164	0.0155	0.0145	0.0138	0.0135	0.0137	0.0146	0.0161	0.0181	0.0204	0.0228	0.0249	0.0265	0.0274	0.0274	0.0267	0.0253
73	0.0169	0.0169	0.0164	0.0155	0.0145	0.0137	0.0132	0.0134	0.0141	0.0155	0.0174	0.0196	0.0220	0.0242	0.0259	0.0269	0.0272	0.0266	0.0253
74	0.0165	0.0166	0.0162	0.0153	0.0143	0.0135	0.0130	0.0131	0.0137	0.0149	0.0167	0.0189	0.0212	0.0234	0.0252	0.0264	0.0267	0.0263	0.0251
75	0.0159	0.0161	0.0158	0.0150	0.0141	0.0133	0.0128	0.0128	0.0133	0.0145	0.0162	0.0182	0.0205	0.0227	0.0245	0.0257	0.0262	0.0259	0.0247
76	0.0151	0.0154	0.0152	0.0145	0.0137	0.0130	0.0125	0.0125	0.0130	0.0141	0.0157	0.0176	0.0198	0.0219	0.0238	0.0250	0.0256	0.0253	0.0243
77	0.0140	0.0145	0.0143	0.0138	0.0131	0.0125	0.0121	0.0121	0.0126	0.0137	0.0152	0.0171	0.0192	0.0212	0.0230	0.0243	0.0249	0.0247	0.0237
78	0.0129	0.0133	0.0133	0.0129	0.0123	0.0118	0.0116	0.0116	0.0122	0.0132	0.0147	0.0166	0.0186	0.0206	0.0223	0.0236	0.0242	0.0240	0.0231
79	0.0116	0.0121	0.0121	0.0118	0.0114	0.0110	0.0109	0.0110	0.0117	0.0127	0.0142	0.0160	0.0180	0.0199	0.0216	0.0228	0.0234	0.0232	0.0224
80	0.0102	0.0107	0.0108	0.0106	0.0103	0.0100	0.0100	0.0103	0.0110	0.0121	0.0137	0.0155	0.0174	0.0193	0.0209	0.0220	0.0226	0.0224	0.0216
81	0.0087	0.0092	0.0093	0.0092	0.0090	0.0089	0.0090	0.0094	0.0102	0.0114	0.0130	0.0148	0.0168	0.0186	0.0202	0.0213	0.0218	0.0216	0.0209
82	0.0072	0.0076	0.0078	0.0077	0.0077	0.0077	0.0079	0.0084	0.0093	0.0106	0.0123	0.0141	0.0160	0.0179	0.0194	0.0204	0.0209	0.0208	0.0201
83	0.0057	0.0060	0.0062	0.0062	0.0062	0.0063	0.0067	0.0073	0.0084	0.0097	0.0114	0.0133	0.0152	0.0170	0.0185	0.0196	0.0200	0.0199	0.0193
84	0.0043	0.0045	0.0046	0.0046	0.0047	0.0049	0.0054	0.0061	0.0073	0.0087	0.0104	0.0123	0.0143	0.0161	0.0176	0.0186	0.0191	0.0191	0.0184
85	0.0028	0.0029	0.0030	0.0030	0.0031	0.0035	0.0040	0.0049	0.0061	0.0076	0.0093	0.0113	0.0132	0.0150	0.0166	0.0176	0.0182	0.0181	0.0176
86	0.0015	0.0014	0.0014	0.0015	0.0016	0.0020	0.0026	0.0036	0.0048	0.0064	0.0082	0.0101	0.0121	0.0139	0.0154	0.0165	0.0171	0.0172	0.0167
87	0.0002	0.0000	-0.0001	-0.0001	0.0001	0.0005	0.0012	0.0022	0.0035	0.0051	0.0069	0.0088	0.0108	0.0126	0.0142	0.0153	0.0160	0.0161	0.0158
88	-0.0010	-0.0013	-0.0015	-0.0015	-0.0013	-0.0009	-0.0002	0.0008	0.0022	0.0038	0.0056	0.0075	0.0094	0.0113	0.0128	0.0140	0.0148	0.0150	0.0148
89	-0.0021	-0.0026	-0.0028	-0.0029	-0.0027	-0.0023	-0.0016	-0.0005	0.0008	0.0024	0.0042	0.0061	0.0080	0.0098	0.0114	0.0126	0.0134	0.0138	0.0137
90	-0.0032	-0.0037	-0.0040	-0.0042	-0.0040	-0.0036	-0.0029	-0.0019	-0.0006	0.0010	0.0027	0.0046	0.0065	0.0083	0.0099	0.0111	0.0120	0.0125	0.0126
91	-0.0041	-0.0047	-0.0052	-0.0054	-0.0053	-0.0049	-0.0042	-0.0033	-0.0020	-0.0005	0.0012	0.0030	0.0049	0.0066	0.0082	0.0096	0.0106	0.0112	0.0114
92	-0.0049	-0.0057	-0.0062	-0.0065	-0.0065	-0.0061	-0.0055	-0.0046	-0.0034	-0.0020	-0.0003	0.0014	0.0032	0.0049	0.0065	0.0079	0.0090	0.0097	0.0101
93	-0.0056	-0.0065	-0.0071	-0.0075	-0.0075	-0.0073	-0.0068	-0.0059	-0.0048	-0.0035	-0.0019	-0.0003	0.0015	0.0032	0.0048	0.0062	0.0073	0.0082	0.0087
94	-0.0062	-0.0072	-0.0079	-0.0084	-0.0085	-0.0084	-0.0080	-0.0072	-0.0062	-0.0050	-0.0036	-0.0020	-0.0003	0.0013	0.0029	0.0044	0.0056	0.0066	0.0073
95	-0.0067	-0.0078	-0.0086	-0.0092	-0.0094	-0.0094	-0.0091	-0.0085	-0.0076	-0.0065	-0.0052	-0.0038	-0.0022	-0.0006	0.0010	0.0025	0.0038	0.0049	0.0058
96	-0.0064	-0.0074	-0.0082	-0.0087	-0.0090	-0.0089	-0.0086	-0.0081	-0.0072	-0.0062	-0.0050	-0.0036	-0.0021	-0.0006	0.0009	0.0023	0.0036	0.0047	0.0056
97	-0.0060	-0.0070	-0.0077	-0.0082	-0.0085	-0.0085	-0.0082	-0.0076	-0.0069	-0.0059	-0.0047	-0.0034	-0.0020	-0.0005	0.0009	0.0022	0.0034	0.0044	0.0053
98	-0.0057	-0.0066	-0.0073	-0.0078	-0.0080	-0.0080	-0.0077	-0.0072	-0.0065	-0.0055	-0.0044	-0.0032	-0.0019	-0.0005	0.0008	0.0021	0.0032	0.0042	0.0050
99	-0.0054	-0.0062	-0.0069	-0.0073	-0.0075	-0.0075	-0.0073	-0.0068	-0.0061	-0.0052	-0.0042	-0.0030	-0.0018	-0.0005	0.0008	0.0020	0.0030	0.0039	0.0047
100	-0.0050	-0.0058	-0.0065	-0.0069	-0.0071	-0.0071	-0.0068	-0.0064	-0.0057	-0.0049	-0.0039	-0.0028	-0.0016	-0.0004	0.0007	0.0018	0.0028	0.0037	0.0044
101	-0.0047	-0.0054	-0.0060	-0.0064	-0.0066	-0.0066	-0.0064	-0.0059	-0.0053	-0.0046	-0.0037	-0.0026	-0.0015	-0.0004	0.0007	0.0017	0.0027	0.0035	0.0041
102	-0.0044	-0.0051	-0.0056	-0.0060	-0.0061	-0.0061	-0.0059	-0.0055	-0.0050	-0.0042	-0.0034	-0.0024	-0.0014	-0.0004	0.0006	0.0016	0.0025	0.0032	0.0038
103	-0.0040	-0.0047	-0.0052	-0.0055	-0.0057	-0.0056	-0.0055	-0.0051	-0.0046	-0.0039	-0.0031	-0.0023	-0.0013	-0.0004	0.0006	0.0015	0.0023	0.0030	0.0035
104	-0.0037	-0.0043	-0.0047	-0.0050	-0.0052	-0.0052	-0.0050	-0.0047	-0.0042	-0.0036	-0.0029	-0.0021	-0.0012	-0.0003	0.0005	0.0014	0.0021	0.0027	0.0032
105	-0.0034	-0.0039	-0.0043	-0.0046	-0.0047	-0.0047	-0.0045	-0.0042	-0.0038	-0.0033	-0.0026	-0.0019	-0.0011	-0.0003	0.0005	0.0012	0.0019	0.0025	0.0029

MP-2021 Mortality Improvement Scale - Male

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Age	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
106	-0.0030	-0.0035	-0.0039	-0.0041	-0.0042	-0.0042	-0.0041	-0.0038	-0.0034	-0.0029	-0.0023	-0.0017	-0.0010	-0.0003	0.0004	0.0011	0.0017	0.0022	0.0026
107	-0.0027	-0.0031	-0.0034	-0.0037	-0.0038	-0.0038	-0.0036	-0.0034	-0.0031	-0.0026	-0.0021	-0.0015	-0.0009	-0.0002	0.0004	0.0010	0.0015	0.0020	0.0023
108	-0.0024	-0.0027	-0.0030	-0.0032	-0.0033	-0.0033	-0.0032	-0.0030	-0.0027	-0.0023	-0.0018	-0.0013	-0.0008	-0.0002	0.0003	0.0009	0.0013	0.0017	0.0020
109	-0.0020	-0.0023	-0.0026	-0.0027	-0.0028	-0.0028	-0.0027	-0.0025	-0.0023	-0.0020	-0.0016	-0.0011	-0.0007	-0.0002	0.0003	0.0007	0.0011	0.0015	0.0018
110	-0.0017	-0.0019	-0.0022	-0.0023	-0.0024	-0.0024	-0.0023	-0.0021	-0.0019	-0.0016	-0.0013	-0.0009	-0.0005	-0.0001	0.0002	0.0006	0.0009	0.0012	0.0015
111	-0.0013	-0.0016	-0.0017	-0.0018	-0.0019	-0.0019	-0.0018	-0.0017	-0.0015	-0.0013	-0.0010	-0.0008	-0.0004	-0.0001	0.0002	0.0005	0.0008	0.0010	0.0012
112	-0.0010	-0.0012	-0.0013	-0.0014	-0.0014	-0.0014	-0.0014	-0.0013	-0.0011	-0.0010	-0.0008	-0.0006	-0.0003	-0.0001	0.0001	0.0004	0.0006	0.0007	0.0009
113	-0.0007	-0.0008	-0.0009	-0.0009	-0.0009	-0.0009	-0.0009	-0.0008	-0.0008	-0.0007	-0.0005	-0.0004	-0.0002	-0.0001	0.0001	0.0002	0.0004	0.0005	0.0006
114	-0.0003	-0.0004	-0.0004	-0.0005	-0.0005	-0.0005	-0.0005	-0.0004	-0.0004	-0.0003	-0.0003	-0.0002	-0.0001	0.0000	0.0000	0.0001	0.0002	0.0002	0.0003
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Male

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Age	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
≤ 20	0.0334	0.0366	0.0347	0.0282	0.0184	0.0071	-0.0035	-0.0110	-0.0140	-0.0129	-0.0124	-0.0112	-0.0093	-0.0069	-0.0042	-0.0015	0.0012	0.0036
21	0.0289	0.0323	0.0307	0.0244	0.0149	0.0040	-0.0060	-0.0129	-0.0152	-0.0132	-0.0126	-0.0113	-0.0094	-0.0070	-0.0043	-0.0015	0.0011	0.0036
22	0.0246	0.0281	0.0265	0.0204	0.0112	0.0006	-0.0090	-0.0154	-0.0170	-0.0143	-0.0133	-0.0118	-0.0098	-0.0074	-0.0046	-0.0018	0.0010	0.0035
23	0.0205	0.0240	0.0224	0.0164	0.0073	-0.0031	-0.0125	-0.0185	-0.0196	-0.0163	-0.0148	-0.0128	-0.0106	-0.0080	-0.0051	-0.0021	0.0008	0.0034
24	0.0167	0.0200	0.0183	0.0123	0.0032	-0.0070	-0.0161	-0.0219	-0.0227	-0.0190	-0.0171	-0.0146	-0.0118	-0.0089	-0.0058	-0.0026	0.0005	0.0033
25	0.0132	0.0162	0.0144	0.0083	-0.0008	-0.0109	-0.0199	-0.0255	-0.0262	-0.0222	-0.0200	-0.0170	-0.0136	-0.0100	-0.0066	-0.0031	0.0002	0.0031
26	0.0100	0.0126	0.0106	0.0043	-0.0047	-0.0148	-0.0237	-0.0292	-0.0298	-0.0256	-0.0232	-0.0198	-0.0158	-0.0116	-0.0075	-0.0037	-0.0002	0.0029
27	0.0072	0.0093	0.0070	0.0007	-0.0084	-0.0184	-0.0272	-0.0327	-0.0333	-0.0291	-0.0266	-0.0229	-0.0185	-0.0137	-0.0089	-0.0045	-0.0006	0.0027
28	0.0049	0.0065	0.0039	-0.0026	-0.0118	-0.0217	-0.0305	-0.0359	-0.0366	-0.0325	-0.0300	-0.0261	-0.0213	-0.0160	-0.0106	-0.0055	-0.0011	0.0025
29	0.0032	0.0042	0.0012	-0.0055	-0.0146	-0.0246	-0.0333	-0.0388	-0.0396	-0.0358	-0.0333	-0.0293	-0.0242	-0.0184	-0.0125	-0.0069	-0.0018	0.0023
30	0.0022	0.0026	-0.0008	-0.0077	-0.0169	-0.0269	-0.0356	-0.0412	-0.0422	-0.0388	-0.0364	-0.0323	-0.0270	-0.0210	-0.0146	-0.0084	-0.0029	0.0018
31	0.0020	0.0018	-0.0020	-0.0091	-0.0185	-0.0286	-0.0374	-0.0431	-0.0444	-0.0415	-0.0392	-0.0351	-0.0297	-0.0234	-0.0167	-0.0102	-0.0041	0.0010
32	0.0028	0.0019	-0.0024	-0.0098	-0.0193	-0.0295	-0.0385	-0.0445	-0.0462	-0.0439	-0.0417	-0.0376	-0.0321	-0.0257	-0.0188	-0.0119	-0.0055	0.0000
33	0.0044	0.0029	-0.0018	-0.0095	-0.0192	-0.0297	-0.0390	-0.0453	-0.0475	-0.0458	-0.0438	-0.0398	-0.0343	-0.0278	-0.0208	-0.0136	-0.0069	-0.0011
34	0.0068	0.0047	-0.0003	-0.0083	-0.0183	-0.0290	-0.0387	-0.0455	-0.0483	-0.0473	-0.0455	-0.0416	-0.0361	-0.0296	-0.0225	-0.0152	-0.0084	-0.0023
35	0.0098	0.0073	0.0020	-0.0063	-0.0165	-0.0275	-0.0375	-0.0449	-0.0483	-0.0481	-0.0466	-0.0429	-0.0376	-0.0311	-0.0239	-0.0167	-0.0097	-0.0035
36	0.0132	0.0105	0.0049	-0.0035	-0.0139	-0.0252	-0.0356	-0.0434	-0.0475	-0.0481	-0.0470	-0.0436	-0.0385	-0.0322	-0.0251	-0.0178	-0.0109	-0.0046
37	0.0168	0.0141	0.0084	-0.0001	-0.0107	-0.0221	-0.0327	-0.0410	-0.0458	-0.0473	-0.0466	-0.0437	-0.0389	-0.0328	-0.0259	-0.0188	-0.0118	-0.0056
38	0.0202	0.0176	0.0121	0.0036	-0.0070	-0.0184	-0.0291	-0.0377	-0.0432	-0.0456	-0.0454	-0.0429	-0.0386	-0.0329	-0.0263	-0.0194	-0.0126	-0.0065
39	0.0233	0.0210	0.0157	0.0074	-0.0029	-0.0142	-0.0249	-0.0337	-0.0397	-0.0430	-0.0433	-0.0414	-0.0376	-0.0324	-0.0263	-0.0197	-0.0132	-0.0073
40	0.0258	0.0239	0.0190	0.0111	0.0011	-0.0097	-0.0201	-0.0290	-0.0354	-0.0396	-0.0404	-0.0390	-0.0359	-0.0313	-0.0257	-0.0197	-0.0135	-0.0078
41	0.0274	0.0260	0.0217	0.0144	0.0051	-0.0052	-0.0152	-0.0239	-0.0307	-0.0355	-0.0367	-0.0359	-0.0335	-0.0296	-0.0247	-0.0193	-0.0136	-0.0083
42	0.0282	0.0273	0.0236	0.0171	0.0087	-0.0008	-0.0102	-0.0187	-0.0256	-0.0309	-0.0324	-0.0322	-0.0304	-0.0274	-0.0232	-0.0185	-0.0134	-0.0085
43	0.0282	0.0278	0.0248	0.0192	0.0117	0.0032	-0.0055	-0.0136	-0.0204	-0.0259	-0.0277	-0.0280	-0.0269	-0.0246	-0.0213	-0.0173	-0.0129	-0.0085
44	0.0273	0.0274	0.0251	0.0205	0.0141	0.0066	-0.0013	-0.0088	-0.0153	-0.0208	-0.0227	-0.0234	-0.0230	-0.0214	-0.0189	-0.0157	-0.0120	-0.0082
45	0.0259	0.0264	0.0248	0.0211	0.0157	0.0092	0.0023	-0.0045	-0.0105	-0.0157	-0.0177	-0.0187	-0.0188	-0.0179	-0.0162	-0.0138	-0.0109	-0.0077
46	0.0240	0.0249	0.0238	0.0209	0.0165	0.0110	0.0050	-0.0009	-0.0062	-0.0109	-0.0129	-0.0141	-0.0146	-0.0143	-0.0133	-0.0116	-0.0094	-0.0069
47	0.0218	0.0229	0.0223	0.0201	0.0165	0.0119	0.0069	0.0020	-0.0025	-0.0064	-0.0083	-0.0096	-0.0104	-0.0106	-0.0102	-0.0092	-0.0077	-0.0058
48	0.0194	0.0207	0.0205	0.0187	0.0158	0.0121	0.0080	0.0040	0.0005	-0.0024	-0.0041	-0.0055	-0.0065	-0.0070	-0.0071	-0.0067	-0.0058	-0.0045
49	0.0169	0.0183	0.0183	0.0169	0.0145	0.0114	0.0083	0.0053	0.0028	0.0009	-0.0006	-0.0018	-0.0029	-0.0037	-0.0042	-0.0042	-0.0038	-0.0030
50	0.0143	0.0158	0.0158	0.0147	0.0127	0.0103	0.0079	0.0059	0.0044	0.0034	0.0023	0.0012	0.0002	-0.0007	-0.0014	-0.0018	-0.0018	-0.0014
51	0.0117	0.0131	0.0132	0.0121	0.0105	0.0087	0.0070	0.0058	0.0052	0.0051	0.0044	0.0036	0.0027	0.0018	0.0011	0.0005	0.0002	0.0003
52	0.0092	0.0103	0.0104	0.0095	0.0082	0.0068	0.0058	0.0052	0.0053	0.0059	0.0056	0.0052	0.0046	0.0039	0.0032	0.0026	0.0021	0.0019
53	0.0069	0.0076	0.0076	0.0068	0.0057	0.0048	0.0042	0.0042	0.0049	0.0060	0.0061	0.0060	0.0058	0.0054	0.0048	0.0043	0.0039	0.0036
54	0.0050	0.0053	0.0050	0.0042	0.0033	0.0027	0.0024	0.0028	0.0039	0.0054	0.0058	0.0062	0.0063	0.0063	0.0061	0.0057	0.0054	0.0051
55	0.0037	0.0034	0.0028	0.0019	0.0011	0.0006	0.0005	0.0012	0.0025	0.0043	0.0050	0.0057	0.0063	0.0067	0.0068	0.0068	0.0067	0.0065
56	0.0032	0.0022	0.0012	0.0000	-0.0009	-0.0015	-0.0014	-0.0006	0.0008	0.0028	0.0037	0.0047	0.0057	0.0066	0.0072	0.0075	0.0077	0.0076
57	0.0035	0.0019	0.0002	-0.0013	-0.0026	-0.0033	-0.0033	-0.0025	-0.0010	0.0011	0.0021	0.0034	0.0048	0.0060	0.0071	0.0079	0.0084	0.0086
58	0.0046	0.0024	0.0001	-0.0021	-0.0038	-0.0048	-0.0050	-0.0043	-0.0028	-0.0007	0.0004	0.0019	0.0035	0.0052	0.0067	0.0079	0.0088	0.0093
59	0.0064	0.0036	0.0007	-0.0021	-0.0044	-0.0059	-0.0064	-0.0058	-0.0043	-0.0023	-0.0012	0.0004	0.0022	0.0042	0.0060	0.0076	0.0089	0.0097
60	0.0087	0.0054	0.0019	-0.0015	-0.0044	-0.0064	-0.0072	-0.0068	-0.0056	-0.0036	-0.0027	-0.0011	0.0009	0.0030	0.0052	0.0071	0.0087	0.0099
61	0.0111	0.0075	0.0036	-0.0003	-0.0037	-0.0062	-0.0074	-0.0073	-0.0063	-0.0047	-0.0038	-0.0023	-0.0003	0.0019	0.0043	0.0065	0.0084	0.0099
62	0.0134	0.0098	0.0057	0.0014	-0.0024	-0.0052	-0.0068	-0.0072	-0.0065	-0.0052	-0.0046	-0.0033	-0.0013	0.0010	0.0034	0.0058	0.0079	0.0096

