payout with respect to the additional contribution for the year of contribution is \$208 (5 percentx\$5,000x305/365). The income earned after the date of the contribution and after the regular valuation date does not enter into the computation.

Example 2. On July 1, 1971, X makes an additional contribution of \$10,000 to a charitable remainder unitrust. The taxable year of the trust is the calendar year and the regular valuation date is December 31 of each year. The fixed percentage is 5 percent. Between July 1, 1971, and December 31, 1971, the additional property appreciates in value to \$12,500 and earns \$500 of income. Because the regular valuation date for the year of contribution occurs after the date of the additional contribution, the additional contribution including income earned by it is valued on the regular valuation date. Thus, the required payout with respect to the additional \$325.87 contribution is cent×[\$12,500+\$500]×183/365).

- (c) Calculation of the fair market value of the remainder interest of a charitable remainder unitrust. See §1.664-4 for rules relating to the calculation of the fair market value of the remainder interest of a charitable remainder unitrust.
- (d) Deduction for transfers to a charitable remainder unitrust. For rules relating to a deduction for transfers to a charitable remainder unitrust, see section 170, 2055, 2106, or 2522 and the regulations thereunder. The deduction allowed by section 170 for transfers to charity is limited to the fair market value of the remainder interest of a charitable remainder unitrusts regardless of whether an organization described in section 170(c) also receives a portion of the amount described in §1.664-3(a)(1). For a special rule relating to the reduction of the amount of a charitable contribution deduction with respect to a contribution of certain ordinary income property or capital gain property, see section 170(e)(1) (A) or (B)(i) and the regulations thereunder. For rules for postponing the time for deduction of a charitable contribution of a future interest in tangible personal property, see section 170(a)(3) and the regulations thereunder.

[T.D. 7202, 37 FR 16920, Aug. 23, 1972, as amended by T.D. 8791, 63 FR 68192, Dec. 10, 1998; T.D. 8926, 66 FR 1038, Jan. 5, 2001; T.D. 9102, 69 FR 20, Jan. 2, 2004]

§ 1.664-4 Calculation of the fair market value of the remainder interest in a charitable remainder unitrust.

- (a) Rules for determining present value. For purposes of sections 170, 2055, 2106, and 2522, the fair market value of a remainder interest in a charitable remainder unitrust (as described in §1.664-3) is its present value determined under paragraph (d) of this section. The present value determined under this section shall be computed on the basis of—
- (1) Life contingencies determined as to each life involved, from the values of lx set forth in Table 90CM contained in $\S 20.2031-7(d)(7)$ of this chapter in the case of transfers for which the valuation date is after April 30, 1999; or contained 80CNSMT from Table §20.2031-7A(e)(4) of this chapter in the case of transfer for which the valuation date is after April 30, 1989, and before May 1, 1999. See §20.2031-7A(a) through (d) of this chapter, whichever is applicable, for transfers for which the valuation date is before May 1, 1989;
- (2) Interest at the section 7520 rate in the case of transfers for which the valuation date is after April 30, 1989, or 10 percent in the case of transfers to charitable remainder unitrusts made after November 30, 1983, for which the valuation date is before May 1, 1989. See § 20.2031-7A (a) through (c) of this chapter, whichever is applicable, for transfers for which the valuation date is before December 1, 1983; and
- (3) The assumption that the amount described in $\S1.664-3(a)(1)(i)(a)$ is distributed in accordance with the payout sequence described in the governing instrument. If the governing instrument does not prescribe when the distribution is made during the period for which the payment is made, for purposes of this section, the distribution is considered payable on the first day of the period for which the payment is made.
- (b) Actuarial Computations by the Internal Revenue Service. The regulations in this and in related sections provide tables of actuarial factors and examples that illustrate the use of the tables in determining the value of remainder interests in property. Section 1.7520–1(c)(2) refers to government publications that provide additional tables

of factors and examples of computations for more complex situations. If the computation requires the use of a factor that is not provided in this section, the Commissioner may supply the factor upon a request for a ruling. A request for a ruling must be accompanied by a recitation of the facts including the date of birth of each measuring life, and copies of the relevant documents. A request for a ruling must comply with the instructions for requesting a ruling published periodically in the Internal Revenue Bulletin (See $\S 601.601(d)(2)(ii)(b)$ of this chapter) and include payment of the required user fee. If the Commissioner furnishes the factor, a copy of the letter supplying the factor should be attached to the tax return in which the deduction is claimed. If the Commissioner does not furnish the factor, the taxpayer must furnish a factor computed in accordance with the principles set forth in this section.

(c) Statement supporting deduction required. Any claim for a deduction on any return for the value of a remainder interest in a charitable remainder unitrust must be supported by a full statement attached to the return showing the computation of the present value of such interest.

(d) Valuation. The fair market value of a remainder interest in a charitable remainder unitrust (as described in §1.664–3) for transfers for which the valuation date is after April 30, 1999, is its present value determined under paragraph (e) of this section. The fair market value of a remainder interest in a charitable remainder unitrust (as described in §1.664–3) for transfers for which the valuation date is before May 1, 1999, is its present value determined under the following sections:

Valuation dates		Applicable Regulations
After	Before	Regulations
12–31–51 12–31–70	01-01-52 01-01-71 12-01-83	1.664–4A(a) 1.664–4A(b) 1.664–4A(c)
11–30–83 04–30–89	05–01–89 05–01–99	1.664-4A(d) 1.664-4A(e)

(e) Valuation of charitable remainder unitrusts having certain payout sequences for transfers for which the valuation date is after April 30, 1999—(1) In general. Except as otherwise provided in paragraph (e)(2) of this section, in the case of transfers for which the valuation date is after April 30, 1999, the present value of a remainder interest is determined under paragraphs (e)(3) through (e)(7) of this section, provided that the amount of the payout as of any payout date during any taxable year of the trust is not larger than the amount that the trust could distribute on such date under §1.664-3(a)(1)(v) if the taxable year of the trust were to end on such date. See, however, §1.7520-3(b) (relating to exceptions to the use of the prescribed tables under certain circumstances).

(2) Transitional rules for valuation of charitable remainder unitrusts. (i) For purposes of sections 2055, 2106, or 2624, if on May 1, 1999, the decedent was mentally incompetent so that the disposition of the property could not be changed, and the decedent died after April 30, 1999, without having regained competency to dispose of the decedent's property, or the decedent died within 90 days of the date that the decedent first regained competency after April 30, 1999, the present value of a remainder interest under this section is determined as if the valuation date with respect to the decedent's gross estate is either before May 1, 1999, or after April 30, 1999, at the option of the decedent's executor.

(ii) For purposes of sections 170, 2055, 2106, 2522, or 2624, in the case of transfers to a charitable remainder unitrust for which the valuation date is after April 30, 1999, and before July 1, 1999, the present value of a remainder interest based on one or more measuring lives is determined under this section by use of the section 7520 interest rate for the month in which the valuation date occurs (see §§ 1.7520-1(b) and 1.7520-2(a)(2)) and the appropriate actuarial tables under either paragraph (e)(7) of this section or §1.664-4A(e)(6), at the option of the donor or the decedent's executor, as the case may be.

(iii) For purposes of paragraphs (e)(2)(i) and (ii) of this section, where the donor or decedent's executor is given the option to use the appropriate actuarial tables under either paragraph (e)(7) of this section or \$1.664-4A(e)(6), the donor or decedent's executor must

use the same actuarial table with respect to each individual transaction and with respect to all transfers occurring on the valuation date (for example, gift and income tax charitable deductions with respect to the same transfer must be determined based on the same tables, and all assets includible in the gross estate and/or estate tax deductions claimed must be valued based on the same tables).

(3) Adjusted payout rate. For transfers for which the valuation date is after April 30, 1989, the adjusted payout rate is determined by using the appropriate Table F in paragraph (e)(6) of this section, for the section 7520 interest rate applicable to the transfer. If the interest rate is between 4.2 and 14 percent, see paragraph (e)(6) of this section. If the interest rate is below 4.2 percent or greater than 14 percent, see paragraph (b) of this section. The adjusted payout rate is determined by multiplying the fixed percentage described in §1.664-3(a)(1)(i)(a) by the factor describing the payout sequence of the trust and the number of months by which the valuation date for the first full taxable year of the trust precedes the first payout date for such taxable year. If the governing instrument does not prescribe when the distribution or distributions shall be made during the taxable year of the trust, see paragraph (a) of this section. In the case of a trust having a payout sequence for which no figures have been provided by the appropriate table, and in the case of a trust that determines the fair market value of the trust assets by taking the average of valuations on more than one date during the taxable year, see paragraph (b) of this section.

(4) Period is a term of years. If the period described in §1.664-3(a)(5) is a term of years, the factor that is used in determining the present value of the remainder interest for transfers for which the valuation date is after November 30, 1983, is the factor under the appropriate adjusted payout rate in Table D of paragraph (e)(6) of this section corresponding to the number of years in the term. If the adjusted payout rate is an amount that is between adjusted payout rates for which factors are provided in Table D, a linear interpolation must be made. The present

value of the remainder interest is determined by multiplying the net fair market value (as of the appropriate valuation date) of the property placed in trust by the factor determined under this paragraph. For purposes of this section, the valuation date is, in the case of an inter vivos transfer, the date on which the property is transferred to the trust by the donor. However, if an election is made under section 7520 and §1.7520-2(b) to compute the present value of the charitable interest by use of the interest rate component for either of the 2 months preceding the month in which the date of transfer falls, the month so elected is the valuation date for purposes of determining the interest rate and mortality tables. In the case of a testamentary transfer under section 2055, 2106, or 2624, the valuation date is the date of death, unless the alternate valuation date is elected under section 2032, in which event, and within the limitations set forth in section 2032 and the regulations thereunder, the valuation date is the alternate valuation date. If the decedent's estate elects the alternate valuation date under section 2032 and also elects, under section 7520 and §1.7520-2(b), to use the interest rate component for one of the 2 months preceding the alternate valuation date, the month so elected is the valuation date for purposes of determining the interest rate and mortality tables. The application of this paragraph (e)(4) may be illustrated by the following example:

Example. D transfers \$100,000 to a charitable remainder unitrust on January 1. The trust instrument requires that the trust pay 8 percent of the fair market value of the trust assets as of January 1st for a term of 12 years to D in quarterly payments (March 31, June 30, September 30, and December 31). The section 7520 rate for January (the month that the transfer occurred) is 9.6 percent. Under Table F(9.6) in paragraph(e)(6) of this section, the appropriate adjustment factor is .944628 for quarterly payments payable at the end of each quarter. The adjusted payout rate is 7.557 (8%× .944628). Based on the remainder factors in Table D in paragraph(e)(6) of this section, the present value of the remainder interest is \$38,950.30, computed as follows:

Factor at 7.4 percent for 12 years397495 Factor at 7.6 percent for 12 years387314

$$\frac{7.557\% - 7.4\%}{0.2\%} = \frac{x}{.010181}$$

$$x = .007992$$

Present value of remainder interest:

(\$100,000×.389503).....\$38,950.30

(5) Period is the life of one individual. If the period described in §1.664-3(a)(5) is the life of one individual, the factor that is used in determining the present value of the remainder interest for transfers for which the valuation date is after April 30, 1999, is the factor in Table U(1) in paragraph (e)(7) of this section under the appropriate adjusted payout. For purposes of the computations described in this paragraph, the age of an individual is the age of that individual at the individual's nearest birthday. If the adjusted payout rate is an amount that is between adjusted payout rates for which factors are provided in the appropriate table, a linear interpolation must be made. present value of the remainder interest is determined by multiplying the net fair market value (as of the valuation date as determined in paragraph (e)(4) of this section) of the property placed in trust by the factor determined under this paragraph (e)(5). If the adjusted payout rate is between 4.2 and 14 percent, see paragraph (e)(7) of this section. If the adjusted payout rate is below 4.2 percent or greater than 14 percent, see paragraph (b) of this section. The application of this paragraph (e)(5) may be illustrated by the following example:

Example. A, who is 44 years and 11 months old, transfers \$100,000 to a charitable remainder unitrust on January 1st. The trust instrument requires that the trust pay to A semiannually (on June 30 and December 31) 9 percent of the fair market value of the trust assets as of January 1st during A's life. The section 7520 rate for January is 9.6 percent. Under Table F(9.6) in paragraph (e)(6) of this

section, the appropriate adjustment factor is .933805 for semiannual payments payable at the end of the semiannual period. The adjusted payout rate is 8.404 (9% X .933805). Based on the remainder factors in Table U(1) in paragraph (e)(7) of this section, the present value of the remainder interest is \$10,109.00, computed as follows:

Interpolation adjustment:

$$\frac{8.404\% - 8.4\%}{0.2\%} = \frac{x}{.00402}$$

$$x = .00008$$

Factor at 8.4 percent at age 4510117

Less: Interpolation adjustment00008

Interpolated Factor10109

Present value of remainder interest:

(\$100,000×.10109)......\$10,109.00

(6) Actuarial Table D and F (4.2) through 14.0) for transfers for which the valuation date is after April 30, 1989. For transfers for which the valuation date is after April 30, 1989, the present value of a charitable remainder unitrust interest that is dependent upon a term of years is determined by using the section 7520 rate and the tables in this paragraph (e)(6). For transfers for which the valuation date is after April 30, 1999, where the present value of a charitable remainder unitrust interest is dependent on the termination of a life interest, see paragraph (e)(5) of this section. See, however, §1.7520-3(b) (relating to exceptions to the use of prescribed tables under certain circumstances). Many actuarial factors not contained in the following tables are contained in Internal Revenue Service Publication 1458, "Actuarial Values, Book Beth," (1999). A copy of this publication is available for purchase from the Superintendent of Documents, United States Government Printing Office, Washington, DC 20402.

Table D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

[Applicable after April 30, 1989]

Years					Adjusted p	ayout rate				
Teals	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
1	.958000 .917764 .879218 .842291 .806915	.956000 .913936 .873723 .835279 .798527	.954000 .910116 .868251 .828311 .790209	.952000 .906304 .862801 .821387 .781960	.950000 .902500 .857375 .814506 .773781	.948000 .898704 .851971 .807669 .765670	.946000 .894916 .846591 .800875 .757627	.944000 .891136 .841232 .794123 .749652	.942000 .887364 .835897 .787415	.940000 .883600 .830584 .780749 .733904
6	.773024 .740557 .709454 .679657 .651111	.763392 .729802 .697691 .666993 .637645	.753859 .719182 .686099 .654539 .624430	.744426 .708694 .674677 .642292 .611462	.735092 .698337 .663420 .630249 .598737	.725855 .688111 .652329 .618408 .586251	.716716 .678013 .641400 .606765 .573999	.707672 .668042 .630632 .595317 .561979	.698724 .658198 .620022 .584061 .550185	.689870 .648478 .609569 .572995 .538615
11 12 13 14	.623764 .597566 .572469 .548425 .525391	.609589 .582767 .557125 .532611 .509177	.595706 .568304 .542162 .517222 .493430	.582112 .554170 .527570 .502247 .478139	.568800 .540360 .513342 .487675 .463291	.555766 .526866 .499469 .473496 .448875	.543003 .513681 .485942 .459701 .434878	.530508 .500800 .472755 .446281 .421289	.518275 .488215 .459898 .433224 .408097	.506298 .475920 .447365 .420523 .395292
16 17 18 19	.503325 .482185 .461933 .442532 .423946	.486773 .465355 .444879 .425304 .406591	.470732 .449079 .428421 .408714 .389913	.455188 .433339 .412539 .392737 .373886	.440127 .418120 .397214 .377354 .358486	.425533 .403405 .382428 .362542 .343690	.411394 .389179 .368163 .348282 .329475	.397697 .375426 .354402 .334555 .315820	.384427 .362131 .341127 .321342 .302704	.371574 .349280 .328323 .308624 .290106

Table D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

[Applicable after April 30, 1989]

Years					Adjusted pa	ayout rate				
reals	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
1	.938000	.936000	.934000	.932000	.930000	.928000	.926000	.924000	.922000	.920000
2	.879844	.876096	.872356	.868624	.864900	.861184	.857476	.853776	.850084	.846400
3	.825294	.820026	.814781	.809558	.804357	.799179	.794023	.788889	.783777	.778688
4	.774125	.767544	.761005	.754508	.748052	.741638	.735265	.728933	.722643	.716393
5	.726130	.718421	.710779	.703201	.695688	.688240	.680855	.673535	.666277	.659082
6	.681110	.672442	.663867	.655383	.646990	.638687	.630472	.622346	.614307	.606355
7	.638881	.629406	.620052	.610817	.601701	.592701	.583817	.575048	.566391	.557847
8	.599270	.589124	.579129	.569282	.559582	.550027	.540615	.531344	.522213	.513219
9	.562115	.551420	.540906	.530571	.520411	.510425	.500609	.490962	.481480	.472161
10	.527264	.516129	.505206	.494492	.483982	.473674	.463564	.453649	.443925	.434388
11	.494574	.483097	.471863	.460866	.450104	.439570	.429260	.419171	.409298	.399637
12	.463910	.452179	.440720	.429527	.418596	.407921	.397495	.387314	.377373	.367666
13	.435148	.423239	.411632	.400320	.389295	.378550	.368081	.357879	.347938	.338253
14	.408169	.396152	.384465	.373098	.362044	.351295	.340843	.330680	.320799	.311193
15	.382862	.370798	.359090	.347727	.336701	.326002	.315620	.305548	.295777	.286297
16	.359125	.347067	.335390	.324082	.313132	.302529	.292264	.282326	.272706	.263394
17	.336859	.324855	.313254	.302044	.291213	.280747	.270637	.260870	.251435	.242322
18	.315974	.304064	.292579	.281505	.270828	.260533	.250610	.241044	.231823	.222936
19	.296383	.284604	.273269	.262363	.251870	.241775	.232065	.222724	.213741	.205101
20	.278008	.266389	.255233	.244522	.234239	.224367	.214892	.205797	.197069	.188693

Table D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

Years		Adjusted payout rate											
rears	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%			
1	.918000	.916000	.914000	.912000	.910000	.908000	.906000	.904000	.902000	.900000			
2	.842724	.839056	.835396	.831744	.828100	.824464	.820836	.817216	.813604	.810000			
3	.773621	.768575	.763552	.758551	.753571	.748613	.743677	.738763	.733871	.729000			
4	.710184	.704015	.697886	.691798	.685750	.679741	.673772	.667842	.661951	.656100			
5	.651949	.644878	.637868	.630920	.624032	.617205	.610437	.603729	.597080	.590490			
6	.598489	.590708	.583012	.575399	.567869	.560422	.553056	.545771	.538566	.531441			
7	.549413	.541089	.532873	.524764	.516761	.508863	.501069	.493377	.485787	.478297			
8	.504361	.495637	.487046	.478585	.470253	.462048	.453968	.446013	.438180	.430467			

Table D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust—Continued

[Applicable after April 30, 1989]

Years					Adjusted pa	ayout rate				
rears	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
9	.463003	.454004	.445160	.436469	.427930	.419539	.411295	.403196	.395238	.387420
10	.425037	.415867	.406876	.398060	.389416	.380942	.372634	.364489	.356505	.348678
11	.390184	.380934	.371885	.363031	.354369	.345895	.337606	.329498	.321567	.313811
12	.358189	.348936	.339902	.331084	.322475	.314073	.305871	.297866	.290054	.282430
13	.328817	.319625	.310671	.301949	.293453	.285178	.277119	.269271	.261628	.254187
14	.301854	.292777	.283953	.275377	.267042	.258942	.251070	.243421	.235989	.228768
15	.277102	.268184	.259533	.251144	.243008	.235119	.227469	.220053	.212862	.205891
16	.254380	.245656	.237213	.229043	.221137	.213488	.206087	.198928	.192001	.185302
17	.233521	.225021	.216813	.208887	.201235	.193847	.186715	.179830	.173185	.166772
18	.214372	.206119	.198167	.190505	.183124	.176013	.169164	.162567	.156213	.150095
19	.196794	.188805	.181125	.173741	.166643	.159820	.153262	.146960	.140904	.135085
20	.180657	.172946	.165548	.158452	.151645	.145117	.138856	.132852	.127096	.121577

Table D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

[Applicable after April 30, 1989]

