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section apply for the purpose of determining the aggregate amount of premiums or other consideration paid by the employee.

(d) *Amounts includable in gross income of employee when his rights under annuity contract change to nonforfeitable rights.* Any amount which, by reason of section 403(d) and after the application of paragraph (b) of §1.403 (b)-1, is required to be included in an employee's gross income for the year when his rights under an annuity contract change from forfeitable to nonforfeitable rights shall be considered an amount contributed by the employee and shall be aggregated with amounts, if any, to which paragraphs (a), (b), and (c) of this section apply for the purpose of determining the aggregate amount of premiums or other consideration paid or contributed by the employee for such annuity contract. In other words, if, under section 403(d), an employee of an organization exempt from tax under section 501(a) or 521(a) is required to include an amount in gross income by reason of his rights under an annuity contract changing from forfeitable to nonforfeitable rights, such amount, to the extent it is not excludable from gross income under paragraph (b) of §1.403 (b)-1, shall be considered an amount contributed by such employee for the annuity contract.

[T.D. 6500, 25 FR 11402, Nov. 26, 1960, as amended by T.D. 6665, 28 FR 7245, July 16, 1963; T.D. 6783, 29 FR 18356, Dec. 24, 1964]

§ 1.72-9 Tables.

The following tables are to be used in connection with computations under section 72 and the regulations thereunder. Tables I, II, IIA, III, and IV are to be used if the investment in the contract does not include a post-June 1986 investment in the contract (as defined in §1.72-6(d)(3)). Tables V, VI, VIA, VII, and VIII are to be used if the investment in the contract includes a post-June 1986 investment in the contract (as defined in §1.72-6(d)(3)).

In the case of a contract under which amounts are received as an annuity after June 30, 1986, a taxpayer receiving such amounts may elect to treat the entire investment in the contract as post-June 1986 investment in the contract and thus apply Tables V through

VIII. A taxpayer may make the election for any taxable year in which such amounts are received by attaching to the taxpayer's return for such taxable year a statement that the taxpayer is electing under §1.72-9 to treat the entire investment in the contract as post-June 1986 investment in the contract. The statement must contain the taxpayer's name, address, and taxpayer identification number. The election is irrevocable and applies with respect to all amounts that the taxpayer receives as an annuity under the contract in the taxable year for which the election is made or in any subsequent taxable year. (Note that for purposes of the examples in §§1.72-4 through 1.72-11 the election described in this section is disregarded (*i.e.*, it assumed that the taxpayer does not make an election under this section).) See also §1.72-6(d)(3) for rules treating the entire investment in a contract as post-June 1986 investment in a contract if the annuity starting date of the contract is after June 30, 1986, and the contract provides for a disqualifying form of payment or settlement, such as an option to receive a lump sum in full discharge of the obligation under the contract. In addition, see §1.72-6(d) for special rules concerning the tables to be used and the separate computations required if the investment in the contract includes both a pre-July 1986 investment in the contract and a post-June 1986 investment in the contract and the election described in §1.72-6(d)(6) is made with respect to the contract.

TABLE I—ORDINARY LIFE ANNUITIES—ONE LIFE—EXPECTED RETURN MULTIPLES

	Ages		Multiples
	Male	Female	
6	11	65.0	
7	12	64.1	
8	13	63.2	
9	14	62.3	
10	15	61.4	
11	16	60.4	
12	17	59.5	
13	18	58.6	
14	19	57.7	
15	20	56.7	
16	21	55.8	
17	22	54.9	
18	23	53.9	
19	24	53.0	
20	25	52.1	

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TABLE I—ORDINARY LIFE ANNUITIES—ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

Ages		Multiples
Male	Female	
21	26	51.1
22	27	50.2
23	28	49.3
24	29	48.3
25	30	47.4
26	31	46.5
27	32	45.6
28	33	44.6
29	34	43.7
30	35	42.8
31	36	41.9
32	37	41.0
33	38	40.0
34	39	39.1
35	40	38.2
36	41	37.3
37	42	36.5
38	43	35.6
39	44	34.7
40	45	33.8
41	46	33.0
42	47	32.1
43	48	31.2
44	49	30.4
45	50	29.6
46	51	28.7
47	52	27.9
48	53	27.1
49	54	26.3
50	55	25.5
51	56	24.7
52	57	24.0
53	58	23.2
54	59	22.4
55	60	21.7
56	61	21.0
57	62	20.3
58	63	19.6
59	64	18.9
60	65	18.2
61	66	17.5
62	67	16.9
63	68	16.2
64	69	15.6
65	70	15.0

TABLE I—ORDINARY LIFE ANNUITIES—ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

Ages		Multiples
Male	Female	
66	71	14.4
67	72	13.8
68	73	13.2
69	74	12.6
70	75	12.1
71	76	11.6
72	77	11.0
73	78	10.5
74	79	10.1
75	80	9.6
76	81	9.1
77	82	8.7
78	83	8.3
79	84	7.8
80	85	7.5
81	86	7.1
82	87	6.7
83	88	6.3
84	89	6.0
85	90	5.7
86	91	5.4
87	92	5.1
88	93	4.8
89	94	4.5
90	95	4.2
91	96	4.0
92	97	3.7
93	98	3.5
94	99	3.3
95	100	3.1
96	101	2.9
97	102	2.7
98	103	2.5
99	104	2.3
100	105	2.1
101	106	1.9
102	107	1.7
103	108	1.5
104	109	1.3
105	110	1.2
106	111	1.0
107	112	.8
108	113	.7
109	114	.6
110	115	.5
111	116	0

TABLE II—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES—TWO LIVES—EXPECTED RETURN MULTIPLES

		Ages																
		Male 6	Female 11	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Male	Female	Male 6	Female 11	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
	11	73.5	73.0	73.0	72.6	72.2	71.8	71.4	71.0	70.7	70.4	70.0	69.7	69.5	69.2	68.9	68.7	
	12		72.6	72.1	71.7	71.3	70.9	70.5	70.1	69.8	69.4	69.0	68.5	68.5	68.2	68.0	67.6	67.0
	13		72.6	72.1	71.6	71.2	70.8	70.4	70.0	69.6	69.2	68.9	68.5	68.5	68.2	67.9	67.6	67.3
	14		72.2	71.7	71.2	70.7	70.3	69.9	69.4	69.0	68.7	68.3	67.9	67.9	67.6	67.3	67.0	66.7
	15		71.8	71.3	70.8	70.3	69.8	69.4	68.9	68.5	68.1	67.7	67.4	67.4	67.0	66.7	66.4	66.1
	16			70.9	70.4	69.9	69.4	68.9	68.5	68.0	67.6	67.2	66.8	66.8	66.5	66.1	65.8	65.4
	17			71.0	70.5	69.9	69.4	68.9	68.5	68.0	67.5	67.1	66.7	66.3	65.9	65.5	65.2	64.8
	18			70.7	70.1	69.6	69.0	68.5	68.0	67.5	67.1	66.6	66.2	65.8	65.4	65.0	64.6	64.2
	19			70.4	69.8	69.2	68.7	68.1	67.6	67.1	66.6	66.1	65.7	65.3	64.8	64.4	64.0	63.7
	20			70.0	69.4	68.9	68.3	67.7	67.2	66.7	66.2	65.7	65.2	64.8	64.3	63.9	63.5	63.1
	21				69.1	68.5	67.9	67.4	66.8	66.3	65.8	65.3	64.8	64.3	63.8	63.4	63.0	62.6
	22				69.5	68.8	68.2	67.6	67.0	66.5	65.9	65.4	64.8	64.3	63.8	63.4	62.9	62.5
	23				69.2	68.5	67.9	67.3	66.7	66.1	65.5	65.0	64.4	63.9	63.4	62.9	62.4	62.0
	24				68.9	68.3	67.6	67.0	66.4	65.8	65.2	64.6	64.0	63.5	63.0	62.5	62.0	61.5
	25				68.7	68.0	67.3	66.7	66.1	65.4	64.8	64.2	63.7	63.1	62.6	62.0	61.5	61.0

		Ages															
		Male 21	Female 26	22	23	24	25	26	27	28	29	30	31	32	33	34	
Male	Female	Male 21 <td>Female 26 <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31 <td>32 <td>33 <td>34 </td></td></td></td></td>	Female 26 <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31 <td>32 <td>33 <td>34 </td></td></td></td>	22	23	24	25	26	27	28	29	30	31 <td>32 <td>33 <td>34 </td></td></td>	32 <td>33 <td>34 </td></td>	33 <td>34 </td>	34	
	11	68.4	67.8	67.8	68.0	67.8	67.6	67.5	67.3	67.1	67.0	66.8	66.8	66.7	66.6	66.5	66.4
	12		67.8	67.5	67.3	67.1	66.9	66.7	66.5	66.3	66.2	66.1	66.1	66.0	65.9	65.8	65.6
	13		67.1	66.8	66.6	66.4	66.2	66.0	65.8	65.6	65.4	65.3	65.3	65.1	65.0	64.9	64.7
	14		66.4	66.2	66.0	65.7	65.4	65.2	65.0	64.8	64.7	64.5	64.5	64.3	64.2	64.1	63.9
	15		65.8	65.5	65.2	65.0	64.7	64.5	64.3	64.1	63.9	63.7	63.7	63.6	63.4	63.3	63.1
	16		65.1	64.8	64.6	64.3	64.1	63.8	63.6	63.4	63.2	63.0	63.0	62.8	62.6	62.5	62.3
	17		64.5	64.2	63.9	63.6	63.4	63.1	62.9	62.7	62.4	62.2	62.0	61.9	61.7	61.5	61.5
	18		63.9	63.6	63.3	63.0	62.7	62.4	62.2	61.9	61.7	61.5	61.5	61.3	61.1	60.9	60.8
	19		63.3	63.0	62.7	62.3	62.0	61.8	61.5	61.2	61.0	60.8	60.8	60.6	60.4	60.2	60.0
	20		62.7	62.4	62.0	61.7	61.4	61.1	60.8	60.6	60.3	60.1	60.1	59.8	59.6	59.4	59.2
	21		62.2	61.8	61.4	61.1	60.8	60.5	60.2	59.9	59.6	59.4	59.4	59.1	58.9	58.7	58.5
	22		61.6	61.2	60.9	60.5	60.2	59.8	59.5	59.2	58.9	58.7	58.7	58.4	58.2	57.9	57.7
	23		61.1	60.7	60.3	59.9	59.6	59.2	58.9	58.6	58.3	58.0	57.8	57.7	57.5	57.2	57.0
	24		60.6	60.2	59.8	59.4	59.0	58.6	58.3	57.9	57.6	57.3	57.0	56.8	56.5	56.3	56.1
	25		60.1	59.6	59.2	58.8	58.4	58.0	57.7	57.3	57.0	56.7	56.4	56.1	55.8	55.5	55.3
	26		59.6	59.1	58.7	58.3	57.9	57.5	57.1	56.7	56.4	56.0	55.7	55.4	55.1	54.9	54.9

