CSO Mortality Comparisons

AGENT QUICK START GUIDE

1958 | 1980 | 2001 | 2017 CSO Mortality Tables

A practical advisor education guide for comparing standardized mortality-table rates across generations of life insurance while keeping the discussion separate from a carrier's actual policy cost-of-insurance charges.

Select the client. Compare the tables. Explain the distinction.

Training use | Mortality tables | Policy-era comparison | Client education

Agent Quick Start Guide | Advisor education tool

How to Use This Manual

Use this guide in the same order you would use the application with a client: establish the facts, build the case, explain the result, validate the calculations when needed, and document the presentation.

Field / Feature	What it means / how to use it
1. Enter the Client Profile	Set age nearest birthday, amount at risk, gender, and tobacco classification.
2. Compare Current-Age Results	Review the 1958, 1980, 2001, and 2017 CSO mortality rates per $1,000 and the corresponding illustrative annual amounts.
3. Use the Visuals	Use the bar chart and Age Progression view to make the relative table differences and age progression easy to understand.
4. Open Detail When Needed	Use Age-by-Age Detail to review the underlying table rates around the client's current age.
5. Keep the Guardrail Clear	Explain that standardized CSO mortality rates are educational reference values, not the carrier's actual policy COI charges or deductions.

1. What the Calculator Does

The calculator compares standardized mortality rates from four CSO generations: **1958, 1980, 2001, and 2017**. For the selected age, amount at risk, gender, and tobacco classification, it displays the mortality rate per $1,000 and converts that rate into an illustrative annual mortality amount.

CSO Table	General policy-era guidance
1958 CSO	Generally associated with policies issued before Jan. 1, 1989
1980 CSO	Generally associated with Jan. 1, 1989 - Dec. 31, 2008
2001 CSO	Generally associated with Jan. 1, 2009 - Dec. 31, 2019
2017 CSO	Generally associated with policies issued on or after Jan. 1, 2020

Important: These date ranges are guidance only. Actual adoption can vary by state, carrier, product, and policy issue date. Confirm the CSO basis in the policy or illustration.

2. Four Inputs - That's All You Need

Input	What to enter	Why it matters
Age Nearest Birthday	Client's age, 25-95	Selects the mortality-table rate at that age.
Amount at Risk	Dollar amount to illustrate	Used to convert the table rate into an illustrative annual amount.
Gender	Male or Female	Uses the applicable gender table.
Tobacco Classification	Non-Tobacco or Tobacco	Uses smoker-distinct rates where the table supports them.

1958 CSO note: The calculator intentionally does not change the 1958 CSO value when Tobacco is selected because that table did not use smoker-distinct rates.

3. The Fastest Way to Use It

1. **Enter the client profile**
   Set age, amount at risk, gender, and tobacco classification.
2. **Start with Current-Age Comparison**
   Read across the four cards. Each shows the CSO mortality rate per $1,000 and the corresponding illustrative annual amount.
3. **Use the bar chart for the visual**
   Illustrative Annual Mortality Amount makes the relative size of the four table-based amounts easy to see.
4. **Show what happens with age**
   Age Progression displays the selected age range. Switch the metric between Rate per $1,000 and Illustrative Annual Amount.
5. **Use the detail ledger when needed**
   Age-by-Age Detail gives the underlying table rates around the client's current age.

4. How the Illustrative Annual Amount Is Calculated

The calculator uses a simple educational conversion:

> **Amount at Risk / 1,000 x CSO mortality rate = Illustrative Annual Mortality Amount**

This makes the standardized table differences tangible in dollars. It is an illustration of the mortality table rate applied to the selected amount at risk - not a policy billing calculation.

5. What to Say to a Client

Suggested explanation: “Life insurance mortality tables have been updated over time as mortality experience changed. This tool lets us compare those standardized table rates at the same age and amount at risk. It helps us understand the mortality framework behind different generations of life insurance, but it is not calculating the actual cost inside your specific policy.”

6. What This Tool Does NOT Show

It does show	It does not show
Standardized CSO mortality-table rates	A carrier's actual policy COI charge
Rate differences among CSO generations	The exact internal expense structure of a policy
An illustrative annual amount based on amount at risk	Actual policy deductions or monthly charges
Age progression of the selected CSO rates	A policy performance projection or illustration

Agent guardrail: Do not describe the dollar figure as “the client's COI” or “what the insurance company charges.” Actual policy cost-of-insurance charges can differ materially based on the contract, carrier, underwriting class, duration, net amount at risk, guarantees, and other policy provisions.

7. Good Agent Use Cases

Use the calculator when you want to educate an agent or client about **why the mortality basis of older and newer policy generations can differ**, compare mortality rates at a specific age, demonstrate how mortality rates rise with age, or provide context before reviewing an actual carrier illustration or policy ledger.

For policy-specific analysis, move from this educational comparison to the actual carrier illustration, policy annual statement, or in-force ledger.

8. Before You Finish

Agent checklist: Confirm age nearest birthday; confirm gender and tobacco selection; use an amount at risk that makes sense for the discussion; distinguish table mortality from actual policy charges; and confirm the policy's actual CSO basis when discussing a specific contract.

TriQuest USA
CSO Mortality Comparisons - Agent Education Tool
Designed for advisor education and discussion. Not a carrier illustration or policy-specific COI calculation.