MP-2021 Mortality Improvement Scale - Male

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Age	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
63	0.0156	0.0120	0.0078	0.0035	-0.0005	-0.0036	-0.0056	-0.0064	-0.0062	-0.0053	-0.0050	-0.0038	-0.0020	0.0002	0.0026	0.0050	0.0073	0.0091
64	0.0175	0.0140	0.0100	0.0057	0.0017	-0.0016	-0.0038	-0.0050	-0.0053	-0.0049	-0.0048	-0.0039	-0.0024	-0.0003	0.0020	0.0044	0.0066	0.0086
65	0.0191	0.0158	0.0120	0.0079	0.0040	0.0007	-0.0017	-0.0032	-0.0039	-0.0040	-0.0042	-0.0036	-0.0023	-0.0005	0.0016	0.0038	0.0060	0.0080
66	0.0203	0.0172	0.0137	0.0100	0.0063	0.0031	0.0006	-0.0012	-0.0022	-0.0027	-0.0031	-0.0028	-0.0019	-0.0004	0.0014	0.0035	0.0055	0.0074
67	0.0213	0.0184	0.0152	0.0117	0.0083	0.0052	0.0027	0.0009	-0.0003	-0.0010	-0.0016	-0.0016	-0.0010	0.0000	0.0015	0.0033	0.0052	0.0069
68	0.0220	0.0193	0.0163	0.0131	0.0099	0.0071	0.0047	0.0029	0.0017	0.0009	0.0001	-0.0001	0.0001	0.0008	0.0019	0.0033	0.0049	0.0065
69	0.0226	0.0200	0.0171	0.0141	0.0112	0.0085	0.0063	0.0047	0.0035	0.0028	0.0020	0.0015	0.0014	0.0018	0.0025	0.0035	0.0047	0.0061
70	0.0230	0.0205	0.0177	0.0148	0.0121	0.0096	0.0076	0.0061	0.0052	0.0046	0.0038	0.0032	0.0029	0.0029	0.0032	0.0039	0.0048	0.0059
71	0.0232	0.0208	0.0180	0.0153	0.0126	0.0103	0.0085	0.0073	0.0065	0.0061	0.0054	0.0048	0.0043	0.0041	0.0041	0.0044	0.0050	0.0058
72	0.0233	0.0209	0.0182	0.0155	0.0129	0.0108	0.0091	0.0081	0.0075	0.0073	0.0068	0.0062	0.0057	0.0053	0.0050	0.0050	0.0053	0.0058
73	0.0233	0.0209	0.0183	0.0156	0.0131	0.0110	0.0095	0.0086	0.0081	0.0081	0.0078	0.0073	0.0068	0.0063	0.0060	0.0057	0.0058	0.0060
74	0.0232	0.0208	0.0182	0.0155	0.0131	0.0111	0.0096	0.0088	0.0085	0.0086	0.0084	0.0081	0.0077	0.0072	0.0068	0.0065	0.0063	0.0063
75	0.0229	0.0206	0.0180	0.0154	0.0130	0.0111	0.0097	0.0089	0.0086	0.0087	0.0087	0.0085	0.0083	0.0079	0.0075	0.0071	0.0069	0.0067
76	0.0225	0.0203	0.0178	0.0152	0.0129	0.0110	0.0096	0.0088	0.0085	0.0086	0.0087	0.0087	0.0086	0.0084	0.0081	0.0077	0.0074	0.0072
77	0.0221	0.0199	0.0175	0.0150	0.0127	0.0108	0.0094	0.0086	0.0083	0.0084	0.0085	0.0087	0.0087	0.0086	0.0085	0.0082	0.0079	0.0076
78	0.0215	0.0195	0.0171	0.0147	0.0125	0.0106	0.0093	0.0084	0.0080	0.0080	0.0082	0.0084	0.0086	0.0087	0.0086	0.0085	0.0083	0.0081
79	0.0209	0.0189	0.0167	0.0144	0.0122	0.0104	0.0091	0.0082	0.0077	0.0076	0.0078	0.0081	0.0083	0.0085	0.0086	0.0087	0.0086	0.0084
80	0.0202	0.0184	0.0162	0.0140	0.0120	0.0102	0.0088	0.0079	0.0074	0.0071	0.0074	0.0077	0.0080	0.0083	0.0085	0.0087	0.0087	0.0086
81	0.0195	0.0178	0.0157	0.0136	0.0117	0.0100	0.0086	0.0076	0.0070	0.0066	0.0069	0.0072	0.0076	0.0079	0.0082	0.0084	0.0086	0.0086
82	0.0188	0.0171	0.0152	0.0132	0.0113	0.0097	0.0083	0.0073	0.0066	0.0061	0.0064	0.0067	0.0071	0.0075	0.0079	0.0081	0.0083	0.0084
83	0.0181	0.0165	0.0147	0.0128	0.0110	0.0094	0.0081	0.0070	0.0062	0.0056	0.0059	0.0063	0.0067	0.0071	0.0074	0.0078	0.0080	0.0081
84	0.0173	0.0159	0.0141	0.0123	0.0106	0.0091	0.0078	0.0067	0.0059	0.0052	0.0054	0.0058	0.0062	0.0066	0.0070	0.0074	0.0077	0.0078
85	0.0166	0.0152	0.0136	0.0119	0.0102	0.0087	0.0074	0.0064	0.0055	0.0047	0.0050	0.0053	0.0057	0.0062	0.0066	0.0069	0.0073	0.0075
86	0.0158	0.0145	0.0130	0.0114	0.0098	0.0084	0.0071	0.0061	0.0051	0.0043	0.0046	0.0049	0.0053	0.0057	0.0061	0.0065	0.0068	0.0071
87	0.0150	0.0138	0.0124	0.0109	0.0095	0.0081	0.0069	0.0058	0.0048	0.0040	0.0042	0.0045	0.0049	0.0053	0.0057	0.0061	0.0064	0.0067
88	0.0141	0.0131	0.0118	0.0105	0.0091	0.0078	0.0066	0.0055	0.0046	0.0037	0.0039	0.0042	0.0045	0.0049	0.0053	0.0057	0.0060	0.0063
89	0.0132	0.0123	0.0112	0.0100	0.0087	0.0075	0.0064	0.0053	0.0044	0.0035	0.0036	0.0039	0.0042	0.0045	0.0049	0.0053	0.0056	0.0059
90	0.0122	0.0115	0.0106	0.0095	0.0084	0.0073	0.0062	0.0052	0.0042	0.0034	0.0035	0.0037	0.0039	0.0042	0.0046	0.0049	0.0052	0.0054
91	0.0112	0.0107	0.0100	0.0091	0.0081	0.0070	0.0060	0.0051	0.0042	0.0034	0.0034	0.0035	0.0037	0.0040	0.0043	0.0046	0.0048	0.0050
92	0.0101	0.0098	0.0093	0.0086	0.0077	0.0069	0.0060	0.0051	0.0043	0.0035	0.0035	0.0035	0.0036	0.0038	0.0040	0.0043	0.0045	0.0047
93	0.0090	0.0089	0.0086	0.0081	0.0074	0.0067	0.0060	0.0052	0.0045	0.0038	0.0037	0.0036	0.0036	0.0037	0.0039	0.0040	0.0042	0.0043
94	0.0078	0.0079	0.0079	0.0076	0.0071	0.0066	0.0060	0.0054	0.0048	0.0042	0.0040	0.0038	0.0038	0.0037	0.0037	0.0038	0.0039	0.0039
95	0.0065	0.0069	0.0071	0.0071	0.0069	0.0066	0.0062	0.0057	0.0052	0.0048	0.0045	0.0042	0.0040	0.0038	0.0037	0.0036	0.0036	0.0036
96	0.0062	0.0066	0.0067	0.0067	0.0065	0.0062	0.0058	0.0054	0.0050	0.0045	0.0046	0.0043	0.0040	0.0038	0.0036	0.0035	0.0034	0.0034
97	0.0059	0.0062	0.0064	0.0064	0.0062	0.0059	0.0055	0.0051	0.0047	0.0043	0.0044	0.0044	0.0041	0.0038	0.0035	0.0033	0.0032	0.0032
98	0.0055	0.0059	0.0060	0.0060	0.0058	0.0056	0.0052	0.0049	0.0045	0.0041	0.0042	0.0042	0.0042	0.0038	0.0035	0.0033	0.0031	0.0030
99	0.0052	0.0055	0.0057	0.0056	0.0055	0.0052	0.0049	0.0046	0.0042	0.0038	0.0039	0.0040	0.0040	0.0039	0.0036	0.0032	0.0030	0.0029
100	0.0049	0.0052	0.0053	0.0053	0.0051	0.0049	0.0046	0.0043	0.0039	0.0036	0.0037	0.0037	0.0037	0.0037	0.0037	0.0033	0.0030	0.0028
101	0.0046	0.0048	0.0050	0.0049	0.0048	0.0046	0.0043	0.0040	0.0037	0.0033	0.0034	0.0035	0.0035	0.0035	0.0035	0.0034	0.0030	0.0027
102	0.0042	0.0045	0.0046	0.0046	0.0045	0.0043	0.0040	0.0037	0.0034	0.0031	0.0032	0.0033	0.0033	0.0033	0.0032	0.0032	0.0031	0.0027
103	0.0039	0.0041	0.0043	0.0042	0.0041	0.0039	0.0037	0.0034	0.0031	0.0029	0.0030	0.0030	0.0031	0.0031	0.0030	0.0030	0.0029	0.0028
104	0.0036	0.0038	0.0039	0.0039	0.0038	0.0036	0.0034	0.0031	0.0029	0.0026	0.0027	0.0028	0.0028	0.0028	0.0028	0.0028	0.0027	0.0026
105	0.0033	0.0035	0.0035	0.0035	0.0034	0.0033	0.0031	0.0029	0.0026	0.0024	0.0025	0.0026	0.0026	0.0026	0.0026	0.0026	0.0025	0.0024

MP-2021 Mortality Improvement Scale - Male

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Age	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
106	0.0029	0.0031	0.0032	0.0032	0.0031	0.0029	0.0028	0.0026	0.0024	0.0021	0.0022	0.0023	0.0024	0.0024	0.0024	0.0024	0.0023	0.0022
107	0.0026	0.0028	0.0028	0.0028	0.0027	0.0026	0.0025	0.0023	0.0021	0.0019	0.0020	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021
108	0.0023	0.0024	0.0025	0.0025	0.0024	0.0023	0.0022	0.0020	0.0018	0.0017	0.0018	0.0018	0.0019	0.0019	0.0019	0.0019	0.0019	0.0019
109	0.0020	0.0021	0.0021	0.0021	0.0021	0.0020	0.0018	0.0017	0.0016	0.0014	0.0015	0.0016	0.0016	0.0017	0.0017	0.0017	0.0017	0.0016
110	0.0016	0.0017	0.0018	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0013	0.0014	0.0014	0.0014	0.0014	0.0014	0.0014	0.0014
111	0.0013	0.0014	0.0014	0.0014	0.0014	0.0013	0.0012	0.0011	0.0010	0.0010	0.0011	0.0011	0.0012	0.0012	0.0012	0.0012	0.0012	0.0012
112	0.0010	0.0010	0.0011	0.0011	0.0010	0.0010	0.0009	0.0009	0.0008	0.0007	0.0008	0.0009	0.0009	0.0010	0.0010	0.0010	0.0010	0.0010
113	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0006	0.0006	0.0005	0.0005	0.0006	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007
114	0.0003	0.0003	0.0004	0.0004	0.0003	0.0003	0.0003	0.0003	0.0003	0.0002	0.0003	0.0004	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0002	0.0002	0.0003	0.0003	0.0003	0.0003	0.0003
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0001	0.0002	0.0002	0.0002	0.0002	0.0002
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0001	0.0001
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Male

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Age	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037+
≤ 20	0.0055	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
21	0.0055	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
22	0.0055	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
23	0.0055	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
24	0.0055	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
25	0.0054	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
26	0.0054	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
27	0.0053	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
28	0.0053	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
29	0.0052	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
30	0.0051	0.0069	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
31	0.0047	0.0068	0.0079	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
32	0.0041	0.0065	0.0078	0.0089	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
33	0.0033	0.0060	0.0076	0.0088	0.0098	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
34	0.0024	0.0054	0.0072	0.0086	0.0097	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
35	0.0014	0.0046	0.0066	0.0083	0.0096	0.0106	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
36	0.0004	0.0037	0.0059	0.0078	0.0093	0.0105	0.0114	0.0121	0.0127	0.0131	0.0134	0.0135
37	-0.0006	0.0028	0.0052	0.0072	0.0089	0.0103	0.0113	0.0121	0.0127	0.0131	0.0134	0.0135
38	-0.0015	0.0020	0.0044	0.0066	0.0085	0.0100	0.0112	0.0121	0.0127	0.0131	0.0134	0.0135
39	-0.0023	0.0012	0.0037	0.0060	0.0080	0.0096	0.0110	0.0119	0.0127	0.0131	0.0134	0.0135
40	-0.0030	0.0004	0.0030	0.0054	0.0075	0.0093	0.0107	0.0118	0.0126	0.0131	0.0134	0.0135
41	-0.0037	-0.0002	0.0024	0.0048	0.0070	0.0089	0.0104	0.0116	0.0125	0.0131	0.0134	0.0135
42	-0.0042	-0.0008	0.0018	0.0043	0.0066	0.0085	0.0102	0.0115	0.0124	0.0130	0.0134	0.0135
43	-0.0045	-0.0013	0.0013	0.0038	0.0061	0.0082	0.0099	0.0113	0.0123	0.0130	0.0134	0.0135
44	-0.0047	-0.0017	0.0009	0.0034	0.0058	0.0079	0.0096	0.0111	0.0122	0.0130	0.0134	0.0135
45	-0.0046	-0.0019	0.0006	0.0031	0.0054	0.0076	0.0094	0.0109	0.0121	0.0129	0.0134	0.0135
46	-0.0043	-0.0019	0.0004	0.0028	0.0051	0.0073	0.0092	0.0108	0.0120	0.0129	0.0133	0.0135
47	-0.0038	-0.0017	0.0004	0.0027	0.0049	0.0071	0.0090	0.0106	0.0119	0.0128	0.0133	0.0135
48	-0.0030	-0.0013	0.0006	0.0027	0.0048	0.0069	0.0089	0.0105	0.0118	0.0128	0.0133	0.0135
49	-0.0019	-0.0006	0.0009	0.0028	0.0048	0.0069	0.0088	0.0104	0.0118	0.0127	0.0133	0.0135
50	-0.0007	0.0002	0.0015	0.0031	0.0049	0.0068	0.0087	0.0103	0.0117	0.0127	0.0133	0.0135
51	0.0006	0.0013	0.0022	0.0036	0.0052	0.0069	0.0087	0.0103	0.0117	0.0127	0.0133	0.0135
52	0.0020	0.0024	0.0031	0.0042	0.0055	0.0071	0.0087	0.0103	0.0116	0.0126	0.0133	0.0135
53	0.0035	0.0036	0.0041	0.0049	0.0060	0.0074	0.0089	0.0103	0.0116	0.0126	0.0133	0.0135
54	0.0049	0.0049	0.0051	0.0057	0.0066	0.0078	0.0091	0.0104	0.0117	0.0126	0.0133	0.0135
55	0.0062	0.0061	0.0061	0.0065	0.0073	0.0082	0.0094	0.0106	0.0117	0.0126	0.0133	0.0135
56	0.0075	0.0073	0.0072	0.0074	0.0079	0.0087	0.0097	0.0107	0.0118	0.0127	0.0133	0.0135
57	0.0086	0.0084	0.0082	0.0082	0.0086	0.0092	0.0100	0.0110	0.0119	0.0127	0.0133	0.0135
58	0.0095	0.0093	0.0091	0.0090	0.0092	0.0097	0.0104	0.0112	0.0120	0.0128	0.0133	0.0135
59	0.0101	0.0101	0.0099	0.0098	0.0099	0.0102	0.0107	0.0114	0.0122	0.0128	0.0133	0.0135
60	0.0106	0.0107	0.0105	0.0104	0.0104	0.0107	0.0110	0.0116	0.0122	0.0129	0.0133	0.0135
61	0.0108	0.0111	0.0110	0.0110	0.0110	0.0111	0.0114	0.0118	0.0123	0.0129	0.0133	0.0135
62	0.0108	0.0113	0.0113	0.0114	0.0114	0.0115	0.0117	0.0120	0.0124	0.0129	0.0133	0.0135