22	59.1	58.7	58.2	57.7	57.3	56.9	56.5	56.1	55.8	55.4	55.1	54.8	54.5	54.2
23	58.7	58.2	57.7	57.2	56.8	56.4	55.9	55.5	55.2	54.8	54.4	54.1	53.8	53.5
24	58.3	57.7	57.2	56.8	56.3	55.8	55.4	55.0	54.6	54.2	53.8	53.5	53.2	52.8
25	57.9	57.3	56.8	56.3	55.8	55.3	54.9	54.4	54.0	53.6	53.2	52.9	52.5	52.2
26	57.5	56.9	56.4	55.8	55.3	54.8	54.4	53.9	53.5	53.1	52.7	52.3	51.9	51.6
27	57.1	56.5	55.9	55.4	54.9	54.4	53.9	53.4	53.0	52.5	52.1	51.7	51.3	50.9
28	56.7	56.1	55.5	55.0	54.4	53.9	53.4	52.9	52.4	51.9	51.6	51.1	50.7	50.3
29	56.4	55.8	55.2	54.6	54.0	53.5	53.0	52.4	52.0	51.5	51.0	50.6	50.2	49.8
30	56.0	55.4	54.8	54.2	53.6	53.1	52.5	52.0	51.5	51.0	50.5	50.1	49.6	49.2
31	55.7	55.1	54.4	53.8	53.2	52.7	52.1	51.6	51.0	50.5	50.0	49.5	49.1	48.7
32	55.4	54.8	54.1	53.5	52.9	52.3	51.7	51.1	50.6	50.1	49.5	49.1	48.6	48.1
33	55.1	54.5	53.8	53.2	52.5	51.9	51.3	50.7	50.2	49.6	49.1	48.6	48.1	47.6
34	54.9	54.2	53.5	52.8	52.2	51.6	50.9	50.3	49.8	49.2	48.7	48.1	47.6	47.1

	Ages																
	36	37	38	39	40	41	42	43	44	45	46	47	48	49			
Male	Male 35	Female															
11	66.2	66.1	66.0	65.9	65.9	65.8	65.7	65.7	65.6	65.6	65.5	65.5	65.5	65.4	65.4		
12	65.4	65.3	65.2	65.1	65.0	64.9	64.9	64.8	64.8	64.7	64.7	64.7	64.6	64.6	64.5		
13	64.6	64.5	64.3	64.2	64.1	64.0	64.0	63.9	63.9	63.8	63.8	63.7	63.7	63.7	63.7		
14	63.8	63.6	63.5	63.4	63.3	63.2	63.2	63.1	63.0	63.0	62.9	62.9	62.9	62.8	62.8		
15	63.0	62.8	62.7	62.6	62.5	62.4	62.3	62.2	62.2	62.1	62.0	62.0	61.9	61.9	61.9		
16	62.2	61.9	61.8	61.7	61.6	61.5	61.4	61.4	61.3	61.2	61.2	61.1	61.0	61.0	61.0		
17	61.4	61.1	61.0	60.9	60.8	60.7	60.6	60.5	60.4	60.4	60.3	60.2	60.2	60.1	60.1		
18	60.6	60.3	60.2	60.1	60.0	59.9	59.8	59.7	59.6	59.5	59.4	59.4	59.3	59.2	59.2		
19	59.8	59.5	59.4	59.3	59.1	59.0	58.9	58.8	58.7	58.6	58.6	58.5	58.4	58.4	58.4		
20	59.0	58.7	58.6	58.4	58.3	58.2	58.1	58.0	57.9	57.8	57.7	57.6	57.6	57.5	57.5		
21	58.3	57.9	57.8	57.6	57.5	57.4	57.2	57.1	57.0	56.9	56.8	56.8	56.7	56.6	56.6		
22	57.5	57.2	57.0	56.8	56.7	56.6	56.4	56.3	56.2	56.1	56.0	55.9	55.8	55.7	55.7		
23	56.6	56.4	56.2	56.0	55.9	55.7	55.6	55.5	55.4	55.2	55.1	55.1	55.0	54.9	54.9		
24	56.0	55.8	55.6	55.4	55.1	54.9	54.8	54.7	54.5	54.4	54.3	54.2	54.1	54.0	54.0		
25	55.3	54.9	54.7	54.5	54.3	54.1	54.0	53.8	53.7	53.6	53.5	53.4	53.3	53.2	53.2		
26	54.6	54.1	53.9	53.7	53.5	53.4	53.2	53.0	52.9	52.8	52.6	52.5	52.4	52.3	52.3		
27	53.9	53.4	53.2	53.0	52.8	52.6	52.4	52.2	52.1	51.9	51.8	51.7	51.6	51.5	51.5		
28	53.2	52.9	52.7	52.5	52.2	51.8	51.6	51.5	51.3	51.1	51.0	50.9	50.7	50.6	50.6		
29	52.5	52.0	51.7	51.5	51.3	51.1	50.9	50.7	50.5	50.3	50.2	50.0	49.9	49.8	49.8		
30	51.9	51.3	51.0	50.8	50.5	50.3	50.1	49.9	49.7	49.6	49.4	49.2	49.1	49.0	49.0		
31	51.2	50.9	50.6	50.1	49.8	49.6	49.4	49.2	49.0	48.8	48.6	48.4	48.3	48.1	48.1		
32	50.6	50.3	50.0	49.7	49.4	48.9	48.6	48.4	48.2	48.0	47.8	47.6	47.5	47.3	47.3		
33	50.0	49.6	49.3	49.0	48.7	48.2	47.9	47.7	47.5	47.2	47.1	46.9	46.7	46.5	46.5		
34	49.4	49.0	48.7	48.3	48.0	47.5	47.2	47.0	46.7	46.5	46.3	46.1	45.9	45.7	45.7		

		Ages																		
		35	36	37	38	39	40	41	42	43	44	45	46	47	48	49				
Male	Male 35	48.8	48.4	48.1	47.7	47.4	47.1	46.8	46.5	46.2	46.0	45.8	45.5	45.3	45.2	45.0				
	Female 40	41	41	42	43	44	45	46	47	48	49	50	51	52	53	54				
	Female	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49				
	Male	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Female	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49

		Ages																														
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68												
Male	Male 50	56	56	57	58	59	60	61	62	63	64	65	66	67	68																	
	Female 55	55	55	56	57	58	59	60	61	62	63	64	65	66	67	68																
Female	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37					
Male	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37
Female	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37

		38	39	42.5	42.3	42.1	42.0	41.8	41.7	41.5	41.4	41.3	41.2	41.1	41.0	40.9	40.8														
		41.8	41.6	41.4	41.2	41.0	40.9	40.7	40.6	40.5	40.4	40.3	40.2	40.1	40.0																
Male	Female	Ages																													
		Male 64		65		66		67		68		69		70		71		72		73		74		75		76		77		78	
		Male 64	Female 69	65	70	66	71	67	72	68	73	69	74	70	75	71	76	72	77	73	78	74	79	80	81	82	83	78	83	78	83
6	11	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1														
7	12	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.2	64.1														
8	13	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.2	63.2	63.2	63.2	63.2	63.2														
9	14	62.4	62.4	62.4	62.4	62.4	62.4	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3														
10	15	61.5	61.5	61.5	61.5	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4														
11	16	60.6	60.6	60.6	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5														
12	17	59.7	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.6	59.5	59.5														
13	18	58.8	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.7	58.6	58.6	58.6	58.6	58.6														
14	19	57.8	57.8	57.8	57.8	57.8	57.8	57.8	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7														
15	20	56.9	56.9	56.9	56.9	56.9	56.9	56.9	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8														
16	21	56.0	56.0	56.0	56.0	56.0	56.0	56.0	55.9	55.9	55.9	55.9	55.9	55.9	55.9	55.9	55.8														
17	22	55.1	55.1	55.1	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	55.0	54.9	54.9	54.9	54.9														
18	23	54.2	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.0	54.0	54.0	54.0	54.0	54.0	54.0														
19	24	53.3	53.2	53.2	53.2	53.2	53.2	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1														
20	25	52.4	52.3	52.3	52.3	52.3	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.1	52.1														
21	26	51.4	51.4	51.4	51.4	51.4	51.3	51.3	51.3	51.3	51.3	51.3	51.3	51.2	51.2	51.2	51.2														
22	27	50.5	50.5	50.5	50.5	50.4	50.4	50.4	50.4	50.4	50.4	50.3	50.3	50.3	50.3	50.3	50.3														
23	28	49.6	49.6	49.6	49.5	49.5	49.5	49.5	49.5	49.5	49.4	49.4	49.4	49.4	49.4	49.4	49.4														
24	29	48.7	48.7	48.7	48.6	48.6	48.6	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.4	48.4														
25	30	47.8	47.8	47.8	47.7	47.7	47.7	47.6	47.6	47.6	47.6	47.6	47.5	47.5	47.5	47.5	47.5														
26	31	46.9	46.9	46.8	46.8	46.8	46.8	46.7	46.7	46.7	46.7	46.7	46.6	46.6	46.6	46.6	46.6														
27	32	46.0	46.0	45.9	45.9	45.9	45.8	45.8	45.8	45.8	45.8	45.7	45.7	45.7	45.7	45.7	45.7														
28	33	45.1	45.1	45.1	45.0	45.0	44.9	44.9	44.9	44.9	44.9	44.8	44.8	44.8	44.8	44.8	44.8														
29	34	44.3	44.2	44.2	44.1	44.1	44.1	44.0	44.0	44.0	44.0	43.9	43.9	43.9	43.9	43.9	43.8														
30	35	43.4	43.3	43.3	43.2	43.2	43.1	43.1	43.1	43.1	43.1	43.0	43.0	43.0	43.0	42.9	42.9														
31	36	42.5	42.4	42.4	42.3	42.3	42.3	42.2	42.2	42.2	42.2	42.1	42.1	42.1	42.1	42.0	42.0														
32	37	41.6	41.5	41.5	41.5	41.4	41.4	41.3	41.3	41.3	41.3	41.2	41.2	41.2	41.1	41.1	41.1														
33	38	40.8	40.7	40.7	40.6	40.5	40.5	40.5	40.4	40.4	40.4	40.3	40.3	40.3	40.3	40.2	40.2														
34	39	39.9	39.9	39.8	39.7	39.7	39.6	39.6	39.6	39.5	39.5	39.5	39.4	39.4	39.4	39.3	39.3														

