## Sec. 38a-439-1. Purpose

The purpose of Sections 38a-439-2 to 38a-439-4, inclusive, is to permit the use of mortality tables that reflect differences in mortality between smokers and nonsmokers in determining minimum cash surrender values and amounts of paid-up nonforfeiture benefits for plans of insurance with separate premium rates for smokers and nonsmokers.

(Effective September 25, 1992)