MP-2021 Mortality Improvement Scale - Male

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Age	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037+
63	0.0105	0.0112	0.0114	0.0115	0.0116	0.0117	0.0118	0.0121	0.0124	0.0128	0.0132	0.0134
64	0.0101	0.0109	0.0113	0.0116	0.0117	0.0118	0.0120	0.0122	0.0124	0.0127	0.0130	0.0132
65	0.0095	0.0105	0.0111	0.0115	0.0117	0.0119	0.0120	0.0122	0.0124	0.0127	0.0129	0.0131
66	0.0090	0.0100	0.0107	0.0113	0.0116	0.0119	0.0120	0.0122	0.0124	0.0126	0.0128	0.0129
67	0.0084	0.0095	0.0103	0.0109	0.0114	0.0117	0.0120	0.0122	0.0123	0.0125	0.0127	0.0128
68	0.0079	0.0090	0.0098	0.0106	0.0111	0.0116	0.0119	0.0121	0.0122	0.0124	0.0126	0.0127
69	0.0074	0.0085	0.0094	0.0101	0.0108	0.0113	0.0117	0.0119	0.0121	0.0123	0.0124	0.0125
70	0.0070	0.0080	0.0089	0.0097	0.0104	0.0110	0.0115	0.0118	0.0120	0.0122	0.0123	0.0124
71	0.0067	0.0076	0.0085	0.0093	0.0101	0.0107	0.0112	0.0116	0.0118	0.0120	0.0122	0.0123
72	0.0065	0.0073	0.0081	0.0090	0.0097	0.0104	0.0110	0.0114	0.0117	0.0119	0.0120	0.0121
73	0.0065	0.0071	0.0078	0.0086	0.0094	0.0101	0.0107	0.0112	0.0115	0.0117	0.0119	0.0120
74	0.0066	0.0070	0.0075	0.0083	0.0090	0.0098	0.0104	0.0109	0.0113	0.0116	0.0117	0.0118
75	0.0068	0.0070	0.0074	0.0080	0.0087	0.0095	0.0102	0.0107	0.0111	0.0114	0.0116	0.0117
76	0.0071	0.0072	0.0074	0.0079	0.0085	0.0092	0.0099	0.0105	0.0109	0.0112	0.0114	0.0116
77	0.0075	0.0074	0.0075	0.0078	0.0083	0.0089	0.0095	0.0102	0.0108	0.0111	0.0113	0.0114
78	0.0078	0.0077	0.0076	0.0078	0.0082	0.0087	0.0093	0.0099	0.0104	0.0109	0.0112	0.0113
79	0.0082	0.0080	0.0078	0.0079	0.0081	0.0085	0.0090	0.0096	0.0101	0.0106	0.0110	0.0111
80	0.0084	0.0082	0.0080	0.0080	0.0081	0.0084	0.0088	0.0093	0.0098	0.0103	0.0107	0.0110
81	0.0085	0.0083	0.0081	0.0080	0.0080	0.0082	0.0085	0.0089	0.0094	0.0099	0.0102	0.0105
82	0.0084	0.0082	0.0080	0.0079	0.0079	0.0080	0.0082	0.0086	0.0090	0.0094	0.0098	0.0101
83	0.0082	0.0081	0.0079	0.0078	0.0077	0.0078	0.0079	0.0082	0.0086	0.0090	0.0093	0.0096
84	0.0079	0.0078	0.0077	0.0076	0.0075	0.0075	0.0077	0.0079	0.0082	0.0085	0.0089	0.0091
85	0.0076	0.0075	0.0074	0.0074	0.0073	0.0073	0.0074	0.0075	0.0078	0.0081	0.0084	0.0087
86	0.0072	0.0072	0.0071	0.0071	0.0070	0.0070	0.0071	0.0072	0.0074	0.0076	0.0079	0.0082
87	0.0068	0.0069	0.0068	0.0067	0.0067	0.0067	0.0067	0.0068	0.0070	0.0072	0.0075	0.0077
88	0.0064	0.0065	0.0064	0.0064	0.0063	0.0063	0.0063	0.0064	0.0066	0.0068	0.0070	0.0073
89	0.0060	0.0061	0.0061	0.0060	0.0060	0.0059	0.0060	0.0060	0.0062	0.0063	0.0066	0.0068
90	0.0056	0.0057	0.0057	0.0057	0.0056	0.0056	0.0055	0.0056	0.0057	0.0059	0.0061	0.0063
91	0.0052	0.0053	0.0053	0.0053	0.0053	0.0052	0.0052	0.0052	0.0053	0.0054	0.0056	0.0059
92	0.0048	0.0049	0.0049	0.0049	0.0049	0.0049	0.0049	0.0049	0.0048	0.0050	0.0052	0.0054
93	0.0044	0.0045	0.0045	0.0045	0.0045	0.0045	0.0045	0.0045	0.0045	0.0045	0.0047	0.0049
94	0.0040	0.0041	0.0041	0.0041	0.0042	0.0042	0.0042	0.0042	0.0042	0.0042	0.0043	0.0045
95	0.0036	0.0037	0.0037	0.0038	0.0038	0.0038	0.0038	0.0038	0.0038	0.0039	0.0039	0.0040
96	0.0034	0.0034	0.0035	0.0035	0.0036	0.0036	0.0036	0.0036	0.0036	0.0037	0.0037	0.0038
97	0.0032	0.0032	0.0032	0.0033	0.0033	0.0033	0.0034	0.0034	0.0034	0.0035	0.0035	0.0036
98	0.0030	0.0030	0.0030	0.0030	0.0031	0.0031	0.0032	0.0032	0.0032	0.0033	0.0033	0.0034
99	0.0028	0.0028	0.0028	0.0028	0.0029	0.0029	0.0029	0.0030	0.0030	0.0031	0.0031	0.0032
100	0.0027	0.0026	0.0026	0.0026	0.0026	0.0027	0.0027	0.0028	0.0028	0.0028	0.0029	0.0030
101	0.0026	0.0024	0.0024	0.0024	0.0024	0.0025	0.0025	0.0025	0.0026	0.0026	0.0027	0.0028
102	0.0025	0.0023	0.0023	0.0022	0.0022	0.0022	0.0023	0.0023	0.0024	0.0024	0.0025	0.0026
103	0.0025	0.0023	0.0021	0.0021	0.0020	0.0020	0.0021	0.0021	0.0022	0.0022	0.0023	0.0024
104	0.0025	0.0022	0.0020	0.0019	0.0019	0.0019	0.0019	0.0019	0.0020	0.0020	0.0021	0.0022
105	0.0023	0.0022	0.0020	0.0018	0.0017	0.0017	0.0017	0.0017	0.0018	0.0018	0.0019	0.0020

MP-2021 Mortality Improvement Scale - Male

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Age	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037+
106	0.0021	0.0020	0.0019	0.0017	0.0016	0.0015	0.0015	0.0015	0.0016	0.0016	0.0017	0.0018
107	0.0020	0.0019	0.0018	0.0016	0.0015	0.0014	0.0013	0.0013	0.0014	0.0014	0.0015	0.0016
108	0.0018	0.0017	0.0016	0.0015	0.0014	0.0012	0.0012	0.0012	0.0012	0.0012	0.0013	0.0014
109	0.0016	0.0016	0.0015	0.0014	0.0012	0.0011	0.0010	0.0010	0.0010	0.0010	0.0011	0.0012
110	0.0014	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0008	0.0008	0.0009	0.0010
111	0.0012	0.0012	0.0012	0.0011	0.0010	0.0009	0.0008	0.0006	0.0006	0.0006	0.0007	0.0008
112	0.0010	0.0009	0.0009	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0005	0.0005	0.0006
113	0.0007	0.0007	0.0007	0.0007	0.0007	0.0006	0.0005	0.0004	0.0003	0.0003	0.0003	0.0004
114	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	0.0004	0.0003	0.0002	0.0002	0.0001	0.0002
115	0.0003	0.0003	0.0003	0.0003	0.0003	0.0003	0.0003	0.0002	0.0001	0.0001	0.0000	0.0000
116	0.0002	0.0002	0.0002	0.0002	0.0002	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
117	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
118	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Female

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
≤ 20	0.0667	0.0602	0.0537	0.0468	0.0398	0.0331	0.0269	0.0209	0.0149	0.0088	0.0025	-0.0035	-0.0089	-0.0131	-0.0160	-0.0173	-0.0165	-0.0135	-0.0084
21	0.0691	0.0618	0.0544	0.0468	0.0393	0.0322	0.0257	0.0196	0.0137	0.0079	0.0023	-0.0030	-0.0075	-0.0111	-0.0134	-0.0143	-0.0135	-0.0107	-0.0061
22	0.0710	0.0631	0.0551	0.0468	0.0388	0.0313	0.0244	0.0182	0.0125	0.0071	0.0022	-0.0023	-0.0060	-0.0088	-0.0105	-0.0111	-0.0103	-0.0079	-0.0037
23	0.0724	0.0641	0.0556	0.0469	0.0383	0.0303	0.0232	0.0169	0.0113	0.0064	0.0021	-0.0016	-0.0045	-0.0065	-0.0077	-0.0081	-0.0073	-0.0050	-0.0012
24	0.0732	0.0646	0.0558	0.0468	0.0378	0.0294	0.0220	0.0156	0.0102	0.0057	0.0020	-0.0009	-0.0030	-0.0044	-0.0052	-0.0052	-0.0044	-0.0023	0.0013
25	0.0734	0.0648	0.0558	0.0466	0.0373	0.0285	0.0208	0.0144	0.0091	0.0050	0.0019	-0.0004	-0.0018	-0.0026	-0.0029	-0.0028	-0.0018	0.0003	0.0037
26	0.0732	0.0645	0.0555	0.0461	0.0366	0.0275	0.0196	0.0132	0.0082	0.0044	0.0018	0.0000	-0.0009	-0.0013	-0.0012	-0.0008	0.0004	0.0026	0.0060
27	0.0725	0.0638	0.0548	0.0454	0.0357	0.0265	0.0186	0.0122	0.0074	0.0039	0.0016	0.0002	-0.0004	-0.0005	-0.0001	0.0007	0.0022	0.0045	0.0081
28	0.0714	0.0627	0.0538	0.0443	0.0347	0.0255	0.0176	0.0114	0.0068	0.0036	0.0014	0.0001	-0.0004	-0.0002	0.0005	0.0016	0.0035	0.0062	0.0099
29	0.0701	0.0614	0.0525	0.0431	0.0335	0.0245	0.0168	0.0108	0.0064	0.0033	0.0012	-0.0001	-0.0007	-0.0004	0.0005	0.0021	0.0044	0.0074	0.0115
30	0.0684	0.0598	0.0510	0.0418	0.0324	0.0237	0.0162	0.0104	0.0061	0.0030	0.0008	-0.0006	-0.0013	-0.0010	0.0001	0.0020	0.0048	0.0083	0.0126
31	0.0665	0.0581	0.0494	0.0405	0.0314	0.0230	0.0158	0.0101	0.0059	0.0028	0.0004	-0.0012	-0.0020	-0.0019	-0.0006	0.0017	0.0048	0.0086	0.0134
32	0.0643	0.0562	0.0479	0.0393	0.0307	0.0225	0.0156	0.0101	0.0058	0.0025	-0.0001	-0.0020	-0.0029	-0.0028	-0.0014	0.0010	0.0044	0.0086	0.0137
33	0.0620	0.0543	0.0464	0.0383	0.0301	0.0223	0.0156	0.0102	0.0058	0.0022	-0.0006	-0.0027	-0.0038	-0.0037	-0.0023	0.0002	0.0037	0.0081	0.0135
34	0.0596	0.0524	0.0451	0.0375	0.0298	0.0224	0.0158	0.0104	0.0058	0.0020	-0.0011	-0.0034	-0.0046	-0.0045	-0.0032	-0.0007	0.0028	0.0074	0.0130
35	0.0572	0.0506	0.0439	0.0369	0.0296	0.0226	0.0162	0.0107	0.0060	0.0019	-0.0015	-0.0039	-0.0052	-0.0052	-0.0040	-0.0016	0.0018	0.0064	0.0122
36	0.0548	0.0489	0.0428	0.0363	0.0296	0.0229	0.0167	0.0111	0.0062	0.0018	-0.0017	-0.0043	-0.0056	-0.0057	-0.0046	-0.0025	0.0007	0.0053	0.0111
37	0.0526	0.0473	0.0418	0.0359	0.0296	0.0233	0.0172	0.0116	0.0065	0.0020	-0.0018	-0.0044	-0.0058	-0.0060	-0.0051	-0.0032	-0.0002	0.0042	0.0100
38	0.0506	0.0458	0.0408	0.0354	0.0295	0.0235	0.0176	0.0120	0.0068	0.0022	-0.0016	-0.0043	-0.0059	-0.0062	-0.0055	-0.0038	-0.0010	0.0032	0.0089
39	0.0489	0.0444	0.0398	0.0348	0.0293	0.0236	0.0179	0.0124	0.0072	0.0026	-0.0012	-0.0040	-0.0057	-0.0062	-0.0058	-0.0043	-0.0016	0.0024	0.0079
40	0.0475	0.0433	0.0389	0.0341	0.0290	0.0235	0.0180	0.0127	0.0076	0.0030	-0.0008	-0.0036	-0.0054	-0.0062	-0.0059	-0.0045	-0.0021	0.0018	0.0070
41	0.0464	0.0422	0.0380	0.0334	0.0285	0.0232	0.0179	0.0127	0.0078	0.0034	-0.0003	-0.0032	-0.0051	-0.0060	-0.0058	-0.0046	-0.0023	0.0014	0.0064
42	0.0455	0.0414	0.0371	0.0326	0.0278	0.0227	0.0177	0.0127	0.0080	0.0037	0.0001	-0.0028	-0.0047	-0.0057	-0.0057	-0.0045	-0.0023	0.0012	0.0060
43	0.0447	0.0405	0.0362	0.0318	0.0270	0.0221	0.0172	0.0125	0.0081	0.0040	0.0005	-0.0024	-0.0043	-0.0054	-0.0054	-0.0043	-0.0021	0.0013	0.0058
44	0.0439	0.0397	0.0354	0.0309	0.0262	0.0215	0.0168	0.0123	0.0081	0.0042	0.0008	-0.0020	-0.0040	-0.0050	-0.0050	-0.0039	-0.0017	0.0016	0.0060
45	0.0429	0.0387	0.0345	0.0301	0.0255	0.0209	0.0164	0.0121	0.0081	0.0043	0.0010	-0.0017	-0.0036	-0.0046	-0.0045	-0.0034	-0.0012	0.0021	0.0063
46	0.0415	0.0376	0.0336	0.0294	0.0250	0.0205	0.0162	0.0121	0.0081	0.0045	0.0012	-0.0014	-0.0032	-0.0041	-0.0040	-0.0028	-0.0005	0.0027	0.0067
47	0.0398	0.0362	0.0326	0.0288	0.0246	0.0204	0.0162	0.0122	0.0083	0.0047	0.0015	-0.0011	-0.0029	-0.0036	-0.0034	-0.0021	0.0001	0.0033	0.0072
48	0.0378	0.0347	0.0316	0.0282	0.0245	0.0204	0.0164	0.0124	0.0087	0.0051	0.0019	-0.0007	-0.0024	-0.0031	-0.0028	-0.0015	0.0008	0.0039	0.0077
49	0.0355	0.0331	0.0306	0.0277	0.0244	0.0207	0.0168	0.0129	0.0092	0.0056	0.0025	-0.0001	-0.0019	-0.0026	-0.0023	-0.0010	0.0013	0.0043	0.0080
50	0.0334	0.0315	0.0296	0.0272	0.0243	0.0209	0.0172	0.0135	0.0099	0.0064	0.0032	0.0006	-0.0012	-0.0020	-0.0017	-0.0005	0.0016	0.0044	0.0080
51	0.0315	0.0301	0.0286	0.0267	0.0242	0.0211	0.0177	0.0142	0.0107	0.0073	0.0042	0.0015	-0.0004	-0.0013	-0.0013	-0.0003	0.0016	0.0044	0.0078
52	0.0300	0.0290	0.0278	0.0261	0.0239	0.0211	0.0180	0.0148	0.0115	0.0083	0.0052	0.0026	0.0005	-0.0006	-0.0008	-0.0001	0.0015	0.0040	0.0073
53	0.0291	0.0282	0.0270	0.0255	0.0235	0.0209	0.0181	0.0152	0.0123	0.0093	0.0064	0.0037	0.0016	0.0002	-0.0004	0.0000	0.0013	0.0036	0.0067
54	0.0288	0.0277	0.0264	0.0249	0.0228	0.0205	0.0179	0.0154	0.0128	0.0102	0.0075	0.0049	0.0026	0.0010	0.0002	0.0002	0.0011	0.0031	0.0061
55	0.0290	0.0276	0.0260	0.0242	0.0221	0.0198	0.0175	0.0153	0.0131	0.0108	0.0083	0.0059	0.0037	0.0020	0.0009	0.0005	0.0012	0.0029	0.0056
56	0.0295	0.0276	0.0257	0.0236	0.0212	0.0189	0.0168	0.0148	0.0130	0.0110	0.0089	0.0067	0.0047	0.0030	0.0018	0.0012	0.0016	0.0030	0.0054
57	0.0301	0.0278	0.0254	0.0230	0.0204	0.0180	0.0158	0.0141	0.0124	0.0108	0.0091	0.0073	0.0055	0.0041	0.0029	0.0023	0.0024	0.0035	0.0057
58	0.0306	0.0279	0.0252	0.0224	0.0196	0.0170	0.0148	0.0131	0.0116	0.0103	0.0089	0.0075	0.0063	0.0052	0.0042	0.0037	0.0037	0.0046	0.0064
59	0.0309	0.0279	0.0249	0.0218	0.0188	0.0160	0.0137	0.0119	0.0106	0.0095	0.0085	0.0076	0.0069	0.0063	0.0057	0.0054	0.0054	0.0061	0.0076
60	0.0309	0.0277	0.0245	0.0212	0.0180	0.0151	0.0127	0.0109	0.0096	0.0087	0.0080	0.0076	0.0074	0.0073	0.0073	0.0072	0.0074	0.0080	0.0091
61	0.0304	0.0271	0.0238	0.0205	0.0172	0.0143	0.0118	0.0100	0.0087	0.0080	0.0076	0.0076	0.0079	0.0083	0.0087	0.0091	0.0095	0.0100	0.0110
62	0.0296	0.0263	0.0230	0.0197	0.0165	0.0136	0.0112	0.0094	0.0082	0.0075	0.0074	0.0076	0.0083	0.0091	0.0100	0.0108	0.0115	0.0121	0.0129