	Ages															
	Male								Female							
	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95
6	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.0	65.0	65.0
7	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
8	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2
9	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3
10	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4
11	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.5	60.4	60.4	60.4
12	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5
13	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6
14	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7
15	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.7	56.7	56.7	56.7	56.7	56.7
16	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8
17	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9
18	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0	54.0
19	53.1	53.1	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0
20	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1
21	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2
22	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.2	50.2	50.2	50.2	50.2	50.2	50.2
23	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3
24	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4
25	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.4	47.4	47.4	47.4
26	46.6	46.6	46.6	46.6	46.6	46.6	46.6	46.6	46.6	46.5	46.5	46.5	46.5	46.5	46.5	46.5
27	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6
28	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7
29	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.7	43.7	43.7
30	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.8	42.8	42.8	42.8	42.8	42.8	42.8
31	42.0	42.0	42.0	42.0	42.0	42.0	42.0	42.0	42.0	41.9	41.9	41.9	41.9	41.9	41.9	41.9
32	41.1	41.1	41.1	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0
33	40.2	40.2	40.2	40.2	40.2	40.2	40.2	40.2	40.2	40.1	40.1	40.1	40.1	40.1	40.1	40.1
34	39.3	39.3	39.3	39.3	39.3	39.3	39.3	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2

	Ages															
	Male								Female							
	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109
6	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
7	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
8	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.2
9	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3	62.3

Internal Revenue Service, Treasury

§ 1.72-9

10	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4	61.4
11	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4	60.4
12	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5
13	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6	58.6
14	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7	57.7
15	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7	56.7
16	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8	55.8
17	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9	54.9
18	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9	53.9
19	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0	53.0
20	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1	52.1
21	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2
22	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2
23	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3
24	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.4
25	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4
26	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5
27	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6
28	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6
29	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7
30	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8	42.8
31	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9
32	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0
33	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.1
34	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2

	Ages																		
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	
35	Male 35	46.2	45.7	45.3	44.8	44.4	44.0	43.6	43.3	43.0	42.6	42.3	42.0	41.8	41.8	41.8	41.8	41.8	41.8
36	Female 40	46.2	45.2	44.8	44.3	43.9	43.5	43.1	42.7	42.3	41.9	41.5	41.1	40.7	40.4	40.4	40.4	40.4	40.4
37		45.3	44.8	44.3	43.8	43.4	42.9	42.5	42.1	41.8	41.4	41.1	40.7	40.4	40.4	40.4	40.4	40.4	40.4
38		44.8	44.3	43.8	43.3	42.9	42.4	42.0	41.6	41.2	40.8	40.5	40.1	39.8	39.8	39.8	39.8	39.8	39.8
39		44.4	43.9	43.4	42.9	42.4	41.9	41.5	41.0	40.6	40.2	39.9	39.5	39.2	39.2	39.2	39.2	39.2	39.2
40		44.0	43.5	42.9	42.4	41.9	41.4	41.0	40.5	40.1	39.7	39.3	38.9	38.6	38.6	38.6	38.6	38.6	38.6
41		43.6	43.1	42.5	42.0	41.5	41.0	40.5	40.0	39.6	39.2	38.8	38.4	38.0	38.0	38.0	38.0	38.0	38.0
42		43.3	42.7	42.1	41.6	41.0	40.5	40.0	39.6	39.1	38.7	38.2	37.8	37.5	37.5	37.5	37.5	37.5	37.5
43		43.0	42.3	41.8	41.2	40.6	40.1	39.6	39.1	38.6	38.2	37.7	37.3	36.9	36.9	36.9	36.9	36.9	36.9
44		42.6	42.0	41.4	40.8	40.2	39.7	39.2	38.7	38.2	37.7	37.2	36.8	36.4	36.4	36.4	36.4	36.4	36.4
45		42.3	41.7	41.1	40.5	39.9	39.3	38.8	38.2	37.7	37.2	36.8	36.3	35.9	35.9	35.9	35.9	35.9	35.9

		Ages																									
		Male 35	36	37	38	39	40	41	42	43	44	45	46	47	Male 48	49	50	51	52	53	54	55	56	57	58	59	60
	Male																										
	Female																										
46	.....	42.0	41.4	40.7	40.1	39.5	38.9	38.4	37.8	37.3	36.8	36.3	35.9	35.4													
47	.....	41.8	41.1	40.4	39.8	39.2	38.6	38.0	37.5	36.9	36.4	35.9	35.4	35.0													
	Male																										
	Female																										
35	.....	41.5	41.3	41.0	40.8	40.6	40.4	40.3	40.1	40.0	39.8	39.7	39.6	39.5													
36	.....	40.8	40.6	40.3	40.1	39.9	39.7	39.5	39.3	39.2	39.0	38.9	38.8	38.6													
37	.....	40.2	39.9	39.6	39.4	39.2	39.0	38.8	38.6	38.4	38.3	38.1	38.0	37.9													
38	.....	39.5	39.2	39.0	38.7	38.5	38.3	38.1	37.9	37.7	37.5	37.3	37.2	37.1													
39	.....	38.9	38.6	38.3	38.0	37.8	37.6	37.3	37.1	36.9	36.8	36.6	36.4	36.3													
40	.....	38.3	38.0	37.7	37.4	37.1	36.9	36.6	36.4	36.2	36.0	35.9	35.7	35.5													
41	.....	37.7	37.3	37.0	36.7	36.5	36.2	36.0	35.7	35.5	35.3	35.1	35.0	34.8													
42	.....	37.1	36.8	36.4	36.1	35.8	35.6	35.3	35.1	34.8	34.6	34.4	34.2	34.1													
43	.....	36.5	36.2	35.8	35.5	35.2	34.9	34.7	34.4	34.2	33.9	33.7	33.5	33.3													
44	.....	36.0	35.6	35.3	34.9	34.6	34.3	34.0	33.8	33.5	33.3	33.0	32.8	32.6													
45	.....	35.5	35.1	34.7	34.4	34.0	33.7	33.4	33.1	32.9	32.6	32.4	32.2	31.9													
46	.....	35.0	34.6	34.2	33.8	33.5	33.1	32.8	32.5	32.2	32.0	31.7	31.5	31.3													
47	.....	34.5	34.1	33.7	33.3	32.9	32.6	32.2	31.9	31.6	31.4	31.1	30.9	30.6													
48	.....	34.0	33.6	33.2	32.8	32.4	32.0	31.7	31.4	31.1	30.8	30.5	30.2	30.0													
49	.....	33.6	33.1	32.7	32.3	31.9	31.5	31.2	30.8	30.5	30.2	29.9	29.6	29.4													
50	.....	33.2	32.7	32.3	31.8	31.4	31.0	30.6	30.3	29.9	29.6	29.3	29.0	28.8													
51	.....	32.8	32.3	31.8	31.4	30.9	30.5	30.1	29.8	29.4	29.1	28.8	28.5	28.2													
52	.....	32.4	31.9	31.4	30.9	30.5	30.1	29.7	29.3	28.9	28.6	28.2	27.9	27.6													
53	.....	32.0	31.5	31.0	30.5	30.1	29.6	29.2	28.8	28.4	28.1	27.7	27.4	27.1													
54	.....	31.7	31.2	30.6	30.1	29.7	29.2	28.8	28.3	27.9	27.6	27.2	26.9	26.5													
55	.....	31.4	30.8	30.3	29.8	29.3	28.8	28.3	27.9	27.5	27.1	26.7	26.4	26.0													
56	.....	31.1	30.5	29.9	29.4	28.9	28.4	27.9	27.5	27.1	26.7	26.3	25.9	25.5													
57	.....	30.7	30.2	29.6	29.1	28.6	28.1	27.6	27.1	26.7	26.2	25.8	25.4	25.1													
58	.....	30.3	29.9	29.3	28.8	28.2	27.7	27.2	26.7	26.3	25.8	25.4	25.0	24.6													
59	.....	30.0	29.6	29.0	28.5	27.9	27.4	26.9	26.4	25.9	25.4	25.0	24.6	24.2													
60	.....	30.0	29.4	28.8	28.2	27.6	27.1	26.5	26.0	25.5	25.1	24.6	24.2	23.8													

