

### What is the Probability of at Least One Death?

The following is an illustration of the pattern of deaths for a group of 240 individuals (161 males, 79 females, average age 52, age range 30-69) assuming the group exhibits the same mortality pattern as 57% of the 2001 VBT Composite Table (proxy for NM CGI mortality). The 57% ratio is based on a ratio of 240 non-smokers and 0 smokers.

Year	Duration	Number Alive at Beginning of Year	Number of Deaths During Year	Cumulative Number of Deaths
2017	1	240	0	0
2018	2	240	0	0
2019	3	240	1	1
2020	4	239	0	1
2021	5	239	1	2
2022	6	238	0	2
2023	7	238	1	3
2024	8	237	1	4
2025	9	236	1	5
2026	10	235	1	6
2027	11	234	2	8
2028	12	232	1	9
2029	13	231	2	11
2030	14	229	2	13
2031	15	227	2	15
2032	16	225	3	18
2033	17	222	2	20
2034	18	220	3	23
2035	19	217	4	27
2036	20	213	3	30
2037	21	210	4	34
2038	22	206	4	38
2039	23	202	4	42
2040	24	198	5	47
2041	25	193	5	52
2042	26	188	5	57
2043	27	183	6	63
2044	28	177	6	69
2045	29	171	6	75
2046	30	165	6	81
2047	31	159	7	88
2048	32	152	7	95
2049	33	145	6	101
2050	34	139	7	108
2051	35	132	7	115
2052	36	125	8	123
2053	37	117	7	130
2054	38	110	7	137
2055	39	103	6	143
2056	40	97	7	150

This is a guideline of how deaths might materialize if a group exhibits the exact same mortality as found in this mortality table. The smaller the group the less likely that it will follow this pattern of deaths.

### What is the Probability of at Least One Death?

Year	Duration	Number Alive at Beginning of Year	Number of Deaths During Year	Cumulative Number of Deaths
2057	41	90	7	157
2058	42	83	6	163
2059	43	77	7	170
2060	44	70	6	176
2061	45	64	5	181
2062	46	59	6	187
2063	47	53	5	192
2064	48	48	5	197
2065	49	43	5	202
2066	50	38	4	206
2067	51	34	4	210
2068	52	30	3	213
2069	53	27	4	217
2070	54	23	3	220
2071	55	20	3	223
2072	56	17	2	225
2073	57	15	2	227
2074	58	13	2	229
2075	59	11	2	231
2076	60	9	1	232
2077	61	8	2	234
2078	62	6	1	235
2079	63	5	1	236
2080	64	4	1	237
2081	65	3	0	237
2082	66	3	1	238
2083	67	2	0	238
2084	68	2	1	239
2085	69	1	0	239

Years	Probability of at Least 1 Death
0-5	83%
0-10	99%
0-15	99%
0-20	99%

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