Veere					Adjusted p	ayout rate				
Years	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
1	.898000	.896000	.894000	.892000	.890000	.888000	.886000	.884000	.882000	.880000
2	.806404	.802816	.799236	.795664	.792100	.788544	.784996	.781456	.777924	.774400
3	.724151	.719323	.714517	.709732	.704969	.700227	.695506	.690807	.686129	.681472
4	.650287	.644514	.638778	.633081	.627422	.621802	.616219	.610673	.605166	.599695
5	.583958	.577484	.571068	.564708	.558406	.552160	.545970	.539835	.533756	.527732
6	.524394	.517426	.510535	.503720	.496981	.490318	.483729	.477214	.470773	.464404
7	.470906	.463613	.456418	.449318	.442313	.435402	.428584	.421858	.415222	.408676
8	.422874	.415398	.408038	.400792	.393659	.386637	.379726	.372922	.366226	.359635
9	.379741	.372196	.364786	.357506	.350356	.343334	.336437	.329663	.323011	.316478
10	.341007	.333488	.326118	.318896	.311817	.304881	.298083	.291422	.284896	.278501
11	.306224	.298805	.291550	.284455	.277517	.270734	.264102	.257617	.251278	.245081
12	.274989	.267729	.260645	.253734	.246990	.240412	.233994	.227734	.221627	.215671
13	.246941	.239886	.233017	.226331	.219821	.213486	.207319	.201317	.195475	.189791
14	.221753	.214937	.208317	.201887	.195641	.189575	.183684	.177964	.172409	.167016
15	.199134	.192584	.186236	.180083	.174121	.168343	.162744	.157320	.152065	.146974
16	.178822	.172555	.166495	.160634	.154967	.149488	.144191	.139071	.134121	.129337
17	.160582	.154609	.148846	.143286	.137921	.132746	.127754	.122939	.118295	.113817
18	.144203	.138530	.133069	.127811	.122750	.117878	.113190	.108678	.104336	.100159
19	.129494	.124123	.118963	.114007	.109247	.104676	.100286	.096071	.092024	.088140
20	.116286	.111214	.106353	.101694	.097230	.092952	.088853	.084927	.081166	.077563

Table D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

Years					Adjusted pa	ayout rate				
rears	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
1	.878000	.876000	.874000	.872000	.870000	.868000	.866000	.864000	.862000	.860000
2	.770884	.767376	.763876	.760384	.756900	.753424	.749956	.746496	.743044	.739600
3	.676836	.672221	.667628	.663055	.658503	.653972	.649462	.644973	.640504	.636056
4	.594262	.588866	.583507	.578184	.572898	.567648	.562434	.557256	.552114	.547008
5	.521762	.515847	.509985	.504176	.498421	.492718	.487068	.481469	.475923	.470427
6	.458107	.451882	.445727	.439642	.433626	.427679	.421801	.415990	.410245	.404567
7	.402218	.395848	.389565	.383368	.377255	.371226	.365279	.359415	.353631	.347928
8	.353147	.346763	.340480	.334297	.328212	.322224	.316332	.310535	.304830	.299218
9	.310063	.303764	.297579	.291507	.285544	.279690	.273944	.268302	.262764	.257327
10	.272236	.266098	.260084	.254194	.248423	.242771	.237235	.231813	.226502	.221302
11	.239023	.233102	.227314	.221657	.216128	.210725	.205446	.200286	.195245	.190319
12	.209862	.204197	.198672	.193285	.188032	.182910	.177916	.173047	.168301	.163675
13	.184259	.178877	.173640	.168544	.163588	.158766	.154075	.149513	.145076	.140760
14	.161779	.156696	.151761	.146971	.142321	.137809	.133429	.129179	.125055	.121054
15	.142042	.137266	.132639	.128158	.123819	.119618	.115550	.111611	.107798	.104106
16	.124713	.120245	.115927	.111754	.107723	.103828	.100066	.096432	.092922	.089531

Table D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust—Continued

[Applicable after April 30, 1989]

Years	Adjusted payout rate									
rears	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
17 18 19	.109498 .096139 .084410 .074112	.105334 .092273 .080831 .070808	.101320 .088554 .077396 .067644	.097450 .084976 .074099 .064614	.093719 .081535 .070936 .061714	.090123 .078227 .067901 .058938	.086657 .075045 .064989 .056280	.083317 .071986 .062196 .053737	.080098 .069045 .059517 .051303	.076997 .066217 .056947 .048974

Table F(4.2)—With Interest at 4.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

	1 by which the valuation ull taxable year of the		Factors for payout at the	ne end of each period	
trust precede	s the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	At least But less than		Seriilariiluar periou	Quarterly period	Monthly period
	1	1.000000	.989820	.984755	.981389
1	2	.996577	.986432	.981385	.978030
2	3	.993166	.983056	.978026	
3	4	.989767	.979691	.974679	
4	5	.986380	.976338		
5	6	.983004	.972996		
6	7	.979639	.969666		
7	8	.976286			
8	9	.972945			
9	10	.969615			
10	11	.966296			
11	12	.962989			
12		.959693			

TABLE F(4.4)—WITH INTEREST AT 4.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

	1 y which the valuation I taxable year of the		2 Factors for payout at th	ne end of each period	
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannuai penou	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .996418 .992849 .989293 .985749 .982219 .978700 .975195 .971702 .968221 .964753 .961298 .957854	.989350 .985806 .982275 .978757 .975251 .971758 .968277	.984054 .980529 .977017 .973517	.980533 .977021

Table F(4.6)—With Interest at 4.6 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

	1 y which the valuation I taxable year of the		2 Factors for payout at th	ne end of each period	
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Allitual period	Serniannual period	Quarterly period	Worlding period
	1	1.000000	.988882	.983354	.979680
1	2	.996259	.985183	.979676	.976015
2	3	.992532	.981498	.976011	
3	4	.988820	.977826	.972360	
4	5	.985121	.974168		
5	6	.981436	.970524		
6	7	.977764	.966894		
7	8	.974107			
8	9	.970463			
9	10	.966832			
10	11	.963216			
11	12	.959613			
12		.956023			

Table F(4.8)—With Interest at 4.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

	y which the valuation taxable year of the		Factors for payout at the	ne end of each period	
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiamuai penou	Quarterly period	Working period
	1	1.000000	.988415	.982657	.978830
1	2	.996101	.984561	.978825	.975013
2	3	.992217	.980722	.975008	
3	4	.988348	.976898	.971206	
4	5	.984494	.973089		
5	6	.980655	.969294		
6	7	.976831	.965515		
7	8	.973022			
8	9	.969228			
9	10	.965448			
10	11	.961684			
11	12	.957934			
12		.954198			

Table F(5.0)—With Interest at 5.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	74iiidai period	Commannual poriou	Quarterly period	World by period	
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .995942 .991901 .987877 .983868 .979876 .975900 .971940 .967997 .964069 .960157 .956261	.987950 .983941 .979949 .975973 .972013 .968069 .964141	.981961 .977977 .974009 .970057	.977982 .974014	

TABLE F(5.2)—WITH INTEREST AT 5.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period Semiannual period Quarterly period			Monthly period	
At least	But less than	Allidai peliod	Germannuar period	Quarterly period	Working period	
	1	1.000000	.987486	.981268	.977137	
1	2	.995784	.983323	.977132	.973018	
2	3	.991587	.979178	.973012		
3	4	.987407	.975050	.968911		
4	5	.983244	.970940			
5	6	.979099	.966847			
6	7	.974972	.962771			
7	8	.970862				
8	9	.966769				
9	10	.962694				
10	11	.958636				
11	12	.954594				
12		.950570				

Table F(5.4)—With Interest at 5.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Monthly period		
At least	But less than	Allitual period	Semiannual period	Quarterly period	Working period
	1	1.000000	.987023	.980577	.976295
1	2	.995627	.982707	.976289	.972026
2	3	.991273	.978409	.972019	
3	4	.986938	.974131	.967769	
4	5	.982622	.969871		
5	6	.978325	.965629		
6	7	.974047	.961407		
7	8	.969787			
8	9	.965546			
9	10	.961323			
10	11	.957119			
11	12	.952934			
12		.948767			

Table F(5.6)—With Interest at 5.6 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	7 illiaar perioa	Communicati ponod	Quarterly period	Worlding pollod
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .995470 .990960 .986470 .982001 .977552 .973124 .968715 .964326 .959958 .955609 .951279	.986562 .982092 .977643 .973214 .968805 .964416 .960047	.979888 .975449 .971029 .966630	.975455 .971036

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Table F(5.8)—With Interest at 5.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Allidai peliod	Germannual period	Quarterly period	Worlding period
1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .995313 .990647 .986004 .981382 .976782 .972203 .967646 .963111 .958596 .954103	.986102 .981480 .976879 .972300 .967743 .963206 .958692	.979201 .974611 .970043 .965496	.974618 .970050

TABLE F(6.0)—WITH INTEREST AT 6.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiamuai penou	Quarterly period	Worlding period	
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .995156 .990336 .985538 .980764 .976014 .971286 .966581 .961899 .957239 .952603 .947988	.985643 .980869 .976117 .971389 .966684 .962001	.978516 .973776 .969059 .964365	.973784 .969067	

Table F(6.2)—With Interest at 6.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes	the first payout	Annual period Semiannual perio		Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Worlding period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.00000 .995000 .990024 .985074 .980148 .975247 .970371 .965519 .960691 .955887 .951107 .946352	.985185 .980259 .975358 .970481 .965628 .960799 .955995	.977833 .972944 .968079 .963238	.972952 .968087

Table F(6.4)—With Interest at 6.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout			Quarterly period	Monthly period	
At least	But less than	Annual period	Semiannual period	Quarterly period	Monthly period	
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11	1.000000 .994844 .989714 .984611 .979534 .974483 .969458 .964460 .959487 .954539 .949617 .944721 .939850	.984729 .979652 .974600 .969575 .964576 .959602 .954654	.977152 .972114 .967101 .962115	.972122 .967110	

Table F(6.6)—With Interest at 6.6 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Allidai period	Germannuar period	Quarterly period	Wionthly period	
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .994688 .989404 .984149 .978921 .973721 .968549 .963404 .958286 .953196 .948132 .943096	.984274 .979046 .973845 .968672 .963527 .958408 .953317	.976473 .971286 .966127 .960995	.971295 .966136	

Table F(6.8)—With Interest at 6.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	- Annual period Semiannual period Quarterly period M			Monthly period
At least	But less than	Airidal period	Germannuar period	Quarterly period	Worlding period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .994533 .989095 .983688 .978309 .972961 .967641 .962351 .957089 .951857 .946653 .941477	.983821 .978442 .973092 .967772 .962481 .957219 .951985	.975796 .970461 .965156 .959879	.970471 .965165

Table F(7.0)—With Interest at 7.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout				Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .994378 .988787 .983228 .977700 .972203 .966736 .961301 .955896 .950522 .945178 .939864 .934579	.983368 .977839 .972342 .966875 .961439 .956033 .950658	.975122 .969639 .964187 .958766	.969649 .964198

TABLE F(7.2)—WITH INTEREST AT 7.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiamuai penou	Quarterly period	Worlding period	
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .994223 .988479 .982769 .977091 .971446 .965834 .960255 .954707 .949192 .943708 .938256	.982917 .977239 .971593 .965980 .960400 .954851 .949335	.974449 .968819 .963222 .957658	.968830 .963233	

Table F(7.4)—With Interest at 7.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

Number of months by which the valuation date for the first full taxable year of the		Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Allidai peliod	Germannuar penou	Quarterly period	Worlding period	
1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .994068 .988172 .982311 .976484 .970692 .964935 .959211 .953521 .947866 .942243	.982467 .976640 .970847 .965088 .959364 .953673 .948017	.973778 .968002 .962260 .956552	.968013 .962271	

Table F(7.4)—With Interest at 7.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations—Continued

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		F	2 Factors for payout at the	ne end of each period	
trust precedes the first payout		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Allidai pellod	Annual period Semiannual period C	Quarterly period	Wionthly period
12		.931099			

TABLE F(7.6)—WITH INTEREST AT 7.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precede	the first payout	Annual period Semiannual period Quarterly per			Monthly period	
At least	But less than	Ailidal pellod	Germannuar period	Quarterly period	Working period	
	1	1.000000	.982019	.973109	.967199	
1	2	.993914	.976042	.967187	.961313	
2	3	.987866	.970103	.961301		
3	4	.981854	.964199	.955451		
4	5	.975879	.958331			
5	6	.969940	.952499			
6	7	.964037	.946703			
7	8	.958171				
8	9	.952340				
9	10	.946544				
10	11	.940784				
11	12	.935058				
12		.929368				

Table F(7.8)—With Interest at 7.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiamuai penou	Quarterly period	Monthly period
	1	1.0000000	.981571	.972442	.966387
1	2	.993761	.975447	.966374	.960357
2	3	.987560	.969361	.960345	
3	4	.981398	.963312	.954353	
4	5	.975275	.957302		
5	6	.969190	.951329		
6	7	.963143	.945393		
7	8	.957133			
8	9	.951161			
9	10	.945227			
10	11	.939329			
11	12	.933468			
12		.927644			

Table F(8.0)—With Interest at 8.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precede	s the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiamuai penou	Quarterly period	Monthly period
	1	1.000000	.981125	.971777	.965578
1	2	.993607	.974853	.965564	.959405
2	3	.987255	.968621	.959392	
3	4	980944	.962429	.953258	
4	5	.974673	.956276		
5	6	.968442	.950162		
6	7	.962250	.944088		
7	8	.956099			
8	9	.949987			
9	10	.943913			
10	11	.937879			
11	12	.931883			
12		.925926			

Table F(8.2)—With Interest at 8.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	7 illiaar perioa	Commannaar ponoa	Quarterly period	World'ny period
	1	1.000000	.980680	.971114	.964771
1	2	.993454	.974261	.964757	.958455
2	3	.986951	.967883	.958441	
3	4	.980490	.961547	.952167	
4	5	.974072	.955253		
5	6	.967695	.949000		
6	7	.961361	.942788		
7	8	.955068			
8	9	.948816			
9	10	.942605			
10	11	.936434			
11	12	.930304			
12		.924214			

Table F(8.2)—With Interest at 8.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	7 illiaar perioa	Communicati ponod	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .993301 .986647 .980037 .973472 .966951 .960473 .954039 .947648 .941300 .934994 .928731	.980237 .973670 .967148 .960669 .954233 .947841 .941491	.970453 .963952 .957494 .951080	.963966 .957509

Table F(8.6)—With Interest at 8.6 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Allidai peliod	Germannuar periou	Quarterly period	Working period
	1	1.000000	.979794	.969794	.963164
1	2	.993148	.973081	.963149	.956565
2	3	.986344	.966414	.956550	
3	4	.979586	.959793	.949996	
4	5	.972874	.953217		
5	6	.966209	.946686		
6	7	.959589	.940199		
7	8	.953014			
8	9	.946484			
9	10	.940000			
10	11	.933559			
11	12	.927163			
12		.920810			

TABLE F(8.8)—WITH INTEREST AT 8.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes		Annual period Semiannual period Quarterly period			Monthly period
At least	At least But less than	Annual period	Semiamuai penou	Quarterly period	Monthly period
	1	1.000000	.979353	.969136	.962364
1	2	.992996	.972494	.962349	.955624
2	3	.986041	.965683	.955609	
3	4	.979135	.958919	.948916	
4	5	.972278	.952203		
5	6	.965468	.945534		
6	7	.958706	.938912		
7	8	.951992			
8	9	.945324			
9	10	.938703			
10	11	.932129			
11	12	.925600			
12		.919118			

Table F(9.0)—With Interest at 9.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	7 illiaar perioa	Communicati ponod	Quarterly period	Working period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .992844 .985740 .978686 .971683 .964730 .957826 .950972 .944167 .937411 .930703 .924043	.978913 .971908 .964954 .958049 .951193 .944387 .937629	.968481 .961551 .954670 .947839	.961567 .954686

Table F(9.2)—With Interest at 9.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		$\frac{2}{2}$ Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Allitual period	Serniannual period	Quarterly period	Working period
	1	1.000000	.978474	.967827	.960772
1	2	.992693	.971324	.960755	.953752
2	3	.985439	.964226	.953734	
3	4	.978238	.957180	.946765	
4	5	.971089	.950186		
5	6	.963993	.943242		
6	7	.956949	.936350		
7	8	.949956			
8	9	.943014			
9	10	.936123			
10	11	.929283			
11	12	.922492			
12		.915751			

Table F(9.4)—With Interest at 9.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	- Annual period Semiannual period Quarterly period			Monthly period
At least	But less than	Allitual period	Semiamuai penou	Quarterly period	Working period
	1	1.000000	.978037	.967176	.959980
1	2	.992541	.970742	.959962	.952820
2	3	.985138	.963501	.952802	
3	4	.977790	.956315	.945695	
4	5	.970497	.949182		
5	6	.963258	.942102		
6	7	.956074	.935075		
7	8	.948942			
8	9	.941865			
9	10	.934839			
10	11	.927867			
11	12	.920946			
12		.914077			

Table F(9.6)—With Interest at 9.6 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	7 illiaar perioa	Cermannaar penea	Quarterly period	Monany pendu
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .992390 .984838 .977344 .969906 .962526 .955201 .947932 .940718 .933560 .926455 .919405	.977600 .970161 .962778 .955452 .948181 .940965 .933805	.966526 .959171 .951872 .944628	.959190 .951890

Table F(9.8)—With Interest at 9.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes the first payout		Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Allitual period	Serniannual period	Quarterly period	Monthly period	
1 2 3 4 5 6 7 8	1 2 3 4 5 6 7 8	1.000000 .992239 .984539 .976898 .969317 .961795 .954331 .946924 .939576	.977165 .969582 .962057 .954591 .947183 .939832 .932539	.965878 .958382 .950945 .943565	.958402 .950964	
9 10 11 12	10 11 12	.932284 .925049 .917870 .910747				

Table F(10.0)—With Interest at 10.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	At least But less than	7 milaar penea	Communicati ponod	Quarterly period	World'ny period
	1	1.000000	.976731	.965232	.957616
1	2	.992089	.969004	.957596	.950041
2	3	.984240	.961338	.950021	
3	4	.976454	.953733	.942505	
4	5	.968729	.946188		
5	6	.961066	.938703		
6	7	.953463	.931277		
7	8	.945920			
8	9	.938436			
9	10	.931012			
10	11	.923647			
11	12	.916340			
12		.909091			

Table F(10.2)—WITH INTEREST AT 10.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Germannuar period	Quarterly period	Monthly period	
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .991939 .983943 .976011 .968143 .960338 .952597 .944918 .937301 .929745 .922250 .914816	.976298 .968428 .960622 .952878 .945196 .937577 .930019	.964588 .956812 .949099 .941448	.956833 .949120	

Table F(10.4)—With Interest at 10.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		$\frac{2}{2}$ Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Allidai peliod	Germannuar period	Quarterly period	Working period	
1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10	1.000000 .991789 .983645 .975568 .967558 .959613 .951734 .943919 .936168 .928481	.975867 .967854 .959907 .952025 .944208 .936455 .928765	.963946 .956031 .948181 .940395	.956052 .948202	
11 12	12	.913296 .905797				

Table F(10.6)—WITH INTEREST AT 10.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	- Annual period Semiannual period Quarterly period			Monthly period	
At least	But less than	Annual period	Semiamuai penou	Quarterly period	Working period	
	1	1.000000	.975436	.963305	.955274	
1	2	.991639	.967281	.955252	.947287	
2	3	.983349	.959194	.947265		
3	4	.975127	.951174	.939345		
4	5	.966974	.943222			
5	6	.958890	.935336			
6	7	.950873	.927516			
7	8	.942923				
8	9	.935039				
9	10	.927222				
10	11	.919470				
11	12	.911782				
12		.904159				

Table F(10.8)—With Interest at 10.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	74iiidai period	Commannual poriou	Quarterly period	Worlding period	
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .991490 .983052 .974687 .966392 .958168 .950014 .941930 .933914 .925966 .918086 .910273 .902527	.975007 .966710 .958483 .950327 .942239 .934221 .926271	.962667 .954475 .946352 .938299	.954498 .946375	

Table F(11.0)—With Interest at 11.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		$\frac{2}{2}$ Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Allitual period	Serniannual period	Quarterly period	Working period	
	1	1.000000	.974579	.962030	.953724	
1	2	.991341	.966140	.953700	.945466	
2	3	.982757	.957774	.945442		
3	4	.974247	.949481	.937255		
4	5	.965811	.941260			
5	6	.957449	.933109			
6	7	.949158	.925029			
7	8	.940939				
8	9	.932792				
9	10	.924715				
10	11	.916708				
11	12	.908770				
12		.900901				

Table F(11.2)—With Interest at 11.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	- Annual period Semiannual period Quarterly period			Monthly period	
At least	But less than	Allitual period	Seriilariiluar periou	Quarterly period	Working period	
	1	1.000000	.974152	.961395	.952952	
1	2	.991192	.965572	.952927	.944559	
2	3	.982462	.957068	.944534		
3	4	.973809	.948638	.936215		
4	5	.965232	.940283			
5	6	.956731	.932001			
6	7	.948304	.923792			
7	8	.939952				
8	9	.931673				
9	10	.923467				
10	11	.915333				
11	12	.907272				
12		.899281				

Table F(11.4)—With Interest at 11.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Ailiuai pellou	Comamical ponda	quarterly period	menuny peneu
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .991044 .982168 .973372 .964654 .956015 .947452 .938967 .930557 .922223 .913964 .905778	.973726 .965005 .956363 .947798 .939309 .930896 .922559	.960762 .952157 .943630 .935178	.952183 .943655