		Ages																	
		Male 61	Female 61	62	63	64	65	66	67	68	69	70	71	72	73				
73	Male	19.6	19.0	18.5	18.0	17.5	17.1	16.7	16.2	15.8	15.5	15.1	14.8	14.4					
	Female																		
		Male 74	Female 74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
35	Male	38.6	38.5	38.5	38.5	38.5	38.4	38.4	38.4	38.4	38.4	38.4	38.4	38.3	38.4	38.4	38.3	38.3	38.3
36	Female	37.7	37.6	37.6	37.6	37.6	37.6	37.5	37.5	37.5	37.5	37.5	37.5	37.4	37.5	37.5	37.5	37.5	37.4
37	Male	36.8	36.8	36.7	36.7	36.7	36.7	36.7	36.6	36.6	36.6	36.6	36.6	36.6	36.6	36.6	36.6	36.6	36.6
38	Female	36.0	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.8	35.8	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7
39	Male	35.1	35.1	35.1	35.0	35.0	35.0	34.9	34.9	34.9	34.9	34.9	34.8	34.8	34.9	34.9	34.8	34.8	34.8
40	Female	34.3	34.2	34.2	34.1	34.1	34.1	34.1	34.1	34.0	34.0	34.0	34.0	34.0	34.0	34.0	34.0	34.0	34.0
41	Male	33.4	33.4	33.3	33.3	33.3	33.3	33.2	33.2	33.2	33.2	33.1	33.1	33.1	33.2	33.2	33.1	33.1	33.1
42	Female	32.6	32.6	32.5	32.5	32.4	32.4	32.4	32.4	32.3	32.3	32.3	32.3	32.3	32.3	32.3	32.3	32.3	32.3
43	Male	31.8	31.8	31.7	31.7	31.6	31.6	31.6	31.5	31.5	31.5	31.5	31.4	31.4	31.5	31.5	31.4	31.4	31.4
44	Female	31.0	30.9	30.9	30.8	30.8	30.8	30.8	30.7	30.7	30.7	30.6	30.6	30.6	30.7	30.7	30.6	30.6	30.6
45	Male	30.2	30.1	30.1	30.1	30.0	30.0	29.9	29.9	29.9	29.8	29.8	29.8	29.8	29.9	29.8	29.8	29.8	29.8
46	Female	29.4	29.4	29.3	29.3	29.2	29.2	29.2	29.1	29.1	29.0	29.0	29.0	29.0	29.1	29.0	29.0	29.0	28.9
47	Male	28.7	28.6	28.5	28.5	28.4	28.4	28.4	28.3	28.3	28.2	28.2	28.2	28.1	28.3	28.2	28.2	28.2	28.1
48	Female	27.9	27.8	27.8	27.7	27.7	27.6	27.6	27.5	27.5	27.5	27.4	27.4	27.4	27.5	27.4	27.4	27.4	27.4
49	Male	27.2	27.1	27.0	27.0	26.9	26.9	26.8	26.8	26.8	26.7	26.7	26.6	26.6	26.7	26.6	26.6	26.6	26.6
50	Female	26.4	26.3	26.3	26.3	26.2	26.1	26.1	26.0	26.0	25.9	25.9	25.8	25.8	26.0	25.9	25.9	25.8	25.8
51	Male	25.7	25.6	25.5	25.5	25.4	25.4	25.3	25.3	25.2	25.2	25.1	25.1	25.0	25.2	25.2	25.1	25.1	25.0
52	Female	25.0	24.9	24.8	24.7	24.7	24.7	24.6	24.5	24.5	24.4	24.4	24.3	24.3	24.4	24.3	24.3	24.3	24.3
53	Male	24.3	24.2	24.1	24.1	24.0	23.9	23.9	23.8	23.7	23.7	23.6	23.6	23.5	23.7	23.6	23.6	23.6	23.5
54	Female	23.6	23.5	23.4	23.4	23.3	23.2	23.2	23.1	23.0	23.0	22.9	22.9	22.8	23.0	22.9	22.9	22.9	22.8
55	Male	23.0	22.9	22.8	22.8	22.7	22.6	22.5	22.4	22.3	22.3	22.2	22.2	22.1	22.3	22.2	22.2	22.2	22.1
56	Female	22.3	22.2	22.1	22.1	22.0	21.9	21.8	21.7	21.6	21.6	21.5	21.5	21.4	21.6	21.5	21.5	21.5	21.4
57	Male	21.7	21.6	21.5	21.5	21.3	21.2	21.1	21.1	21.0	20.9	20.8	20.8	20.7	20.9	20.8	20.8	20.8	20.7
58	Female	21.1	21.0	20.8	20.7	20.6	20.6	20.5	20.4	20.3	20.2	20.2	20.1	20.0	20.2	20.1	20.1	20.1	20.0
59	Male	20.5	20.4	20.2	20.1	20.1	20.0	19.9	19.8	19.7	19.6	19.5	19.4	19.4	19.6	19.5	19.5	19.4	19.4
60	Female	19.9	19.8	19.6	19.5	19.4	19.4	19.3	19.1	19.0	19.0	18.9	18.8	18.7	19.0	18.9	18.8	18.7	18.7
61	Male	19.4	19.2	19.1	18.9	18.8	18.8	18.7	18.5	18.4	18.3	18.3	18.2	18.1	18.4	18.3	18.3	18.2	18.1
62	Female	18.8	18.7	18.5	18.3	18.2	18.2	18.1	18.0	17.8	17.7	17.7	17.6	17.5	17.7	17.6	17.6	17.5	17.5
63	Male	18.3	18.1	18.0	17.8	17.6	17.6	17.5	17.4	17.3	17.2	17.1	17.1	17.0	17.3	17.2	17.1	17.0	16.9
64	Female	17.8	17.6	17.4	17.3	17.1	17.1	17.0	16.8	16.7	16.6	16.5	16.5	16.4	16.6	16.5	16.5	16.4	16.3
65	Male	17.3	17.1	16.9	16.7	16.6	16.6	16.4	16.3	16.2	16.1	16.0	15.9	15.8	16.1	16.0	15.9	15.8	15.8

66	16.9	16.4	16.3	16.1	15.9	15.8	15.6	15.5	15.4	15.3	15.2
67	16.4	16.2	15.8	15.6	15.4	15.3	15.1	15.0	14.9	14.8	14.7
68	16.0	15.7	15.3	15.1	15.0	14.8	14.6	14.5	14.4	14.3	14.2
69	15.6	15.3	15.1	14.9	14.5	14.3	14.2	14.0	13.9	13.8	13.7
70	15.2	14.9	14.5	14.3	14.1	13.9	13.7	13.6	13.4	13.3	13.2
71	14.8	14.5	14.1	13.8	13.6	13.5	13.3	13.1	13.0	12.8	12.7
72	14.5	14.2	13.9	13.5	13.2	13.0	12.9	12.7	12.5	12.4	12.3
73	14.1	13.8	13.6	13.3	12.9	12.7	12.5	12.3	12.1	12.0	11.8
74	13.8	13.5	13.2	12.7	12.5	12.3	12.1	11.9	11.7	11.6	11.4
75	13.5	13.2	12.9	12.4	12.2	11.9	11.7	11.5	11.4	11.2	11.0
76	13.2	12.9	12.6	12.3	12.1	11.8	11.6	11.4	11.2	11.0	10.7
77	13.0	12.6	12.3	12.1	11.8	11.5	11.3	11.1	10.8	10.7	10.5
78	12.7	12.4	12.1	11.8	11.5	11.2	11.0	10.7	10.5	10.3	10.0
79	12.5	12.2	11.8	11.5	11.2	11.0	10.7	10.5	10.2	10.0	9.6
80	12.3	11.9	11.6	11.3	11.0	10.7	10.4	10.2	10.0	9.7	9.3
81	12.1	11.7	11.4	11.1	10.7	10.5	10.2	9.9	9.7	9.5	9.1
82	11.9	11.5	11.2	10.8	10.5	10.2	10.0	9.7	9.4	9.2	8.8
83	11.7	11.4	11.0	10.7	10.3	10.0	9.7	9.5	9.2	9.0	8.5
84	11.6	11.2	10.8	10.5	10.1	9.8	9.5	9.3	9.0	8.7	8.3
85	11.4	11.0	10.7	10.3	10.0	9.6	9.3	9.1	8.8	8.5	8.1

	Ages											
	Male 86	87	88	89	90	91	92	93	94	95	96	97
35	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3	38.3
36	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4
37	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5
38	35.7	35.7	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6
39	34.8	34.8	34.8	34.8	34.8	34.8	34.7	34.7	34.7	34.7	34.7	34.7
40	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9	33.9
41	33.1	33.1	33.1	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0
42	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.1	32.1	32.1
43	31.4	31.4	31.4	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3
44	30.6	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.4
45	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.6	29.6	29.6	29.6	29.6
46	28.9	28.9	28.9	28.9	28.9	28.8	28.8	28.8	28.8	28.8	28.8	28.8
47	28.1	28.1	28.1	28.1	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0
48	27.3	27.3	27.3	27.3	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2
49	26.5	26.5	26.5	26.5	26.5	26.4	26.4	26.4	26.4	26.4	26.4	26.4
50	25.8	25.7	25.7	25.7	25.7	25.7	25.6	25.6	25.6	25.6	25.6	25.6
51	25.0	25.0	24.9	24.9	24.9	24.9	24.9	24.9	24.8	24.8	24.8	24.8

		Ages															
		Male								Female							
		86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
52	.....	24.3	24.2	24.2	24.2	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.1
53	.....	23.5	23.5	23.4	23.4	23.4	23.4	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3
54	.....	22.8	22.7	22.7	22.7	22.7	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6	22.6
55	.....	22.1	22.0	22.0	22.0	21.9	21.9	21.9	21.9	21.9	21.9	21.9	21.9	21.8	21.8	21.8	21.8
56	.....	21.4	21.3	21.3	21.3	21.2	21.2	21.2	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1
57	.....	20.7	20.6	20.6	20.6	20.5	20.5	20.5	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4
58	.....	20.0	19.9	19.9	19.9	19.8	19.8	19.8	19.8	19.8	19.7	19.7	19.7	19.7	19.7	19.7	19.7
59	.....	19.3	19.3	19.2	19.2	19.2	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.0	19.0	19.0	19.0

		Ages															
		Male								Female							
		98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113
35	.....															
36	.....	38.3	38.3	38.3	38.3	38.3	38.3	38.2	38.2	38.2	38.2	38.2	38.2	38.2	38.2	38.2	38.2
37	.....	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.4	37.3
38	.....	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5
39	.....	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6	35.6
40	.....	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7	34.7
41	.....	33.9	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8	33.8
42	.....	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0	33.0
43	.....	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1	32.1
44	.....	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3
45	.....	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4
46	.....	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6
47	.....	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.7
48	.....	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0
49	.....	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2
50	.....	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4	26.4
51	.....	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6	25.6
52	.....	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8
53	.....	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0
54	.....	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3
55	.....	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5
56	.....	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8
57	.....	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1
58	.....	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4
59	.....	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7	19.7

	Ages																		
	Male							Female											
	99	100	101	102	103	104	105	104	105	106	107	108	109	110	111	112	113	108	113
66	14.6	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.4	14.4	14.4
67	14.0	14.0	14.0	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.8
68	13.5	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.3	13.3	13.3	13.2
69	12.9	12.9	12.9	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.7	12.7	12.7
70	12.4	12.4	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.2	12.2	12.2	12.2	12.1	12.1
71	11.9	11.9	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.7	11.6	11.6
72	11.4	11.4	11.3	11.3	11.3	11.3	11.3	11.3	11.3	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.1	11.1
73	10.9	10.9	10.8	10.8	10.8	10.8	10.8	10.8	10.8	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.6	10.6
74	10.5	10.4	10.4	10.4	10.4	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.3	10.2	10.2	10.2	10.1	10.1
75	10.0	10.0	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.8	9.8	9.8	9.8	9.8	9.8	9.8	9.7	9.7	9.7
76	9.6	9.5	9.5	9.5	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.3	9.3	9.3	9.3	9.3
77	9.2	9.1	9.1	9.1	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	8.9	8.9	8.9	8.9	8.9	8.9
78	8.8	8.7	8.7	8.7	8.6	8.6	8.6	8.6	8.6	8.5	8.5	8.5	8.5	8.5	8.5	8.4	8.4	8.4	8.4
79	8.4	8.4	8.3	8.3	8.3	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.1	8.1	8.1	8.0	8.0	8.0
80	8.0	8.0	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.8	7.8	7.8	7.8	7.7	7.7	7.7	7.6	7.6	7.6
81	7.7	7.6	7.6	7.6	7.5	7.5	7.5	7.5	7.5	7.4	7.4	7.4	7.4	7.3	7.3	7.3	7.3	7.3	7.3
82	7.4	7.3	7.3	7.2	7.2	7.2	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.0	7.0	7.0	6.9	6.9	6.9
83	7.1	7.0	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.8	6.8	6.8	6.8	6.7	6.7	6.7	6.7	6.7	6.6
84	6.8	6.7	6.6	6.6	6.5	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.3	6.3	6.3	6.3	6.3	6.3