MP-2021 Mortality Improvement Scale - Female

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
63	0.0284	0.0253	0.0221	0.0189	0.0159	0.0131	0.0108	0.0091	0.0080	0.0074	0.0074	0.0079	0.0087	0.0099	0.0111	0.0123	0.0132	0.0140	0.0147
64	0.0271	0.0241	0.0211	0.0182	0.0153	0.0127	0.0107	0.0091	0.0082	0.0077	0.0077	0.0082	0.0092	0.0105	0.0120	0.0134	0.0147	0.0156	0.0163
65	0.0256	0.0229	0.0202	0.0175	0.0149	0.0126	0.0108	0.0095	0.0086	0.0082	0.0082	0.0087	0.0097	0.0111	0.0126	0.0143	0.0157	0.0169	0.0176
66	0.0243	0.0218	0.0194	0.0170	0.0146	0.0126	0.0111	0.0100	0.0093	0.0089	0.0090	0.0094	0.0103	0.0116	0.0131	0.0148	0.0164	0.0177	0.0185
67	0.0231	0.0210	0.0188	0.0166	0.0146	0.0129	0.0115	0.0106	0.0100	0.0097	0.0097	0.0101	0.0108	0.0120	0.0134	0.0151	0.0167	0.0181	0.0191
68	0.0223	0.0203	0.0184	0.0165	0.0147	0.0132	0.0120	0.0112	0.0107	0.0105	0.0105	0.0107	0.0114	0.0123	0.0136	0.0152	0.0168	0.0182	0.0193
69	0.0217	0.0200	0.0183	0.0166	0.0150	0.0136	0.0125	0.0118	0.0114	0.0111	0.0111	0.0113	0.0118	0.0126	0.0137	0.0151	0.0166	0.0181	0.0193
70	0.0213	0.0198	0.0183	0.0168	0.0153	0.0140	0.0130	0.0123	0.0119	0.0117	0.0116	0.0118	0.0122	0.0128	0.0138	0.0149	0.0163	0.0178	0.0191
71	0.0211	0.0197	0.0183	0.0169	0.0156	0.0144	0.0134	0.0127	0.0123	0.0120	0.0120	0.0121	0.0124	0.0129	0.0137	0.0147	0.0160	0.0174	0.0189
72	0.0209	0.0196	0.0183	0.0170	0.0157	0.0146	0.0136	0.0129	0.0125	0.0122	0.0121	0.0122	0.0124	0.0129	0.0135	0.0145	0.0157	0.0171	0.0187
73	0.0207	0.0195	0.0182	0.0169	0.0157	0.0146	0.0137	0.0130	0.0125	0.0123	0.0121	0.0121	0.0123	0.0127	0.0134	0.0142	0.0154	0.0169	0.0185
74	0.0204	0.0191	0.0179	0.0167	0.0155	0.0144	0.0135	0.0129	0.0124	0.0121	0.0119	0.0119	0.0121	0.0125	0.0132	0.0141	0.0153	0.0168	0.0185
75	0.0198	0.0186	0.0174	0.0162	0.0150	0.0140	0.0131	0.0125	0.0121	0.0118	0.0116	0.0116	0.0118	0.0123	0.0130	0.0139	0.0152	0.0168	0.0185
76	0.0190	0.0178	0.0166	0.0154	0.0143	0.0133	0.0125	0.0119	0.0116	0.0113	0.0112	0.0113	0.0115	0.0120	0.0128	0.0139	0.0152	0.0168	0.0186
77	0.0180	0.0168	0.0156	0.0144	0.0133	0.0124	0.0117	0.0112	0.0109	0.0107	0.0107	0.0108	0.0112	0.0118	0.0127	0.0138	0.0153	0.0169	0.0187
78	0.0166	0.0155	0.0143	0.0132	0.0122	0.0113	0.0106	0.0102	0.0100	0.0099	0.0101	0.0104	0.0109	0.0117	0.0126	0.0139	0.0153	0.0170	0.0189
79	0.0150	0.0140	0.0129	0.0118	0.0108	0.0100	0.0094	0.0091	0.0090	0.0091	0.0094	0.0099	0.0106	0.0115	0.0126	0.0139	0.0155	0.0172	0.0191
80	0.0133	0.0122	0.0112	0.0102	0.0093	0.0086	0.0080	0.0078	0.0079	0.0081	0.0087	0.0094	0.0103	0.0113	0.0126	0.0140	0.0156	0.0174	0.0193
81	0.0113	0.0104	0.0095	0.0086	0.0077	0.0071	0.0066	0.0065	0.0067	0.0072	0.0079	0.0088	0.0099	0.0112	0.0126	0.0141	0.0158	0.0176	0.0195
82	0.0093	0.0085	0.0076	0.0068	0.0061	0.0055	0.0052	0.0052	0.0055	0.0061	0.0070	0.0082	0.0095	0.0109	0.0125	0.0142	0.0160	0.0178	0.0197
83	0.0072	0.0065	0.0057	0.0050	0.0044	0.0040	0.0038	0.0039	0.0044	0.0051	0.0062	0.0075	0.0090	0.0107	0.0125	0.0143	0.0162	0.0181	0.0199
84	0.0051	0.0044	0.0038	0.0033	0.0028	0.0025	0.0024	0.0027	0.0033	0.0042	0.0054	0.0069	0.0086	0.0104	0.0124	0.0144	0.0164	0.0183	0.0201
85	0.0029	0.0024	0.0019	0.0015	0.0012	0.0010	0.0011	0.0015	0.0023	0.0033	0.0047	0.0063	0.0081	0.0102	0.0123	0.0144	0.0165	0.0185	0.0203
86	0.0007	0.0004	0.0001	-0.0002	-0.0003	-0.0003	0.0000	0.0005	0.0014	0.0025	0.0040	0.0058	0.0078	0.0099	0.0122	0.0144	0.0166	0.0186	0.0203
87	-0.0015	-0.0016	-0.0017	-0.0018	-0.0017	-0.0015	-0.0011	-0.0004	0.0006	0.0019	0.0035	0.0053	0.0074	0.0097	0.0121	0.0144	0.0166	0.0186	0.0203
88	-0.0036	-0.0035	-0.0034	-0.0032	-0.0030	-0.0026	-0.0020	-0.0011	0.0000	0.0014	0.0031	0.0050	0.0072	0.0096	0.0120	0.0143	0.0166	0.0185	0.0202
89	-0.0057	-0.0053	-0.0050	-0.0046	-0.0041	-0.0035	-0.0028	-0.0017	-0.0005	0.0010	0.0028	0.0048	0.0071	0.0095	0.0119	0.0143	0.0165	0.0184	0.0199
90	-0.0076	-0.0071	-0.0065	-0.0059	-0.0052	-0.0043	-0.0033	-0.0022	-0.0008	0.0008	0.0027	0.0048	0.0071	0.0094	0.0119	0.0142	0.0163	0.0181	0.0196
91	-0.0096	-0.0087	-0.0078	-0.0070	-0.0060	-0.0050	-0.0038	-0.0024	-0.0009	0.0008	0.0028	0.0049	0.0071	0.0095	0.0118	0.0140	0.0161	0.0178	0.0192
92	-0.0114	-0.0102	-0.0091	-0.0079	-0.0067	-0.0054	-0.0040	-0.0025	-0.0008	0.0010	0.0030	0.0051	0.0073	0.0096	0.0118	0.0139	0.0158	0.0174	0.0186
93	-0.0131	-0.0116	-0.0102	-0.0087	-0.0072	-0.0057	-0.0041	-0.0024	-0.0006	0.0014	0.0034	0.0055	0.0076	0.0098	0.0118	0.0138	0.0155	0.0169	0.0180
94	-0.0146	-0.0129	-0.0111	-0.0094	-0.0076	-0.0058	-0.0040	-0.0021	-0.0001	0.0019	0.0039	0.0060	0.0080	0.0100	0.0119	0.0136	0.0151	0.0164	0.0173
95	-0.0161	-0.0140	-0.0120	-0.0099	-0.0078	-0.0058	-0.0037	-0.0016	0.0005	0.0025	0.0046	0.0066	0.0085	0.0103	0.0120	0.0135	0.0147	0.0157	0.0165
96	-0.0153	-0.0133	-0.0114	-0.0094	-0.0074	-0.0055	-0.0035	-0.0015	0.0005	0.0024	0.0044	0.0063	0.0081	0.0098	0.0114	0.0128	0.0140	0.0150	0.0157
97	-0.0145	-0.0126	-0.0108	-0.0089	-0.0070	-0.0052	-0.0033	-0.0014	0.0004	0.0023	0.0041	0.0059	0.0077	0.0093	0.0108	0.0121	0.0133	0.0142	0.0148
98	-0.0137	-0.0119	-0.0102	-0.0084	-0.0067	-0.0049	-0.0031	-0.0014	0.0004	0.0022	0.0039	0.0056	0.0072	0.0088	0.0102	0.0115	0.0125	0.0134	0.0140
99	-0.0129	-0.0112	-0.0096	-0.0079	-0.0063	-0.0046	-0.0029	-0.0013	0.0004	0.0020	0.0037	0.0053	0.0068	0.0083	0.0096	0.0108	0.0118	0.0126	0.0132
100	-0.0121	-0.0105	-0.0090	-0.0074	-0.0059	-0.0043	-0.0028	-0.0012	0.0004	0.0019	0.0034	0.0049	0.0064	0.0077	0.0090	0.0101	0.0111	0.0118	0.0124
101	-0.0113	-0.0098	-0.0084	-0.0069	-0.0055	-0.0040	-0.0026	-0.0011	0.0003	0.0018	0.0032	0.0046	0.0060	0.0072	0.0084	0.0094	0.0103	0.0110	0.0115
102	-0.0105	-0.0091	-0.0078	-0.0064	-0.0051	-0.0037	-0.0024	-0.0010	0.0003	0.0017	0.0030	0.0043	0.0055	0.0067	0.0078	0.0088	0.0096	0.0102	0.0107
103	-0.0096	-0.0084	-0.0072	-0.0059	-0.0047	-0.0035	-0.0022	-0.0010	0.0003	0.0015	0.0028	0.0040	0.0051	0.0062	0.0072	0.0081	0.0088	0.0094	0.0099
104	-0.0088	-0.0077	-0.0066	-0.0054	-0.0043	-0.0032	-0.0020	-0.0009	0.0003	0.0014	0.0025	0.0036	0.0047	0.0057	0.0066	0.0074	0.0081	0.0087	0.0091
105	-0.0080	-0.0070	-0.0060	-0.0049	-0.0039	-0.0029	-0.0018	-0.0008	0.0002	0.0013	0.0023	0.0033	0.0043	0.0052	0.0060	0.0067	0.0074	0.0079	0.0082

MP-2021 Mortality Improvement Scale - Female

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
106	-0.0072	-0.0063	-0.0054	-0.0045	-0.0035	-0.0026	-0.0017	-0.0007	0.0002	0.0011	0.0021	0.0030	0.0038	0.0046	0.0054	0.0061	0.0066	0.0071	0.0074
107	-0.0064	-0.0056	-0.0048	-0.0040	-0.0031	-0.0023	-0.0015	-0.0006	0.0002	0.0010	0.0018	0.0026	0.0034	0.0041	0.0048	0.0054	0.0059	0.0063	0.0066
108	-0.0056	-0.0049	-0.0042	-0.0035	-0.0027	-0.0020	-0.0013	-0.0006	0.0002	0.0009	0.0016	0.0023	0.0030	0.0036	0.0042	0.0047	0.0052	0.0055	0.0058
109	-0.0048	-0.0042	-0.0036	-0.0030	-0.0023	-0.0017	-0.0011	-0.0005	0.0001	0.0008	0.0014	0.0020	0.0026	0.0031	0.0036	0.0040	0.0044	0.0047	0.0049
110	-0.0040	-0.0035	-0.0030	-0.0025	-0.0020	-0.0014	-0.0009	-0.0004	0.0001	0.0006	0.0011	0.0016	0.0021	0.0026	0.0030	0.0034	0.0037	0.0039	0.0041
111	-0.0032	-0.0028	-0.0024	-0.0020	-0.0016	-0.0012	-0.0007	-0.0003	0.0001	0.0005	0.0009	0.0013	0.0017	0.0021	0.0024	0.0027	0.0029	0.0031	0.0033
112	-0.0024	-0.0021	-0.0018	-0.0015	-0.0012	-0.0009	-0.0006	-0.0002	0.0001	0.0004	0.0007	0.0010	0.0013	0.0015	0.0018	0.0020	0.0022	0.0024	0.0025
113	-0.0016	-0.0014	-0.0012	-0.0010	-0.0008	-0.0006	-0.0004	-0.0002	0.0000	0.0003	0.0005	0.0007	0.0009	0.0010	0.0012	0.0013	0.0015	0.0016	0.0016
114	-0.0008	-0.0007	-0.0006	-0.0005	-0.0004	-0.0003	-0.0002	-0.0001	0.0000	0.0001	0.0002	0.0003	0.0004	0.0005	0.0006	0.0007	0.0007	0.0008	0.0008
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Female

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
≤ 20	-0.0019	0.0051	0.0115	0.0167	0.0198	0.0210	0.0209	0.0207	0.0215	0.0231	0.0247	0.0251	0.0236	0.0200	0.0152	0.0105	0.0070	0.0055	0.0058
21	-0.0002	0.0063	0.0123	0.0171	0.0201	0.0212	0.0212	0.0210	0.0215	0.0229	0.0243	0.0247	0.0234	0.0201	0.0156	0.0111	0.0076	0.0059	0.0060
22	0.0018	0.0078	0.0135	0.0180	0.0209	0.0220	0.0219	0.0215	0.0217	0.0227	0.0237	0.0240	0.0228	0.0197	0.0154	0.0109	0.0073	0.0054	0.0053
23	0.0039	0.0096	0.0150	0.0194	0.0222	0.0232	0.0230	0.0223	0.0220	0.0225	0.0231	0.0231	0.0218	0.0188	0.0145	0.0099	0.0061	0.0041	0.0040
24	0.0062	0.0117	0.0169	0.0212	0.0239	0.0248	0.0244	0.0234	0.0226	0.0224	0.0225	0.0221	0.0205	0.0173	0.0129	0.0081	0.0041	0.0019	0.0019
25	0.0084	0.0138	0.0191	0.0233	0.0259	0.0268	0.0262	0.0248	0.0235	0.0226	0.0220	0.0210	0.0190	0.0155	0.0108	0.0057	0.0014	-0.0008	-0.0006
26	0.0106	0.0160	0.0213	0.0256	0.0283	0.0291	0.0284	0.0266	0.0247	0.0231	0.0216	0.0199	0.0174	0.0134	0.0082	0.0028	-0.0016	-0.0038	-0.0034
27	0.0128	0.0182	0.0236	0.0279	0.0307	0.0317	0.0308	0.0288	0.0263	0.0239	0.0216	0.0191	0.0157	0.0111	0.0054	-0.0003	-0.0048	-0.0068	-0.0062
28	0.0148	0.0202	0.0257	0.0303	0.0333	0.0343	0.0334	0.0312	0.0282	0.0251	0.0219	0.0184	0.0142	0.0088	0.0027	-0.0033	-0.0077	-0.0097	-0.0088
29	0.0165	0.0221	0.0277	0.0325	0.0357	0.0369	0.0361	0.0337	0.0303	0.0265	0.0225	0.0181	0.0130	0.0069	0.0003	-0.0058	-0.0102	-0.0120	-0.0111
30	0.0179	0.0237	0.0295	0.0345	0.0380	0.0394	0.0387	0.0362	0.0325	0.0282	0.0234	0.0182	0.0123	0.0056	-0.0014	-0.0077	-0.0121	-0.0138	-0.0129
31	0.0189	0.0249	0.0309	0.0362	0.0400	0.0416	0.0410	0.0386	0.0347	0.0299	0.0246	0.0187	0.0122	0.0050	-0.0024	-0.0087	-0.0131	-0.0149	-0.0142
32	0.0195	0.0258	0.0320	0.0376	0.0416	0.0434	0.0430	0.0406	0.0366	0.0316	0.0259	0.0197	0.0127	0.0052	-0.0023	-0.0087	-0.0131	-0.0152	-0.0149
33	0.0197	0.0263	0.0328	0.0385	0.0428	0.0448	0.0445	0.0422	0.0382	0.0332	0.0274	0.0210	0.0139	0.0063	-0.0012	-0.0077	-0.0123	-0.0147	-0.0149
34	0.0195	0.0263	0.0331	0.0391	0.0434	0.0457	0.0455	0.0433	0.0395	0.0346	0.0289	0.0226	0.0156	0.0081	0.0007	-0.0058	-0.0106	-0.0134	-0.0142
35	0.0189	0.0260	0.0330	0.0391	0.0436	0.0460	0.0461	0.0441	0.0405	0.0358	0.0304	0.0243	0.0177	0.0105	0.0033	-0.0031	-0.0081	-0.0113	-0.0128
36	0.0180	0.0253	0.0324	0.0386	0.0433	0.0458	0.0461	0.0443	0.0411	0.0368	0.0318	0.0261	0.0199	0.0131	0.0063	0.0000	-0.0050	-0.0087	-0.0107
37	0.0169	0.0243	0.0315	0.0377	0.0425	0.0452	0.0457	0.0443	0.0414	0.0375	0.0330	0.0278	0.0220	0.0157	0.0093	0.0034	-0.0016	-0.0055	-0.0080
38	0.0157	0.0231	0.0302	0.0365	0.0413	0.0441	0.0449	0.0439	0.0414	0.0381	0.0340	0.0292	0.0240	0.0182	0.0123	0.0068	0.0020	-0.0019	-0.0049
39	0.0145	0.0217	0.0287	0.0350	0.0398	0.0428	0.0438	0.0432	0.0412	0.0383	0.0346	0.0304	0.0256	0.0203	0.0150	0.0100	0.0055	0.0017	-0.0015
40	0.0134	0.0204	0.0272	0.0334	0.0382	0.0413	0.0426	0.0423	0.0407	0.0382	0.0349	0.0311	0.0267	0.0220	0.0172	0.0128	0.0087	0.0051	0.0018
41	0.0125	0.0191	0.0257	0.0317	0.0365	0.0397	0.0412	0.0411	0.0399	0.0377	0.0348	0.0313	0.0274	0.0232	0.0190	0.0151	0.0115	0.0082	0.0050
42	0.0117	0.0181	0.0244	0.0302	0.0348	0.0381	0.0397	0.0398	0.0388	0.0369	0.0343	0.0311	0.0276	0.0240	0.0203	0.0169	0.0138	0.0107	0.0077
43	0.0113	0.0172	0.0232	0.0288	0.0333	0.0365	0.0381	0.0384	0.0375	0.0357	0.0333	0.0305	0.0274	0.0242	0.0211	0.0182	0.0154	0.0127	0.0100
44	0.0111	0.0167	0.0223	0.0275	0.0319	0.0349	0.0365	0.0368	0.0359	0.0343	0.0320	0.0295	0.0268	0.0241	0.0214	0.0189	0.0165	0.0141	0.0117
45	0.0111	0.0163	0.0216	0.0265	0.0306	0.0334	0.0349	0.0350	0.0342	0.0325	0.0304	0.0282	0.0258	0.0235	0.0212	0.0190	0.0170	0.0150	0.0130
46	0.0113	0.0162	0.0211	0.0257	0.0294	0.0320	0.0332	0.0332	0.0323	0.0307	0.0287	0.0266	0.0246	0.0225	0.0205	0.0186	0.0169	0.0153	0.0138
47	0.0116	0.0162	0.0208	0.0249	0.0283	0.0305	0.0315	0.0313	0.0304	0.0288	0.0269	0.0250	0.0231	0.0212	0.0194	0.0178	0.0165	0.0153	0.0142
48	0.0119	0.0162	0.0205	0.0243	0.0273	0.0291	0.0298	0.0295	0.0285	0.0269	0.0251	0.0232	0.0214	0.0197	0.0181	0.0167	0.0157	0.0149	0.0143
49	0.0120	0.0162	0.0202	0.0237	0.0263	0.0279	0.0283	0.0278	0.0266	0.0251	0.0233	0.0214	0.0197	0.0180	0.0165	0.0154	0.0147	0.0144	0.0142
50	0.0120	0.0161	0.0199	0.0232	0.0255	0.0267	0.0269	0.0263	0.0250	0.0234	0.0215	0.0197	0.0178	0.0162	0.0148	0.0139	0.0136	0.0136	0.0139
51	0.0117	0.0157	0.0195	0.0226	0.0247	0.0258	0.0258	0.0250	0.0235	0.0218	0.0198	0.0179	0.0160	0.0144	0.0132	0.0125	0.0124	0.0128	0.0134
52	0.0112	0.0152	0.0189	0.0220	0.0241	0.0251	0.0249	0.0239	0.0223	0.0203	0.0182	0.0161	0.0142	0.0127	0.0117	0.0112	0.0114	0.0120	0.0128
53	0.0105	0.0145	0.0183	0.0214	0.0235	0.0245	0.0243	0.0231	0.0213	0.0190	0.0166	0.0144	0.0125	0.0111	0.0103	0.0101	0.0104	0.0112	0.0121
54	0.0097	0.0137	0.0175	0.0207	0.0230	0.0241	0.0238	0.0225	0.0204	0.0178	0.0151	0.0128	0.0109	0.0097	0.0091	0.0091	0.0095	0.0104	0.0114
55	0.0091	0.0130	0.0168	0.0201	0.0224	0.0236	0.0233	0.0219	0.0196	0.0167	0.0138	0.0113	0.0095	0.0084	0.0080	0.0082	0.0088	0.0097	0.0107
56	0.0087	0.0124	0.0161	0.0194	0.0218	0.0230	0.0228	0.0213	0.0188	0.0157	0.0126	0.0101	0.0082	0.0072	0.0070	0.0074	0.0081	0.0090	0.0100
57	0.0086	0.0120	0.0155	0.0187	0.0210	0.0222	0.0220	0.0205	0.0179	0.0148	0.0116	0.0090	0.0072	0.0062	0.0061	0.0066	0.0075	0.0084	0.0095
58	0.0089	0.0120	0.0151	0.0180	0.0202	0.0213	0.0210	0.0195	0.0170	0.0139	0.0107	0.0080	0.0062	0.0053	0.0053	0.0059	0.0069	0.0080	0.0091
59	0.0097	0.0122	0.0149	0.0174	0.0193	0.0201	0.0198	0.0183	0.0159	0.0129	0.0098	0.0072	0.0054	0.0045	0.0046	0.0052	0.0063	0.0075	0.0087
60	0.0108	0.0128	0.0150	0.0169	0.0184	0.0190	0.0185	0.0170	0.0147	0.0119	0.0090	0.0065	0.0047	0.0038	0.0039	0.0046	0.0058	0.0072	0.0085
61	0.0122	0.0137	0.0153	0.0166	0.0176	0.0178	0.0172	0.0157	0.0135	0.0109	0.0082	0.0058	0.0041	0.0032	0.0033	0.0041	0.0054	0.0068	0.0082
62	0.0137	0.0147	0.0157	0.0165	0.0170	0.0168	0.0159	0.0143	0.0122	0.0097	0.0072	0.0050	0.0034	0.0027	0.0028	0.0036	0.0050	0.0065	0.0080