TABLE F(11.6)—WITH INTEREST AT 11.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		$\frac{2}{2}$ Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Allidai peliod	Germannual period	Quarterly period	Widniting period	
	1	1.000000	.973302	.960130	.951416	
1	2	.990896	.964440	.951389	.942754	
2	3	.981874	.955660	.942728		
3	4	.972935	.946959	.934145		
4	5	.964077	.938338			
5	6	.955300	.929795			
6	7	.946603	.921330			
7	8	.937985				
8	9	.929445				
9	10	.920984				
10	11	.912599				
11	12	.904290				
12		.896057				

Table F(11.8)—With Interest at 11.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period Seminannual pe-		Quarterly period	Monthly period	
At least	But less than	Allidai period	riod	Quarterly period	Worlding period	
	1	1.000000	.972878	.959501	.950651	
1	2	.990748	.963877	.950624	.941855	
2	3	.981582	.954959	.941828		
3	4	.972500	.946124	.933114		
4	5	.963502	.937370			
5	6	.954588	.928698			
6	7	.945756	.920105			
7	8	.937006				
8	9	.928337				
9	10	.919748				
10	11	.911238				
11	12	.902807				
12		.894454				

Table F(12.0)—With Interest at 12.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Seminannual pe-	Quarterly period	Monthly period
At least	But less than	7 iiiidai poilod	riod	quariony poneu	monany poned
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .990600 .981289 .972065 .962928 .953877 .944911 .936029 .927231 .918515 .909882 .901329 .892857	.972456 .963315 .954260 .945290 .936405 .927603 .918884	.958873 .949860 .940932 .932087	.949888 .940960

Table F(12.2)—With Interest at 12.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation		2 Factors for payout at the end of each period			
	date for the first full taxable year of the trust precedes the first payout				Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .990453 .980997 .971632 .962356 .953168 .944069 .935056 .926129 .917287 .908530 .899856 .891266	.972034 .962754 .953563 .944460 .935443 .926512 .917667	.958247 .949099 .940038 .931063	.949128 .940067

TABLE F(12.4)—WITH INTEREST AT 12.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Montly period
At least	But less than	Annual period	Semiamuai penou	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .990306 .980706 .971199 .961785 .952461 .943228 .934085 .925030 .916063 .907183 .898389	.971614 .962195 .952868 .943631 .934484 .925425 .916454	.957623 .948340 .939147 .930043	.948370 .939176

TABLE F(12.6)—WITH INTEREST AT 12.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

Number of months by which the valuation		2 Factors for payout at the end of each period			
ne first payout	Annual paried	Comingnual period	Quarterly period	Monthly poriod	
but less than	Annual period	Semiannuai penou	Quarterly period	Monthly period	
1 2 3 4 5 6 7 8 9	1.000000 .990159 .980416 .970768 .961215 .951756 .942390 .933117 .923934 .914842	.971195 .961638 .952175 .942805 .933527 .924341 .915245	.957000 .947583 .938258 .929025	.947614 .938289	
	axable year of the ne first payout but less than 1 2 3 4 5 6 7 8 9	Annual period but less than 1	Annual period Semiannual period but less than 1 1.000000 .971195 .990159 .961638 .3 .980416 .952175 .4 .970768 .942805 .5 .961215 .933527 .6 .951756 .924341 .7 .942390 .915245 .8 .933117 .9 .923934 .10 .914842 .11 .905840	Annual period Semiannual period Quarterly period	

TABLE F(12.6)—WITH INTEREST AT 12.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS—Continued

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	but less than	Annual period	Semiarina penou	Quarterly period	Worlding period
12		.888099			

Table F(12.8)—With Interest at 12.8 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual paried	Semiannual period	Quarterly period	Monthly period
At least	but less than	Annual period	Semiamuai penod	Quarterly period	Monthly period
	1	1.000000	.970777	.956379	.946860
1	2	.990013	.961082	.946828	.937403
2	3	.980126	.951484	.937372	
3	4	.970337	.941981	.928011	
4	5	.960647	.932574		
5	6	.951053	.923260		
6	7	.941554	.914040		
7	8	.932151			
8	9	.922842			
9	10	.913625			
10	11	.904501			
11	12	.895468			
12		.886525			

Table F(13.0)—With Interest at 13.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual penou	Semiamuai penou	Quarterly period	Monthly period
	1	1.000000	.970360	.955760	.946108
1	2	.989867	.960528	.946075	.936521
2	3	.979836	.950795	.936489	
3	4	.969908	.941160	.926999	
4	5	.960079	.931623		
5	6	.950351	.922183		
6	7	.940721	.912838		
7	8	.931188			
8	9	.921753			
9	10	.912412			
10	11	.903167			
11	12	.894015			
12		.884956			

Table F(13.2)—With Interest at 13.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Allidai period	Germannuar period	Quarterly period	Working period
1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10 11	1.000000 .989721 .979548 .969479 .959514 .949651 .939889 .930228 .920667 .911203 .901837	.969945 .959975 .950107 .940341 .930675 .921109 .911641	.955143 .945325 .935608 .925991	.945359 .935641
12		.883392			

Table F(13.4)—With Interest at 13.4 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

umber of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quaterly period	Monthly period
At least	But less than	Allitual period	Semiamuai penou	Qualetry period	Working period
	1	1.000000	.969530	.954527	.944611
1	2	.989575	.959423	.944577	.934764
2	3	.979260	.949422	.934730	
3	4	.969051	.939524	.924986	
4	5	.958949	.929730		
5	6	.948953	.920038		
6	7	.939060	.910447		
7	8	.929271			
8	9	.919584			
9	10	.909998			
10	11	.900511			
11	12	.891124			
12		.881834			

Table F(13.6)—With Interest at 13.6 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

umber of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quaterly period	Monthly period
At least	But less than	7 milaar perioa	Communicati ponod	Quaterry period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .989430 .978972 .968624 .958386 .948256 .938233 .928316 .918504 .908796 .899190 .889686	.969117 .958873 .948738 .938710 .928788 .918971 .909257	.953913 .943831 .933854 .923984	.943866 .933890

TABLE F(13.8)—WITH INTEREST AT 13.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	O-miles and a said of	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Worlding period
	1	1.000000	.968704	.953301	.943123
1	2	.989285	.958325	.943087	.933018
2	3	.978685	.948056	.932982	
3	4	.968199	.937898	.922985	
4	5	.957824	.927849		
5	6	.947561	.917907		
6	7	.937408	.908072		
7	8	.927364			
8	9	.917428			
9	10	.907598			
10	11	.897873			
11	12	.888252			
12		.878735			

TABLE F(14.0)—WITH INTEREST AT 14.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

Number of months by which the valuation date for the first rull taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	0	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11	1.000000 .989140 .978399 .967774 .957264 .946868 .936586 .926415 .916354 .906403 .896560 .886824 .877193	.968293 .957778 .947377 .937088 .926912 .916846 .906889	.952691 .942345 .932111 .921989	.942382 .932148

(7) Actuarial Table U(1) for transfers for which the valuation date is after April 30, 1999. For transfers for which the valuation date is after April 30, 1999, the present value of a charitable remainder unitrust interest that is dependent on the termination of a life interest is determined by using the section 7520 rate, Table U(1) in this paragraph (e)(7), and Table F(4.2) through (14.0) in paragraph (e)(6) of this section. See, however,

§1.7520–3(b) (relating to exceptions to the use of prescribed tables under certain circumstances). Many actuarial factors not contained in the following tables are contained in Internal Revenue Service Publication 1458, "Actuarial Values, Book Beth," (7–1999). A copy of this publication is available for purchase from the Superintendent of Documents, United States Government Printing Office, Washington, DC 20402.

Table U(1)—Based on Life Table 90CM Unitrust Single Life Remainder Factors Applicable For Transfers After April 30, 1999

[Adjusted payout rate]

_	Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	.8%	6.0%
_	-										
		.06177	.05580	.05061	.04609	.04215	.03871	.03570	.03307	.03075	.02872
		.05543	.04925	.04388	.03919	.03509	.03151	.02838	.02563	.02321	.02109
		.05716	.05081	.04528	.04045	.03622	.03252	.02927	.02642	.02391	.02170
		.05920 .06143	.05268	.04699 .04889	.04201	.03765	.03382	.03046	.02750	.02490	.02260
		.06384	.05475 .05697	.05095	.04376 .04567	.03926 .04103	.03530 .03694	.03182 .03334	.02876 .03016	.02605 .02735	.02366 .02487
		.06637	.05933	.05315	.04307	.04103	.03870	.03334	.03168	.02733	.02407
		.06905	.06183	.05547	.04771	.04292	.03670	.03497	.03332	.03029	.02761
		.07186	.06445	.05792	.05216	.04494	.04058	.03859	.03502	.03029	.02701
		.07482	.06722	.06052	.05460	.04936	.04471	.04060	.03694	.03369	.03079
		.07793	.07015	.06327	.05718	.05179	.04700	.04274	.03896	.03559	.03259
		.08120	.07323	.06617	.05991	.05435	.04942	.04502	.04111	.03762	.03450
		.08461	.07645	.06920	.06277	.05706	.05197	.04744	.04339	.03978	.03655
		.08812	.07976	.07234	.06574	.05985	.05461	.04993	.04576	.04202	.03867
14		.09168	.08313	.07552	.06874	.06269	.05729	.05247	.04815	.04428	.04081
		.09527	.08652	.07872	.07176	.06554	.05999	.05501	.05055	.04655	.04296
16		.09886	.08991	.08192	.07478	.06839	.06267	.05754	.05294	.04880	.04508
17		.10249	.09334	.08515	.07782	.07126	.06537	.06008	.05533	.05105	.04720
18		.10616	.09680	.08842	.08090	.07415	.06809	.06264	.05774	.05332	.04933
19		.10994	.10037	.09178	.08407	.07714	.07091	.06529	.06023	.05566	.05153
		.11384	.10406	.09527	.08737	.08025	.07383	.06805	.06283	.05811	.05384
		.11790	.10790	.09891	.09080	.08349	.07690	.07094	.06555	.06068	.05626
		.12208	.11188	.10267	.09436	.08686	.08008	.07395	.06839	.06336	.05879
		.12643	.11601	.10659	.09808	.09038	.08342	.07710	.07138	.06618	.06146
		.13095	.12031	.11069	.10197	.09408	.08692	.08042	.07452	.06915	.06427
		.13567	.12481	.11497	.10605	.09795	.09060	.08392	.07784	.07230	.06726
26		.14058	.12950	.11945	.11032	.10202	.09447	.08760	.08134	.07563	.07042
		.14571	.13442	.12415	.11481	.10631	.09856	.09149	.08505	.07916	.07379
		.15104	.13953 .14484	.12904	.11949 .12438	.11078	.10284	.09558	.08895	.08288	.07733
		.15656		.13414		.11546	.10731	.09986	.09304	.08679	.08106 .08498
		.16229	.15034 .15605	.13943 .14493	.12946 .13474	.12034 .12541	.11198	.10433	.09732 .10179	.09089 .09517	.08909
		.16821 .17433	.16196		.14023	.13069	.11685 .12193	.10900	.10179	.09966	.09339
		.18068	.16810	.15063 .15655	.14023	.13620	.12723	.11387 .11897	.11137	.10437	.09339
		.18724	.17446	.16270	.15189	.14193	.13275	.12430	.11650	.10930	.10265
		.19405	.18107	.16910	.15808	.14791	.13853	.12987	.12187	.11448	.10263
		.20109	.18791	.17574	.16451	.15414	.14456	.13569	.12749	.11990	.11287
		.20838	.19500	.18263	.17120	.16062	.15083	.14177	.13337	.12558	.11835
		.21593	.20236	.18979	.17816	.16739	.15739	.14813	.13953	.13154	.12412
		.22374	.20998	.19723	.18540	.17443	.16423	.15477	.14597	.13779	.13017
		.23183	.21789	.20496	.19294	.18177	.17138	.16172	.15272	.14434	.13653
41		.24021	.22611	.21299	.20079	.18943	.17885	.16899	.15980	.15123	.14322
42		.24889	.23463	.22134	.20896	.19741	.18665	.17660	.16721	.15845	.15025
43		.25786	.24344	.23000	.21744	.20572	.19477	.18453	.17496	.16601	.15762
		.26712	.25257	.23896	.22625	.21435	.20322	.19281	.18305	.17391	.16534
		.27665	.26196	.24821	.23534	.22328	.21198	.20139	.19145	.18213	.17338
		.28644	.27163	.25774	.24472	.23251	.22105	.21028	.20018	.19068	.18174
		.29647	.28155	.26754	.25438	.24201	.23040	.21947	.20919	.19952	.19041
		.30676	.29173	.27760	.26431	.25181	.24004	.22896	.21852	.20868	.19941
		.31729	.30217	.28794	.27453	.26190	.24999	.23876	.22817	.21817	.20873
		.32808	.31289	.29856	.28505	.27229	.26026	.24889	.23814	.22799	.21839
		.33912 .35038	.32387 .33507	.30946 .32060	.29585 .30691	.28299 .29395	.27083 .28168	.25933 .27005	.24845 .25904	.23815 .24861	.22840 .23872
53		.36185	.34651	.33198	.31821	.30517	.29280	.28106	.26993	.25937	.24934
		.37352	.35815	.34358	.32976	.31664	.30418	.29234	.28110	.27042	.26026
		.38539	.37002	.35542	.34155	.32836	.31583	.30390	.29256	.28177	.27149
		.39746	.38209	.36748	.35358	.34034	.32774	.31574	.30431	.29342	.28303
		.40971	.39437	.37976	.36584	.35257	.33992	.32785	.31634	.30536	.29488
		.42212	.40682	.39222	.37829	.36500	.35231	.34019	.32862	.31756	.30699
		.43464	.41939	.40482	.39090	.37759	.36488	.35272	.34109	.32996	.31932
		.44726	.43207	.41754	.40364	.39034	.37761	.36542	.35375	.34257	.33186
		.45999	.44488	.43041	.41655	.40326	.39053	.37833	.36662	.35540	.34463
		.47286	.45785	.44345	.42964	.41639	.40367	.39146	.37974	.36848	.35767
63		.48589	.47098	.45667	.44293	.42972	.41703	.40484	.39311	.38184	.37100
64		.49903	.48426	.47005	.45638	.44324	.43060	.41843	.40671	.39544	.38458
		.51229	.49766	.48357	.47001	.45694	.44435	.43223	.42054	.40927	.39841
66		.52568	.51121	.49726	.48381	.47084	.45833	.44626	.43461	.42337	.41252
67		.53924	.52495	.51115	.49784	.48498	.47256	.46056	.44898	.43778	.42696
		.55293	.53883	.52521	.51205	.49932	.48701	.47511	.46360	.45246	.44169
		.56671	.55283	.53940	.52640	.51382	.50165	.48985	.47844	.46738	.45666
		.58052	.56687	.55365	.54084	.52843	.51639	.50473	.49342	.48245	.47181
		.59431	.58091	.56791	.55529	.54306	.53118	.51966	.50847	.49761	.48707
		.60804	.59490	.58213	.56973	.55768	.54598	.53461	.52357	.51283	.50239
73		.62168	.60881	.59629	.58411	.57227	.56076	.54955	.53866	.52806	.51774