	Ages																		
	Male							Female											
	87	88	89	90	91	92	93	92	93	94	95	96	97	98	99	100	95	96	101
85	7.9	7.7	7.5	7.4	7.1	7.0	6.9	6.9	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.7	6.6	6.6	6.6
86	7.7	7.5	7.3	7.1	6.8	6.7	6.6	6.6	6.6	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4
87	7.5	7.3	7.1	6.9	6.6	6.5	6.4	6.4	6.4	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.2	6.1	6.1
88	7.3	7.1	6.9	6.7	6.6	6.4	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.1	6.1	6.1	6.0	6.0	5.9
89	7.1	6.9	6.7	6.5	6.4	6.2	6.1	6.1	6.1	6.1	6.0	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.7
90	7.0	6.8	6.6	6.4	6.2	6.1	6.1	6.1	6.1	6.1	6.0	6.0	6.0	5.9	5.8	5.8	5.7	5.6	5.5
91	6.8	6.6	6.4	6.2	6.1	6.1	6.1	6.1	6.1	6.1	6.0	6.0	6.0	5.9	5.8	5.8	5.7	5.6	5.5
92	6.7	6.5	6.3	6.1	5.9	5.8	5.7	5.7	5.7	5.6	5.6	5.6	5.6	5.5	5.4	5.4	5.3	5.2	5.2
93	6.6	6.4	6.2	6.0	5.8	5.7	5.6	5.6	5.6	5.5	5.5	5.5	5.5	5.4	5.4	5.3	5.2	5.1	5.0
94	6.5	6.3	6.1	5.9	5.7	5.6	5.5	5.5	5.5	5.4	5.4	5.4	5.4	5.3	5.3	5.2	5.1	5.0	4.9
95	6.4	6.2	6.0	5.8	5.6	5.5	5.4	5.4	5.4	5.3	5.3	5.3	5.3	5.2	5.1	5.0	4.9	4.7	4.7
96	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.0	4.9	4.8	4.7	4.6	4.6
97	6.3	6.1	5.8	5.6	5.4	5.2	5.1	5.1	5.1	5.0	5.0	5.0	5.0	4.9	4.8	4.8	4.7	4.6	4.5

Age	Male		Female		Ages											
	103	104	98	99	100	101	102	103	104	105	106	107	108	109	110	111
85	6.2	6.0	5.8	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
86	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
87	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
88	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
89	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
90	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
91	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
92	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
93	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
94	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
95	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
96	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
97	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
98	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
99	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
100	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
101	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
102	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
103	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9
104	6.2	6.0	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0	3.9

TABLE IIA—ANNUITIES FOR JOINT LIFE ONLY—TWO LIVES—EXPECTED RETURN MULTIPLES

Age	Male		Female		Ages																	
	Male 6	Female 11	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
6	56.6	56.1	56.1	55.7	55.2	54.7	54.2	53.7	53.1	52.6	52.0	51.4	50.8	50.2	49.5	48.8	48.2	47.5	46.8	46.1	45.4	44.7
7	55.7	55.2	55.2	54.8	54.3	53.8	53.3	52.8	52.2	51.6	51.1	50.5	49.9	49.2	48.6	47.9	47.3	46.6	45.9	45.2	44.5	43.8
8	55.1	54.7	54.7	54.3	53.8	53.3	52.8	52.3	51.8	51.3	50.7	50.1	49.5	48.9	48.3	47.7	47.0	46.4	45.7	45.0	44.3	43.6
9	54.6	54.2	54.2	53.8	53.3	52.9	52.4	51.9	51.4	50.9	50.3	49.8	49.2	48.6	48.0	47.4	46.8	46.1	45.4	44.7	44.0	43.3
10	54.1	53.7	53.7	53.3	52.9	52.4	52.0	51.5	51.0	50.5	50.0	49.4	48.8	48.3	47.7	47.1	46.5	45.9	45.2	44.5	43.8	43.1
11	53.5	53.1	53.1	52.8	52.3	51.9	51.5	51.0	50.6	50.1	49.6	49.0	48.5	47.9	47.3	46.7	46.1	45.4	44.7	44.0	43.3	42.6
12	52.9	52.6	52.6	52.2	51.8	51.4	51.0	50.6	50.1	49.6	49.1	48.6	48.1	47.5	47.0	46.4	45.8	45.1	44.4	43.7	43.0	42.3
13	52.3	52.0	52.0	51.6	51.3	50.9	50.5	50.1	49.6	49.2	48.7	48.2	47.7	47.2	46.6	46.1	45.5	44.8	44.1	43.4	42.7	42.0
14	51.7	51.4	51.4	51.1	50.7	50.3	50.0	49.6	49.1	48.7	48.2	47.8	47.3	46.8	46.3	45.8	45.2	44.5	43.8	43.1	42.4	41.7
15	51.1	50.8	50.8	50.5	50.1	49.8	49.4	49.0	48.6	48.2	47.8	47.3	46.8	46.3	45.8	45.2	44.5	43.8	43.1	42.4	41.7	41.0
16	50.5	50.2	50.2	49.9	49.5	49.2	48.8	48.5	48.1	47.7	47.3	46.8	46.4	45.9	45.4	44.8	44.1	43.4	42.7	42.0	41.3	40.6
17	49.8	49.5	49.5	49.2	48.9	48.6	48.3	47.9	47.5	47.1	46.8	46.3	45.9	45.4	44.9	44.3	43.6	42.9	42.2	41.5	40.8	40.1
18	49.8	49.5	49.5	49.2	48.9	48.6	48.3	47.9	47.5	47.1	46.8	46.3	45.9	45.4	44.9	44.3	43.6	42.9	42.2	41.5	40.8	40.1

TABLE IIA—ANNUITIES FOR JOINT LIFE ONLY—TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

		Ages																					
		Male 6		Female 11		8	9	10	11	12	13	14	15	16	17	18	19	20	25				
Male	Female	Male 6	Female 11	8	9	10	11	12	13	14	15	16	17	18	19	20	23	24	25				
19	24	49.1	48.9	48.6	48.3	48.0	47.7	47.3	47.0	46.6	46.2	45.8	45.4	45.0	44.5	44.0	43.6						
20	25	48.4	48.2	47.9	47.7	47.4	47.1	46.7	46.4	46.1	45.7	45.3	44.9	44.5	44.0	43.6							
		Male 21		Female 26		Ages																	
		Male 21		Female 26		22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
6	11	47.7	47.0	45.6	46.3	45.6	44.8	44.1	43.3	42.5	41.8	41.0	40.2	39.4	38.6	37.8							
7	12	47.5	46.8	45.4	46.1	45.4	44.6	43.9	43.2	42.4	41.6	40.8	40.1	39.3	38.5	37.7							
8	13	47.3	46.6	45.2	45.9	45.2	44.5	43.7	43.0	42.2	41.5	40.7	39.9	39.2	38.4	37.6							
9	14	47.0	46.3	45.0	45.6	45.0	44.2	43.5	42.8	42.1	41.3	40.6	39.8	39.0	38.3	37.5							
10	15	46.7	46.1	44.7	45.4	44.7	44.0	43.3	42.6	41.9	41.1	40.4	39.7	39.0	38.3	37.4							
11	16	46.4	45.8	44.5	45.1	44.5	43.8	43.1	42.4	41.7	41.0	40.2	39.5	38.8	38.0	37.2							
12	17	46.1	45.5	44.2	44.9	44.2	43.6	42.9	42.2	41.5	40.8	40.1	39.3	38.6	37.9	37.1							
13	18	45.8	45.2	44.0	44.6	43.9	43.3	42.6	42.0	41.3	40.6	39.9	39.2	38.4	37.7	37.0							
14	19	45.5	44.9	43.7	44.3	43.7	43.0	42.4	41.7	41.0	40.4	39.7	39.0	38.3	37.5	36.8							
15	20	45.1	44.6	43.4	44.0	43.4	42.7	42.1	41.5	40.8	40.1	39.5	38.8	38.1	37.4	36.6							
16	21	44.8	44.2	43.0	43.6	43.0	42.4	41.8	41.2	40.5	39.9	39.2	38.6	37.9	37.2	36.5							
17	22	44.4	43.8	42.7	43.3	42.7	42.1	41.5	40.9	40.3	39.6	39.0	38.3	37.7	37.0	36.3							
18	23	44.0	43.5	42.4	43.1	42.4	41.8	41.2	40.6	40.0	39.4	38.7	38.0	37.4	36.8	36.1							
19	24	43.6	43.1	42.0	42.5	42.0	41.4	40.9	40.3	39.7	39.1	38.5	37.8	37.2	36.5	35.9							
20	25	43.1	42.6	41.6	42.1	41.6	41.1	40.5	40.0	39.4	38.8	38.2	37.6	36.9	36.3	35.7							
21	26	42.7	42.2	41.2	41.7	41.2	40.7	40.2	39.6	39.1	38.5	37.9	37.3	36.7	36.1	35.4							
22	27	42.2	41.8	40.8	41.3	40.8	40.3	39.8	39.3	38.7	38.2	37.6	37.0	36.4	35.8	35.2							
23	28	41.7	41.3	40.4	40.8	40.4	39.9	39.4	38.9	38.4	37.8	37.3	36.7	36.1	35.5	34.9							
24	29	41.2	40.8	40.0	40.4	39.9	39.5	39.0	38.5	38.0	37.5	36.9	36.4	35.8	35.2	34.6							
25	30	40.7	40.3	39.5	39.9	39.5	39.0	38.6	38.1	37.6	37.1	36.6	36.0	35.5	34.9	34.4							
26	31	40.2	39.8	39.0	39.4	39.0	38.6	38.1	37.7	37.2	36.7	36.2	35.7	35.2	34.6	34.1							
27	32	39.6	39.3	38.5	38.9	38.5	38.1	37.7	37.2	36.8	36.3	35.8	35.3	34.8	34.3	33.7							
28	33	39.1	38.7	38.0	38.4	38.0	37.6	37.2	36.8	36.3	35.9	35.4	34.9	34.5	33.9	33.4							
29	34	38.5	38.2	37.8	38.2	37.8	37.5	37.1	36.7	36.3	35.9	35.5	35.0	34.6	34.1	33.6							
30	35	37.9	37.6	37.3	37.6	37.3	36.9	36.6	36.2	35.8	35.4	35.0	34.6	34.1	33.7	33.2							
31	36	37.3	37.0	36.4	36.7	36.4	36.0	35.7	35.3	34.9	34.6	34.1	33.7	33.3	32.8	32.3							
32	37	36.7	36.4	35.8	36.1	35.8	35.5	35.2	34.8	34.5	34.1	33.7	33.3	32.9	32.4	32.0							
33	38	36.1	35.8	35.2	35.5	35.2	34.9	34.6	34.3	33.9	33.6	33.2	32.8	32.4	32.0	31.6							