MP-2021 Mortality Improvement Scale - Female

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Age	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
63	0.0153	0.0158	0.0163	0.0167	0.0166	0.0161	0.0149	0.0131	0.0110	0.0086	0.0063	0.0042	0.0028	0.0022	0.0023	0.0032	0.0047	0.0063	0.0077
64	0.0167	0.0169	0.0171	0.0170	0.0166	0.0156	0.0141	0.0121	0.0099	0.0075	0.0053	0.0035	0.0022	0.0017	0.0020	0.0029	0.0044	0.0060	0.0075
65	0.0179	0.0180	0.0179	0.0175	0.0168	0.0155	0.0136	0.0114	0.0090	0.0066	0.0044	0.0028	0.0017	0.0013	0.0017	0.0027	0.0042	0.0058	0.0072
66	0.0189	0.0189	0.0187	0.0182	0.0172	0.0157	0.0136	0.0111	0.0084	0.0059	0.0037	0.0021	0.0012	0.0009	0.0014	0.0025	0.0040	0.0057	0.0070
67	0.0196	0.0197	0.0195	0.0190	0.0179	0.0162	0.0138	0.0111	0.0083	0.0056	0.0033	0.0017	0.0008	0.0007	0.0012	0.0024	0.0039	0.0056	0.0069
68	0.0200	0.0203	0.0203	0.0198	0.0188	0.0169	0.0144	0.0115	0.0084	0.0056	0.0032	0.0015	0.0006	0.0005	0.0011	0.0023	0.0039	0.0055	0.0068
69	0.0202	0.0208	0.0210	0.0207	0.0197	0.0179	0.0153	0.0122	0.0090	0.0059	0.0034	0.0016	0.0006	0.0004	0.0010	0.0022	0.0039	0.0055	0.0068
70	0.0203	0.0212	0.0217	0.0216	0.0207	0.0190	0.0164	0.0132	0.0098	0.0066	0.0039	0.0019	0.0007	0.0004	0.0010	0.0022	0.0039	0.0055	0.0069
71	0.0203	0.0214	0.0222	0.0224	0.0218	0.0201	0.0176	0.0144	0.0110	0.0076	0.0046	0.0024	0.0011	0.0007	0.0011	0.0023	0.0039	0.0056	0.0069
72	0.0203	0.0217	0.0227	0.0231	0.0227	0.0213	0.0189	0.0158	0.0122	0.0087	0.0056	0.0032	0.0016	0.0010	0.0014	0.0024	0.0040	0.0057	0.0070
73	0.0203	0.0218	0.0231	0.0238	0.0236	0.0224	0.0202	0.0171	0.0136	0.0100	0.0067	0.0041	0.0024	0.0016	0.0017	0.0027	0.0041	0.0057	0.0070
74	0.0203	0.0220	0.0234	0.0243	0.0244	0.0234	0.0213	0.0184	0.0149	0.0113	0.0080	0.0052	0.0032	0.0022	0.0022	0.0030	0.0043	0.0058	0.0071
75	0.0204	0.0222	0.0237	0.0248	0.0250	0.0243	0.0224	0.0196	0.0162	0.0126	0.0092	0.0063	0.0042	0.0030	0.0027	0.0034	0.0045	0.0059	0.0071
76	0.0205	0.0224	0.0240	0.0252	0.0256	0.0250	0.0233	0.0207	0.0174	0.0139	0.0105	0.0075	0.0052	0.0038	0.0034	0.0038	0.0048	0.0060	0.0071
77	0.0207	0.0225	0.0242	0.0255	0.0260	0.0255	0.0240	0.0216	0.0184	0.0150	0.0116	0.0086	0.0063	0.0047	0.0041	0.0043	0.0051	0.0061	0.0071
78	0.0208	0.0227	0.0244	0.0257	0.0262	0.0259	0.0245	0.0222	0.0193	0.0160	0.0126	0.0097	0.0073	0.0056	0.0048	0.0048	0.0054	0.0063	0.0071
79	0.0210	0.0229	0.0245	0.0258	0.0264	0.0261	0.0248	0.0227	0.0199	0.0167	0.0135	0.0106	0.0082	0.0065	0.0056	0.0054	0.0058	0.0064	0.0070
80	0.0212	0.0230	0.0246	0.0258	0.0264	0.0261	0.0250	0.0230	0.0203	0.0173	0.0143	0.0114	0.0090	0.0073	0.0062	0.0059	0.0061	0.0066	0.0070
81	0.0214	0.0231	0.0246	0.0258	0.0263	0.0260	0.0249	0.0230	0.0205	0.0177	0.0148	0.0121	0.0097	0.0080	0.0069	0.0064	0.0064	0.0067	0.0070
82	0.0216	0.0232	0.0246	0.0256	0.0260	0.0258	0.0247	0.0229	0.0206	0.0179	0.0151	0.0126	0.0103	0.0085	0.0074	0.0068	0.0067	0.0068	0.0069
83	0.0217	0.0232	0.0245	0.0254	0.0257	0.0254	0.0244	0.0227	0.0205	0.0179	0.0153	0.0129	0.0107	0.0090	0.0078	0.0071	0.0068	0.0068	0.0067
84	0.0218	0.0232	0.0243	0.0251	0.0253	0.0249	0.0239	0.0223	0.0202	0.0178	0.0154	0.0130	0.0110	0.0093	0.0081	0.0073	0.0069	0.0068	0.0066
85	0.0218	0.0231	0.0241	0.0247	0.0248	0.0244	0.0233	0.0218	0.0198	0.0175	0.0152	0.0130	0.0111	0.0094	0.0082	0.0074	0.0070	0.0066	0.0063
86	0.0218	0.0230	0.0238	0.0242	0.0242	0.0237	0.0227	0.0212	0.0193	0.0171	0.0150	0.0129	0.0110	0.0095	0.0082	0.0074	0.0068	0.0064	0.0059
87	0.0217	0.0227	0.0234	0.0237	0.0236	0.0230	0.0219	0.0204	0.0186	0.0166	0.0146	0.0127	0.0109	0.0093	0.0081	0.0073	0.0066	0.0061	0.0055
88	0.0215	0.0224	0.0229	0.0231	0.0229	0.0222	0.0211	0.0197	0.0179	0.0161	0.0141	0.0123	0.0106	0.0091	0.0079	0.0070	0.0063	0.0057	0.0050
89	0.0211	0.0219	0.0224	0.0224	0.0221	0.0213	0.0202	0.0188	0.0172	0.0154	0.0136	0.0118	0.0102	0.0088	0.0076	0.0066	0.0058	0.0051	0.0043
90	0.0207	0.0214	0.0217	0.0216	0.0212	0.0204	0.0193	0.0179	0.0163	0.0146	0.0129	0.0113	0.0097	0.0083	0.0071	0.0061	0.0053	0.0045	0.0036
91	0.0202	0.0208	0.0210	0.0208	0.0203	0.0194	0.0183	0.0169	0.0154	0.0138	0.0122	0.0106	0.0091	0.0078	0.0066	0.0055	0.0046	0.0038	0.0029
92	0.0195	0.0200	0.0201	0.0198	0.0193	0.0184	0.0173	0.0159	0.0145	0.0130	0.0114	0.0099	0.0085	0.0071	0.0059	0.0048	0.0039	0.0030	0.0020
93	0.0188	0.0191	0.0191	0.0188	0.0182	0.0173	0.0162	0.0149	0.0135	0.0120	0.0106	0.0091	0.0077	0.0064	0.0051	0.0040	0.0030	0.0021	0.0011
94	0.0179	0.0181	0.0181	0.0177	0.0170	0.0161	0.0150	0.0138	0.0125	0.0111	0.0096	0.0082	0.0068	0.0055	0.0043	0.0031	0.0021	0.0011	0.0001
95	0.0169	0.0170	0.0169	0.0165	0.0158	0.0149	0.0139	0.0127	0.0114	0.0100	0.0087	0.0073	0.0059	0.0046	0.0033	0.0022	0.0011	0.0001	-0.0009
96	0.0161	0.0162	0.0160	0.0156	0.0150	0.0142	0.0132	0.0120	0.0108	0.0095	0.0082	0.0069	0.0056	0.0043	0.0032	0.0021	0.0010	0.0001	-0.0009
97	0.0152	0.0153	0.0152	0.0148	0.0142	0.0134	0.0125	0.0114	0.0103	0.0090	0.0078	0.0065	0.0053	0.0041	0.0030	0.0019	0.0010	0.0001	-0.0008
98	0.0144	0.0145	0.0144	0.0140	0.0134	0.0127	0.0118	0.0108	0.0097	0.0085	0.0074	0.0062	0.0050	0.0039	0.0028	0.0018	0.0009	0.0001	-0.0008
99	0.0135	0.0136	0.0135	0.0132	0.0126	0.0119	0.0111	0.0101	0.0091	0.0080	0.0069	0.0058	0.0047	0.0037	0.0027	0.0017	0.0009	0.0001	-0.0007
100	0.0127	0.0128	0.0127	0.0124	0.0119	0.0112	0.0104	0.0095	0.0085	0.0075	0.0065	0.0054	0.0044	0.0034	0.0025	0.0016	0.0008	0.0000	-0.0007
101	0.0118	0.0119	0.0118	0.0115	0.0111	0.0104	0.0097	0.0089	0.0080	0.0070	0.0061	0.0051	0.0041	0.0032	0.0023	0.0015	0.0008	0.0000	-0.0006
102	0.0110	0.0111	0.0110	0.0107	0.0103	0.0097	0.0090	0.0082	0.0074	0.0065	0.0056	0.0047	0.0038	0.0030	0.0022	0.0014	0.0007	0.0000	-0.0006
103	0.0101	0.0102	0.0101	0.0099	0.0095	0.0090	0.0083	0.0076	0.0068	0.0060	0.0052	0.0044	0.0035	0.0027	0.0020	0.0013	0.0006	0.0000	-0.0006
104	0.0093	0.0094	0.0093	0.0091	0.0087	0.0082	0.0076	0.0070	0.0063	0.0055	0.0048	0.0040	0.0032	0.0025	0.0018	0.0012	0.0006	0.0000	-0.0005
105	0.0085	0.0085	0.0084	0.0082	0.0079	0.0075	0.0069	0.0063	0.0057	0.0050	0.0043	0.0036	0.0029	0.0023	0.0017	0.0011	0.0005	0.0000	-0.0005

MP-2021 Mortality Improvement Scale - Female

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Age	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
106	0.0076	0.0077	0.0076	0.0074	0.0071	0.0067	0.0062	0.0057	0.0051	0.0045	0.0039	0.0033	0.0027	0.0021	0.0015	0.0010	0.0005	0.0000	-0.0004
107	0.0068	0.0068	0.0068	0.0066	0.0063	0.0060	0.0055	0.0051	0.0046	0.0040	0.0035	0.0029	0.0024	0.0018	0.0013	0.0009	0.0004	0.0000	-0.0004
108	0.0059	0.0060	0.0059	0.0058	0.0055	0.0052	0.0049	0.0044	0.0040	0.0035	0.0030	0.0025	0.0021	0.0016	0.0012	0.0008	0.0004	0.0000	-0.0003
109	0.0051	0.0051	0.0051	0.0049	0.0047	0.0045	0.0042	0.0038	0.0034	0.0030	0.0026	0.0022	0.0018	0.0014	0.0010	0.0006	0.0003	0.0000	-0.0003
110	0.0042	0.0043	0.0042	0.0041	0.0040	0.0037	0.0035	0.0032	0.0028	0.0025	0.0022	0.0018	0.0015	0.0011	0.0008	0.0005	0.0003	0.0000	-0.0002
111	0.0034	0.0034	0.0034	0.0033	0.0032	0.0030	0.0028	0.0025	0.0023	0.0020	0.0017	0.0015	0.0012	0.0009	0.0007	0.0004	0.0002	0.0000	-0.0002
112	0.0025	0.0026	0.0025	0.0025	0.0024	0.0022	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0007	0.0005	0.0003	0.0002	0.0000	-0.0001
113	0.0017	0.0017	0.0017	0.0016	0.0016	0.0015	0.0014	0.0013	0.0011	0.0010	0.0009	0.0007	0.0006	0.0005	0.0003	0.0002	0.0001	0.0000	-0.0001
114	0.0008	0.0009	0.0008	0.0008	0.0008	0.0007	0.0007	0.0006	0.0006	0.0005	0.0004	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Female