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Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	.8%	6.0%
74	.63528	.62268	.61042	.59848	.58686	.57555	.56453	.55380	.54335	.53316
75	.64887	.63657	.62458	.61290	.60151	.59041	.57959	.56904	.55875	.54872
76	.66249	.65049	.63880	.62739	.61625	.60538	.59478	.58443	.57432	.56446
77	.67612	.66446	.65307	.64194	.63108	.62046	.61009	.59995	.59005	.58037
78	.68975	.67843	.66736	.65654	.64596	.63561	.62548	.61558	.60590	.59643
79	.70330	.69233	.68160	.67109	.66081	.65074	.64088	.63123	.62178	.61253
80	.71666	.70605	.69566	.68548	.67550	.66573	.65615	.64676	.63755	.62853
81	.72975	.71950	.70946	.69961	.68995	.68047	.67117	.66205	.65310	.64433
82	.74250	.73263	.72293	.71342	.70407	.69490	.68589	.67705	.66837	.65984
83	.75493	.74542	.73608	.72690	.71788	.70902	.70031	.69175	.68333	.67506
84	.76712	.75798	.74900	.74016	.73147	.72292	.71451	.70624	.69810	.69010
85	.77913	.77037	.76175	.75326	.74491	.73668	.72859	.72061	.71276	.70503
86	.79086	.78248	.77423	.76610	.75808	.75019	.74241	.73474	.72719	.71974
87	.80218	.79418	.78628	.77850	.77083	.76326	.75580	.74844	.74118	.73402
88	.81307	.80544	.79790	.79047	.78313	.77589	.76874	.76169	.75473	.74786
89	.82355	.81628	.80909	.80200	.79500	.78808	.78125	.77450	.76783	.76125
90	.83360	.82668	.81985	.81309	.80642	.79982	.79330	.78685	.78048	.77418
91	.84308	.83650	.83000	.82357	.81721	.81092	.80470	.79855	.79246	.78645
92	.85182	.84556	.83937	.83325	.82718	.82119	.81525	.80937	.80356	.79780
93	.85985	.85390	.84800	.84215	.83637	.83064	.82497	.81936	.81379	.80829
94	.86732	.86164	.85601	.85044	.84491	.83944	.83402	.82865	.82333	.81806
95	.87437	.86895	.86359	.85827	.85300	.84778	.84260	.83746	.83237	.82733
96	.88097	.87582	.87070	.86563	.86060	.85561	.85066	.84575	.84088	.83605
97	.88708	.88216	.87727	.87243	.86762	.86285	.85811	.85341	.84875	.84413
98	.89280	.88810	.88343	.87880	.87420	.86964	.86511	.86061	.85614	.85171
99	.89836	.89388	.88943	.88501	.88062	.87626	.87193	.86763	.86336	.85911
100	.90375	.89948	.89525	.89103	.88685	.88269	.87856	.87445	.87037	.86632
101	.90905	.90500	.90097	.89696	.89298	.88902	.88509	.88118	.87729	.87342
102	.91424	.91040	.90658	.90278	.89900	.89524	.89150	.88778	.88408	.88040
103	.91939	.91575	.91214	.90854	.90496	.90139	.89785	.89432	.89081	.88732
104	.92485	.92144	.91805	.91467	.91131	.90796	.90463	.90131	.89800	.89471
105	.93020 .93701	.92701 .93411	.92383 .93122	.92067 .92834	.91751 .92546	.91437 .92260	.91125 .91974	.90813 .91689	.90502 .91405	.90193 .91122
107	.94522	.94268	.94013	.93760	.93507	.93254	.93002	.92750	.92499	.92249
108	.95782	.95583	.95385	.95187	.94989	.94791	.94593	.94396	.94199	.94002
109	.97900	.97800	.97700	.97600	.97500		.97300	.97200	.97100	
100										
					.0.000					
Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
		6.4%		6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	
0	.02693	6.4%	.02395	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	.01765
0	.02693 .01922	6.4% .02534 .01756	.02395 .01610	6.8% .02271 .01480	7.0% .02161 .01365	7.2% .02063 .01263	7.4% .01976 .01171	7.6% .01898 .01090	7.8% .01828 .01017	.01765
0	.02693 .01922 .01975	6.4% .02534 .01756 .01802	.02395 .01610 .01650	6.8% .02271 .01480 .01514	7.0% .02161 .01365 .01393	7.2% .02063 .01263 .01286	7.4% .01976 .01171 .01190	7.6% .01898 .01090 .01104	7.8% .01828 .01017 .01028	.01765 .00951 .00959
0	.02693 .01922 .01975 .02056	6.4% .02534 .01756 .01802 .01876	.02395 .01610 .01650 .01717	6.8% .02271 .01480 .01514 .01575	7.0% .02161 .01365 .01393 .01449	7.2% .02063 .01263 .01286 .01336	7.4% .01976 .01171 .01190 .01235	7.6% .01898 .01090 .01104 .01145	7.8% .01828 .01017 .01028 .01064	.01765 .00951 .00959 .00992
0	.02693 .01922 .01975 .02056 .02155	6.4% .02534 .01756 .01802 .01876 .01967	.02395 .01610 .01650 .01717 .01800	6.8% .02271 .01480 .01514 .01575 .01652	7.0% .02161 .01365 .01393 .01449 .01520	7.2% .02063 .01263 .01286 .01336 .01401	7.4% .01976 .01171 .01190 .01235 .01296	7.6% .01898 .01090 .01104 .01145 .01201	7.8% .01828 .01017 .01028 .01064 .01116	.01765 .00951 .00959 .00992 .01039
0	.02693 .01922 .01975 .02056 .02155 .02266	6.4% .02534 .01756 .01802 .01876 .01967 .02071	.02395 .01610 .01650 .01717 .01800 .01896	6.8% .02271 .01480 .01514 .01575 .01652 .01741	7.0% .02161 .01365 .01393 .01449 .01520 .01603	7.2% .02063 .01263 .01286 .01336 .01401 .01479	7.4% .01976 .01171 .01190 .01235 .01296 .01368	7.6% .01898 .01090 .01104 .01145 .01201 .01269	7.8% .01828 .01017 .01028 .01064 .01116 .01179	.01765 .00951 .00959 .00992 .01039 .01098
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184	.02395 .01610 .01650 .01717 .01800 .01896 .02003	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251	.01765 .00951 .00959 .00992 .01039 .01098 .01166
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326 .01421
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .02922	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497	7.0% .02161 .01365 .01393 .01449 .01520 .01696 .01799 .01910 .02033 .02169 .02316	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326 .01421 .01526
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02199 .02342 .02497 .02663	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02303	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326 .01421 .01526 .01643 .01769
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .02922	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835	7.0% .02161 .01365 .01393 .01499 .01520 .01603 .01696 .01799 .02033 .02169 .0231 .02474 .02638	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01684 .02013 .02153 .02303 .02460	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01322 .01420 .01520 .01631 .01752 .01884 .02021	.01765 .00951 .00959 .00999 .01039 .01098 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365	6.4% .02534 .01756 .01802 .01876 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106 .03297 .03490	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .0263 .02835 .02835	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .02013 .02153 .02303 .02460 .02619	7.4% .01976 .01171 .01190 .01236 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149 .02299 .02450	7.6% .01898 .01090 .01104 .01145 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021	.01765 .00951 .00959 .00992 .01039 .01098 .01164 .01326 .01421 .01526 .01643 .01769 .01901
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365 .03566 .03770	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106 .03297	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835	7.0% .02161 .01365 .01393 .01499 .01520 .01603 .01696 .01799 .02033 .02169 .0231 .02474 .02638	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01684 .02013 .02153 .02303 .02460	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01322 .01420 .01520 .01631 .01752 .01884 .02021	.01765 .00951 .00959 .00999 .01039 .01098 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365 .03570 .03973	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106 .03297 .03490 .03682	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804	7.2% .02063 .01263 .01263 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02303 .02460 .02619 .02775	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149 .02299 .02450 .02599	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154 .02298 .02439	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033
0	.02693 .01922 .01975 .02056 .02156 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365 .03566 .03770 .03973 .04173	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .03922 .03106 .03297 .03490 .03682 .03871	.02395 .01610 .01650 .01717 .01800 .01800 .02003 .02120 .02246 .02384 .02535 .02698 .02698 .02872 .03054 .03254 .03254	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182 .03352	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129	7.2% .02063 .01263 .01283 .01386 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02303 .02460 .02619 .02775 .02926	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154 .02298 .02439 .02439 .02576	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294	.01765 .00951 .00959 .00992 .01039 .01036 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02662 .02821 .02990 .03172 .03365 .03566 .03770 .03973 .04173	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106 .03297 .03490 .03682 .03871 .04059	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02248 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02199 .02342 .02497 .0263 .02835 .03010 .03182 .033519	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287	7.2% .02063 .01263 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .02013 .02153 .02360 .02460 .02619 .02775 .02926	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02842 .02978	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551	.01765 .00951 .00959 .00992 .01039 .01039 .01166 .01242 .01326 .01643 .01769 .01901 .02033 .02162 .02286 .02286
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .0290 .03172 .03365 .03770 .03973 .04173 .04372	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .03297 .03196 .03297 .03490 .03682 .03871 .04059 .04248	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02538 .02698 .02698 .02698 .03054 .03375 .03419 .03598 .03775 .03953	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03566	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287 .03444	7.2% .02063 .01263 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02303 .02460 .02619 .02775 .02926 .03076	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03024	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02842	7.8% .01828 .01017 .01028 .010064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804	.01765 .00951 .00959 .00992 .01039 .01038 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .02033 .02162 .02286 .02486
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02900 .03172 .03365 .03566 .03770 .04972 .04573	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02454 .02590 .02750 .03297 .03490 .03682 .03871 .04059 .04248	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03975 .03953 .04137	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03519 .03686 .03859	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287 .03444	7.2% .02063 .01268 .01336 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02303 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .035378	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03024	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02842 .02978	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804	.01765 .00951 .00959 .00992 .01039 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02646
0	.02693 .01922 .01975 .02056 .02155 .02266 .02382 .02665 .02821 .02990 .03172 .03365 .03770 .03973 .04173 .04473 .04573 .04573	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02750 .02922 .03106 .03297 .03490 .03682 .03871 .04059 .04248 .04443	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02342 .02497 .02635 .03010 .03182 .03352 .03519 .03686 .03859 .04040	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778	7.2% .02063 .01263 .01286 .01336 .01336 .01401 .01479 .01566 .01663 .01768 .02013 .02153 .02321 .02460 .02619 .02726 .03076 .03224 .03378 .03539	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03024 .03169 .03321	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154 .02298 .02439 .02576 .02710 .02842 .02978 .03122	7.8% .01828 .01017 .01028 .010064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804	.01765 .00951 .00959 .00992 .01039 .011039 .011242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02673
0	.02693 .01922 .01975 .02056 .02155 .02266 .02382 .02665 .02821 .02990 .03172 .03365 .03770 .03973 .04173 .04473 .04573 .04997 .05226 .05465 .05476	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02750 .02922 .03106 .03297 .03490 .036871 .04059 .04248 .04443 .04647 .04862 .05088 .05028	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04969	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03519 .036859 .04040 .04232 .04442 .04445	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .029638 .03129 .03287 .03444 .03607 .03778 .03958 .04148	7.2% .02063 .01263 .01286 .01336 .01336 .01401 .01479 .01566 .01663 .01788 .02013 .02153 .02303 .02460 .02619 .02726 .03076 .03224 .03378 .03539 .03709 .03888 .04077	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02594 .02298 .02743 .02884 .03024 .03169 .03321 .03481 .03650 .03830	7.6% .01898 .01090 .01104 .01145 .01201 .01263 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .024576 .02710 .02842 .02978 .03122 .03274 .03433 .03603	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02551 .02676 .02804 .02940 .03083 .03234	.01765 .00951 .00959 .00992 .01039 .011039 .011039 .011242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02624 .026773 .02909 .03052 .0303
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365 .03770 .03973 .04173 .04573 .04573 .04797 .05226 .05465 .05716 .05983	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088 .05325 .05578	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04532 .04532	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .03010 .03182 .03519 .03686 .03859 .04040 .04232 .04432 .044432	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04562	7.2% .02063 .01263 .01286 .01336 .01401 .01566 .01663 .01768 .01884 .02013 .02153 .02303 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03538 .03539 .03409 .03888 .04077 .04280	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02743 .02894 .03169 .03321 .03481 .03650 .03830 .03830 .04021	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02842 .02978 .03122 .03274 .03433 .03603 .03784	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804 .02940 .03083 .03234 .03394	.01765 .00951 .00959 .00992 .01039 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02646 .02773 .02793 .02909 .03052 .03203 .03367
0	.02693 .01922 .01975 .02056 .02155 .02266 .02382 .02665 .02821 .02990 .03172 .03365 .03770 .03973 .04173 .04473 .04573 .04997 .05226 .05465 .05476	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02750 .02922 .03106 .03297 .03490 .036871 .04059 .04248 .04443 .04647 .04862 .05088 .05028	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04969	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03519 .03686 .03859 .04040 .04232 .04442 .04442 .044431 .04871 .05112	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04348 .04562 .04791	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .0213 .02303 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03539 .03709 .03888 .04077 .04280 .04497	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01540 .01750 .01872 .02006 .02149 .02299 .02459 .02459 .02599 .02743 .02884 .03169 .03321 .03481 .03650 .03830 .04021 .04227	7.6% .01898 .01090 .01104 .01145 .01201 .01263 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .024576 .02710 .02842 .02978 .03122 .03274 .03433 .03603	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804 .02940 .03083 .03234 .03394 .03394	.01765 .00951 .00959 .00992 .01039 .011039 .011039 .011242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02624 .026773 .02909 .03052 .0303
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03366 .03770 .03973 .04173 .04473 .04473 .04573 .04997 .05226 .05465 .05465 .05716 .05983 .06266	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02750 .02922 .03106 .03297 .03490 .03682 .03871 .04059 .04248 .04647 .04862 .05088 .05325 .05578	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04969 .05208	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03519 .036859 .04040 .04232 .044432 .044432 .04645 .04871 .05112 .05369	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04462 .04791 .05035	7.2% .02063 .01263 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .02013 .02153 .02303 .02460 .02619 .0276 .03024 .03378 .03539 .03709 .03888 .04077 .04280 .04497	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02450 .02599 .02743 .02884 .03024 .03169 .03321 .03481 .03650 .03830 .04021 .04248	7.6% .01898 .01090 .01104 .01145 .01201 .01203 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02848 .03433 .03603 .03784 .03980 .04189	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02551 .02676 .02804 .02940 .03033 .03234 .03394 .03566 .03752 .03951	.01765 .00951 .00959 .00992 .01039 .011039 .011039 .011242 .01326 .01421 .01526 .01643 .01769 .02986 .02406 .02524 .02406 .02524 .02646 .02773 .02909 .03052 .03203 .03367 .03533
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365 .03770 .03973 .04173 .04573 .04573 .04573 .04599 .05266 .05983 .06266 .05983	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088 .05325 .05578 .05846 .06131 .06436	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04969 .05208 .05635	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01941 .01950 .02069 .02199 .02342 .02497 .02663 .03810 .03182 .03519 .03686 .03852 .03519 .03686 .03852 .04040 .04232 .044432 .044432 .044645 .04871 .05112 .053669	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04562 .04791 .05035 .05298	7.2% .02063 .01263 .01268 .01336 .01401 .01566 .01663 .01768 .01884 .02013 .02303 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03578 .03578 .03903 .03489 .04077 .04280 .04497	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149 .02029 .02743 .02450 .02599 .02743 .03824 .03169 .03821 .03481 .03650 .03830 .04021 .04227 .04486	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02842 .02978 .03274 .03433 .03603 .03784 .03980 .04189 .04416	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804 .02940 .03083 .03234 .03394 .03396 .03752 .03951 .04168	.01765 .00951 .00959 .00992 .01039 .011039 .011466 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02646 .02773 .02793 .02909 .03052 .03203 .03367 .03543 .03763 .03543 .03793
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .0290 .03172 .03365 .03566 .03770 .04173 .04780 .04977 .05226 .05465 .05768 .05983 .06266 .06867 .07225	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02424 .02590 .02750 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088 .05328 .05578 .05846 .06131	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02538 .02698 .02698 .03694 .03375 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04969 .05208 .05463 .05734 .06024	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03586 .03859 .04040 .04232 .04432 .04432 .04685 .04871 .05112 .05369 .05696	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .023474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04562 .04791 .05035 .05298	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02130 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03539 .03709 .03888 .04077 .04280 .04497 .04729 .04497 .04729	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03024 .03169 .03321 .03481 .03650 .03830 .04021 .04227 .04448 .04686	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02297 .02010 .02154 .02297 .03433 .03603 .03784 .03980 .04189 .04418 .04658	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804 .03948 .03234 .03366 .03752 .03951 .04168 .04398	.01765 .00951 .00959 .00992 .01039 .011039 .01166 .01242 .01326 .01643 .01769 .01901 .02033 .02162 .02286 .02524 .02646 .02524 .02646 .02703 .03037 .03033 .03363 .03363 .03939 .03939 .04159
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .03990 .03172 .03366 .03770 .03973 .04173 .04473 .04473 .04478 .05465 .05465 .05766 .05666 .06666 .06867 .07225 .07581	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02454 .02590 .02750 .03297 .03490 .03297 .03490 .03682 .03871 .04059 .04248 .050888 .05325 .05578 .05846 .06131 .06436 .06759	.02395 .01610 .01650 .01717 .01800 .01896 .02203 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03054 .03375 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04969 .05208 .05208	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03519 .03686 .03859 .04040 .04232 .04645 .04871 .05112 .05369 .05646 .05938 .06248	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .03607 .03778 .03958 .04148 .04348 .04348 .04348 .04348 .04362 .04791 .05035 .05298	7.2% .02063 .01263 .01286 .01336 .01336 .01401 .01479 .01566 .01663 .01768 .02013 .02153 .02303 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03539 .03709 .03888 .04077 .04280 .04497 .04299 .04979 .052528	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03024 .03169 .03321 .03481 .03650 .03830 .04021 .04227 .04448 .04686 .04940	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02576 .02710 .02576 .02710 .02842 .03274 .03603 .03784 .03483 .03603 .03784 .03980 .04189 .04416 .04658	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02551 .02676 .02804 .02940 .03083 .03394 .03394 .033951 .04168 .04365	.01765 .00951 .00959 .00992 .01039 .011039 .011039 .011242 .01326 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02646 .02773 .02909 .03052 .03052 .03033 .03132 .03939 .04139
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365 .03566 .03770 .03973 .04173 .04573 .04573 .04997 .05226 .05465 .05761 .05983 .06266 .06887 .07581 .07581	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02792 .03106 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088 .05325 .05578 .05846 .06131 .06436 .06758 .07597	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04969 .05208 .053663 .05734 .06624 .0631 .06631 .06631	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01940 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182 .033519 .03686 .03859 .04040 .04232 .044432 .044432 .044432 .044645 .04871 .05112 .05369 .05646 .05938	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04562 .04791 .05035 .05298 .05577 .05873 .06186	7.2% .02063 .01263 .01286 .01336 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02303 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03538 .04077 .04280 .04497 .04280 .04497 .04729 .05245	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149 .02299 .02743 .02450 .02599 .02743 .03824 .03169 .03821 .03481 .03650 .03830 .04021 .044227 .04448 .04686 .04940 .05210 .05495	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02842 .02978 .03274 .03433 .03603 .03784 .03980 .04189 .04466	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804 .02940 .03083 .03234 .03394 .03566 .03752 .03951 .04168 .04398	.01765 .00951 .00959 .00992 .01039 .011039 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02246 .02406 .02524 .02646 .02773 .02909 .03052 .03203 .03367 .03543 .03732 .03939 .04159 .04394 .04644
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .0290 .03172 .03365 .03770 .03973 .04173 .04573 .04573 .04573 .04573 .04573 .05226 .05465 .05963 .05	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088 .05325 .05578 .055846 .06131 .06436 .06758 .07099 .07457	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02536 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04968 .05208 .0	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03352 .03519 .04040 .04232 .04432 .04432 .04434 .04511 .05112 .05369 .05646 .05938 .06248	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04562 .04791 .05035 .05298 .05577 .05873 .06186 .06515	7.2% .02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02130 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03539 .03888 .04077 .04280 .04497 .04729 .04729 .04729 .04729 .04729 .05245 .05528	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03169 .03321 .03481 .03650 .03831 .04021 .04227 .04448 .04940 .05210 .05495	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .022010 .02154 .022978 .03122 .02978 .03122 .03274 .03433 .03603 .03784 .03980 .04189 .04416 .04658 .04916 .05189	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804 .03983 .03234 .03394 .03396 .03752 .03951 .04168 .04398 .04498 .04498	.01765 .00951 .00959 .00992 .01039 .011039 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02646 .02524 .02646 .02773 .02909 .03052 .03203 .03367 .03543 .03732 .03939 .04159 .04394 .04644 .04908
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03366 .03770 .03973 .04173 .04473 .04473 .04473 .04997 .05226 .05465 .05465 .05716 .05666 .06566	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02454 .02590 .02750 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088 .05325 .05578 .05826 .06131 .06436 .06758 .07699 .07457 .07833 .08228	.02395 .01610 .01650 .01717 .01800 .01896 .02023 .02246 .02384 .02535 .02698 .02872 .03054 .03054 .03775 .03953 .04137 .04432 .04745 .04969 .05208 .05463 .05463 .05734 .06636 .06998 .07368	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03519 .03686 .03859 .04040 .04432 .04645 .04871 .05112 .05369 .05636 .06248 .06575	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04348 .04562 .04794 .05035 .05298 .05577 .05873 .06186	7.2% .02063 .01263 .01283 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03539 .03709 .04497 .0429 .04979 .05245 .05528 .05528	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03169 .03321 .03481 .03650 .03830 .04021 .04227 .04448 .04686 .04940 .05210 .05495 .05797 .06116	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154 .02298 .02576 .027710 .02842 .03274 .03493 .03603 .03784 .03498 .04189 .04418 .04658 .04916 .054783	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .021594 .02294 .02551 .02676 .02804 .02940 .03083 .03234 .03394 .03396 .03752 .03951 .04168 .04398 .04645 .04906 .05182	.01765 .00951 .00959 .00992 .01039 .011039 .011039 .011242 .01326 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02646 .02773 .02909 .03052 .03052 .0303 .03052 .0303 .03054
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .0290 .03172 .03365 .03770 .03973 .04173 .04573 .04573 .04573 .04573 .04573 .05266 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05963 .05966 .05968 .05966 .05968 .05968 .05968	6.4% .02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02750 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088 .05325 .05578 .055846 .06131 .06436 .06758 .07099 .07457	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02536 .02698 .02872 .03054 .03237 .03419 .03598 .03775 .03953 .04137 .04329 .04532 .04745 .04968 .05208 .0	6.8% .02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03182 .03352 .03352 .03519 .04040 .04232 .04432 .04432 .04434 .04511 .05112 .05369 .05646 .05938 .06248	7.0% .02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02474 .02638 .02804 .02968 .03129 .03287 .03444 .03607 .03778 .03958 .04148 .04562 .04791 .05035 .05298 .05577 .05873 .06186 .06515	7.2% .02063 .01268 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02303 .02460 .02619 .02775 .02926 .03076 .03224 .03378 .03789 .03888 .04077 .04280 .04497 .04280 .04497 .05245 .05528 .05827 .06142	7.4% .01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01750 .01872 .02006 .02149 .02299 .02450 .02599 .02743 .02884 .03169 .03321 .03481 .03650 .03831 .04021 .04227 .04448 .04940 .05210 .05495	7.6% .01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .02010 .02154 .022010 .02154 .022978 .03122 .02978 .03122 .03274 .03433 .03603 .03784 .03980 .04189 .04416 .04658 .04916 .05189	7.8% .01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02294 .02424 .02551 .02676 .02804 .03983 .03234 .03394 .03396 .03752 .03951 .04168 .04398 .04498 .04498	.01765 .00951 .00959 .00992 .01039 .011039 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162 .02286 .02406 .02524 .02646 .02524 .02646 .02773 .02909 .03052 .03203 .03367 .03543 .03732 .03939 .04159 .04394 .04644 .04908