		34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	31.1	
		35.4	35.2	34.9	34.6	34.4	34.1	33.7	33.4	33.1	32.7	32.3	32.0	31.6	31.1				
		39	Ages																
Male	Female	Male 35	41	42	43	44	45	46	47	48	49	50	51	52	53	54			
		Female 40	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54
6	11	37.0	36.2	35.4	34.6	33.8	33.0	32.6	32.2	31.4	30.6	29.8	29.0	28.2	27.5	26.7	25.9	25.9	
7	12	36.9	36.1	35.3	34.5	33.7	32.9	32.5	32.1	31.3	30.5	29.8	29.0	28.2	27.4	26.7	25.9	25.9	
8	13	36.8	36.0	35.2	34.4	33.6	32.8	32.4	32.0	31.2	30.4	29.7	28.9	28.2	27.4	26.6	25.8	25.8	
9	14	36.7	35.9	35.1	34.3	33.5	32.7	32.3	31.9	31.2	30.4	29.6	28.8	28.1	27.3	26.5	25.8	25.8	
10	15	36.6	35.8	35.1	34.3	33.5	32.7	32.3	31.9	31.2	30.4	29.6	28.8	28.1	27.3	26.5	25.8	25.8	
11	16	36.5	35.7	34.9	34.2	33.4	32.6	32.2	31.8	31.1	30.3	29.5	28.8	28.0	27.3	26.5	25.7	25.7	
12	17	36.4	35.6	34.8	34.1	33.3	32.5	32.1	31.7	31.0	30.2	29.5	28.7	28.0	27.2	26.4	25.7	25.7	
13	18	36.2	35.5	34.7	34.0	33.2	32.4	32.0	31.6	30.9	30.2	29.4	28.7	27.9	27.1	26.4	25.7	25.7	
14	19	36.1	35.3	34.6	33.8	33.1	32.3	31.9	31.6	30.8	30.1	29.3	28.6	27.8	27.1	26.3	25.6	25.6	
15	20	35.9	35.2	34.5	33.7	33.0	32.2	31.8	31.5	30.7	30.0	29.3	28.5	27.8	27.0	26.3	25.6	25.6	
16	21	35.8	35.0	34.3	33.6	32.9	32.1	31.7	31.4	30.6	29.9	29.2	28.4	27.7	27.0	26.2	25.5	25.5	
17	22	35.6	34.9	34.2	33.4	32.7	32.0	31.6	31.3	30.5	29.8	29.1	28.3	27.6	26.9	26.2	25.4	25.4	
18	23	35.4	34.7	34.0	33.3	32.6	31.9	31.5	31.2	30.4	29.7	29.0	28.3	27.5	26.8	26.1	25.4	25.4	
19	24	35.2	34.5	33.8	33.1	32.4	31.7	31.3	31.0	30.3	29.6	28.9	28.2	27.4	26.7	26.0	25.3	25.3	
20	25	35.0	34.3	33.7	33.0	32.3	31.6	31.2	30.9	30.2	29.5	28.8	28.1	27.3	26.6	25.9	25.2	25.2	
21	26	34.8	34.1	33.5	32.8	32.1	31.4	31.0	30.7	30.0	29.3	28.6	27.9	27.2	26.5	25.8	25.1	25.1	
22	27	34.5	33.9	33.3	32.6	31.9	31.3	30.9	30.6	29.9	29.2	28.5	27.8	27.1	26.4	25.7	25.1	25.1	
23	28	34.3	33.7	33.0	32.4	31.7	31.1	30.7	30.4	29.7	29.1	28.4	27.7	27.0	26.3	25.6	25.0	25.0	
24	29	34.0	33.4	32.8	32.2	31.5	30.9	30.5	30.2	29.6	28.9	28.2	27.6	26.9	26.2	25.5	24.9	24.9	
25	30	33.8	33.2	32.6	32.0	31.3	30.7	30.3	30.1	29.4	28.8	28.1	27.4	26.8	26.1	25.4	24.8	24.8	
26	31	33.5	32.9	32.3	31.7	31.1	30.5	30.1	29.9	29.2	28.6	27.9	27.3	26.6	26.0	25.3	24.6	24.6	
27	32	33.2	32.6	32.1	31.5	30.9	30.3	30.0	29.6	29.0	28.4	27.8	27.1	26.5	25.8	25.2	24.5	24.5	
28	33	32.9	32.3	31.8	31.2	30.6	30.0	29.4	29.0	28.4	27.8	27.2	26.5	25.7	25.0	24.4	23.8	23.8	
29	34	32.6	32.0	31.5	30.9	30.4	29.8	29.2	28.8	28.2	27.6	27.0	26.3	25.5	24.9	24.3	23.6	23.6	
30	35	32.2	31.7	31.2	30.6	30.1	29.5	29.0	28.4	27.8	27.2	26.6	26.0	25.4	24.7	24.1	23.5	23.5	
31	36	31.9	31.4	30.9	30.3	29.8	29.3	28.7	28.1	27.6	27.0	26.4	25.8	25.2	24.6	24.0	23.4	23.4	
32	37	31.5	31.0	30.5	30.0	29.5	29.0	28.4	27.9	27.3	26.8	26.2	25.6	25.0	24.4	23.8	23.2	23.2	
33	38	31.1	30.7	30.2	29.7	29.2	28.7	28.1	27.6	27.1	26.5	26.0	25.4	24.8	24.2	23.6	23.0	23.0	
34	39	30.7	30.3	29.8	29.3	28.9	28.4	27.9	27.4	26.9	26.4	25.9	25.4	24.8	24.2	23.6	23.0	23.0	
		Ages																	
Male	Female	Male 50	51	52	53	54	55	56	57	58	59	60	61	62	63				
		Female 55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
6	11	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	19.4	18.7	18.0	17.4	16.7	16.1				

		Ages													
		Male							Female						
		50	51	52	53	54	55	56	57	58	59	60	61	62	63
Male	Female	50	51	52	53	54	55	56	57	58	59	60	61	62	63
7	12	25.1	24.4	23.6	22.9	22.2	21.5	20.8	20.1	19.4	18.7	18.0	17.4	16.7	16.1
8	13	25.1	24.4	23.6	22.9	22.2	21.4	20.7	20.0	19.4	18.7	18.0	17.4	16.7	16.1
9	14	25.1	24.3	23.6	22.9	22.1	21.4	20.7	20.0	19.3	18.6	18.0	17.3	16.7	16.1
10	15	25.0	24.3	23.6	22.8	22.1	21.4	20.7	20.0	19.3	18.6	18.0	17.3	16.7	16.1
11	16	25.0	24.3	23.5	22.8	22.1	21.4	20.7	20.0	19.3	18.6	18.0	17.3	16.7	16.1
12	17	25.0	24.2	23.5	22.8	22.1	21.4	20.7	20.0	19.3	18.6	18.0	17.3	16.7	16.0
13	18	24.9	24.2	23.5	22.7	22.0	21.3	20.6	19.9	19.3	18.6	17.9	17.3	16.7	16.0
14	19	24.9	24.1	23.4	22.7	22.0	21.3	20.6	19.9	19.2	18.6	17.9	17.3	16.6	16.0
15	20	24.8	24.1	23.4	22.7	22.0	21.3	20.6	19.9	19.2	18.5	17.9	17.3	16.6	16.0
16	21	24.8	24.0	23.3	22.6	21.9	21.2	20.5	19.9	19.2	18.5	17.9	17.2	16.6	16.0
17	22	24.7	24.0	23.3	22.6	21.9	21.2	20.5	19.8	19.2	18.5	17.8	17.2	16.6	16.0
18	23	24.7	23.9	23.2	22.5	21.8	21.1	20.5	19.8	19.1	18.5	17.8	17.2	16.6	15.9
19	24	24.6	23.9	23.2	22.5	21.8	21.1	20.4	19.8	19.1	18.4	17.8	17.2	16.5	15.9
20	25	24.5	23.8	23.1	22.4	21.7	21.1	20.4	19.7	19.1	18.4	17.8	17.1	16.5	15.9
21	26	24.4	23.7	23.0	22.4	21.7	21.0	20.3	19.7	19.0	18.4	17.7	17.1	16.5	15.9
22	27	24.4	23.7	23.0	22.3	21.6	21.0	20.3	19.6	19.0	18.3	17.7	17.1	16.5	15.9
23	28	24.3	23.6	22.9	22.2	21.6	20.9	20.2	19.6	18.9	18.3	17.7	17.0	16.4	15.8
24	29	24.2	23.5	22.8	22.2	21.5	20.8	20.2	19.5	18.9	18.3	17.6	17.0	16.4	15.8
25	30	24.1	23.4	22.8	22.1	21.4	20.8	20.1	19.5	18.8	18.2	17.6	17.0	16.4	15.8
26	31	24.0	23.3	22.7	22.0	21.4	20.7	20.1	19.4	18.8	18.2	17.5	16.9	16.3	15.7
27	32	23.9	23.2	22.6	21.9	21.3	20.6	20.0	19.4	18.7	18.1	17.5	16.9	16.3	15.7
28	33	23.8	23.1	22.5	21.8	21.2	20.6	19.9	19.3	18.7	18.1	17.4	16.8	16.2	15.6
29	34	23.6	23.0	22.4	21.7	21.1	20.5	19.8	19.2	18.6	18.0	17.4	16.8	16.2	15.6
30	35	23.5	22.9	22.3	21.6	21.0	20.4	19.8	19.1	18.5	17.9	17.3	16.7	16.1	15.6
31	36	23.4	22.7	22.1	21.5	20.9	20.3	19.7	19.1	18.5	17.9	17.3	16.7	16.1	15.5
32	37	23.2	22.6	22.0	21.4	20.8	20.2	19.6	19.0	18.4	17.8	17.2	16.6	16.0	15.5
33	38	23.1	22.5	21.9	21.3	20.7	20.1	19.5	18.9	18.3	17.7	17.1	16.5	16.0	15.4
34	39	22.9	22.3	21.7	21.1	20.5	20.0	19.4	18.8	18.2	17.6	17.0	16.5	15.9	15.3

		Ages														
		Male							Female							
		64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
Male	Female	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78
6	11	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.6	9.1	8.7	8.2
7	12	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.6	9.1	8.7	8.2
8	13	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.6	9.1	8.7	8.2
9	14	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7	8.2
10	15	15.4	14.8	14.3	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7	8.2