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Age	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
≤ 20	0.0074	0.0096	0.0117	0.0136	0.0148	0.0154	0.0152	0.0141	0.0118	0.0087	0.0050	0.0017	-0.0005	-0.0008	0.0014	0.0061	0.0124	0.0192	0.0251
21	0.0074	0.0094	0.0116	0.0136	0.0151	0.0160	0.0160	0.0147	0.0122	0.0085	0.0042	0.0002	-0.0026	-0.0036	-0.0021	0.0019	0.0074	0.0135	0.0189
22	0.0067	0.0088	0.0111	0.0134	0.0153	0.0167	0.0171	0.0160	0.0133	0.0093	0.0044	-0.0004	-0.0039	-0.0056	-0.0049	-0.0018	0.0029	0.0083	0.0132
23	0.0054	0.0077	0.0103	0.0130	0.0154	0.0174	0.0183	0.0177	0.0151	0.0109	0.0054	0.0000	-0.0044	-0.0068	-0.0069	-0.0047	-0.0009	0.0037	0.0081
24	0.0037	0.0063	0.0093	0.0123	0.0153	0.0179	0.0196	0.0197	0.0175	0.0131	0.0073	0.0012	-0.0040	-0.0072	-0.0081	-0.0068	-0.0040	-0.0002	0.0037
25	0.0015	0.0046	0.0080	0.0114	0.0149	0.0182	0.0208	0.0216	0.0200	0.0158	0.0097	0.0031	-0.0028	-0.0067	-0.0085	-0.0081	-0.0061	-0.0031	0.0002
26	-0.0009	0.0026	0.0064	0.0102	0.0142	0.0182	0.0216	0.0234	0.0225	0.0186	0.0125	0.0055	-0.0009	-0.0055	-0.0080	-0.0085	-0.0073	-0.0051	-0.0024
27	-0.0034	0.0005	0.0046	0.0088	0.0132	0.0178	0.0220	0.0247	0.0245	0.0212	0.0152	0.0081	0.0014	-0.0037	-0.0068	-0.0080	-0.0075	-0.0060	-0.0040
28	-0.0058	-0.0018	0.0026	0.0070	0.0118	0.0169	0.0219	0.0253	0.0260	0.0233	0.0178	0.0108	0.0041	-0.0013	-0.0049	-0.0067	-0.0069	-0.0061	-0.0047
29	-0.0081	-0.0040	0.0005	0.0051	0.0100	0.0156	0.0211	0.0253	0.0267	0.0247	0.0198	0.0133	0.0067	0.0013	-0.0026	-0.0047	-0.0054	-0.0051	-0.0044
30	-0.0101	-0.0062	-0.0018	0.0029	0.0080	0.0138	0.0198	0.0245	0.0266	0.0253	0.0212	0.0153	0.0091	0.0039	0.0001	-0.0022	-0.0033	-0.0034	-0.0033
31	-0.0118	-0.0082	-0.0040	0.0005	0.0057	0.0116	0.0179	0.0231	0.0257	0.0251	0.0217	0.0165	0.0111	0.0064	0.0029	0.0007	-0.0005	-0.0010	-0.0014
32	-0.0130	-0.0099	-0.0062	-0.0019	0.0031	0.0092	0.0155	0.0210	0.0240	0.0239	0.0213	0.0170	0.0124	0.0085	0.0056	0.0037	0.0026	0.0020	0.0011
33	-0.0136	-0.0112	-0.0081	-0.0043	0.0006	0.0065	0.0129	0.0184	0.0216	0.0220	0.0199	0.0165	0.0129	0.0100	0.0080	0.0067	0.0059	0.0052	0.0040
34	-0.0136	-0.0121	-0.0097	-0.0064	-0.0019	0.0037	0.0100	0.0154	0.0187	0.0193	0.0178	0.0152	0.0126	0.0108	0.0098	0.0094	0.0091	0.0085	0.0072
35	-0.0130	-0.0123	-0.0108	-0.0082	-0.0042	0.0010	0.0069	0.0122	0.0153	0.0161	0.0150	0.0132	0.0116	0.0109	0.0111	0.0116	0.0119	0.0116	0.0104
36	-0.0116	-0.0118	-0.0112	-0.0094	-0.0061	-0.0014	0.0040	0.0088	0.0117	0.0125	0.0117	0.0106	0.0099	0.0103	0.0115	0.0130	0.0141	0.0144	0.0134
37	-0.0096	-0.0107	-0.0109	-0.0100	-0.0075	-0.0035	0.0012	0.0055	0.0081	0.0088	0.0082	0.0075	0.0076	0.0089	0.0112	0.0137	0.0156	0.0165	0.0161
38	-0.0071	-0.0089	-0.0099	-0.0098	-0.0082	-0.0051	-0.0012	0.0024	0.0046	0.0051	0.0047	0.0043	0.0049	0.0070	0.0101	0.0135	0.0163	0.0180	0.0182
39	-0.0042	-0.0065	-0.0083	-0.0090	-0.0083	-0.0061	-0.0030	-0.0001	0.0015	0.0018	0.0013	0.0010	0.0020	0.0045	0.0083	0.0125	0.0161	0.0186	0.0195
40	-0.0011	-0.0038	-0.0062	-0.0076	-0.0076	-0.0063	-0.0041	-0.0020	-0.0009	-0.0011	-0.0018	-0.0021	-0.0010	0.0018	0.0060	0.0108	0.0151	0.0184	0.0201
41	0.0019	-0.0010	-0.0037	-0.0056	-0.0062	-0.0057	-0.0043	-0.0030	-0.0026	-0.0032	-0.0043	-0.0049	-0.0039	-0.0011	0.0034	0.0085	0.0134	0.0174	0.0199
42	0.0047	0.0018	-0.0010	-0.0032	-0.0042	-0.0043	-0.0037	-0.0032	-0.0034	-0.0047	-0.0062	-0.0072	-0.0065	-0.0038	0.0006	0.0059	0.0112	0.0157	0.0188
43	0.0072	0.0044	0.0017	-0.0005	-0.0018	-0.0022	-0.0022	-0.0024	-0.0034	-0.0052	-0.0074	-0.0088	-0.0086	-0.0063	-0.0021	0.0032	0.0086	0.0135	0.0170
44	0.0092	0.0067	0.0043	0.0023	0.0009	0.0003	-0.0001	-0.0009	-0.0025	-0.0050	-0.0077	-0.0097	-0.0101	-0.0083	-0.0045	0.0005	0.0059	0.0108	0.0147
45	0.0109	0.0087	0.0067	0.0050	0.0037	0.0030	0.0024	0.0012	-0.0009	-0.0039	-0.0072	-0.0098	-0.0107	-0.0096	-0.0064	-0.0019	0.0032	0.0080	0.0120
46	0.0121	0.0104	0.0088	0.0075	0.0064	0.0057	0.0050	0.0036	0.0011	-0.0022	-0.0059	-0.0090	-0.0105	-0.0100	-0.0076	-0.0038	0.0007	0.0052	0.0091
47	0.0130	0.0118	0.0107	0.0097	0.0089	0.0082	0.0075	0.0060	0.0035	0.0000	-0.0039	-0.0074	-0.0094	-0.0097	-0.0080	-0.0050	-0.0012	0.0027	0.0063
48	0.0137	0.0129	0.0122	0.0115	0.0109	0.0104	0.0097	0.0084	0.0059	0.0025	-0.0015	-0.0051	-0.0076	-0.0084	-0.0076	-0.0055	-0.0025	0.0008	0.0038
49	0.0141	0.0137	0.0133	0.0129	0.0125	0.0121	0.0116	0.0104	0.0082	0.0050	0.0013	-0.0023	-0.0051	-0.0064	-0.0063	-0.0050	-0.0030	-0.0005	0.0018
50	0.0142	0.0142	0.0141	0.0139	0.0136	0.0134	0.0130	0.0121	0.0103	0.0075	0.0040	0.0006	-0.0021	-0.0038	-0.0042	-0.0037	-0.0025	-0.0009	0.0006
51	0.0140	0.0144	0.0145	0.0144	0.0143	0.0142	0.0140	0.0133	0.0119	0.0096	0.0066	0.0036	0.0011	-0.0007	-0.0015	-0.0016	-0.0012	-0.0004	0.0003
52	0.0136	0.0142	0.0146	0.0147	0.0147	0.0147	0.0145	0.0141	0.0130	0.0112	0.0089	0.0064	0.0042	0.0027	0.0017	0.0013	0.0011	0.0010	0.0008
53	0.0131	0.0139	0.0143	0.0146	0.0147	0.0148	0.0148	0.0145	0.0137	0.0124	0.0106	0.0088	0.0072	0.0060	0.0052	0.0046	0.0040	0.0033	0.0022
54	0.0124	0.0133	0.0139	0.0143	0.0145	0.0146	0.0147	0.0145	0.0140	0.0131	0.0120	0.0108	0.0099	0.0092	0.0087	0.0082	0.0073	0.0061	0.0044
55	0.0117	0.0126	0.0133	0.0138	0.0141	0.0143	0.0143	0.0142	0.0139	0.0135	0.0129	0.0124	0.0122	0.0121	0.0120	0.0117	0.0108	0.0093	0.0070
56	0.0111	0.0120	0.0127	0.0132	0.0134	0.0136	0.0137	0.0137	0.0136	0.0135	0.0134	0.0136	0.0140	0.0145	0.0149	0.0149	0.0142	0.0126	0.0100
57	0.0105	0.0114	0.0120	0.0124	0.0127	0.0128	0.0129	0.0130	0.0131	0.0133	0.0137	0.0144	0.0154	0.0164	0.0173	0.0177	0.0172	0.0157	0.0130
58	0.0101	0.0109	0.0114	0.0117	0.0118	0.0118	0.0119	0.0121	0.0125	0.0130	0.0138	0.0150	0.0163	0.0179	0.0192	0.0199	0.0198	0.0184	0.0159
59	0.0098	0.0105	0.0108	0.0109	0.0108	0.0108	0.0109	0.0112	0.0118	0.0126	0.0138	0.0152	0.0170	0.0188	0.0204	0.0215	0.0217	0.0207	0.0184
60	0.0095	0.0101	0.0102	0.0101	0.0098	0.0097	0.0098	0.0102	0.0110	0.0122	0.0136	0.0153	0.0173	0.0194	0.0213	0.0226	0.0231	0.0225	0.0205
61	0.0092	0.0097	0.0097	0.0093	0.0089	0.0086	0.0087	0.0092	0.0102	0.0116	0.0133	0.0152	0.0174	0.0196	0.0217	0.0233	0.0240	0.0237	0.0221
62	0.0090	0.0093	0.0092	0.0086	0.0080	0.0076	0.0077	0.0083	0.0094	0.0109	0.0128	0.0149	0.0173	0.0197	0.0219	0.0236	0.0245	0.0244	0.0232

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Age	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
63	0.0087	0.0090	0.0086	0.0079	0.0071	0.0067	0.0067	0.0074	0.0086	0.0102	0.0122	0.0145	0.0170	0.0195	0.0218	0.0236	0.0246	0.0247	0.0238
64	0.0084	0.0086	0.0082	0.0073	0.0064	0.0059	0.0059	0.0065	0.0077	0.0094	0.0115	0.0140	0.0166	0.0193	0.0216	0.0234	0.0245	0.0247	0.0240
65	0.0081	0.0082	0.0077	0.0068	0.0058	0.0052	0.0051	0.0057	0.0068	0.0086	0.0108	0.0133	0.0161	0.0188	0.0212	0.0231	0.0242	0.0244	0.0238
66	0.0078	0.0079	0.0074	0.0064	0.0053	0.0046	0.0044	0.0049	0.0060	0.0077	0.0099	0.0126	0.0155	0.0183	0.0207	0.0226	0.0237	0.0240	0.0235
67	0.0077	0.0077	0.0071	0.0061	0.0050	0.0042	0.0039	0.0042	0.0052	0.0069	0.0091	0.0118	0.0147	0.0176	0.0201	0.0219	0.0230	0.0234	0.0230
68	0.0076	0.0076	0.0069	0.0058	0.0047	0.0038	0.0034	0.0036	0.0045	0.0060	0.0082	0.0109	0.0139	0.0168	0.0193	0.0212	0.0223	0.0228	0.0225
69	0.0076	0.0076	0.0069	0.0057	0.0045	0.0036	0.0030	0.0031	0.0039	0.0053	0.0074	0.0101	0.0130	0.0158	0.0184	0.0203	0.0216	0.0221	0.0219
70	0.0076	0.0076	0.0069	0.0057	0.0044	0.0034	0.0027	0.0027	0.0033	0.0046	0.0066	0.0092	0.0121	0.0149	0.0174	0.0195	0.0208	0.0214	0.0213
71	0.0077	0.0076	0.0069	0.0057	0.0044	0.0032	0.0025	0.0023	0.0028	0.0040	0.0059	0.0084	0.0112	0.0140	0.0165	0.0186	0.0200	0.0207	0.0207
72	0.0077	0.0077	0.0069	0.0057	0.0043	0.0031	0.0023	0.0020	0.0024	0.0034	0.0052	0.0076	0.0103	0.0131	0.0157	0.0178	0.0193	0.0200	0.0200
73	0.0078	0.0077	0.0069	0.0057	0.0042	0.0030	0.0021	0.0017	0.0020	0.0030	0.0046	0.0069	0.0095	0.0123	0.0149	0.0171	0.0186	0.0194	0.0194
74	0.0078	0.0077	0.0069	0.0056	0.0041	0.0028	0.0019	0.0014	0.0016	0.0025	0.0041	0.0063	0.0089	0.0116	0.0143	0.0165	0.0180	0.0188	0.0188
75	0.0077	0.0076	0.0068	0.0055	0.0040	0.0026	0.0016	0.0012	0.0013	0.0021	0.0035	0.0057	0.0083	0.0111	0.0137	0.0159	0.0174	0.0182	0.0182
76	0.0076	0.0075	0.0067	0.0053	0.0038	0.0024	0.0013	0.0008	0.0009	0.0016	0.0031	0.0052	0.0078	0.0106	0.0133	0.0155	0.0170	0.0177	0.0176
77	0.0075	0.0074	0.0065	0.0051	0.0035	0.0021	0.0010	0.0004	0.0004	0.0011	0.0026	0.0047	0.0074	0.0102	0.0129	0.0152	0.0166	0.0173	0.0171
78	0.0074	0.0072	0.0063	0.0048	0.0032	0.0017	0.0005	-0.0001	-0.0001	0.0006	0.0021	0.0043	0.0070	0.0099	0.0126	0.0149	0.0163	0.0169	0.0167
79	0.0073	0.0069	0.0060	0.0045	0.0028	0.0012	0.0000	-0.0007	-0.0007	0.0001	0.0016	0.0039	0.0066	0.0096	0.0123	0.0146	0.0160	0.0166	0.0163
80	0.0071	0.0067	0.0056	0.0041	0.0023	0.0007	-0.0006	-0.0013	-0.0013	-0.0005	0.0011	0.0034	0.0062	0.0092	0.0120	0.0143	0.0157	0.0163	0.0160
81	0.0069	0.0064	0.0052	0.0036	0.0018	0.0001	-0.0012	-0.0019	-0.0019	-0.0011	0.0005	0.0029	0.0058	0.0088	0.0116	0.0139	0.0154	0.0160	0.0157
82	0.0067	0.0060	0.0048	0.0031	0.0012	-0.0005	-0.0018	-0.0026	-0.0026	-0.0018	-0.0001	0.0023	0.0052	0.0083	0.0112	0.0135	0.0150	0.0156	0.0154
83	0.0064	0.0056	0.0043	0.0025	0.0006	-0.0011	-0.0025	-0.0032	-0.0033	-0.0024	-0.0007	0.0017	0.0047	0.0078	0.0107	0.0130	0.0146	0.0153	0.0151
84	0.0061	0.0052	0.0037	0.0019	0.0000	-0.0018	-0.0031	-0.0039	-0.0039	-0.0031	-0.0014	0.0011	0.0040	0.0071	0.0100	0.0124	0.0140	0.0148	0.0147
85	0.0057	0.0047	0.0032	0.0013	-0.0006	-0.0024	-0.0038	-0.0045	-0.0045	-0.0037	-0.0020	0.0004	0.0033	0.0064	0.0093	0.0117	0.0134	0.0143	0.0142
86	0.0052	0.0041	0.0026	0.0007	-0.0013	-0.0030	-0.0044	-0.0051	-0.0051	-0.0043	-0.0027	-0.0003	0.0026	0.0056	0.0085	0.0110	0.0127	0.0136	0.0137
87	0.0047	0.0035	0.0019	0.0001	-0.0019	-0.0036	-0.0049	-0.0057	-0.0057	-0.0049	-0.0033	-0.0010	0.0018	0.0048	0.0077	0.0101	0.0119	0.0129	0.0131
88	0.0041	0.0028	0.0012	-0.0006	-0.0025	-0.0042	-0.0054	-0.0062	-0.0062	-0.0054	-0.0039	-0.0016	0.0011	0.0040	0.0068	0.0092	0.0111	0.0121	0.0125
89	0.0034	0.0021	0.0005	-0.0012	-0.0031	-0.0047	-0.0059	-0.0066	-0.0066	-0.0059	-0.0044	-0.0022	0.0004	0.0032	0.0059	0.0083	0.0101	0.0113	0.0118
90	0.0026	0.0014	-0.0002	-0.0019	-0.0036	-0.0052	-0.0063	-0.0070	-0.0070	-0.0063	-0.0049	-0.0028	-0.0004	0.0023	0.0050	0.0073	0.0091	0.0104	0.0110
91	0.0018	0.0006	-0.0009	-0.0025	-0.0042	-0.0056	-0.0067	-0.0073	-0.0073	-0.0066	-0.0053	-0.0034	-0.0010	0.0015	0.0040	0.0063	0.0081	0.0094	0.0101
92	0.0010	-0.0003	-0.0017	-0.0032	-0.0047	-0.0060	-0.0070	-0.0075	-0.0075	-0.0068	-0.0056	-0.0038	-0.0017	0.0007	0.0031	0.0053	0.0071	0.0084	0.0092
93	0.0000	-0.0011	-0.0024	-0.0038	-0.0052	-0.0063	-0.0072	-0.0077	-0.0076	-0.0070	-0.0059	-0.0042	-0.0022	0.0000	0.0022	0.0042	0.0060	0.0073	0.0082
94	-0.0009	-0.0020	-0.0032	-0.0045	-0.0056	-0.0067	-0.0074	-0.0078	-0.0077	-0.0071	-0.0061	-0.0046	-0.0028	-0.0007	0.0013	0.0032	0.0049	0.0062	0.0072
95	-0.0019	-0.0030	-0.0040	-0.0051	-0.0061	-0.0069	-0.0075	-0.0078	-0.0077	-0.0071	-0.0062	-0.0048	-0.0032	-0.0014	0.0004	0.0022	0.0038	0.0051	0.0061
96	-0.0018	-0.0028	-0.0038	-0.0048	-0.0058	-0.0066	-0.0071	-0.0074	-0.0073	-0.0068	-0.0059	-0.0046	-0.0031	-0.0013	0.0004	0.0021	0.0036	0.0049	0.0058
97	-0.0017	-0.0027	-0.0036	-0.0046	-0.0055	-0.0062	-0.0068	-0.0070	-0.0069	-0.0064	-0.0056	-0.0044	-0.0029	-0.0013	0.0004	0.0020	0.0034	0.0046	0.0055
98	-0.0016	-0.0025	-0.0034	-0.0043	-0.0052	-0.0059	-0.0064	-0.0066	-0.0065	-0.0061	-0.0053	-0.0041	-0.0027	-0.0012	0.0004	0.0019	0.0032	0.0043	0.0052
99	-0.0015	-0.0024	-0.0032	-0.0041	-0.0049	-0.0055	-0.0060	-0.0062	-0.0061	-0.0057	-0.0049	-0.0039	-0.0026	-0.0011	0.0003	0.0018	0.0030	0.0041	0.0049
100	-0.0014	-0.0022	-0.0030	-0.0038	-0.0046	-0.0052	-0.0056	-0.0058	-0.0058	-0.0054	-0.0046	-0.0036	-0.0024	-0.0011	0.0003	0.0017	0.0028	0.0038	0.0046
101	-0.0013	-0.0021	-0.0028	-0.0036	-0.0043	-0.0049	-0.0053	-0.0055	-0.0054	-0.0050	-0.0043	-0.0034	-0.0023	-0.0010	0.0003	0.0015	0.0027	0.0036	0.0043
102	-0.0012	-0.0019	-0.0026	-0.0033	-0.0040	-0.0045	-0.0049	-0.0051	-0.0050	-0.0046	-0.0040	-0.0032	-0.0021	-0.0009	0.0003	0.0014	0.0025	0.0033	0.0040
103	-0.0012	-0.0018	-0.0024	-0.0031	-0.0037	-0.0042	-0.0045	-0.0047	-0.0046	-0.0043	-0.0037	-0.0029	-0.0019	-0.0009	0.0003	0.0013	0.0023	0.0031	0.0037
104	-0.0011	-0.0016	-0.0022	-0.0028	-0.0033	-0.0038	-0.0041	-0.0043	-0.0042	-0.0039	-0.0034	-0.0027	-0.0018	-0.0008	0.0002	0.0012	0.0021	0.0028	0.0033
105	-0.0010	-0.0015	-0.0020	-0.0025	-0.0030	-0.0035	-0.0038	-0.0039	-0.0038	-0.0036	-0.0031	-0.0024	-0.0016	-0.0007	0.0002	0.0011	0.0019	0.0026	0.0030