_	Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
25		.10131	.09545	.09002	.08498	.08030	.07596	.07193	.06818	.06469	.06144
		.10131	.10031	.09002	.08949	.08465	.08015	.07193	.07206	.06842	.06503
		.11165	.10542	.09963	.09424	.08923	.08457	.08022	.07617	.07238	.06885
		.11722	.11081	.10484	.09927	.09409	.08926	.08475	.08054	.07661	.07293
		.12308	.11648	.11032	.10458	.09922	.09422	.08955	.08518	.08109	.07726
40		.12925	.12246	.11612	.11020	.10466	.09949	.09465	.09011	.08587	.08189
		.13575	.12877	.12225	.11614	.11043	.10508	.10007	.09537	.09097	.08683
		.14259	.13542	.12871	.12243	.11654	.11101	.10583	.10097	.09640	.09210
		.14977	.14242	.13552	.12905	.12298	.11729	.11193	.10690	.10217	.09771
		.15731 .16516	.14976 .15743	.14269 .15017	.13604	.12979 .13691	.12391	.11838 .12516	.11318 .11979	.10828 .11472	.10367 .10994
		.17334	.16544	.15800	.15099	.14438	.13816	.13228	.12674	.12150	.11656
		.18184	.17375	.16613	.15895	.15217	.14576	.13972	.13400	.12860	.12349
		.19066	.18240	.17461	.16724	.16029	.15371	.14749	.14161	.13604	.13077
49		.19981	.19138	.18342	.17588	.16875	.16201	.15562	.14956	.14383	.13839
		.20931	.20072	.19259	.18489	.17759	.17067	.16412	.15790	.15199	.14639
		.21917	.21042	.20212	.19426	.18679	.17971	.17299	.16660	.16054	.15477
		.22933	.22043	.21198	.20395	.19633	.18909	.18220	.17566	.16943	.16350
		.23981 .25060	.23076	.22216	.21399	.20621	.19881	.19176	.18506	.17867	.17258
		.26171	.24141 .25239	.23267 .24351	.22434	.21642 .22697	.20886 .21927	.20166 .21192	.19480 .20491	.18826 .19821	.18201 .19182
		.27313	.26369	.25468	.24608	.23787	.23003	.22254	.21538	.20854	.20199
		.28487	.27531	.26618	.25746	.24912	.24114	.23351	.22621	.21923	.21254
		.29688	.28722	.27798	.26914	.26067	.25257	.24481	.23738	.23025	.22343
59		.30913	.29937	.29002	.28107	.27249	.26427	.25639	.24882	.24157	.23461
		.32159	.31175	.30231	.29325	.28457	.27623	.26823	.26055	.25317	.24608
		.33429	.32437	.31485	.30571	.29692	.28848	.28037	.27257	.26507	.25786
		.34728	.33730	.32770	.31847	.30960	.30106	.29285	.28495	.27734	.27001
		.36057 .37412	.35053 .36404	.34087 .35433	.33157 .34498	.32262 .33596	.31400 .32726	.30569	.29769 .31078	.28998 .30298	.28255
		.38794	.37783	.36809	.35868	.34961	.34085	.31887 .33239	.32422	.31633	.30871
		.40205	.39193	.38216	.37272	.36361	.35479	.34628	.33804	.33008	.32238
		.41650	.40639	.39661	.38715	.37800	.36915	.36059	.35230	.34428	.33651
68		.43126	.42117	.41139	.40193	.39277	.38390	.37530	.36697	.35890	.35108
69		.44628	.43622	.42648	.41703	.40787	.39898	.39037	.38201	.37391	.36604
		.46150	.45149	.44178	.43236	.42321	.41433	.40571	.39735	.38922	.38132
		.47683	.46689	.45723	.44785	.43873	.42987	.42126	.41290	.40476	.39685
		.49225 .50770	.48238	.47279	.46346	.45439 .47013	.44556	.43697	.42862	.42048	.41257
		.52324	.49793 .51358	.48841 .50416	.47915 .49498	.48603	.46135 .47731	.45280 .46880	.44447 .46051	.43635 .45242	.42844 .44454
		.53894	.52939	.52008	.51100	.50214	.49349	.48505	.47681	.46877	.46092
		.55483	.54543	.53624	.52728	.51852	.50996	.50160	.49344	.48546	.47766
77		.57091	.56167	.55263	.54380	.53516	.52671	.51845	.51038	.50247	.49475
78		.58716	.57809	.56922	.56053	.55203	.54372	.53557	.52760	.51980	.51216
		.60346	.59459	.58590	.57738	.56904	.56086	.55286	.54501	.53732	.52978
		.61969	.61102	.60252	.59419	.58601	.57800	.57014	.56243	.55487	.54745
		.63571 .65146	.62726 .64324	.61897	.61082	.60283 .61942	.59499 .61176	.58729 .60423	.57974 .59683	.57232	.56503 .58242
		.66693	.65893	.63515 .65108	.62722 .64335	.63575	.62828	.62093	.61371	.58957 .60660	.59962
		.68222	.67447	.66684	.65934	.65195	.64468	.63753	.63049	.62356	.61674
		.69742	.68993	.68255	.67528	.66812	.66106	.65411	.64727	.64053	.63389
86		.71241	.70517	.69805	.69102	.68410	.67727	.67054	.66390	.65736	.65091
		.72696	.72000	.71313	.70635	.69967	.69307	.68656	.68014	.67381	.66756
		.74108	.73438	.72777	.72125	.71480	.70845	.70217	.69597	.68985	.68380
		.75475	.74832	.74198	.73571	.72951	.72339	.71734	.71137	.70547	.69963
		.76796 .78049	.76180 .77460	.75572 .76878	.74971 .76302	.74376 .75732	.73788 .75168	.73207 .74610	.72633 .74058	.72065 .73512	.71503 .72972
		.79211	.78647	.78089	.77537	.76990	.76449	.75913	.75383	.74858	.74338
		.80283	.79743	.79208	.78679	.78154	.77634	.77119	.76610	.76105	.75604
		.81283	.80765	.80253	.79744	.79240	.78741	.78247	.77756	.77270	.76789
95		.82233	.81737	.81245	.80757	.80274	.79795	.79320	.78849	.78382	.77918
		.83126	.82651	.82180	.81712	.81248	.80788	.80332	.79880	.79431	.78985
		.83953	.83498	.83046	.82597	.82152	.81710	.81271	.80836	.80404	.79976
		.84731	.84294	.83860	.83429	.83002	.82577	.82155	.81737	.81321	.80908
)	.85490 .86229	.85071 .85828	.84656 .85431	.84243	.83832	.83425 .84252	.83020	.82618	.82219	.81822 .82714
	/ 1	.86958	.86575	.86195	.85035 .85818	.84642 .85442	.85069	.83864 .84698	.83478 .84329	.83095 .83962	.83597
	2	.87674	.87310	.86947	.86587	.86229	.85873	.85518	.85166	.84815	.84466
	3	.88384	.88038	.87694	.87351	.87010	.86671	.86334	.85998	.85663	.85331
104	1	.89143	.88817	.88492	.88169	.87847	.87526	.87207	.86889	.86573	.86258
	5	.89885	.89578	.89272	.88967	.88664	.88361	.88060	.87760	.87461	.87163
	3	.90840	.90559	.90278	.89999	.89720	.89442	.89165	.88888	.88613	.88338
	7	.91999	.91750	.91501	.91253	.91005	.90758	.90511	.90265	.90019	.89774
108	3	.93805	.93609	.93412	.93216	.93020	.92824	.92629	.92434	.92239	.92044

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§ 1.664-4

Age	Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
Age											.96000
0 0 0 0 0 0 0 0 0 0		8.2%							9.6%		
1											
2											
3											
4											
5 01026 00980 00990 00946 00796 00756 00710 00672 00687 00687 7 0.01161 01088 01021 00960 00905 00884 00766 00944 8 0.01241 01163 01093 01092 00970 00975 00682 00761 00968 10 0.01331 01249 01150 011045 010980 009070 00970 00680 00988 000845 00000 11 0.01342 01346 011630 011816 011810 011011 011016 00988 00984 00988 00981 00987 12 0.0140 01436 01693 01482 014040 011340 010100 00941 01931 01670 010100 00941 01931 01772 01622 01460 010300 00941 00941 01946 010300 01040 01946 01040 01946 01040 01460 01400											
6											
8 0.1241 0.1163 0.1093 0.1029 0.09970 0.09971 0.0867 0.0822 0.07811 0.0940 0.09141 0.0951 0.0981 0.0983 0.0888 0.0884 0.0804 0.0804 0.0804 0.0804 0.0804 0.0805 0.0888 0.0895 0.0888 0.0805 0.0888 0.08											.00644
9	7	.01161						.00808			.00690
10											.00743
11											.00804
12											
13											
14											
15											
16											
17											
18											.01476
19											.01547
22						.02029					.01619
222 .02884 .02730 .02589 .02458 .02338 .02237 .02124 .02029 .01440 .01853 24 .03183 .03013 .02867 .02713 .02580 .02456 .02342 .02228 .02138 .02035 25 .03350 .03172 .03008 .02857 .02717 .02587 .02467 .02355 .02251 .02152 26 .03530 .03172 .03008 .02855 .02751 .02627 .02511 .02627 .02511 .02627 .02511 .02627 .02511 .02627 .02511 .02627 .02562 .02546 .02375 .02273 .02273 .02576 .02686 .02545 .03030 .04614 .04776 .03966 .03392 .03033 .03044 .04176 .03967 .03773 .03826 .03323 .03042 .030425 .02291 .02468 .024928 .04667 .04474 .04233 .04462 .03142 .02988 .02845 .04933											.01694
23 03028 0.2867 02718 0.2581 0.244 0.337 0.2229 0.2128 0.2036 0.138 0.2045 0.2346 0.2342 0.2265 0.2717 0.2867 0.2717 0.2867 0.2717 0.2867 0.2721 0.2868 0.2279 0.2662 0.22355 0.02351 0.2215 0.2225 0.2235 0.02241 0.0372 0.0362 0.0341 0.3172 0.0318 0.0268 0.2279 0.2602 0.0244 0.02375 0.0224 0.0217 0.0268 0.02729 0.0260 0.0244 0.02375 0.0224 0.0217 0.0244 0.02375 0.0224 0.0281 0.0264 0.02818 0.0284 0.02818 0.0284 0.0318 0.0264 0.02818 0.0284 0.02818 0.0284 0.02818 0.0284 0.02818 0.0284 0.02818 0.0284 0.02818 0.0284 0.02818 0.0284 0.02818 0.0283 0.0033 0.0264 0.0283 0.00333 0.00348 0.03624 0.0363											
24 0.3183 0.3013 0.2857 0.2713 0.2580 0.2486 0.2424 0.2365 0.2251 0.2152 25 0.3350 0.3344 0.3172 0.3013 0.2865 0.2729 0.2602 0.2484 0.2375 0.2273 26 0.3350 0.3344 0.3172 0.30343 0.3367 0.3288 0.2811 0.2276 0.2211 0.2262 28 0.9387 0.3732 0.3543 0.33667 0.3204 0.3052 0.2911 0.2780 0.2688 0.2542 29 0.4461 0.4471 0.03667 0.3773 0.3593 0.3223 0.3024 0.02461 0.2888 0.2861 31 0.4654 0.4419 0.4200 0.3996 0.3807 0.3630 0.3214 0.02898 0.2861 32 0.4923 0.4676 0.4447 0.4233 0.4436 0.3314 0.3636 0.3221 33 0.5210 0.4952 0.4711 0.4487 0.4278 <											
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28 03937 03732 03543 03644 03502 02911 02780 02688 02548 30 04401 04162 03947 03748 03564 03392 03233 0.0984 02946 02818 02688 31 04654 04419 04200 03996 0.0307 0.0360 0.3466 0.0312 0.0369 0.0312 0.0396 0.0360 0.0366 0.0312 0.0369 0.0366 0.0511 0.0462 0.0441 0.0423 0.0403 0.03996 0.0367 0.0311 0.0363 0.0367 0.0311 0.0363 0.0361 0.0361 0.0363 0.0361 0.0363 0.0361 0.0363 0.06515 0.05245 0.0411 0.0423 0.0363 0.0361 0.0361 0.0363 0.0361 0.0363 0.0361 0.0363 0.0361 0.0363 0.0361 0.0363 0.0361 0.0363 0.0361 0.0363 0.0361 0.0363 0.0364 0.0363 0.0361 0.0363 0											
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33 05210 04952 04711 .04487 04278 04083 .03901 .03731 .03571 .03524 .04993 .04758 .04538 .04333 .04142 .03962 .03794 .03637 35 .05841 .05558 .05295 .05048 .04818 .04603 .04401 .04212 .04035 .03889 36 .06187 .05892 .05616 .05358 .05116 .04890 .04678 .04480 .04293 .04118 37 .06555 .06247 .05958 .05688 .05435 .05199 .04776 .04766 .04570 .04383 38 .06949 .06627 .06325 .06043 .05777 .05528 .05295 .05075 .04868 .04643 39 .07368 .07032 .06717 .06421 .06143 .05882 .05637 .05623 .06063 .0606 .05764 .05535 .05324 .06464 .06960 .06674 .06405 .06150	31	.04654	.04419	.04200	.03996	.03807	.03630	.03466	.03312	.03169	.03035
34 05515 05245 04993 .04758 04333 .04142 .03962 .03794 .03637 35 .05841 .05558 .05295 .05048 .04818 .04603 .04401 .04212 .04035 .03869 36 .06187 .05852 .05616 .05358 .05116 .04890 .04676 .04480 .04670 .04385 38 .06849 .06627 .06325 .06083 .05777 .05528 .05295 .05075 .0486 .04670 39 .07368 .07032 .06717 .06421 .06143 .05882 .05637 .05406 .05189 .04497 40 .07816 .07465 .07137 .06827 .06537 .06263 .06006 .05764 .05535 .05320 41 .08295 .07930 .07537 .06263 .06006 .05764 .05535 .05320 42 .08807 .08427 .08609 .07733 .07416 .0716 </th <th></th> <th>.03221</th>											.03221
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39 .07368 .07032 .06717 .06421 .05482 .05637 .05406 .05189 .04984 40 .07816 .07455 .07137 .06827 .06637 .06636 .06006 .05764 .05335 .05320 41 .08295 .07930 .07587 .07264 .06960 .06674 .06405 .06150 .05910 .05633 42 .08807 .08427 .08069 .07733 .07415 .07116 .06833 .06567 .06315 .06077 43 .09322 .08957 .08585 .08233 .07902 .07589 .07244 .07014 .06750 .06500 44 .09932 .09521 .09134 .08786 .08243 .08096 .07787 .07455 .07218 .09484 45 .10543 .10117 .09715 .09334 .08974 .08634 .08311 .08005 .07716 .07441 46 .11189 .10747 .10329 .0											
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42 0.8807 0.8427 0.8669 0.7733 0.7415 0.7116 0.6833 0.6567 0.6315 0.6077 43 0.9352 0.8957 0.8585 0.8233 0.7902 0.77589 0.7294 0.7014 0.6500 44 0.9932 0.9521 0.9914 0.8868 0.8423 0.8096 0.77787 0.7495 0.7218 0.6956 45 1.0543 1.0117 0.9715 0.9334 0.8974 0.8634 0.8311 0.8005 0.7716 0.7441 46 1.1186 1.10747 1.0329 0.9933 0.9559 0.9204 0.8867 0.8548 0.8245 0.9788 47 1.1866 1.1408 1.0974 1.0564 1.10124 0.9605 0.9454 0.9121 0.8805 0.8564 48 1.2577 1.2103 1.1654 1.1228 1.0829 1.0945 0.9121 0.8805 0.8504 48 1.2577 1.2103 1.1654 1.1528 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>.05683</th></t<>											.05683
44 0.9932 09521 0.09134 0.08768 0.8423 0.8096 0.7785 0.7218 0.6956 45 1.0543 1.0117 0.9715 0.9334 0.8974 0.8831 0.8055 0.7716 0.7441 46 1.1189 1.0747 1.0329 0.9933 0.9559 0.9204 0.8867 0.8848 0.8245 0.7958 47 1.1866 1.1408 1.0974 1.0564 1.0174 0.9805 0.9454 0.9121 0.8805 0.8504 48 1.2577 1.2103 1.1654 1.1228 1.0823 1.0439 1.0074 0.9727 0.9397 0.9083 50 1.3107 1.3601 1.3120 1.2663 1.2228 1.1813 1.1419 1.1043 1.0665 1.0344 51 1.4128 1.4407 1.3910 1.3437 1.2987 1.2558 1.2149 1.1758 1.0344 51 1.5268 1.44735 1.4228 1.3371 1.3337	42										.06077
45 .10543 .10117 .09715 .09334 .08974 .08634 .08311 .08005 .07716 .07441 46 .11189 .10747 .10329 .09933 .09559 .09204 .08867 .08548 .08245 .07958 47 .11866 .11408 .10974 .10564 .10174 .09805 .09454 .09121 .08805 .08504 48 .12577 .12103 .11654 .11228 .10823 .10439 .1074 .09727 .09397 .09083 49 .13323 .12833 .12368 .11926 .11506 .11107 .10728 .10366 .10022 .09695 50 .14107 .13601 .13120 .12663 .12228 .11813 .11419 .11043 .10685 .10344 51 .14928 .14407 .13910 .13437 .12228 .111813 .11175 .11758 .11336 .11031 52 .15765 .15248 .1	43	.09352	.08957	.08585	.08233	.07902	.07589	.07294	.07014	.06750	.06500
46 .11189 .10747 .10329 .09933 .09559 .09204 .08867 .08548 .08245 .07958 47 .11866 .11408 .10974 .10564 .10174 .09805 .09454 .09121 .08805 .08504 48 .12577 .12103 .11654 .11228 .10439 .10074 .09727 .09397 .09038 49 .13323 .12833 .12368 .11926 .11506 .11107 .10728 .10366 .10022 .09695 50 .14107 .13601 .13120 .12663 .12228 .11813 .11419 .10436 .10622 .09695 51 .14928 .14407 .13910 .13437 .12987 .12558 .12149 .11758 .11366 .1031 52 .15785 .15248 .14735 .14247 .13781 .13337 .12913 .1258 .12122 .11752 53 .16678 .16124 .15597 .150											.06956
47 11866 11408 10974 10564 10174 09805 09454 .09121 .08805 .08504 48 .12577 .12103 .11654 .11228 .10823 .10439 .10074 .09727 .09397 .09083 49 .13323 .12833 .12368 .11926 .115107 .10728 .10366 .10022 .09695 50 .14107 .13601 .13120 .12663 .12228 .11813 .11419 .11043 .10685 .10344 51 .14928 .14407 .13910 .13427 .12987 .12558 .12149 .11758 .1386 .11031 52 .15785 .15248 .14735 .14247 .13781 .13337 .12508 .12122 .11758 54 .17606 .17037 .16493 .15478 .15004 .14550 .14116 .13700 .13302 55 .18570 .17986 .17428 .16893 .16324 .14976 <th></th>											
48 1,2577 1,2103 1,1654 1,1228 1,0439 1,0074 .09727 .09397 .09083 49 1,3323 1,2833 1,2368 1,1926 1,1506 1,1107 .10728 1,0366 .10022 .09695 50 1,4107 1,3601 1,3120 1,2663 1,2228 1,1813 .11419 .11043 10665 1,0022 .09695 51 1,4928 1,4407 1,3910 1,3437 1,2987 1,2558 1,2149 1,1758 .11386 .11031 52 1,5785 1,5248 1,4735 1,4247 1,3781 1,3337 ,12913 1,2508 1,2122 ,11752 53 1,6678 1,6124 1,5597 1,5093 1,4612 1,4153 1,3714 1,3294 1,2893 1,2509 54 1,7606 1,7037 1,6493 1,5974 1,5476 1,4550 1,4116 1,3700 1,3302 55 1,8570 1,7986 1,7428 1,6											
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54 .17606 .17037 .16493 .15974 .15478 .15004 .14550 .14116 .13700 .13302 55 .18570 .17986 .17428 .16693 .16382 .15893 .15424 .14976 .14546 .14136 56 .19573 .18974 .18400 .1781 .17325 .16821 .16338 .15875 .15430 .15004 57 .20613 .20000 .19412 .18848 .18307 .17789 .17291 .16814 .16355 .15914 58 .21688 .21668 .21060 .20458 .19880 .19325 .18792 .18280 .17788 .17316 .16861 59 .22793 .22151 .21535 .20943 .20374 .19827 .18300 .17840 60 .23927 .23272 .22642 .22036 .21454 .20893 .20354 .19834 .19334 .18851 61 .25092 .24425 .23782 .23163											.12509
56 19573 18974 18400 17851 17325 16821 16338 15875 15430 15004 57 20613 20000 19412 18848 18307 177789 17291 16814 16355 15914 58 21668 21060 20458 19880 19325 18792 18280 17788 17316 16861 59 22793 22151 21535 20943 20374 19827 19301 18795 18309 17840 60 23927 23272 22642 22036 21454 20893 20354 19834 19334 18851 61 25092 24425 23782 23162 22636 21993 21440 20907 20393 19886 62 26295 25616 24961 24329 23721 23134 22568 22021 21494 20985 63 27538 26847 26180 25537 24916 2431	54										.13302
57 .20613 .20000 .19412 .18848 .18307 .17789 .17291 .16814 .16355 .15914 58 .21688 .21060 .20458 .19880 .19325 .18792 .18280 .17788 .17316 .16861 59 .22793 .22151 .21535 .20943 .20374 .19827 .19301 .18795 .18309 .17840 60 .23927 .23272 .22642 .22036 .21434 .20893 .20354 .19834 .19334 .18851 61 .25092 .24425 .23782 .23163 .22567 .21993 .21440 .20907 .2033 .19896 62 .26295 .25616 .24961 .24329 .23721 .23134 .22568 .22021 .21494 .20985 63 .27538 .26647 .26180 .25537 .24916 .23316 .23738 .23179 .22639 .22117 64 .28817 .28116 .27	55	.18570		.17428	.16893	.16382	.15893	.15424	.14976		.14134
58 .21688 .21060 .20458 .19800 .19325 .18792 .18280 .17788 .17316 .16861 59 .22793 .22151 .21535 .20943 .20374 .19827 .19301 .18795 .18309 .17846 60 .23927 .222642 .22036 .21454 .20893 .20354 .19834 .19334 .18851 61 .25092 .24425 .23782 .23163 .22567 .21993 .21440 .20907 .20393 .19889 62 .26295 .25616 .24961 .24329 .23721 .23134 .22568 .22021 .21494 .20985 63 .27538 .26847 .26180 .25537 .24916 .24316 .23738 .23179 .22639 .22117 64 .28817 .28116 .27438 .26753 .26160 .25537 .24916 .24399 .24377 .23825 .23291 65 .30134 .29423 .	56	.19573	.18974	.18400	.17851	.17325	.16821	.16338	.15875	.15430	.15004
59 22793 22151 21535 20943 20374 19827 19301 18795 18309 17840 60 23927 23272 22642 22036 21454 20893 20354 19834 19334 18851 61 25092 22425 23782 23163 22567 21993 21440 20907 20393 19898 62 26295 25616 24961 24329 23721 23134 22568 22021 21494 20985 63 27538 26847 26180 25537 24916 24316 23738 23179 22639 22117 64 28817 28116 27438 26783 26190 25539 24949 2437 23825 2325 23291 65 30134 29423 28735 28069 27426 26803 26201 25618 25054 24508 66 31493 30772 30075 29399 38746 </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>.16814</th> <th>.16355</th> <th>.15914</th>									.16814	.16355	.15914
60 23927 23272 22642 22036 21454 20893 20354 19834 19334 18851 61 25092 24425 23782 23163 22567 21993 21440 20907 20933 19886 62 26295 25616 24961 24329 23721 23134 22568 22021 21494 20985 63 27538 26847 26180 25537 24916 24316 23738 23179 22669 22116 64 28817 28116 27438 26783 26150 25539 24949 24377 23825 23291 65 30134 29423 28735 28069 27426 26803 26201 25618 25054 24508 66 31493 30772 30075 29399 28746 28113 27500 26906 26331 25774 67 32899 32170 31464 30780 30118 29475											.16861
61 25092 24425 23782 23163 22567 21993 21440 20907 20393 19898 62 26295 25616 24961 24329 23721 23134 22568 22021 21494 20985 63 27538 26847 26180 25537 24916 24316 23738 23179 22639 22117 64 28817 28116 27438 26783 26150 25539 24949 24377 23825 23221 65 30134 29423 28735 28069 27426 26803 26201 25618 25054 24508 66 31493 30772 30075 29399 28746 28113 27500 26906 26331 25774 67 32899 32170 31464 30790 30158 29475 28852 28248 27663 27095 68 34349 33614 32901 32209 31538 30887 30256 29643 29047 28469											
62 26295 25616 24961 24329 23721 23134 22568 22021 21494 20985 63 27538 26847 26180 25537 24916 24316 23738 23179 22639 22117 64 28817 28116 27438 26750 25539 24949 24377 23825 23291 65 30134 29423 28735 28069 27426 26803 26201 25618 25054 24508 66 31493 30772 30075 29399 28746 28113 27500 26906 26331 25774 67 32899 32170 31464 30790 30158 29475 28852 28248 27631 29047 28468 68 34349 33614 32901 32209 31538 30887 30256 29643 29047 28468											
63 .27538 .26847 .26180 .25537 .24916 .24316 .23738 .23179 .22639 .22117 64 .28817 .28116 .27438 .26783 .26150 .25539 .24949 .24377 .23825 .23291 65 .30134 .29423 .28735 .28069 .27426 .26803 .26201 .25618 .25054 .24508 66 .31493 .30772 .30075 .29399 .28746 .28113 .27500 .26906 .26331 .25774 67 .32899 .32170 .31464 .30780 .30118 .29475 .28852 .28248 .27663 .27095 68 .34349 .33614 .32901 .32209 .31538 .30887 .30256 .29643 .29047 .28469											
64 .28817 .28116 .27438 .26783 .26150 .25539 .24949 .24377 .23825 .23291 65 .30134 .29423 .28735 .28069 .27426 .26803 .26201 .25618 .25054 .24508 66 .31493 .30772 .30075 .29399 .28746 .28113 .27500 .26906 .26331 .25774 67 .32899 .32170 .31464 .30780 .30158 .29475 .28852 .28248 .27663 .27095 68 .34349 .33614 .32901 .32209 .31538 .30887 .30256 .29643 .29047 .28469											
65 .30134 .29423 .28735 .28069 .27426 .26803 .26201 .25618 .25054 .24508 66 .31493 .30772 .30075 .29399 .28746 .28113 .27500 .26906 .26331 .25774 67 .32899 .32170 .31464 .30790 .30158 .29475 .28852 .28248 .27663 .27096 68 .34349 .33614 .32901 .32209 .31538 .30887 .30256 .29643 .29047 .28469											
66 .31493 .30772 .30075 .29399 .28746 .28113 .27500 .26906 .26331 .25774 67 .32899 .32170 .31464 .30780 .30118 .29475 .28852 .28248 .27663 .27095 68 .34349 .33614 .32901 .32209 .31538 .30887 .30256 .29643 .29047 .28469											
67											
68 34349 33614 32901 32209 31538 30887 30256 29643 29047 28469											.27095
	68										.28469
	69										.29894