11	15.4	14.8	14.2	13.7	13.1	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7	8.2
12	15.4	14.8	14.2	13.7	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6	8.2
13	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6	8.2
14	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6	8.2
15	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6	8.2
16	15.4	14.8	14.2	13.6	13.1	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6	8.2
17	15.4	14.8	14.2	13.6	13.0	12.5	12.0	11.5	10.9	10.5	10.0	9.5	9.1	8.6	8.2
18	15.3	14.7	14.2	13.6	13.0	12.5	12.0	11.4	10.9	10.4	10.0	9.5	9.1	8.6	8.2
19	15.3	14.7	14.1	13.6	13.0	12.5	12.0	11.4	10.9	10.4	10.0	9.5	9.1	8.6	8.2
20	15.3	14.7	14.1	13.6	13.0	12.5	11.9	11.4	10.9	10.4	10.0	9.5	9.0	8.6	8.2
21	15.3	14.7	14.1	13.5	13.0	12.5	11.9	11.4	10.9	10.4	9.9	9.5	9.0	8.6	8.2
22	15.3	14.7	14.1	13.5	13.0	12.4	11.9	11.4	10.9	10.4	9.9	9.5	9.0	8.6	8.2
23	15.2	14.6	14.1	13.5	13.0	12.4	11.9	11.4	10.9	10.4	9.9	9.5	9.0	8.6	8.2
24	15.2	14.6	14.0	13.5	12.9	12.4	11.9	11.4	10.9	10.4	9.9	9.5	9.0	8.6	8.2
25	15.2	14.6	14.0	13.5	12.9	12.4	11.9	11.4	10.9	10.4	9.9	9.5	9.0	8.6	8.2
26	15.1	14.6	14.0	13.4	12.9	12.4	11.9	11.3	10.8	10.4	9.9	9.4	9.0	8.6	8.2
27	15.1	14.5	14.0	13.4	12.9	12.4	11.8	11.3	10.8	10.4	9.9	9.4	9.0	8.6	8.2
28	15.1	14.5	13.9	13.4	12.9	12.3	11.8	11.3	10.8	10.3	9.9	9.4	9.0	8.6	8.1
29	15.0	14.5	13.9	13.4	12.8	12.3	11.8	11.3	10.8	10.3	9.9	9.4	9.0	8.5	8.1
30	15.0	14.4	13.9	13.3	12.8	12.3	11.8	11.3	10.8	10.3	9.8	9.4	9.0	8.5	8.1
31	14.9	14.4	13.8	13.3	12.8	12.2	11.7	11.2	10.8	10.3	9.8	9.4	8.9	8.5	8.1
32	14.9	14.3	13.8	13.3	12.7	12.2	11.7	11.2	10.7	10.3	9.8	9.4	8.9	8.5	8.1
33	14.8	14.3	13.8	13.2	12.7	12.2	11.7	11.2	10.7	10.2	9.8	9.3	8.9	8.5	8.1
34	14.8	14.2	13.7	13.2	12.7	12.2	11.7	11.2	10.7	10.2	9.8	9.3	8.9	8.5	8.1

	Ages																	
	Male		Female		80	81	82	83	84	85	86	87	88	89	90	91	92	93
6	7.8	7.4	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
7	7.8	7.4	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
8	7.8	7.4	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
9	7.8	7.4	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
10	7.8	7.4	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
11	7.8	7.4	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
12	7.8	7.4	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
13	7.8	7.4	6.7	6.3	6.0	5.7	5.3	5.1	4.8	4.5	4.2	4.0	3.7	3.5				
14	7.8	7.4	6.7	6.3	6.0	5.7	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5				
15	7.8	7.4	6.7	6.3	6.0	5.7	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5				
16	7.8	7.4	6.7	6.3	6.0	5.7	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5				
17	7.8	7.4	6.7	6.3	6.0	5.7	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5				

		Ages																				
Male	Female	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
		Male 79	Female 84	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
18	23	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
19	24	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
20	25	7.8	7.4	7.0	6.7	6.3	6.0	5.6	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
21	26	7.8	7.4	7.0	6.7	6.3	6.0	5.6	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
22	27	7.8	7.4	7.0	6.7	6.3	6.0	5.6	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
23	28	7.8	7.4	7.0	6.6	6.3	6.0	5.6	5.3	5.0	4.8	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
24	29	7.8	7.4	7.0	6.6	6.3	6.0	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
25	30	7.8	7.4	7.0	6.6	6.3	6.0	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
26	31	7.8	7.4	7.0	6.6	6.3	6.0	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
27	32	7.7	7.4	7.0	6.6	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
28	33	7.7	7.4	7.0	6.6	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
29	34	7.7	7.3	7.0	6.6	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
30	35	7.7	7.3	7.0	6.6	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
31	36	7.7	7.3	7.0	6.6	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
32	37	7.7	7.3	7.0	6.6	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.7	3.5	3.5	4.0	4.0	3.7	3.5	3.5
33	38	7.7	7.3	6.9	6.6	6.2	5.9	5.6	5.3	5.0	4.7	4.5	4.2	3.9	3.7	3.5	3.5	4.2	3.9	3.7	3.5	3.5
34	39	7.7	7.3	6.9	6.6	6.2	5.9	5.6	5.3	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.5	4.2	3.9	3.7	3.5	3.5

		Ages																				
Male	Female	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	108
		Male 94	Female 99	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	108	113
6	11	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
7	12	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
8	13	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
9	14	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
10	15	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
11	16	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
12	17	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
13	18	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
14	19	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
15	20	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
16	21	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
17	22	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
18	23	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
19	24	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7
20	25	3.3	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7	0.7	1.0	1.0	0.8	0.7	0.7

21	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
22	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
23	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
24	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
25	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
26	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
27	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
28	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
29	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
30	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
31	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
32	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
33	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
34	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
35	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
36	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
37	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
38	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7
39	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.2	1.0	0.8	0.7

	Ages													
	Male 35	36	37	38	39	40	41	42	43	44	45	46	47	48
35	30.3	29.9	29.4	29.0	28.5	28.0	27.5	27.0	26.5	26.0	25.5	24.9	24.4	24.4
36	29.9	29.5	29.0	28.6	28.2	27.7	27.2	26.7	26.2	25.7	25.2	24.7	24.2	24.2
37	29.4	29.0	28.6	28.2	27.8	27.3	26.9	26.4	25.9	25.5	25.0	24.4	23.9	23.9
38	29.0	28.6	28.2	27.8	27.4	27.0	26.5	26.1	25.6	25.2	24.7	24.2	23.7	23.7
39	28.5	28.2	27.8	27.4	27.0	26.6	26.2	25.8	25.3	24.8	24.4	23.9	23.4	23.4
40	28.0	27.7	27.3	27.0	26.6	26.2	25.8	25.4	25.0	24.5	24.1	23.6	23.1	23.1
41	27.5	27.2	26.9	26.5	26.2	25.8	25.4	25.0	24.6	24.2	23.8	23.3	22.9	22.9
42	27.0	26.7	26.4	26.1	25.8	25.4	25.0	24.6	24.2	23.8	23.4	23.0	22.6	22.6
43	26.5	26.2	25.9	25.6	25.3	25.0	24.6	24.2	23.9	23.5	23.1	22.7	22.2	22.2
44	26.0	25.7	25.5	25.2	24.8	24.5	24.2	23.8	23.5	23.1	22.7	22.3	21.9	21.9
45	25.5	25.2	25.0	24.7	24.4	24.1	23.8	23.4	23.1	22.7	22.4	22.0	21.6	21.6
46	24.9	24.7	24.4	24.2	23.9	23.6	23.3	23.0	22.7	22.3	22.0	21.6	21.2	21.2
47	24.4	24.2	23.9	23.7	23.4	23.1	22.9	22.6	22.2	21.9	21.6	21.2	20.9	20.9

	Ages													
	Male 48	49	50	51	52	53	54	55	56	57	58	59	60	61
35	23.8	23.3	22.7	22.1	21.6	21.1	20.6	20.1	19.6	19.1	18.6	18.1	17.5	17.0
36	23.6	23.1	22.5	22.0	21.4	20.8	20.3	19.7	19.1	18.6	18.0	17.4	16.8	16.8
37	23.4	22.9	22.3	21.8	21.2	20.7	20.1	19.6	19.0	18.4	17.9	17.3	16.8	16.8
38	23.2	22.6	22.1	21.6	21.1	20.5	20.0	19.4	18.9	18.3	17.8	17.2	16.7	16.7
39	22.9	22.4	21.9	21.4	20.9	20.3	19.8	19.3	18.7	18.2	17.7	17.1	16.6	16.6

		Ages													
		Male 48	Female 53	49	50	51	52	53	54	55	56	57	58	59	60
Male	Female	Male 48	Female 53	49	50	51	52	53	54	55	56	57	58	59	60
40	45	22.7	22.2	21.7	21.2	20.7	20.2	19.6	19.1	18.6	18.0	17.5	17.0	16.5	16.5
41	46	21.9	21.4	20.9	20.4	19.9	19.4	18.9	18.4	17.9	17.3	16.8	16.3	15.8	15.5
42	47	21.6	21.2	20.7	20.2	19.7	19.2	18.7	18.2	17.7	17.1	16.6	16.1	15.6	15.3
43	48	21.4	20.9	20.5	20.0	19.5	19.0	18.6	18.1	17.6	17.0	16.5	16.0	15.5	15.1
44	49	21.1	20.6	20.2	19.8	19.3	18.8	18.4	17.9	17.4	16.9	16.4	15.9	15.4	14.9
45	50	20.8	20.4	19.9	19.5	19.1	18.6	18.1	17.7	17.2	16.7	16.2	15.8	15.3	14.9
46	51	20.5	20.1	19.7	19.2	18.8	18.4	18.0	17.6	17.2	16.8	16.4	16.0	15.5	15.1
47	52	20.1	19.8	19.4	19.0	18.5	18.1	17.7	17.3	16.8	16.4	16.0	15.5	15.1	14.7
48	53	19.8	19.4	19.1	18.7	18.3	17.9	17.5	17.0	16.6	16.2	15.7	15.3	14.9	14.5
49	54	19.5	19.1	18.8	18.4	18.0	17.6	17.2	16.8	16.4	16.0	15.5	15.1	14.7	14.3
50	55	19.1	18.8	18.4	18.1	17.7	17.3	16.9	16.6	16.2	15.8	15.3	14.9	14.5	14.1
51	56	18.8	18.4	18.1	17.8	17.4	17.0	16.7	16.3	15.9	15.5	15.1	14.7	14.3	13.9
52	57	18.4	18.1	17.8	17.4	17.1	16.8	16.4	16.1	15.8	15.5	15.1	14.7	14.3	13.9
53	58	18.0	17.7	17.4	17.1	16.8	16.4	16.1	15.8	15.5	15.1	14.8	14.4	14.1	13.7
54	59	17.6	17.3	17.0	16.8	16.4	16.1	15.8	15.5	15.2	14.9	14.5	14.2	13.9	13.6
55	60	17.2	16.9	16.7	16.4	16.1	15.8	15.5	15.2	14.9	14.6	14.3	13.9	13.6	13.3
56	61	16.8	16.6	16.3	16.0	15.8	15.5	15.2	14.9	14.6	14.3	14.0	13.7	13.4	13.1
57	62	16.4	16.2	15.9	15.7	15.4	15.1	14.8	14.5	14.2	13.9	13.7	13.4	13.1	12.8
58	63	16.0	15.8	15.5	15.3	15.1	14.8	14.5	14.2	13.9	13.7	13.4	13.1	12.8	12.6
59	64	15.5	15.3	15.1	14.9	14.7	14.5	14.3	14.1	13.9	13.6	13.4	13.1	12.8	12.6
60	65	15.1	14.9	14.7	14.5	14.3	14.1	13.9	13.7	13.5	13.3	13.1	12.9	12.7	12.5