MP-2021 Mortality Improvement Scale - Female

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
106	-0.0009	-0.0013	-0.0018	-0.0023	-0.0027	-0.0031	-0.0034	-0.0035	-0.0035	-0.0032	-0.0028	-0.0022	-0.0015	-0.0006	0.0002	0.0010	0.0017	0.0023	0.0027
107	-0.0008	-0.0012	-0.0016	-0.0020	-0.0024	-0.0028	-0.0030	-0.0031	-0.0031	-0.0029	-0.0025	-0.0019	-0.0013	-0.0006	0.0002	0.0009	0.0015	0.0020	0.0024
108	-0.0007	-0.0010	-0.0014	-0.0018	-0.0021	-0.0024	-0.0026	-0.0027	-0.0027	-0.0025	-0.0022	-0.0017	-0.0011	-0.0005	0.0002	0.0008	0.0013	0.0018	0.0021
109	-0.0006	-0.0009	-0.0012	-0.0015	-0.0018	-0.0021	-0.0023	-0.0023	-0.0023	-0.0021	-0.0019	-0.0015	-0.0010	-0.0004	0.0001	0.0007	0.0011	0.0015	0.0018
110	-0.0005	-0.0007	-0.0010	-0.0013	-0.0015	-0.0017	-0.0019	-0.0019	-0.0019	-0.0018	-0.0015	-0.0012	-0.0008	-0.0004	0.0001	0.0006	0.0009	0.0013	0.0015
111	-0.0004	-0.0006	-0.0008	-0.0010	-0.0012	-0.0014	-0.0015	-0.0016	-0.0015	-0.0014	-0.0012	-0.0010	-0.0006	-0.0003	0.0001	0.0004	0.0008	0.0010	0.0012
112	-0.0003	-0.0004	-0.0006	-0.0008	-0.0009	-0.0010	-0.0011	-0.0012	-0.0012	-0.0011	-0.0009	-0.0007	-0.0005	-0.0002	0.0001	0.0003	0.0006	0.0008	0.0009
113	-0.0002	-0.0003	-0.0004	-0.0005	-0.0006	-0.0007	-0.0008	-0.0008	-0.0008	-0.0007	-0.0006	-0.0005	-0.0003	-0.0001	0.0000	0.0002	0.0004	0.0005	0.0006
114	-0.0001	-0.0001	-0.0002	-0.0003	-0.0003	-0.0003	-0.0004	-0.0004	-0.0004	-0.0004	-0.0003	-0.0002	-0.0002	-0.0001	0.0000	0.0001	0.0002	0.0003	0.0003
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Female

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Age	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
≤ 20	0.0286	0.0286	0.0250	0.0182	0.0092	-0.0003	-0.0088	-0.0146	-0.0167	-0.0154	-0.0149	-0.0135	-0.0114	-0.0088	-0.0059	-0.0029	0.0000	0.0026
21	0.0223	0.0225	0.0194	0.0134	0.0053	-0.0035	-0.0112	-0.0165	-0.0182	-0.0166	-0.0155	-0.0140	-0.0119	-0.0092	-0.0062	-0.0031	-0.0001	0.0026
22	0.0164	0.0168	0.0142	0.0088	0.0014	-0.0066	-0.0138	-0.0186	-0.0200	-0.0181	-0.0168	-0.0147	-0.0124	-0.0097	-0.0066	-0.0034	-0.0003	0.0025
23	0.0111	0.0116	0.0094	0.0045	-0.0023	-0.0097	-0.0165	-0.0209	-0.0220	-0.0198	-0.0184	-0.0161	-0.0131	-0.0102	-0.0070	-0.0037	-0.0005	0.0024
24	0.0064	0.0070	0.0051	0.0006	-0.0057	-0.0128	-0.0192	-0.0234	-0.0242	-0.0217	-0.0201	-0.0176	-0.0144	-0.0108	-0.0075	-0.0040	-0.0007	0.0023
25	0.0026	0.0032	0.0014	-0.0028	-0.0089	-0.0158	-0.0219	-0.0259	-0.0266	-0.0238	-0.0221	-0.0194	-0.0160	-0.0121	-0.0080	-0.0044	-0.0009	0.0022
26	-0.0004	0.0000	-0.0017	-0.0058	-0.0118	-0.0185	-0.0246	-0.0285	-0.0290	-0.0261	-0.0242	-0.0213	-0.0176	-0.0135	-0.0091	-0.0048	-0.0011	0.0021
27	-0.0025	-0.0024	-0.0042	-0.0083	-0.0142	-0.0209	-0.0270	-0.0309	-0.0315	-0.0285	-0.0266	-0.0234	-0.0195	-0.0150	-0.0103	-0.0057	-0.0014	0.0020
28	-0.0038	-0.0041	-0.0062	-0.0104	-0.0163	-0.0230	-0.0292	-0.0332	-0.0339	-0.0310	-0.0290	-0.0257	-0.0215	-0.0167	-0.0117	-0.0067	-0.0021	0.0018
29	-0.0042	-0.0051	-0.0076	-0.0120	-0.0179	-0.0247	-0.0310	-0.0352	-0.0361	-0.0334	-0.0314	-0.0279	-0.0235	-0.0184	-0.0131	-0.0078	-0.0029	0.0013
30	-0.0038	-0.0054	-0.0084	-0.0130	-0.0191	-0.0259	-0.0323	-0.0368	-0.0379	-0.0355	-0.0336	-0.0301	-0.0254	-0.0201	-0.0145	-0.0089	-0.0037	0.0007
31	-0.0026	-0.0049	-0.0085	-0.0135	-0.0197	-0.0266	-0.0332	-0.0378	-0.0391	-0.0372	-0.0354	-0.0320	-0.0273	-0.0217	-0.0159	-0.0100	-0.0046	0.0001
32	-0.0007	-0.0037	-0.0078	-0.0133	-0.0197	-0.0268	-0.0334	-0.0382	-0.0397	-0.0382	-0.0368	-0.0335	-0.0288	-0.0232	-0.0171	-0.0111	-0.0055	-0.0006
33	0.0017	-0.0018	-0.0065	-0.0125	-0.0192	-0.0264	-0.0331	-0.0378	-0.0396	-0.0385	-0.0374	-0.0344	-0.0299	-0.0243	-0.0183	-0.0121	-0.0063	-0.0013
34	0.0046	0.0006	-0.0046	-0.0110	-0.0181	-0.0254	-0.0320	-0.0367	-0.0386	-0.0379	-0.0373	-0.0346	-0.0304	-0.0251	-0.0191	-0.0130	-0.0071	-0.0020
35	0.0077	0.0035	-0.0021	-0.0089	-0.0163	-0.0237	-0.0303	-0.0349	-0.0369	-0.0365	-0.0363	-0.0341	-0.0304	-0.0254	-0.0197	-0.0137	-0.0079	-0.0027
36	0.0109	0.0065	0.0007	-0.0062	-0.0139	-0.0214	-0.0279	-0.0323	-0.0344	-0.0342	-0.0345	-0.0329	-0.0296	-0.0251	-0.0198	-0.0141	-0.0085	-0.0034
37	0.0138	0.0096	0.0038	-0.0032	-0.0110	-0.0185	-0.0248	-0.0292	-0.0313	-0.0313	-0.0319	-0.0308	-0.0282	-0.0243	-0.0195	-0.0142	-0.0089	-0.0040
38	0.0164	0.0126	0.0070	0.0000	-0.0077	-0.0151	-0.0213	-0.0255	-0.0275	-0.0277	-0.0287	-0.0281	-0.0261	-0.0229	-0.0187	-0.0140	-0.0091	-0.0045
39	0.0184	0.0151	0.0099	0.0032	-0.0042	-0.0114	-0.0174	-0.0214	-0.0234	-0.0236	-0.0250	-0.0249	-0.0235	-0.0209	-0.0175	-0.0134	-0.0091	-0.0048
40	0.0197	0.0171	0.0125	0.0063	-0.0007	-0.0075	-0.0132	-0.0170	-0.0190	-0.0193	-0.0208	-0.0212	-0.0204	-0.0185	-0.0158	-0.0124	-0.0087	-0.0049
41	0.0202	0.0184	0.0146	0.0090	0.0026	-0.0037	-0.0090	-0.0126	-0.0144	-0.0148	-0.0165	-0.0172	-0.0169	-0.0157	-0.0137	-0.0111	-0.0080	-0.0048
42	0.0199	0.0189	0.0159	0.0112	0.0055	-0.0002	-0.0050	-0.0083	-0.0100	-0.0103	-0.0121	-0.0131	-0.0133	-0.0127	-0.0113	-0.0094	-0.0070	-0.0044
43	0.0188	0.0186	0.0165	0.0126	0.0079	0.0029	-0.0013	-0.0042	-0.0057	-0.0060	-0.0078	-0.0090	-0.0095	-0.0094	-0.0087	-0.0075	-0.0058	-0.0037
44	0.0170	0.0175	0.0163	0.0134	0.0095	0.0054	0.0018	-0.0006	-0.0018	-0.0020	-0.0037	-0.0050	-0.0059	-0.0062	-0.0060	-0.0054	-0.0042	-0.0028
45	0.0146	0.0157	0.0152	0.0133	0.0103	0.0071	0.0043	0.0024	0.0015	0.0016	0.0000	-0.0013	-0.0023	-0.0030	-0.0033	-0.0031	-0.0026	-0.0016
46	0.0119	0.0134	0.0136	0.0124	0.0103	0.0080	0.0059	0.0046	0.0043	0.0048	0.0034	0.0021	0.0009	0.0000	-0.0006	-0.0009	-0.0008	-0.0003
47	0.0090	0.0107	0.0113	0.0108	0.0095	0.0079	0.0067	0.0061	0.0064	0.0075	0.0063	0.0050	0.0039	0.0028	0.0020	0.0014	0.0011	0.0012
48	0.0062	0.0079	0.0087	0.0086	0.0079	0.0070	0.0065	0.0067	0.0078	0.0096	0.0086	0.0075	0.0064	0.0053	0.0043	0.0035	0.0029	0.0027
49	0.0038	0.0052	0.0060	0.0061	0.0057	0.0054	0.0055	0.0065	0.0083	0.0109	0.0103	0.0094	0.0084	0.0073	0.0063	0.0054	0.0047	0.0042
50	0.0019	0.0028	0.0033	0.0033	0.0031	0.0031	0.0038	0.0055	0.0081	0.0116	0.0113	0.0107	0.0099	0.0090	0.0080	0.0070	0.0063	0.0057
51	0.0007	0.0009	0.0008	0.0005	0.0003	0.0005	0.0016	0.0038	0.0072	0.0114	0.0115	0.0113	0.0108	0.0101	0.0093	0.0084	0.0077	0.0070
52	0.0004	-0.0003	-0.0012	-0.0020	-0.0025	-0.0023	-0.0010	0.0017	0.0056	0.0105	0.0110	0.0112	0.0111	0.0107	0.0102	0.0095	0.0089	0.0083
53	0.0008	-0.0008	-0.0025	-0.0041	-0.0050	-0.0050	-0.0037	-0.0008	0.0035	0.0088	0.0097	0.0104	0.0107	0.0108	0.0106	0.0102	0.0098	0.0093
54	0.0021	-0.0005	-0.0031	-0.0055	-0.0070	-0.0074	-0.0062	-0.0033	0.0011	0.0066	0.0078	0.0089	0.0098	0.0103	0.0106	0.0106	0.0105	0.0102
55	0.0041	0.0007	-0.0028	-0.0060	-0.0083	-0.0092	-0.0084	-0.0057	-0.0014	0.0040	0.0054	0.0069	0.0083	0.0094	0.0102	0.0107	0.0109	0.0109
56	0.0065	0.0025	-0.0017	-0.0057	-0.0087	-0.0102	-0.0099	-0.0077	-0.0038	0.0012	0.0028	0.0046	0.0064	0.0081	0.0094	0.0105	0.0111	0.0114
57	0.0093	0.0049	0.0001	-0.0045	-0.0082	-0.0104	-0.0107	-0.0092	-0.0059	-0.0014	0.0002	0.0022	0.0044	0.0065	0.0084	0.0099	0.0110	0.0117
58	0.0122	0.0076	0.0025	-0.0025	-0.0068	-0.0096	-0.0107	-0.0099	-0.0074	-0.0037	-0.0022	-0.0002	0.0022	0.0048	0.0071	0.0091	0.0107	0.0118
59	0.0149	0.0104	0.0053	0.0000	-0.0047	-0.0081	-0.0099	-0.0098	-0.0081	-0.0053	-0.0042	-0.0022	0.0003	0.0030	0.0058	0.0082	0.0102	0.0116
60	0.0173	0.0131	0.0082	0.0029	-0.0021	-0.0059	-0.0083	-0.0090	-0.0081	-0.0061	-0.0054	-0.0037	-0.0013	0.0015	0.0044	0.0072	0.0095	0.0112
61	0.0193	0.0155	0.0108	0.0057	0.0008	-0.0033	-0.0061	-0.0073	-0.0072	-0.0061	-0.0058	-0.0044	-0.0023	0.0004	0.0033	0.0061	0.0087	0.0107
62	0.0208	0.0174	0.0131	0.0084	0.0036	-0.0004	-0.0034	-0.0051	-0.0055	-0.0051	-0.0053	-0.0044	-0.0027	-0.0003	0.0024	0.0052	0.0078	0.0100

MP-2021 Mortality Improvement Scale - Female

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Age	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
63	0.0217	0.0188	0.0150	0.0106	0.0063	0.0024	-0.0005	-0.0024	-0.0033	-0.0034	-0.0040	-0.0036	-0.0024	-0.0005	0.0018	0.0044	0.0069	0.0092
64	0.0222	0.0196	0.0163	0.0125	0.0086	0.0051	0.0024	0.0005	-0.0006	-0.0011	-0.0020	-0.0022	-0.0015	-0.0002	0.0017	0.0039	0.0062	0.0083
65	0.0224	0.0201	0.0172	0.0138	0.0105	0.0074	0.0050	0.0032	0.0021	0.0015	0.0004	-0.0002	-0.0001	0.0006	0.0019	0.0036	0.0056	0.0075
66	0.0222	0.0202	0.0176	0.0148	0.0119	0.0093	0.0072	0.0057	0.0047	0.0042	0.0030	0.0021	0.0017	0.0018	0.0025	0.0037	0.0052	0.0068
67	0.0219	0.0201	0.0178	0.0153	0.0128	0.0107	0.0089	0.0077	0.0069	0.0066	0.0055	0.0045	0.0037	0.0034	0.0035	0.0041	0.0051	0.0063
68	0.0215	0.0199	0.0178	0.0156	0.0134	0.0115	0.0101	0.0091	0.0087	0.0087	0.0077	0.0067	0.0057	0.0050	0.0046	0.0047	0.0052	0.0061
69	0.0210	0.0195	0.0176	0.0156	0.0136	0.0119	0.0107	0.0101	0.0099	0.0103	0.0095	0.0086	0.0076	0.0066	0.0059	0.0056	0.0056	0.0060
70	0.0205	0.0191	0.0173	0.0153	0.0135	0.0119	0.0109	0.0105	0.0107	0.0113	0.0108	0.0100	0.0091	0.0081	0.0072	0.0065	0.0062	0.0062
71	0.0199	0.0186	0.0169	0.0150	0.0132	0.0117	0.0108	0.0106	0.0110	0.0118	0.0115	0.0110	0.0102	0.0093	0.0084	0.0076	0.0070	0.0067
72	0.0193	0.0181	0.0164	0.0145	0.0127	0.0113	0.0105	0.0104	0.0109	0.0118	0.0118	0.0115	0.0110	0.0102	0.0094	0.0085	0.0078	0.0073
73	0.0187	0.0174	0.0158	0.0139	0.0122	0.0108	0.0101	0.0100	0.0105	0.0115	0.0117	0.0116	0.0113	0.0108	0.0101	0.0093	0.0086	0.0080
74	0.0181	0.0168	0.0151	0.0133	0.0116	0.0103	0.0095	0.0094	0.0100	0.0110	0.0112	0.0114	0.0113	0.0110	0.0106	0.0100	0.0093	0.0087
75	0.0174	0.0161	0.0144	0.0126	0.0109	0.0097	0.0089	0.0088	0.0093	0.0102	0.0106	0.0109	0.0110	0.0110	0.0107	0.0103	0.0098	0.0093
76	0.0168	0.0155	0.0137	0.0119	0.0103	0.0090	0.0083	0.0082	0.0086	0.0094	0.0099	0.0102	0.0105	0.0107	0.0107	0.0105	0.0102	0.0098
77	0.0162	0.0148	0.0131	0.0113	0.0096	0.0084	0.0077	0.0075	0.0079	0.0086	0.0090	0.0095	0.0099	0.0102	0.0104	0.0105	0.0103	0.0101
78	0.0158	0.0143	0.0125	0.0106	0.0090	0.0078	0.0070	0.0068	0.0071	0.0078	0.0082	0.0087	0.0092	0.0097	0.0100	0.0103	0.0103	0.0102
79	0.0153	0.0138	0.0119	0.0101	0.0084	0.0071	0.0064	0.0062	0.0064	0.0070	0.0075	0.0080	0.0085	0.0090	0.0095	0.0099	0.0101	0.0102
80	0.0150	0.0134	0.0115	0.0096	0.0079	0.0066	0.0058	0.0056	0.0057	0.0063	0.0067	0.0072	0.0078	0.0084	0.0090	0.0094	0.0098	0.0100
81	0.0146	0.0131	0.0111	0.0092	0.0075	0.0062	0.0053	0.0050	0.0051	0.0055	0.0060	0.0065	0.0071	0.0077	0.0083	0.0088	0.0093	0.0096
82	0.0144	0.0128	0.0108	0.0089	0.0072	0.0058	0.0049	0.0045	0.0046	0.0049	0.0053	0.0058	0.0064	0.0070	0.0076	0.0082	0.0087	0.0091
83	0.0141	0.0125	0.0106	0.0087	0.0069	0.0056	0.0047	0.0042	0.0041	0.0042	0.0046	0.0051	0.0057	0.0064	0.0070	0.0076	0.0081	0.0085
84	0.0138	0.0123	0.0105	0.0086	0.0068	0.0054	0.0045	0.0039	0.0036	0.0036	0.0040	0.0045	0.0051	0.0057	0.0064	0.0070	0.0076	0.0080
85	0.0134	0.0121	0.0103	0.0085	0.0068	0.0054	0.0043	0.0036	0.0032	0.0031	0.0034	0.0039	0.0045	0.0052	0.0058	0.0064	0.0070	0.0075
86	0.0131	0.0118	0.0102	0.0084	0.0068	0.0054	0.0043	0.0035	0.0029	0.0026	0.0029	0.0034	0.0040	0.0046	0.0053	0.0059	0.0065	0.0069
87	0.0126	0.0115	0.0100	0.0084	0.0068	0.0054	0.0043	0.0034	0.0027	0.0022	0.0025	0.0029	0.0035	0.0041	0.0047	0.0054	0.0059	0.0064
88	0.0121	0.0112	0.0098	0.0083	0.0068	0.0055	0.0043	0.0033	0.0025	0.0019	0.0021	0.0025	0.0030	0.0036	0.0043	0.0049	0.0054	0.0059
89	0.0115	0.0108	0.0096	0.0082	0.0068	0.0055	0.0043	0.0033	0.0025	0.0017	0.0019	0.0022	0.0027	0.0032	0.0038	0.0044	0.0050	0.0054
90	0.0109	0.0103	0.0093	0.0081	0.0068	0.0056	0.0044	0.0034	0.0025	0.0017	0.0018	0.0020	0.0024	0.0029	0.0035	0.0040	0.0045	0.0050
91	0.0102	0.0098	0.0090	0.0079	0.0068	0.0056	0.0045	0.0035	0.0025	0.0017	0.0018	0.0019	0.0023	0.0027	0.0031	0.0036	0.0041	0.0045
92	0.0094	0.0092	0.0086	0.0077	0.0067	0.0056	0.0046	0.0036	0.0027	0.0019	0.0019	0.0020	0.0022	0.0025	0.0029	0.0033	0.0037	0.0041
93	0.0086	0.0085	0.0081	0.0074	0.0066	0.0056	0.0047	0.0038	0.0030	0.0022	0.0021	0.0021	0.0022	0.0024	0.0027	0.0030	0.0034	0.0037
94	0.0077	0.0078	0.0076	0.0071	0.0064	0.0056	0.0048	0.0041	0.0034	0.0027	0.0025	0.0024	0.0024	0.0025	0.0026	0.0028	0.0031	0.0033
95	0.0067	0.0070	0.0070	0.0067	0.0062	0.0056	0.0050	0.0044	0.0038	0.0033	0.0030	0.0028	0.0026	0.0026	0.0026	0.0027	0.0028	0.0030
96	0.0064	0.0066	0.0066	0.0063	0.0059	0.0053	0.0048	0.0042	0.0036	0.0031	0.0032	0.0029	0.0027	0.0026	0.0025	0.0025	0.0026	0.0027
97	0.0060	0.0063	0.0063	0.0060	0.0056	0.0051	0.0045	0.0040	0.0034	0.0029	0.0030	0.0031	0.0028	0.0026	0.0025	0.0024	0.0025	0.0025
98	0.0057	0.0059	0.0059	0.0057	0.0053	0.0048	0.0043	0.0037	0.0032	0.0028	0.0028	0.0029	0.0030	0.0027	0.0025	0.0024	0.0024	0.0024
99	0.0054	0.0056	0.0056	0.0053	0.0050	0.0045	0.0040	0.0035	0.0031	0.0026	0.0027	0.0028	0.0028	0.0029	0.0026	0.0024	0.0023	0.0023
100	0.0050	0.0052	0.0052	0.0050	0.0046	0.0042	0.0038	0.0033	0.0029	0.0024	0.0025	0.0026	0.0027	0.0027	0.0027	0.0025	0.0023	0.0022
101	0.0047	0.0049	0.0049	0.0047	0.0043	0.0039	0.0035	0.0031	0.0027	0.0023	0.0024	0.0024	0.0025	0.0025	0.0026	0.0026	0.0023	0.0022
102	0.0044	0.0045	0.0045	0.0043	0.0040	0.0037	0.0033	0.0029	0.0025	0.0021	0.0022	0.0023	0.0023	0.0024	0.0024	0.0024	0.0024	0.0022
103	0.0040	0.0042	0.0042	0.0040	0.0037	0.0034	0.0030	0.0026	0.0023	0.0020	0.0020	0.0021	0.0022	0.0022	0.0023	0.0023	0.0023	0.0022
104	0.0037	0.0038	0.0038	0.0037	0.0034	0.0031	0.0028	0.0024	0.0021	0.0018	0.0019	0.0019	0.0020	0.0021	0.0021	0.0021	0.0021	0.0021
105	0.0034	0.0035	0.0035	0.0033	0.0031	0.0028	0.0025	0.0022	0.0019	0.0016	0.0017	0.0018	0.0018	0.0019	0.0019	0.0020	0.0020	0.0019