Age	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
70	.37366	.36620	.35896	.35193	.34509	.33844	.33197	.32568	.31957	.31362
71	.38916	.38167	.37440	.36732	.36043	.35372	.34720	.34084	.33466	.32864
72	.40486	.39736	.39006	.38295	.37602	.36927	.36270	.35629	.35005	.34396
73	.42074	.41323	.40591	.39878	.39182	.38504	.37843	.37198	.36568	.35955
74	.43685	.42934	.42202	.41488	.40791	.40110	.39446	.38798	.38165	.37547
75	.45326	.44577	.43846	.43132	.42435	.41754	.41088	.40438	.39802	.39181
76	.47004	.46259	.45530	.44818	.44122	.43442	.42776	.42125	.41488	.40865
77	.48718	.47979	.47255	.46547	.45853	.45175	.44511	.43861	.43225	.42601
78	.50467	.49735	.49017	.48314	.47626	.46951	.46290	.45643	.45008	.44386
79	.52239	.51515	.50806	.50110	.49427	.48758	.48102	.47459	.46828	.46209
80	.54018	.53304	.52603	.51916	.51242	.50580	.49930	.49292	.48666	.48052
81	.55788	.55085	.54396	.53718	.53053	.52399	.51757	.51126	.50507	.49898
82	.57540	.56851	.56173	.55506	.54851	.54207	.53574	.52951	.52339	.51737
83	.59274	.58598	.57933	.57279	.56635	.56001	.55378	.54765	.54161	.53567
84	.61002	.60341	.59690	.59049	.58418	.57796	.57184	.56582	.55988	.55403
85	.62734	.62090	.61454	.60828	.60211	.59603	.59004	.58414	.57832	.57258
86	.64455	.63828	.63210	.62600	.61999	.61406	.60821	.60244	.59675	.59113
87	.66139	.65531	.64930	.64337	.63752	.63175	.62605	.62043	.61488	.60939
88	.67783	.67194	.66612	.66037	.65469	.64908	.64354	.63807	.63267	.62733
89	.69387	.68817	.68254	.67698	.67148	.66605	.66068	.65537	.65012	.64493
90	.70947	.70398	.69855	.69318	.68786	.68261	.67742	.67228	.66719	.66217
91	.72437	.71908	.71385	.70867	.70354	.69847	.69345	.68848	.68357	.67870
92	.73823	.73314	.72810	.72310	.71816	.71326	.70841	.70361	.69886	.69415
93	.75109	.74618	.74132	.73650	.73173	.72700	.72232	.71768	.71308	.70852
94 95	.76312	.75839	.75370	.74905	.74445 .75660	.73988	.73536	.73087	.72643	.72202
96	.77459 .78543	.77004	.76552	.76104 .77238	.76810	.75220	.74783	.74350	.73920	.73494 .74720
97	.79550	.78105 .79128	.77670 .78709	.78293	.77880	.76386 .77470	.75964 .77063	.75546 .76659	.75131 .76258	.75860
98	.80498	.80091	.79687	.79286	.78888	.78492	.78099	.77709	.77322	.76937
99	.81428	.81036	.80647	.80261	.79877	.79496	.79117	.78741	.78367	.77995
100	.82336	.81959	.81586	.81214	.80845	.80478	.80113	.79751	.79390	.79032
101	.83234	.82873	.82515	.82158	.81804	.81451	.81101	.80753	.80406	.80062
102	.84119	.83774	.83431	.83089	.82750	.82412	.82076	.81742	.81409	.81078
103	.84999	.84670	.84342	.84016	.83691	.83368	.83046	.82726	.82408	.82091
104	.85944	.85632	.85321	.85011	.84703	.84396	.84090	.83786	.83483	.83182
105	.86866	.86570	.86276	.85982	.85690	.85399	.85109	.84820	.84532	.84245
106	.88065	.87792	.87520	.87248	.86978	.86708	.86440	.86172	.85905	.85638
106 107	.88065 .89530	.87792 .89286	.87520 .89042	.87248 .88799	.86978 .88557	.86708 .88315	.86440 .88073	.86172 .87833	.85905 .87592	.85638 .87352
107	.89530	.89286	.89042	.88799	.88557	.88315 .90879	.88073	.87833	.87592	.87352
107 108	.89530 .91849	.89286 .91654	.89042 .91460	.88799 .91266	.88557 .91072	.88315 .90879	.88073 .90685	.87833 .90492	.87592 .90299	.87352 .90106
107	.89530 .91849 .95900	.89286 .91654 .95800	.89042 .91460 .95700	.88799 .91266 .95600	.88557 .91072 .95500	.88315 .90879 .95400 11.2%	.88073 .90685 .95300	.87833 .90492 .95200	.87592 .90299 .95100	.87352 .90106 .95000
107 108 109 Age	.89530 .91849 .95900 10.2%	.89286 .91654 .95800 10.4%	.89042 .91460 .95700 10.6%	.88799 .91266 .95600 10.8%	.88557 .91072 .95500 11.0%	.88315 .90879 .95400 11.2%	.88073 .90685 .95300 11.4%	.87833 .90492 .95200 11.6%	.87592 .90299 .95100 11.8%	.87352 .90106 .95000 12.0%
107	.89530 .91849 .95900	.89286 .91654 .95800	.89042 .91460 .95700	.88799 .91266 .95600	.88557 .91072 .95500	.88315 .90879 .95400 11.2%	.88073 .90685 .95300	.87833 .90492 .95200	.87592 .90299 .95100	.87352 .90106 .95000
107	.89530 .91849 .95900 10.2% .01363 .00534	.89286 .91654 .95800 10.4% .01342 .00512	.89042 .91460 .95700 10.6% .01323 .00493	.88799 .91266 .95600 10.8% .01305 .00474	.88557 .91072 .95500 11.0% .01288 .00458	.88315 .90879 .95400 11.2% .01272 .00442	.88073 .90685 .95300 11.4% .01258 .00427	.87833 .90492 .95200 11.6% .01244 .00414	.87592 .90299 .95100 11.8% .01231 .00401	.87352 .90106 .95000 12.0% .01219 .00389
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502	.89042 .91460 .95700 10.6% .01323 .00493 .00474	.88799 .91266 .95600 10.8% .01305 .00474 .00455	.88557 .91072 .95500 11.0% .01288 .00458 .00437	.88315 .90879 .95400 11.2% .01272 .00442 .00421	.88073 .90685 .95300 11.4% .01258 .00427 .00405	.87833 .90492 .95200 11.6% .01244 .00414 .00391	.87592 .90299 .95100 11.8% .01231 .00401 .00377	.87352 .90106 .95000 12.0% .01219 .00389 .00365
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526	.89286 .91654 .95800 10.4% .01342 .00512 .00495	.89042 .91460 .95700 10.6% .01323 .00493 .00474	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440	.88315 .90879 .95400 11.2% .01272 .00442 .00421	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00488	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402 .00423	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521 .00549 .00584	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524 .00557 .00598	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475 .00501 .00532 .00571	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00488	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00468 .00502	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00402 .00443	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00613 .00657 .00707	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00584 .00626 .00675	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524 .00557 .00598 .00644	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475 .00501 .00532 .00571 .00616	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00488 .00524 .00565	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440 .00468 .00502 .00542	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00482 .00521	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415 .00446
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00613 .00657 .00707	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00521 .00549 .00626 .00675 .00675	.89042 .91460 .95700 10.6% .01323 .00493 .00497 .00524 .00557 .00598	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475 .00501 .00532 .00571 .00616	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590	.88315 .90879 .95400 11.2% .01272 .00442 .00422 .00436 .00459 .00459 .00524 .00565 .00615	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440 .00502 .00502 .00542 .00591	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00482 .00521 .00568	.87592 .90299 .95100 l 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415 .00446 .00482
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00613 .00657 .00706 .00766	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00524 .00549 .00584 .00626 .00675 .00732 .00738	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524 .00557 .00598 .00644 .00699 .00764	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00470 .00532 .00571 .00669 .00669 .00732	.88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00641 .00702	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00488 .00524 .005615 .00675	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00468 .00502 .00502 .00591 .00649	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00482 .00528 .00568	.87592 .90299 .95100 l 11.8% .01231 .00401 .00377 .00376 .00387 .00408 .00432 .00464 .00501 .00547 .00602	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00415 .00446 .00482 .00527 .00527
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00613 .00657 .00707 .00766 .00835 .00913	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00521 .00549 .00626 .00675 .00732 .00798	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524 .00557 .00598 .00644 .00699 .00764 .00838	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00501 .00501 .00502 .00571 .00616 .00669 .00732 .00804	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00641 .00702	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00429 .00436 .00459 .00459 .00524 .00565 .00615 .00675	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440 .00468 .00502 .00542 .00591 .00649 .00649 .00715	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00521 .00521 .00668	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00547 .00665	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00416 .00482 .00580 .00580 .00642
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00576 .00613 .00657 .00707 .00766 .00835 .00913	.89286 .91654 .95800 10.4% .01342 .00512 .00592 .00521 .00549 .00521 .00549 .00626 .00675 .00732 .00798 .00798	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00501 .00501 .00501 .00669 .00732 .00804 .00804	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00641 .00702 .00772 .00750	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00426 .00459 .00459 .00565 .00615 .00675 .00743 .00743	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440 .00502 .00591 .00699 .00715 .00790	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00568 .00624 .00689 .00762	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00406 .00406 .00501 .00547 .00602 .00665 .00665 .00737	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00391 .00415 .00448 .00482 .00527 .00580 .00682 .00682 .00682
107 108 109 Age 0	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00673 .00657 .00707 .00766 .00835 .00913 .01000 .01091	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00524 .00626 .00675 .00732 .00732 .00798 .00874	.89042 .91460 .95700 10.6% .01323 .00493 .00494 .00497 .00524 .00557 .00598 .00644 .00692 .00764 .00838 .00920 .001007	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00475 .00571 .00532 .00571 .00669 .00732 .00804 .00804 .00809	.88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00509 .00547 .00509 .00641 .00702 .00772 .00851 .00851	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00524 .005615 .00675 .00743 .00819 .00819 .00819	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00419 .00440 .00468 .00502 .00591 .00649 .00790 .00790 .00869	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00568 .00561 .00568 .00624 .00689 .00762 .00840	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00547 .00602 .00665 .00737 .00813	.87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .003415 .00446 .00442 .00527 .00527 .00580 .00642 .00712
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00613 .00657 .00707 .00706 .00835 .00913 .01000 .01091 .01181	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00626 .00675 .00732 .00798 .00874 .00959 .01048 .01135	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524 .00557 .00598 .00644 .00692 .00764 .00838 .00920 .01007 .01092	.88799 .91266 .95600 10.8% .01305 .00474 .00459 .00475 .00501 .00501 .00616 .00669 .00732 .00804 .00864 .00969 .01052	.88557 .91072 .95500 11.0% .01288 .00458 .00457 .00440 .00455 .00479 .00509 .00509 .00641 .00772 .00851 .00933 .01014	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00488 .00524 .00565 .00615 .00675 .00743 .00819 .00909	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00401 .00440 .00502 .00542 .00594 .00502 .00	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00521 .00568 .00689 .00762 .00840 .00840 .00916	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00501 .00501 .00502 .00665 .00737 .00813 .00813	.87352 .90106 .95000 12.0% .01219 .00389 .00363 .00373 .00391 .00415 .00446 .00482 .00527 .00580 .00642 .00797 .00787
107	.89530 .91849 .95900 10.2% .01363 .00534 .00546 .00576 .00613 .00657 .00707 .00706 .00835 .00913 .01000 .01091 .01181 .01267	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00521 .00549 .00549 .00584 .00675 .00732 .00778 .00732 .00798 .00874 .00959 .01048 .01135	.89042 .91460 .95700 10.6% .01323 .00493 .00497 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01173	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00501 .00532 .00501 .00616 .00669 .00732 .00804 .00804 .00884 .00969 .01052 .01130	.88557 .91072 .95500 11.0% .01288 .00458 .00459 .00479 .00509 .00547 .00509 .00641 .00772 .00851 .00933 .01014 .01091	.88315 .90879 .95400 11.2% .01272 .00442 .004436 .00459 .00459 .00465 .00615 .00675 .00743 .00819 .00900 .00979 .01054	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00542 .00591 .00591 .00715 .00715 .00790 .00869 .00947 .00947 .00947	.87833 .90492 .95200 .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00521 .00568 .00624 .00689 .00762 .00840 .00916 .00916	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00406 .00432 .00464 .00501 .00501 .00507 .00662 .00665 .00737 .00813 .00887 .00895	.87352 .90106 .95000 12.0% .01219 .00385 .00363 .00373 .00415 .00446 .00527 .00527 .00580 .00642 .00712 .00787 .00860 .00928
107 108 109 Age 0	.89530 .91849 .95900 .01363 .00534 .00518 .00526 .00546 .00613 .00657 .00706 .00835 .00913 .01000 .01091 .01181 .01267 .01345	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00524 .00626 .00673 .00738 .00798 .00874 .00959 .01048 .01135 .01218	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00557 .00598 .00644 .00689 .00764 .00838 .00920 .01007 .01092 .01173 .011246	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00571 .00561 .00669 .00732 .00804 .00804 .00809 .01130 .01201	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00641 .00702 .00772 .00851 .00933 .01014 .01160	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00458 .00524 .00565 .00675 .00743 .00819 .00900 .00909 .00909	.88073 .90685 .95300 .01258 .00427 .00405 .00406 .00419 .00440 .00502 .00591 .00649 .00790 .00869 .00947 .01018	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00568 .00624 .00689 .00762 .00840 .00987 .00987 .00987	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00482 .00464 .005047 .00602 .00665 .00737 .00813 .00887 .00918	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .003415 .00446 .00482 .00527 .00580 .00642 .00712 .00772 .00787 .00860 .00928
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00613 .00657 .00707 .00766 .00835 .00913 .01091 .01181 .01267 .01345 .01418	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00524 .00626 .00675 .00738 .00798 .00874 .00959 .01048 .01135 .01218 .01294	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00548 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01107 .01092 .01173 .01246 .01313	.88799 .91266 .95600 10.8% .01305 .00474 .00459 .00475 .00501 .00532 .00571 .00616 .00669 .00732 .00804 .00804 .00969 .01052 .01130 .01201 .01266	.88557 .91072 .95500 11.0% .01288 .00458 .00457 .00440 .00455 .00479 .00509 .00509 .00647 .00772 .00851 .00903 .01091 .01160 .01222	.88315 .90879 .95400 11.2% .01272 .00442 .00422 .00436 .00459 .00458 .00565 .00615 .00675 .00743 .00819 .00900 .00979 .01054 .01121	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00401 .00440 .00502 .00542 .00594 .00715 .00709 .00869 .00947 .01019 .01019	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00482 .00521 .00568 .00689 .00762 .00840 .00916 .00987 .01050 .01107	.87592 .90299 .95100 11.8% .01231 .00401 .00376 .00387 .00408 .00404 .00501 .00501 .00665 .0073 .00887 .00956 .01018 .00956 .01018	.87352 .90106 .95000 12.0% .01219 .00368 .00363 .00373 .00391 .00415 .00445 .00452 .00520 .00642 .00712 .00787 .00860 .00928 .00988 .00988 .00988 .00988
107	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00576 .00613 .00667 .00707 .00707 .00706 .00835 .00913 .01000 .01091 .01181 .01267 .01345 .01418	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00549 .00549 .00549 .00732 .00732 .00732 .00732 .00732 .01135 .01218 .01294 .01364 .01429	.89042 .91460 .95700 10.6% .01323 .00493 .00497 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01173 .01246 .01313 .01375	.88799 .91266 .95600 .95600 .00474 .00455 .00459 .00501 .00532 .00501 .00616 .00669 .00732 .00804 .00804 .00884 .00989 .01130 .01201 .01201 .01201 .01266 .01326	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00641 .00772 .00851 .00933 .01014 .01091 .01160 .01222 .01279	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00425 .00459 .00459 .00655 .00615 .00675 .00743 .00819 .00979 .01054 .01121 .01121 .011236	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00404 .00502 .00591 .00649 .00715 .00790 .00869 .00947 .01019 .01084 .01143 .01196	.87833 .90492 .95200 .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00521 .00568 .00624 .00689 .00762 .00840 .00916 .00916 .00916 .00917 .01158	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00387 .00406 .00408 .00404 .00501 .00501 .00547 .00602 .00665 .00737 .00813 .00887 .00956 .01018 .01018 .01018 .01012	.87352 .90106 .95000 12.0% .01219 .00385 .00365 .00363 .00373 .00415 .00445 .00527 .00527 .00580 .00642 .00712 .007680 .00988 .00988 .01041 .01088
107	.89530 .91849 .95900 .01363 .00534 .00518 .00526 .00546 .00563 .00657 .00706 .00835 .00913 .01000 .01091 .01181 .01267 .01345 .01418 .01486 .01554	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00521 .00549 .00584 .00626 .00673 .00798 .00798 .01048 .01135 .01218 .01294 .01364 .01494	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00557 .00598 .00644 .00689 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438	.88799 .91266 .95600 10.8% .01305 .00474 .00459 .00475 .00571 .00569 .00732 .00874 .00969 .01052 .01130 .01201 .01206 .01385	.88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00641 .00702 .00772 .00851 .00933 .01014 .01091 .01160 .01222 .01279 .01336	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00459 .00615 .00675 .00743 .00900 .00900 .00990 .01121 .01181 .01236 .01291	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00406 .00502 .00591 .00649 .00790 .00869 .00975 .00947 .01019 .01048 .01143 .01143 .01143	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00482 .00568 .00624 .00684 .00694 .00916 .00917 .00	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00602 .00662 .00602 .00602 .00603 .00737 .00813 .00813 .00956 .01018 .01073 .01122 .01170	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415 .00446 .00482 .00580 .00642 .00712 .00727 .00580 .00928 .00988 .01041 .01088 .01135
107	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00657 .00707 .00766 .00835 .00913 .01091 .01181 .01267 .01345 .01418 .01486 .01554 .01526	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00521 .00549 .00584 .00626 .00675 .00732 .00732 .00738 .00874 .009874 .01135 .01218 .01294 .01364 .01494 .01562	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00540 .00557 .00598 .00644 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438 .01503	.88799 .91266 .95600 10.8% .01305 .00474 .00459 .00475 .00501 .00532 .00571 .00616 .00669 .00732 .00804 .00809 .011201 .01266 .01326 .01326 .01326 .01326 .01348	.88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00547 .00702 .00772 .00851 .00933 .01014 .01090 .01222 .01279 .01336 .01396	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00524 .00565 .00615 .00675 .00743 .00819 .00909 .01054 .01121 .01181 .01296 .01291	.88073 .90685 .95300 .01258 .00427 .00405 .00406 .00419 .00440 .00502 .00591 .00649 .00715 .00790 .00869 .00947 .01018 .01143 .01196 .01248 .01303	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00482 .00521 .00568 .00689 .00762 .00840 .00916 .00916 .00916 .01107 .01158 .01208	.87592 .90299 .95100 11.8% .01231 .00401 .00376 .00387 .00406 .00404 .00501 .00501 .00501 .00665 .0073 .00887 .00887 .00966 .0073 .01170 .01122 .01170 .01220	.87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .00391 .00415 .00446 .00482 .00527 .00580 .00642 .00772 .00787 .00860 .00988 .01041 .01088 .01135 .01135
107	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00576 .00613 .00657 .00766 .00833 .01000 .01091 .01181 .01267 .01345 .01418 .01486 .01554 .01626 .01702	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00521 .00549 .00549 .00549 .00732 .00732 .00732 .00732 .01048 .01135 .01218 .01294 .01429 .01494 .01562 .01635	.89042 .91460 .95700 10.6% .01323 .00493 .00497 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01107 .01092 .01173 .01246 .01313 .01375 .01438 .01503 .01573	.88799 .91266 .95600 .01305 .00474 .00455 .00459 .00501 .00532 .00501 .00616 .00669 .00732 .00804 .00804 .00884 .00989 .01052 .01130 .01201 .01266 .01326 .01385 .01448 .01514	.88557 .91072 .95500 .01288 .00458 .00459 .00479 .00509 .00509 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01091 .01160 .01222 .01279 .01336 .01396 .01460	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00459 .00459 .00458 .00615 .00675 .00743 .00819 .00909 .00979 .01054 .01121 .01236 .01291 .01348 .01409	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00542 .00502 .00591 .00649 .00715 .00790 .00869 .00947 .01019 .01084 .01143 .01196 .01248 .01303 .01361	87833 .90492 .95200 .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00521 .00526 .00624 .00689 .00762 .00891 .00916 .00916 .00916 .00916 .01107 .01158 .01208 .01316	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00406 .00406 .00408 .00501 .00501 .00507 .00662 .00737 .00813 .00887 .00956 .01018 .01073 .01122 .01170 .01220 .01274	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00415 .00446 .00527 .00527 .00580 .00712 .00712 .00787 .00988 .00988 .01183 .01183 .01183 .01235
107 108 109 Age 0	.89530 .91849 .95900 .01363 .00534 .00516 .00526 .00546 .00576 .00657 .00707 .00766 .00835 .00913 .01000 .01091 .01181 .01267 .01345 .01418 .01486 .01554 .01626 .01702 .01782	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00502 .00521 .00549 .00584 .00675 .00798 .00798 .00798 .01135 .01218 .01294 .01364 .01494 .01562 .01675 .01711	.89042 .91460 .95700 10.6% .01323 .00493 .00497 .00594 .00557 .00598 .00649 .00699 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438 .01503 .01503 .01503	.88799 .91266 .95600 .01305 .00474 .00455 .00475 .00571 .00501 .00532 .00571 .00669 .00732 .00804 .00969 .01032 .01130 .01201 .01201 .01206 .01326 .01326 .01326 .01385 .01448 .015184	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00641 .00702 .00772 .00851 .00933 .01014 .01160 .01222 .01279 .01336 .01396 .01450 .01526	.88315 .90879 .95400 .01272 .00442 .00442 .00442 .00450 .00459 .00615 .00675 .00743 .00900 .00979 .01054 .01121 .01121 .01236 .01291 .01348 .01499 .01472	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00406 .00502 .00591 .00649 .00790 .00869 .00790 .00869 .00947 .01019 .01048 .01143 .01196 .01248 .01303 .01301 .01422	.87833 .90492 .95200 .01244 .00414 .00391 .00402 .00423 .00449 .00568 .00624 .00684 .00684 .00698 .00762 .00840 .00987 .01158 .01260 .01316 .01374	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00547 .00602 .00665 .00737 .00813 .00887 .00956 .01018 .01073 .01122 .01170 .01220 .01230	.87352 .90106 .95000 12.0% .01219 .00389 .00363 .00373 .00391 .00415 .00446 .00482 .00527 .00580 .00642 .00712 .00712 .00787 .00880 .00988 .01041 .0188 .01135 .01183 .01288
107 108 109 Age 0	.89530 .91849 .95900 .01363 .00534 .00518 .00526 .00546 .00570 .00707 .00766 .00835 .00913 .01000 .01091 .01181 .01418 .01418 .01418 .01558 .01518 .01508 .01702 .01702 .01702 .01782 .01788	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00528 .00626 .00675 .00732 .00732 .00798 .00874 .00952 .01048 .01135 .01218 .01294 .01364 .01494 .01562 .01635 .01711 .01793	.89042 .91460 .95700 10.6% .01323 .00493 .00494 .00497 .00524 .00557 .00598 .00644 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438 .01503 .01573 .01645 .01724	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00475 .00571 .00616 .00669 .00732 .00804 .00804 .00969 .01130 .01201 .01266 .01326 .01385 .01448 .01514 .01584	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00509 .00509 .00547 .00509 .00641 .00702 .00772 .00851 .00933 .01014 .01160 .01222 .01279 .01336 .01396 .01460 .01526 .01597	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00524 .00565 .00675 .00743 .00615 .00675 .00743 .00900 .00979 .01054 .01121 .01181 .01291 .01348 .01472 .01540	.88073 .90685 .95300 .01258 .00427 .00405 .00419 .00440 .00502 .00591 .00649 .00790 .00869 .00947 .010143 .01143 .01194 .01143 .01194 .01143 .01194 .01143 .01194 .01143 .01194 .01144 .01194 .0194 .0	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00568 .00568 .00624 .00568 .00689 .00762 .00840 .00916 .00916 .01107 .01105 .01	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00464 .00501 .00642 .00665 .00682 .00685 .00737 .00813 .00887 .00913 .01073 .01122 .01170 .01220 .01274 .01330 .01390	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00341 .00446 .00448 .00442 .00527 .00580 .00642 .00712 .00712 .00787 .00928 .01041 .01088 .01041 .01088 .01135 .01183 .01288 .01288 .01288
107	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00576 .00613 .00657 .00707 .00707 .00766 .00835 .00913 .01091 .01181 .01267 .01345 .01418 .01456 .01554 .01626 .01702 .01782 .01868 .01962	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00549 .00549 .00549 .00732 .00732 .00732 .00732 .00732 .01218 .01218 .01294 .01462 .01429 .01494 .01565 .01713 .01583 .01713 .01583	.89042 .91460 .95700 10.6% .01323 .00493 .00497 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01107 .01092 .01173 .01246 .01313 .01375 .01438 .01503 .01573 .01645 .01724 .01809	.88799 .91266 .95600 .01305 .00474 .00455 .00459 .00501 .00532 .00501 .00669 .00732 .00804 .00804 .00884 .00884 .00889 .01130 .01201 .01201 .01266 .01326 .01385 .01448 .01514 .01584 .01584 .01584 .01584	.88557 .91072 .95500 .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01091 .01160 .01202 .01279 .01336 .01460 .01526 .01597 .01675	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00426 .00459 .00488 .00565 .00615 .00675 .00743 .00819 .00909 .00979 .01054 .01121 .01236 .01291 .01348 .01409 .01472 .01540 .01615	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00542 .00542 .00591 .00649 .00715 .00790 .00869 .0019 .00	87833 .90492 .95200 .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00521 .00521 .00521 .00568 .00624 .00689 .00762 .00840 .00916 .00987 .01050 .01107 .01158 .01208 .01374 .01437 .01505	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00387 .00406 .00408 .00403 .00501 .00501 .00501 .00501 .00662 .00737 .00813 .00887 .00956 .01018 .01073 .01122 .01170 .01220 .01274 .01330 .01330 .01390 .01455	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00415 .00446 .00527 .00527 .00580 .00712 .00712 .00787 .00988 .01183 .01183 .01235 .01288 .01345 .01288
107 108 109 Age 0	.89530 .91849 .95900 .01363 .00534 .00518 .00526 .00657 .00670 .00707 .00706 .00835 .00913 .01091 .01181 .01486 .01554 .01626 .01702 .01782 .01782 .01782 .01782 .01782 .01782 .01868 .01962 .01965	.89286 .91654 .95800 .01342 .00512 .00502 .00502 .00521 .00549 .00584 .00675 .00732 .00732 .00732 .00738 .00874 .01364 .01364 .01364 .01429 .0148 .01429 .01494 .01562 .01635 .01711 .01793 .01883 .01883 .01883 .01883	.89042 .91460 .95700 .01323 .00493 .00474 .00524 .00557 .00559 .00649 .00699 .00764 .00899 .00764 .00893 .00920 .01107 .01173 .01246 .01315 .01438 .01573 .01503 .01573 .01503 .01573 .01503 .01573 .01503 .01573 .01645 .01724 .01809 .01903	.88799 .91266 .95600 .01305 .00474 .00455 .00475 .00501 .00532 .00571 .00669 .00732 .00804 .00884 .00969 .01052 .01130 .01201 .01201 .01206 .01326 .01385 .01448 .01584 .01584 .01584 .01584 .01584 .01584 .01584 .01688 .01740 .01830	.88557 .91072 .95500 11.0% .01288 .00438 .00438 .00449 .00590 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01160 .01222 .01279 .01336 .01396 .01460 .01526 .01597 .01655	.88315 .90879 .95400 .01272 .00442 .004421 .00422 .004459 .00459 .00615 .00675 .00675 .00763 .00819 .00900 .00979 .01054 .01121 .01121 .01291 .01348 .01409 .01472 .01540 .01472 .015615 .01615	.88073 .90685 .95300 11.4% .01258 .00407 .00405 .00404 .00408 .00502 .00502 .00502 .00509 .00649 .00790 .00869 .00910 .00109 .00	.87833 .90492 .95200 .01244 .00414 .00391 .00402 .00423 .00423 .00541 .00568 .00624 .00682 .00562 .006060 .001167 .01158 .01208 .01208 .01208 .01316	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00547 .00602 .00665 .00737 .00813 .0087 .00956 .01018 .01073 .01122 .01170 .01220 .01274 .01330 .01390 .01455 .01528	.87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .00415 .00446 .00482 .00527 .00580 .0063 .00712 .00787 .0088 .01041 .01135 .01183 .01135 .01288 .01288 .01288 .01345 .01478
107	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00576 .00613 .00657 .00707 .00707 .00766 .00835 .00913 .01091 .01181 .01267 .01345 .01418 .01456 .01554 .01626 .01702 .01782 .01868 .01962	.89286 .91654 .95800 .01342 .00512 .00502 .00502 .00502 .00524 .00626 .00675 .00732 .00798 .00874 .00959 .01048 .01135 .01218 .01294 .01462 .01635 .01625 .01635 .01711 .01793 .01883 .01989	.89042 .91460 .95700 10.6% .01323 .00493 .00497 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01107 .01092 .01173 .01246 .01313 .01375 .01438 .01503 .01573 .01645 .01724 .01809	.88799 .91266 .95600 10.8% .01305 .00474 .00459 .00475 .00571 .00616 .00669 .00732 .00804 .00804 .00969 .01130 .01201 .01266 .01326 .01385 .01448 .01514 .01584 .01584 .01584 .017840 .01830 .0	.88557 .91072 .95500 11.0% .01288 .00438 .00437 .00509 .00509 .00509 .00509 .00641 .00702 .00772 .00851 .00933 .01014 .01160 .01222 .01279 .01336 .01460 .01526 .01597 .01597 .01675 .01762 .01856	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00426 .00459 .00488 .00565 .00615 .00675 .00743 .00819 .00909 .00979 .01054 .01121 .01236 .01291 .01348 .01409 .01472 .01540 .01615	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00542 .00542 .00591 .00649 .00715 .00790 .00869 .0019 .00	.87833 .90492 .95200 .01244 .00414 .00391 .00391 .00402 .00423 .00521 .00568 .00624 .00689 .00762 .00840 .00987 .01107 .01108 .01208 .01208 .01208 .01316 .01316 .01316 .01316 .01365 .01508	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00642 .00602 .00665 .00737 .00813 .00887 .009887 .009887 .00996 .01018 .01073 .01122 .01170 .01220 .01274 .01330 .01390 .01455 .01528 .01609	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00415 .00446 .00527 .00527 .00580 .00712 .00712 .00787 .00988 .01183 .01183 .01235 .01288 .01345 .01288
107 108 109 Age 0	.89530 .91849 .95900 .01363 .00534 .00518 .00526 .00546 .00563 .00657 .00706 .00835 .00913 .01000 .01091 .01181 .01267 .01345 .01418 .01418 .01426 .01554 .01554 .01562 .01782 .01782 .01962 .01962 .01962 .01962 .01962 .01962 .02065 .02178	.89286 .91654 .95800 .01342 .00512 .00502 .00502 .00521 .00549 .00584 .00675 .00732 .00732 .00732 .00738 .00874 .01364 .01364 .01364 .01429 .0148 .01429 .01494 .01562 .01635 .01711 .01793 .01883 .01883 .01883 .01883	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00598 .00644 .00659 .00764 .00838 .00920 .01107 .01107 .011092 .01173 .01313 .01313 .01315 .01446 .01318 .01503 .01503 .01573 .01645 .01724 .01809 .01903	.88799 .91266 .95600 .01305 .00474 .00455 .00475 .00501 .00532 .00571 .00669 .00732 .00804 .00884 .00969 .01052 .01130 .01201 .01201 .01206 .01326 .01385 .01448 .01584 .01584 .01584 .01584 .01584 .01584 .01584 .01688 .01740 .01830	.88557 .91072 .95500 11.0% .01288 .00438 .00438 .00449 .00590 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01160 .01222 .01279 .01336 .01396 .01460 .01526 .01597 .01655	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00524 .00565 .00675 .00675 .00743 .00900 .00979 .01054 .01121 .01181 .01291 .01348 .01472 .01540 .01615 .01698 .01698	.88073 .90685 .95300 .01258 .00427 .00405 .00408 .00419 .00440 .00502 .00591 .00649 .00790 .00869 .00947 .010143 .01143 .01143 .01196 .01248 .01303 .01361 .01422 .01487 .01558 .01658 .01658	.87833 .90492 .95200 .01244 .00414 .00391 .00402 .00423 .00423 .00541 .00568 .00624 .00682 .00562 .006060 .001167 .01158 .01208 .01208 .01208 .01316	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00547 .00602 .00665 .00737 .00813 .0087 .00956 .01018 .01073 .01122 .01170 .01220 .01274 .01330 .01390 .01455 .01528	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00341 .00445 .0042 .00527 .00580 .00642 .00712 .00772 .00787 .00880 .00928 .01135 .01183 .01288 .01135 .01288 .01345 .01408 .01478 .01478
107	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00546 .00576 .00613 .00657 .00707 .00707 .00766 .00835 .00913 .01091 .01181 .01267 .01345 .01458 .01554 .01554 .01702 .01782 .01868 .01962 .02065 .02178 .02303	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00524 .00549 .00584 .00675 .00732 .00732 .00732 .00732 .01048 .01218 .01218 .01294 .01429 .01494 .01562 .01635 .01713 .0183 .01981 .01981 .02089	.89042 .91460 .95700 .01323 .00493 .00497 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01107 .01092 .01173 .01246 .01313 .01375 .01438 .01503 .01573 .01645 .01724 .01809 .01903 .02006 .02122	.88799 .91266 .95600 .01305 .00474 .00455 .00459 .00501 .00532 .00501 .00669 .00732 .00804 .00884 .00884 .00884 .00969 .01130 .01201 .01326 .01326 .01326 .01326 .01388 .01514 .01584 .01584 .01584 .01584 .01584 .01584 .01584 .01688 .01740 .01892 .01939 .0	.88557 .91072 .95500 .01288 .00438 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01933 .01933 .01933 .01936 .01460 .01526 .01526 .01526 .01675 .01762 .01856 .01963	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00426 .00459 .00488 .00565 .00615 .00675 .00743 .00819 .00909 .00979 .01054 .01121 .01236 .01291 .01348 .01409 .01472 .01540 .01615 .01698 .01789 .01789 .01789	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00542 .00591 .00649 .00502 .00591 .00715 .00790 .00869 .00115 .00790 .00869 .00116 .0019 .0194 .0194 .0195 .0196 .019	87833 .90492 .95200 .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00521 .00521 .00521 .00526 .00624 .00689 .00762 .00897 .01050 .01107 .01158 .01260 .01316 .01374 .01435 .01505 .01505 .01505 .01505 .01505 .01505 .01505	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00387 .00408 .00432 .00464 .00501 .00501 .00501 .00501 .00737 .00813 .00956 .01018 .01073 .01122 .01170 .01220 .01274 .01330 .01390 .01455 .01528 .01653	.87352 .90106 .95000 .01219 .00389 .00365 .00363 .00373 .00415 .00446 .00527 .00527 .00580 .00712 .00712 .00787 .00988 .01048 .01183 .01235 .01288 .01478 .01478 .01478 .01478
107 108 109 Age 0 1 1 2 3 4 5 6 6 7 8 9 10 11 11 12 13 14 15 16 17 18 19 20 21 21 22 23 24 25 26 26 27 28	.89530 .91849 .95900 .01363 .00534 .00516 .00576 .00613 .00657 .00707 .00706 .00835 .00913 .01000 .01091 .01181 .01486 .01554 .01656 .01702 .01782 .01782 .01782 .01782 .01782 .01868 .01962 .02065 .02178 .02065 .02178 .02303 .02439	.89286 .91654 .95800 .01342 .00512 .00592 .00502 .00521 .00549 .00549 .00549 .00549 .00675 .00732 .00798 .00874 .00959 .01048 .01135 .01294 .01364 .01429 .01494 .01562 .01711 .01793 .01883 .01873 .01883 .0	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00598 .00644 .00859 .00764 .00898 .00920 .01107 .011092 .01173 .01246 .01313 .01375 .01498 .01503 .01503 .01573 .01645 .01724 .01809 .01902 .0107 .01092 .01173 .01292 .01173 .01292 .01	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00475 .00571 .00532 .00571 .00669 .00732 .00804 .00884 .00969 .01052 .01130 .01201 .01266 .01326 .01326 .01385 .01448 .01514 .01584 .01584 .01584 .01584 .01658 .01792 .01830 .01929 .02290	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00641 .00702 .00772 .00851 .00933 .01014 .01160 .01222 .01279 .01336 .01396 .01450 .01597 .01676 .01597 .01676 .01762 .01856 .01963 .02079 .02204	.88315 .90879 .95400 .01272 .00442 .004421 .00422 .00445 .00459 .00459 .00615 .00675 .00743 .00819 .00900 .00979 .01054 .01121 .01121 .01291 .01348 .01409 .01472 .01540 .01615 .01615 .01615 .01615 .01615 .01615 .01618 .01618	.88073 .90685 .95300 .01258 .00427 .00405 .00440 .00440 .00468 .00502 .00502 .00542 .00591 .00649 .00710 .00689 .00917 .01019 .01084 .01196 .01248 .01303 .01361 .01422 .01487 .01558 .01638 .01725 .01834 .01725 .01834	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00541 .00568 .00624 .00682 .00624 .00689 .00762 .00840 .00987 .01050 .01107 .01158 .01268 .01268 .01374 .01437 .01505 .01581 .01665 .01760 .01863 .01760	.87592 .90299 .95100 .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00501 .00507 .00737 .00813 .0087 .00737 .00813 .01122 .01170 .01274 .01274 .01330 .01390 .01455 .01528 .01609 .01709 .01508	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415 .00446 .00482 .00527 .00580 .00642 .00712 .00772 .00787 .00880 .00928 .01135 .01183 .01288 .01345 .01448 .01448 .01456 .01644 .01448 .01556 .01644 .01740 .01845

_	A	10.00/	40.40/	40.00/	10.00/	14.00/	11.00/	44.40/	11.00/	44.00/	40.00/
_	Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
		.02910	.02793	.02683	.02579	.02482	.02391	.02306	.02225	.02149	.02077
		.03089	.02965	.02849	.02739	.02636	.02540	.02449	.02363	.02282	.02206
		.03282	.03151	.03028	.02912	.02803	.02701	.02604	.02513	.02427	.02346
		.03489	.03350	.03220	.03097	.02982	.02873	.02771	.02674	.02583	.02497
		.03713	.03567	.03429	.03299	.03177	.03061	.02953	.02850	.02753	.02661
		.03953	.03798	.03653	.03515	.03386	.03263	.03148	.03039	.02936	.02838
		.04211	.04048	.03894	.03748	.03611	.03481	.03359	.03243	.03134	.03030
		.04490	.04318	.04155	.04001	.03856	.03719	.03589	.03466	.03350	.03239
		.04791	.04609	.04437	.04274	.04120	.03975	.03837	.03707	.03583	.03466
		.05116	.04924 .05267	.04742 .05075	.04571	.04408 .04722	.04254	.04108 .04405	.03970 .04258	.03839 .04119	.03714
		.05851	.05638	.05436	.05245	.05063	.04339	.04728	.04238	.04425	.04285
		.06263	.06039	.05827	.05625	.05433	.05252	.05079	.04915	.04759	.04203
		.06707	.06472	.06248	.06035	.05834	.05642	.05459	.05286	.05121	.04963
		.07180	.06933	.06698	.06474	.06262	.06059	.05867	.05684	.05509	.05342
		.07685	.07425	.07178	.06943	.06720	.06507	.06304	.06110	.05926	.05750
		.08218	.07946	.07687	.07440	.07205	.06981	.06768	.06564	.06369	.06183
		.08784	.08499	.08228	.07969	.07722	.07487	.07262	.07047	.06842	.06646
		.09382	.09085	.08801	.08530	.08271	.08024	.07788	.07562	.07346	.07140
		.10018	.09707	.09410	.09127	.08856	.08597	.08349	.08112	.07885	.07667
		.10691	.10367	.10057	.09761	.09477	.09206	.08946	.08697	.08459	.08231
52		.11399	.11061	.10738	.10429	.10132	.09849	.09577	.09316	.09066	.08826
53		.12142	.11791	.11454	.11132	.10823	.10526	.10242	.09969	.09707	.09456
54		.12921	.12556	.12206	.11870	.11548	.11239	.10942	.10657	.10383	.10120
		.13738	.13359	.12995	.12646	.12311	.11989	.11679	.11382	.11096	.10820
		.14595	.14202	.13824	.13462	.13113	.12778	.12456	.12146	.11847	.11560
		.15491	.15084	.14693	.14317	.13955	.13607	.13272	.12949	.12638	.12338
		.16424	.16004	.15599	.15209	.14834	.14473	.14125	.13789	.13465	.13153
		.17390	.16955	.16537	.16134	.15746	.15371	.15010	.14662	.14325	.14001
		.18387	.17939	.17507	.17091	.16689	.16302	.15927	.15566	.15217	.14880
		.19420	.18958	.18513	.18084	.17669	.17268	.16881	.16506	.16145	.15795
		.21613	.20020 .21126	.19561 .20654	.19119	.18691 .19758	.18277	.17877 .18918	.17490	.17115 .18131	.16753
		.22774	.22274	.21791	.21322	.20869	.20429	.20004	.19592	.19192	.18805
		.23979	.23467	.22971	.22490	.22025	.21573	.21135	.20710	.20299	.19899
		.25233	.24709	.24202	.23709	.23231	.22767	.22318	.21881	.21457	.21045
		.26543	.26009	.25489	.24985	.24496	.24021	.23560	.23111	.22676	.22252
		.27908	.27363	.26833	.26319	.25819	.25332	.24860	.24400	.23954	.23519
		.29324	.28769	.28230	.27705	.27195	.26699	.26216	.25746	.25288	.24843
70		.30783	.30219	.29671	.29137	.28618	.28112	.27619	.27139	.26672	.26216
71		.32277	.31706	.31150	.30608	.30079	.29564	.29063	.28573	.28096	.27631
		.33803	.33225	.32661	.32112	.31575	.31052	.30542	.30044	.29559	.29084
73		.35356	.34772	.34201	.33645	.33101	.32571	.32053	.31547	.31053	.30571
		.36943	.36354	.35778	.35215	.34666	.34129	.33604	.33091	.32590	.32100
		.38574	.37980	.37400	.36833	.36278	.35735	.35205	.34686	.34178	.33681
		.40256	.39660	.39076	.38505	.37947	.37400	.36864	.36340	.35827	.35324
		.41991	.41394	.40808	.40235	.39674	.39124	.38585	.38056	.37539	.37032
		.43777	.43180	.42594	.42020	.41457	.40906	.40365	.39834	.39314	.38803
		.45602	.45007	.44422	.43849	.43287	.42735	.42193	.41661	.41139	.40627
		.47449 .49300	.46856 .48712	.46275 .48134	.45704 .47566	.45143 .47008	.44592 .46460	.44051 .45921	.43519 .45391	.42997 .44870	.42484 .44357
		.51145	.50563	.49990	.49427	.48873	.48328	.47792	.47265	.46746	.46235
		.52983	.52407	.51841	.51284	.50735	.50195	.49663	.49139	.48624	.48116
		.54828	.54261	.53702	.53151	.52609	.52075	.51549	.51030	.50519	.50015
		.56693	.56135	.55586	.55044	.54510	.53983	.53464	.52952	.52447	.51949
		.58560	.58013	.57474	.56943	.56418	.55901	.55390	.54886	.54389	.53898
		.60398	.59864	.59337	.58817	.58303	.57795	.57294	.56799	.56310	.55828
88		.62206	.61685	.61170	.60662	.60159	.59663	.59173	.58688	.58209	.57736
89		.63980	.63474	.62972	.62477	.61987	.61503	.61024	.60551	.60083	.59620
90		.65719	.65227	.64741	.64259	.63783	.63312	.62846	.62385	.61928	.61477
91		.67388	.66912	.66440	.65973	.65511	.65053	.64600	.64152	.63708	.63269
92		.68949	.68487	.68030	.67577	.67129	.66685	.66245	.65809	.65378	.64950
		.70401	.69954	.69511	.69072	.68637	.68205	.67778	.67355	.66935	.66519
		.71765	.71332	.70902	.70477	.70055	.69636	.69222	.68810	.68403	.67998
		.73072	.72653	.72237	.71825	.71416	.71010	.70608	.70209	.69813	.69421
		.74311	.73906	.73504	.73105	.72709	.72316	.71926	.71539	.71155	.70774
		.75465	.75073	.74684	.74297	.73914	.73533	.73155	.72780	.72407	.72037
		.76555	.76175	.75798	.75424	.75052	.74683	.74317	.73953	.73591	.73232
	ำา	.77626	.77260	.76895	.76534	.76174	.75817	.75462	.75109	.74759	.74411
) 1	.78676	.78323	.77971	.77622	.77274	.76929	.76586	.76245	.75906	.75569
	1 2	.79719 .80749	.79379 .80422	.79040 .80096	.78703 .79772	.78368	.78035 .79130	.77704 .78811	.77375 .78494	.77048 .78178	.76722 .77864
	3	.80749	.81461	.81149	.80838	.79450 .80529	.80221	.78811	.78494	.79306	.77864
	4	.82881	.82582		.81988	.81693		.81106	.80815		.80236
. 0-				.5							

	Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
105		.83959	.83674	.83391	.83108	.82826	.82546	.82267	.81988	.81711	.81435
		.85373	.85108	.84844	.84581	.84319	.84058	.83797	.83537	.83278	.83020
107		.87113	.86875	.86636	.86399	.86161	.85925	.85689	.85453	.85218	.84984
108		.89913	.89721	.89529	.89337	.89145	.88953	.88762	.88571	.88380	.88189
109		.94900	.94800	.94700	.94600	.94500	.94400	.94300	.94200	.94100	.94000
	Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
		.01208	.01197	.01187	.01177	.01168	.01159	.01151	.01143	.01135	.01128
		.00378	.00367	.00358	.00348	.00340	.00331	.00323	.00316	.00309	.00302
		.00353	.00342	.00331 .00327	.00322 .00317	.00312 .00307	.00304	.00295 .00289	.00288	.00280 .00273	.00273 .00265
		.00359	.00333	.00327	.00317	.00313	.00233	.00294	.00285	.00276	.00268
		.00377	.00363	.00351	.00339	.00327	.00317	.00306	.00297	.00288	.00279
		.00400	.00386	.00372	.00359	.00347	.00335	.00325	.00314	.00305	.00295
7		.00430	.00414	.00400	.00386	.00373	.00360	.00349	.00338	.00327	.00317
8		.00465	.00448	.00432	.00417	.00403	.00390	.00378	.00366	.00354	.00344
		.00508	.00490	.00473	.00457	.00442	.00428	.00414	.00402	.00389	.00378
		.00560	.00541	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00421
		.00620	.00600	.00581	.00563	.00546	.00529	.00514	.00499	.00485	.00472
		.00689 .00763	.00668 .00740	.00647 .00718	.00628 .00698	.00610 .00678	.00593	.00576 .00642	.00560 .00626	.00545 .00610	.00531
		.00763	.00740	.00718	.00698	.00678	.00726	.00642	.00626	.00673	.00595
		.00901	.00875	.00767	.00700	.00807	.00726	.00767	.00039	.00073	.00037
		.00959	.00932	.00907	.00883	.00860	.00839	.00818	.00799	.00780	.00762
		.01011	.00983	.00956	.00930	.00907	.00884	.00862	.00842	.00822	.00804
18 .		.01057	.01027	.00999	.00972	.00947	.00923	.00900	.00879	.00858	.00839
		.01101	.01070	.01040	.01012	.00985	.00960	.00936	.00914	.00892	.00871
		.01148	.01115	.01083	.01054	.01026	.00999	.00974	.00950	.00927	.00905
		.01197	.01162	.01129	.01098	.01068	.01040	.01014	.00988	.00964	.00941
		.01249 .01304	.01211 .01264	.01176 .01227	.01143 .01192	.01112 .01159	.01082 .01127	.01054 .01098	.01027 .01069	.01002 .01042	.00978
		.01364	.01322	.01283	.01132	.01210	.01177	.01145	.01115	.01042	.01017
		.01431	.01387	.01345	.01306	.01268	.01233	.01199	.01168	.01137	.01109
		.01506	.01459	.01415	.01373	.01333	.01295	.01260	.01226	.01194	.01163
27 .		.01591	.01541	.01494	.01449	.01407	.01367	.01329	.01293	.01259	.01226
28 .		.01684	.01631	.01580	.01533	.01488	.01445	.01405	.01367	.01330	.01296
		.01785	.01728	.01675	.01624	.01577	.01531	.01488	.01447	.01408	.01372
		.01893	.01833	.01776	.01723	.01672	.01623	.01578	.01534	.01493	.01453
		.02010 .02134	.01946 .02066	.01885 .02002	.01828 .01940	.01773 .01883	.01722	.01673	.01627	.01582 .01679	.01540
		.02134	.02000	.02002	.02063	.02002	.01828	.01776 .01887	.01726 .01835	.01784	.01634 .01736
		.02415	.02338	.02265	.02195	.02130	.02067	.02008	.01951	.01897	.01846
		.02574	.02492	.02414	.02340	.02270	.02203	.02140	.02080	.02022	.01967
		.02746	.02658	.02575	.02496	.02422	.02350	.02283	.02218	.02157	.02098
37 .		.02932	.02838	.02750	.02666	.02586	.02510	.02438	.02369	.02303	.02241
		.03135	.03035	.02941	.02851	.02766	.02685	.02608	.02534	.02464	.02397
		.03355	.03249	.03149	.03053	.02962	.02876	.02793	.02715	.02640	.02568
		.03596	.03484	.03377 .03628	.03275 .03520	.03178 .03416	.03086	.02998 .03224	.02914	.02833 .03048	.02757 .02966
		.03861 .04152	.04025	.03903	.03320	.03678	.03318	.03224	.03377	.03285	.02300
		.04468	.04333	.04205	.04082	.03965	.03853	.03746	.03644	.03546	.03453
		.04813	.04670	.04533	.04403	.04278	.04159	.04045	.03936	.03832	.03732
		.05183	.05032	.04887	.04748	.04616	.04489	.04368	.04252	.04141	.04034
		.05582	.05421	.05267	.05121	.04980	.04846	.04717	.04593	.04475	.04362
		.06006	.05836	.05673	.05518	.05369	.05226	.05089	.04958	.04832	.04711
		.06459	.06279	.06107	.05943	.05785	.05634	.05488	.05349	.05216	.05087
		.06942 .07459	.06752 .07259	.06571 .07068	.06397 .06884	.06230 .06708	.06070 .06538	.05916 .06376	.05768 .06219	.05626 .06069	.05490 .05924
		.08012	.07801	.07599	.07406	.07220	.07041	.06869	.06703	.06544	.06391
		.08596	.08375	.08163	.07959	.07763	.07574	.07392	.07218	.07049	.06887
		.09214	.08982	.08759	.08544	.08338	.08139	.07948	.07763	.07586	.07415
		.09867	.09623	.09389	.09164	.08946	.08737	.08536	.08342	.08154	.07974
55 .		.10556	.10301	.10055	.09819	.09591	.09371	.09159	.08955	.08757	.08567
		.11283	.11016	.10759	.10511	.10272	.10042	.09819	.09605	.09397	.09197
		.12050	.11771	.11502	.11243	.10993	.10751	.10518	.10293	.10075	.09864
		.12852	.12562	.12281	.12011	.11749	.11496	.11252	.11016	.10787	.10567
		.13687 .14554	.13385 .14240	.13092 .13935	.12810 .13641	.12537 .13356	.12273	.12017 .12813	.11770 .12555	.11531	.11299 .12063
		.15457	.15130	.14813	.14507	.14210	.13080	.12613	.12555	.12305	.12063
		.16402	.16063	.15734	.15415	.15107	.14808	.14518	.14237	.13964	.13699
		.17393	.17042	.16700	.16370	.16049	.15738	.15437	.15144	.14860	.14584
		.18429	.18065	.17712	.17369	.17036	.16714	.16400	.16096	.15800	.15513
65 .		.19511	.19135		.18415			.17410	.17094	.16787	

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Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
66	.20645	.20257	.19880	.19513	.19157	.18810	.18473	.18146	.17827	.17517
67	.21841	.21441	.21052	.20673	.20305	.19947	.19599	.19259	.18929	.18608
68	.23096	.22685	.22284	.21895	.21515	.21146	.20786	.20436	.20094	.19762
69	.24409	.23987	.23575	.23175	.22784	.22404	.22033	.21672	.21320	.20976
70	.25772	.25339	.24918	.24507	.24106	.23715	.23333	.22961	.22598	.22244
71	.27178	.26735	.26304	.25882	.25471	.25070	.24679	.24296	.23923	.23559
72	.28622	.28170	.27729	.27298	.26877	.26467	.26065	.25673	.25290	.24915
73	.30100	.29639	.29189	.28749	.28320	.27899	.27489	.27087	.26694	.26310
74	.31621	.31152	.30694	.30246	.29807	.29378	.28959	.28548	.28146	.27753
75	.33195	.32719	.32253	.31797	.31351	.30914	.30486	.30067	.29657	.29255
76	.34832	.34350	.33877	.33415	.32961	.32517	.32082	.31656	.31238	.30828
77	.36535	.36047	.35570	.35101	.34642	.34192	.33750	.33317	.32892	.32475
78	.38302	.37811	.37329	.36856	.36392	.35937	.35490	.35051	.34621	.34198
79	.40124	.39630	.39145	.38669	.38201	.37742	.37291	.36848	.36413	.35985
80	.41980	.41485	.40998	.40520	.40050	.39588	.39134	.38688	.38249	.37818
81	.43854	.43358	.42871	.42392	.41921	.41457	.41001	.40553	.40112	.39678
82	.45733	.45238	.44752	.44273	.43802	.43338	.42881	.42431	.41989	.41553
83	.47616	.47123	.46638	.46161	.45690	.45227	.44770	.44320	.43877	.43441
84	.49519	.49030	.48548	.48073	.47604	.47143	.46688	.46239	.45797	.45361
85	.51458	.50974	.50496	.50025	.49560	.49102	.48650	.48204	.47763	.47329
86	.53413	.52935	.52463	.51998	.51538	.51084	.50636	.50194	.49758	.49327
87	.55351	.54881	.54416	.53957	.53503	.53055	.52613	.52176	.51744	.51317
88	.57268	.56806	.56349	.55898	.55451	.55010	.54574	.54144	.53718	.53296
89	.59162	.58710	.58262	.57819	.57382	.56949	.56520	.56097	.55678	.55263
90	.61030	.60588	.60151	.59718	.59290	.58866	.58447	.58032	.57621	.57214
91	.62834	.62403	.61977	.61554	.61136	.60722	.60312	.59907	.59505	.59107
92	.64527	.64107	.63692	.63280	.62872	.62468	.62068	.61672	.61279	.60890
93	.66107	.65699	.65294	.64893	.64495	.64101	.63711	.63323	.62940	.62559
94	.67597	.67200	.66806	.66415	.66027	.65643	.65262	.64884	.64509	.64138
95	.69031	.68645	.68262	.67881	.67504	.67130	.66759	.66390	.66025	.65662
96	.70396	.70021	.69648	.69279	.68912	.68548	.68186	.67828	.67471	.67118
97	.71670	.71305	.70943	.70584	.70227	.69872	.69520	.69171	.68824	.68480
98	.72875	.72521	.72169	.71819	.71472	.71127	.70784	.70444	.70106	.69770
99	.74065	.73721	.73379	.73040	.72703	.72368	.72035	.71704	.71375	.71048
100	.75234	.74901	.74570	.74241	.73914	.73589	.73265	.72944	.72625	.72307
101	.76399	.76077	.75757	.75438	.75122	.74807	.74494	.74183	.73873	.73565
102	.77552	.77241	.76932	.76625	.76319	.76015	.75712	.75411	.75111	.74813
103	.78703	.78404	.78106	.77809	.77514	.77221	.76929	.76638	.76348	.76060
104	.79948	.79662	.79377	.79093	.78810	.78528	.78248	.77969	.77691	.77414
105	.81159	.80885	.80612	.80340	.80069	.79799	.79530	.79262	.78995	.78729
106	.82763	.82506	.82250	.81995	.81741	.81488	.81235	.80983	.80732	.80482
107	.84749	.84516	.84283	.84051	.83819	.83587	.83356	.83126	.82896	.82666
108	.87999	.87808	.87618	.87428	.87238	.87049	.86859	.86670	.86481	.86293
109	.93900	.93800	.93700	.93600	.93500	.93400	.93300	.93200	.93100	.93000
100	.50500	.55000	.50700	.55000	.50000	.50400	.50000	.50200	.50100	.53000

(f) Effective dates. This section applies after April 30, 1999.

[T.D. 8540, 59 FR 30117, June 10, 1994, as amended by T.D. 8819, 64 FR 23199, Apr. 30, 1999; T.D. 8886, 65 FR 36919, 36943, June 12, 2000]

TREATMENT OF EXCESS DISTRIBUTIONS OF TRUSTS APPLICABLE TO TAXABLE YEARS BEGINNING BEFORE JANUARY 1, 1969

§ 1.665(a)-0 Excess distributions by trusts; scope of subpart D.

Subpart D (section 665 and following), part I, subchapter J, chapter 1 of the Internal Revenue Code, in the case of trusts other than foreign trusts created by U.S. persons, is designed generally to prevent a shift of tax burden to a trust from a beneficiary or bene-

ficiaries. In the case of a foreign trust created by a U.S. person, subpart D is designed to prevent certain other tax avoidance possibilities. To accomplish these ends, subpart D provides special rules for treatment of amounts paid, credited, or required to be distributed by a complex trust (subject to subpart C (section 661 and following) of such part I) in any year in excess of distributable net income for that year. Such an excess distribution is defined as an accumulation distribution, subject to the limitations in section 665 (b) or (c). An accumulation distribution, in the case of a trust other than a foreign trust created by a U.S. person, is "thrown back" to each of the 5 preceding years in inverse order. In the case of a foreign trust created by a U.S.