MP-2021 Mortality Improvement Scale - Female

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
106	0.0030	0.0031	0.0031	0.0030	0.0028	0.0025	0.0023	0.0020	0.0017	0.0015	0.0015	0.0016	0.0017	0.0017	0.0018	0.0018	0.0018	0.0018
107	0.0027	0.0028	0.0028	0.0027	0.0025	0.0023	0.0020	0.0018	0.0015	0.0013	0.0014	0.0014	0.0015	0.0015	0.0016	0.0016	0.0016	0.0016
108	0.0024	0.0024	0.0024	0.0023	0.0022	0.0020	0.0018	0.0015	0.0013	0.0011	0.0012	0.0013	0.0013	0.0014	0.0014	0.0014	0.0015	0.0015
109	0.0020	0.0021	0.0021	0.0020	0.0019	0.0017	0.0015	0.0013	0.0011	0.0010	0.0010	0.0011	0.0012	0.0012	0.0012	0.0013	0.0013	0.0013
110	0.0017	0.0017	0.0017	0.0017	0.0015	0.0014	0.0013	0.0011	0.0010	0.0008	0.0009	0.0009	0.0010	0.0010	0.0011	0.0011	0.0011	0.0011
111	0.0013	0.0014	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0007	0.0008	0.0008	0.0009	0.0009	0.0009	0.0009	0.0009
112	0.0010	0.0010	0.0010	0.0010	0.0009	0.0008	0.0008	0.0007	0.0006	0.0005	0.0006	0.0006	0.0007	0.0007	0.0007	0.0007	0.0007	0.0007
113	0.0007	0.0007	0.0007	0.0007	0.0006	0.0006	0.0005	0.0004	0.0004	0.0003	0.0004	0.0005	0.0005	0.0005	0.0005	0.0005	0.0006	0.0006
114	0.0003	0.0003	0.0003	0.0003	0.0003	0.0003	0.0003	0.0002	0.0002	0.0002	0.0002	0.0003	0.0003	0.0004	0.0004	0.0004	0.0004	0.0004
115	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0001	0.0002	0.0002	0.0002	0.0002	0.0002	0.0002
116	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
117	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0001	0.0001	0.0001	0.0001	0.0001
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

MP-2021 Mortality Improvement Scale - Female

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Age	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037+
≤ 20	0.0048	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
21	0.0048	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
22	0.0048	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
23	0.0047	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
24	0.0047	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
25	0.0047	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
26	0.0046	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
27	0.0046	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
28	0.0046	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
29	0.0045	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
30	0.0042	0.0063	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
31	0.0037	0.0060	0.0074	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
32	0.0032	0.0056	0.0071	0.0084	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
33	0.0027	0.0052	0.0068	0.0082	0.0094	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
34	0.0021	0.0047	0.0064	0.0079	0.0093	0.0104	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
35	0.0014	0.0042	0.0060	0.0076	0.0090	0.0102	0.0112	0.0120	0.0126	0.0131	0.0134	0.0135
36	0.0008	0.0036	0.0056	0.0073	0.0088	0.0101	0.0111	0.0120	0.0126	0.0131	0.0134	0.0135
37	0.0001	0.0030	0.0051	0.0069	0.0085	0.0099	0.0110	0.0119	0.0126	0.0131	0.0134	0.0135
38	-0.0006	0.0024	0.0046	0.0065	0.0082	0.0097	0.0109	0.0119	0.0126	0.0131	0.0134	0.0135
39	-0.0011	0.0018	0.0040	0.0061	0.0079	0.0095	0.0108	0.0118	0.0125	0.0131	0.0134	0.0135
40	-0.0015	0.0013	0.0035	0.0057	0.0076	0.0092	0.0106	0.0117	0.0125	0.0131	0.0134	0.0135
41	-0.0017	0.0008	0.0031	0.0052	0.0072	0.0090	0.0104	0.0116	0.0124	0.0130	0.0134	0.0135
42	-0.0018	0.0006	0.0027	0.0049	0.0069	0.0087	0.0102	0.0114	0.0124	0.0130	0.0134	0.0135
43	-0.0015	0.0005	0.0025	0.0046	0.0066	0.0084	0.0100	0.0113	0.0123	0.0130	0.0134	0.0135
44	-0.0011	0.0007	0.0025	0.0044	0.0064	0.0082	0.0098	0.0112	0.0122	0.0129	0.0134	0.0135
45	-0.0004	0.0010	0.0026	0.0044	0.0062	0.0080	0.0097	0.0111	0.0121	0.0129	0.0134	0.0135
46	0.0005	0.0016	0.0029	0.0045	0.0062	0.0079	0.0095	0.0110	0.0121	0.0129	0.0133	0.0135
47	0.0016	0.0023	0.0034	0.0047	0.0063	0.0079	0.0095	0.0109	0.0120	0.0128	0.0133	0.0135
48	0.0028	0.0032	0.0040	0.0051	0.0065	0.0079	0.0094	0.0108	0.0120	0.0128	0.0133	0.0135
49	0.0041	0.0042	0.0047	0.0056	0.0068	0.0081	0.0095	0.0108	0.0119	0.0128	0.0133	0.0135
50	0.0053	0.0053	0.0056	0.0063	0.0072	0.0083	0.0096	0.0108	0.0119	0.0128	0.0133	0.0135
51	0.0066	0.0064	0.0065	0.0070	0.0077	0.0087	0.0098	0.0109	0.0119	0.0128	0.0133	0.0135
52	0.0078	0.0075	0.0075	0.0077	0.0083	0.0091	0.0100	0.0110	0.0120	0.0128	0.0133	0.0135
53	0.0089	0.0086	0.0084	0.0085	0.0089	0.0095	0.0103	0.0112	0.0121	0.0128	0.0133	0.0135
54	0.0099	0.0096	0.0093	0.0093	0.0095	0.0100	0.0106	0.0114	0.0121	0.0128	0.0133	0.0135
55	0.0108	0.0104	0.0101	0.0100	0.0101	0.0104	0.0109	0.0116	0.0122	0.0129	0.0133	0.0135
56	0.0115	0.0112	0.0109	0.0107	0.0107	0.0109	0.0113	0.0118	0.0124	0.0129	0.0133	0.0135
57	0.0120	0.0118	0.0115	0.0113	0.0112	0.0113	0.0116	0.0120	0.0125	0.0130	0.0134	0.0135
58	0.0123	0.0123	0.0120	0.0118	0.0117	0.0117	0.0119	0.0123	0.0126	0.0130	0.0134	0.0135
59	0.0124	0.0126	0.0124	0.0122	0.0121	0.0121	0.0122	0.0124	0.0128	0.0131	0.0134	0.0135
60	0.0124	0.0127	0.0127	0.0125	0.0124	0.0123	0.0124	0.0126	0.0128	0.0132	0.0134	0.0135
61	0.0121	0.0127	0.0128	0.0127	0.0126	0.0126	0.0126	0.0127	0.0129	0.0132	0.0134	0.0135
62	0.0116	0.0124	0.0127	0.0128	0.0128	0.0127	0.0127	0.0128	0.0129	0.0131	0.0134	0.0135

MP-2021 Mortality Improvement Scale - Female

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Age	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037+
63	0.0109	0.0119	0.0124	0.0127	0.0128	0.0128	0.0128	0.0128	0.0129	0.0131	0.0132	0.0134
64	0.0100	0.0112	0.0119	0.0124	0.0126	0.0127	0.0127	0.0128	0.0129	0.0130	0.0131	0.0132
65	0.0092	0.0105	0.0113	0.0120	0.0124	0.0126	0.0127	0.0127	0.0128	0.0129	0.0130	0.0131
66	0.0084	0.0097	0.0107	0.0115	0.0120	0.0123	0.0125	0.0126	0.0127	0.0128	0.0129	0.0129
67	0.0077	0.0089	0.0100	0.0109	0.0116	0.0120	0.0123	0.0125	0.0126	0.0126	0.0127	0.0128
68	0.0071	0.0082	0.0093	0.0103	0.0111	0.0117	0.0121	0.0123	0.0124	0.0125	0.0126	0.0127
69	0.0068	0.0077	0.0087	0.0097	0.0106	0.0113	0.0118	0.0121	0.0123	0.0124	0.0125	0.0125
70	0.0067	0.0074	0.0083	0.0092	0.0101	0.0109	0.0114	0.0118	0.0121	0.0122	0.0123	0.0124
71	0.0068	0.0072	0.0080	0.0088	0.0097	0.0104	0.0111	0.0116	0.0119	0.0121	0.0122	0.0123
72	0.0071	0.0073	0.0078	0.0085	0.0093	0.0101	0.0108	0.0113	0.0117	0.0119	0.0120	0.0121
73	0.0076	0.0075	0.0078	0.0083	0.0091	0.0098	0.0105	0.0110	0.0115	0.0117	0.0119	0.0120
74	0.0082	0.0079	0.0079	0.0083	0.0088	0.0096	0.0102	0.0108	0.0112	0.0115	0.0117	0.0118
75	0.0088	0.0084	0.0082	0.0084	0.0087	0.0093	0.0100	0.0106	0.0110	0.0114	0.0116	0.0117
76	0.0093	0.0089	0.0086	0.0085	0.0087	0.0092	0.0097	0.0104	0.0108	0.0112	0.0114	0.0116
77	0.0097	0.0093	0.0089	0.0088	0.0088	0.0091	0.0096	0.0101	0.0107	0.0110	0.0113	0.0114
78	0.0100	0.0096	0.0093	0.0090	0.0090	0.0091	0.0094	0.0099	0.0104	0.0109	0.0111	0.0113
79	0.0101	0.0098	0.0095	0.0092	0.0091	0.0091	0.0093	0.0097	0.0101	0.0106	0.0110	0.0111
80	0.0101	0.0099	0.0096	0.0094	0.0092	0.0092	0.0093	0.0095	0.0099	0.0103	0.0107	0.0110
81	0.0097	0.0097	0.0095	0.0093	0.0091	0.0090	0.0091	0.0092	0.0095	0.0099	0.0102	0.0105
82	0.0093	0.0093	0.0092	0.0091	0.0089	0.0088	0.0088	0.0089	0.0091	0.0095	0.0098	0.0101
83	0.0088	0.0089	0.0089	0.0088	0.0087	0.0086	0.0085	0.0086	0.0088	0.0090	0.0093	0.0096
84	0.0083	0.0084	0.0084	0.0084	0.0083	0.0083	0.0082	0.0083	0.0084	0.0086	0.0089	0.0091
85	0.0078	0.0079	0.0079	0.0080	0.0079	0.0079	0.0079	0.0079	0.0080	0.0082	0.0084	0.0087
86	0.0073	0.0074	0.0074	0.0075	0.0075	0.0075	0.0075	0.0075	0.0076	0.0078	0.0080	0.0082
87	0.0068	0.0069	0.0070	0.0070	0.0070	0.0070	0.0071	0.0071	0.0072	0.0073	0.0075	0.0077
88	0.0063	0.0064	0.0065	0.0065	0.0065	0.0066	0.0066	0.0067	0.0067	0.0069	0.0070	0.0073
89	0.0058	0.0060	0.0060	0.0061	0.0061	0.0061	0.0061	0.0062	0.0063	0.0064	0.0066	0.0068
90	0.0053	0.0055	0.0056	0.0056	0.0057	0.0057	0.0057	0.0057	0.0058	0.0060	0.0061	0.0063
91	0.0048	0.0050	0.0051	0.0052	0.0053	0.0053	0.0053	0.0053	0.0054	0.0055	0.0057	0.0059
92	0.0044	0.0046	0.0047	0.0048	0.0048	0.0049	0.0049	0.0049	0.0049	0.0050	0.0052	0.0054
93	0.0039	0.0041	0.0042	0.0044	0.0044	0.0045	0.0045	0.0045	0.0045	0.0046	0.0047	0.0049
94	0.0035	0.0037	0.0038	0.0039	0.0040	0.0041	0.0041	0.0042	0.0042	0.0042	0.0043	0.0045
95	0.0031	0.0033	0.0034	0.0035	0.0036	0.0037	0.0038	0.0038	0.0038	0.0039	0.0039	0.0040
96	0.0029	0.0030	0.0031	0.0032	0.0034	0.0034	0.0035	0.0036	0.0036	0.0037	0.0037	0.0038
97	0.0026	0.0028	0.0029	0.0030	0.0031	0.0032	0.0033	0.0033	0.0034	0.0035	0.0035	0.0036
98	0.0024	0.0025	0.0026	0.0027	0.0029	0.0030	0.0030	0.0031	0.0032	0.0032	0.0033	0.0034
99	0.0023	0.0023	0.0024	0.0025	0.0026	0.0027	0.0028	0.0029	0.0030	0.0030	0.0031	0.0032
100	0.0022	0.0022	0.0022	0.0023	0.0024	0.0025	0.0026	0.0027	0.0028	0.0028	0.0029	0.0030
101	0.0021	0.0020	0.0020	0.0021	0.0022	0.0023	0.0024	0.0025	0.0025	0.0026	0.0027	0.0028
102	0.0020	0.0019	0.0019	0.0019	0.0020	0.0021	0.0021	0.0022	0.0023	0.0024	0.0025	0.0026
103	0.0020	0.0019	0.0018	0.0018	0.0018	0.0019	0.0019	0.0020	0.0021	0.0022	0.0023	0.0024
104	0.0020	0.0018	0.0017	0.0016	0.0016	0.0017	0.0017	0.0018	0.0019	0.0020	0.0021	0.0022
105	0.0019	0.0018	0.0016	0.0015	0.0015	0.0015	0.0016	0.0016	0.0017	0.0018	0.0019	0.0020

MP-2021 Mortality Improvement Scale - Female

The full report is available on the Society of Actuaries' website at https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-mp-2021/

Age	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037+
106	0.0017	0.0017	0.0016	0.0014	0.0014	0.0013	0.0014	0.0014	0.0015	0.0016	0.0017	0.0018
107	0.0016	0.0015	0.0015	0.0014	0.0012	0.0012	0.0012	0.0012	0.0013	0.0014	0.0015	0.0016
108	0.0014	0.0014	0.0013	0.0012	0.0012	0.0011	0.0010	0.0011	0.0011	0.0012	0.0013	0.0014
109	0.0013	0.0013	0.0012	0.0011	0.0010	0.0010	0.0009	0.0009	0.0009	0.0010	0.0011	0.0012
110	0.0011	0.0011	0.0011	0.0010	0.0009	0.0008	0.0008	0.0007	0.0008	0.0008	0.0009	0.0010
111	0.0009	0.0009	0.0009	0.0009	0.0008	0.0007	0.0006	0.0006	0.0006	0.0006	0.0007	0.0008
112	0.0007	0.0007	0.0007	0.0007	0.0007	0.0006	0.0005	0.0005	0.0004	0.0004	0.0005	0.0006
113	0.0006	0.0006	0.0006	0.0005	0.0005	0.0005	0.0004	0.0004	0.0003	0.0002	0.0003	0.0004
114	0.0004	0.0004	0.0004	0.0004	0.0004	0.0004	0.0003	0.0002	0.0002	0.0001	0.0001	0.0002
115	0.0002	0.0002	0.0002	0.0002	0.0002	0.0002	0.0002	0.0001	0.0001	0.0000	0.0000	0.0000
116	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
117	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
118	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
119	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
120	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000