		Ages													
		Male 61	Female 66	62	63	64	65	66	67	68	69	70	71	72	73
Male	Female	Male 61 <td>Female 66 <td>62 <td>63 <td>64 <td>65 <td>66 <td>67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td></td></td></td></td></td></td></td>	Female 66 <td>62 <td>63 <td>64 <td>65 <td>66 <td>67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td></td></td></td></td></td></td>	62 <td>63 <td>64 <td>65 <td>66 <td>67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td></td></td></td></td></td>	63 <td>64 <td>65 <td>66 <td>67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td></td></td></td></td>	64 <td>65 <td>66 <td>67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td></td></td></td>	65 <td>66 <td>67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td></td></td>	66 <td>67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td></td>	67 <td>68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td></td>	68 <td>69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td></td>	69 <td>70 <td>71 <td>72 <td>73</td> </td></td></td>	70 <td>71 <td>72 <td>73</td> </td></td>	71 <td>72 <td>73</td> </td>	72 <td>73</td>	73
35	40	16.4	15.8	15.3	14.7	14.2	13.7	13.1	12.6	12.1	11.6	11.1	10.6	10.2	10.2
36	41	16.3	15.8	15.2	14.7	14.1	13.6	13.0	12.5	12.0	11.5	11.0	10.6	10.1	10.1
37	42	16.2	15.7	15.1	14.6	14.1	13.5	13.0	12.5	12.0	11.5	11.0	10.6	10.1	10.1
38	43	16.1	15.6	15.1	14.5	14.0	13.5	13.0	12.5	12.0	11.5	11.0	10.5	10.1	10.1
39	44	16.0	15.5	15.0	14.5	13.9	13.4	12.9	12.4	11.9	11.4	10.9	10.5	10.0	10.0
40	45	15.9	15.4	14.9	14.4	13.9	13.4	12.9	12.4	11.9	11.4	10.9	10.5	10.0	10.0
41	46	15.8	15.3	14.8	14.3	13.8	13.3	12.8	12.3	11.8	11.3	10.8	10.4	10.0	10.0
42	47	15.7	15.2	14.7	14.2	13.7	13.2	12.7	12.2	11.7	11.3	10.8	10.4	9.9	9.9
43	48	15.6	15.1	14.6	14.1	13.6	13.1	12.6	12.1	11.7	11.2	10.8	10.3	9.9	9.8
44	49	15.5	15.0	14.5	14.0	13.5	13.1	12.6	12.1	11.7	11.2	10.8	10.3	9.9	9.8
45	50	15.3	14.8	14.4	13.9	13.4	13.0	12.5	12.0	11.6	11.1	10.7	10.3	9.8	9.8

Internal Revenue Service, Treasury

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	Ages																
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91
46	15.2	14.7	14.2	13.8	13.3	12.9	12.4	12.0	11.5	11.1	10.6	10.1	9.7	9.2	8.8	8.4	8.0
47	15.0	14.5	14.0	13.6	13.1	12.7	12.2	11.8	11.3	10.9	10.5	10.1	9.7	9.2	8.8	8.4	8.0
48	14.9	14.4	13.9	13.5	13.0	12.6	12.1	11.7	11.2	10.8	10.4	10.0	9.6	9.2	8.8	8.4	8.0
49	14.7	14.2	13.7	13.3	12.8	12.4	12.0	11.6	11.1	10.7	10.3	9.9	9.5	9.1	8.7	8.3	7.9
50	14.5	14.0	13.5	13.1	12.7	12.3	11.9	11.5	11.1	10.7	10.3	9.9	9.5	9.1	8.7	8.3	7.9
51	14.3	13.8	13.4	13.0	12.6	12.2	11.8	11.4	11.0	10.6	10.2	9.8	9.4	9.0	8.6	8.2	7.8
52	14.1	13.6	13.2	12.8	12.4	12.0	11.6	11.2	10.8	10.4	10.0	9.6	9.2	8.8	8.4	8.0	7.6
53	13.9	13.4	13.0	12.6	12.2	11.8	11.4	11.0	10.6	10.2	9.8	9.4	9.0	8.6	8.2	7.8	7.4
54	13.7	13.2	12.8	12.4	12.0	11.6	11.2	10.8	10.4	10.0	9.6	9.2	8.8	8.4	8.0	7.6	7.2
55	13.5	13.0	12.6	12.2	11.8	11.4	11.0	10.6	10.2	9.8	9.4	9.0	8.6	8.2	7.8	7.4	7.0
56	13.3	12.8	12.4	12.0	11.6	11.2	10.8	10.4	10.0	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.8
57	13.0	12.5	12.1	11.7	11.3	10.9	10.5	10.1	9.7	9.3	8.9	8.5	8.1	7.7	7.3	6.9	6.5
58	12.8	12.3	11.9	11.5	11.1	10.7	10.3	9.9	9.5	9.1	8.7	8.3	7.9	7.5	7.1	6.7	6.3
59	12.6	12.1	11.7	11.3	10.9	10.5	10.1	9.7	9.3	8.9	8.5	8.1	7.7	7.3	6.9	6.5	6.1
60	12.3	11.8	11.4	11.0	10.6	10.2	9.8	9.4	9.0	8.6	8.2	7.8	7.4	7.0	6.6	6.2	5.8
61	12.0	11.5	11.1	10.7	10.3	9.9	9.5	9.1	8.7	8.3	7.9	7.5	7.1	6.7	6.3	5.9	5.5
62	11.8	11.3	10.9	10.5	10.1	9.7	9.3	8.9	8.5	8.1	7.7	7.3	6.9	6.5	6.1	5.7	5.3
63	11.5	11.0	10.6	10.2	9.8	9.4	9.0	8.6	8.2	7.8	7.4	7.0	6.6	6.2	5.8	5.4	5.0
64	11.2	10.7	10.3	9.9	9.5	9.1	8.7	8.3	7.9	7.5	7.1	6.7	6.3	5.9	5.5	5.1	4.7
65	10.9	10.4	10.0	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.8	6.4	6.0	5.6	5.2	4.8	4.4
66	10.6	10.1	9.7	9.3	8.9	8.5	8.1	7.7	7.3	6.9	6.5	6.1	5.7	5.3	4.9	4.5	4.1
67	10.3	9.8	9.4	9.0	8.6	8.2	7.8	7.4	7.0	6.6	6.2	5.8	5.4	5.0	4.6	4.2	3.8
68	10.0	9.5	9.1	8.7	8.3	7.9	7.5	7.1	6.7	6.3	5.9	5.5	5.1	4.7	4.3	3.9	3.5
69	9.7	9.2	8.8	8.4	8.0	7.6	7.2	6.8	6.4	6.0	5.6	5.2	4.8	4.4	4.0	3.6	3.2
70	9.4	8.9	8.5	8.1	7.7	7.3	6.9	6.5	6.1	5.7	5.3	4.9	4.5	4.1	3.7	3.3	2.9
71	9.1	8.6	8.2	7.8	7.4	7.0	6.6	6.2	5.8	5.4	5.0	4.6	4.2	3.8	3.4	3.0	2.6
72	8.8	8.3	7.9	7.5	7.1	6.7	6.3	5.9	5.5	5.1	4.7	4.3	3.9	3.5	3.1	2.7	2.3
73	8.5	8.0	7.6	7.2	6.8	6.4	6.0	5.6	5.2	4.8	4.4	4.0	3.6	3.2	2.8	2.4	2.0
74	8.2	7.7	7.3	6.9	6.5	6.1	5.7	5.3	4.9	4.5	4.1	3.7	3.3	2.9	2.5	2.1	1.7
75	7.9	7.4	7.0	6.6	6.2	5.8	5.4	5.0	4.6	4.2	3.8	3.4	3.0	2.6	2.2	1.8	1.4
76	7.6	7.1	6.7	6.3	5.9	5.5	5.1	4.7	4.3	3.9	3.5	3.1	2.7	2.3	1.9	1.5	1.1
77	7.3	6.8	6.4	6.0	5.6	5.2	4.8	4.4	4.0	3.6	3.2	2.8	2.4	2.0	1.6	1.2	0.8
78	7.0	6.5	6.1	5.7	5.3	4.9	4.5	4.1	3.7	3.3	2.9	2.5	2.1	1.7	1.3	0.9	0.5
79	6.7	6.2	5.8	5.4	5.0	4.6	4.2	3.8	3.4	3.0	2.6	2.2	1.8	1.4	1.0	0.6	0.2
80	6.4	5.9	5.5	5.1	4.7	4.3	3.9	3.5	3.1	2.7	2.3	1.9	1.5	1.1	0.7	0.3	0.0
81	6.1	5.6	5.2	4.8	4.4	4.0	3.6	3.2	2.8	2.4	2.0	1.6	1.2	0.8	0.4	0.0	0.0
82	5.8	5.3	4.9	4.5	4.1	3.7	3.3	2.9	2.5	2.1	1.7	1.3	0.9	0.5	0.1	0.0	0.0
83	5.5	5.0	4.6	4.2	3.8	3.4	3.0	2.6	2.2	1.8	1.4	1.0	0.6	0.2	0.0	0.0	0.0
84	5.2	4.7	4.3	3.9	3.5	3.1	2.7	2.3	1.9	1.5	1.1	0.7	0.3	0.0	0.0	0.0	0.0
85	4.9	4.4	4.0	3.6	3.2	2.8	2.4	2.0	1.6	1.2	0.8	0.4	0.0	0.0	0.0	0.0	0.0
86	4.6	4.1	3.7	3.3	2.9	2.5	2.1	1.7	1.3	0.9	0.5	0.1	0.0	0.0	0.0	0.0	0.0
87	4.3	3.8	3.4	3.0	2.6	2.2	1.8	1.4	1.0	0.6	0.2	0.0	0.0	0.0	0.0	0.0	0.0
88	4.0	3.5	3.1	2.7	2.3	1.9	1.5	1.1	0.7	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
89	3.7	3.2	2.8	2.4	2.0	1.6	1.2	0.8	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
90	3.4	2.9	2.5	2.1	1.7	1.3	0.9	0.5	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
91	3.1	2.6	2.2	1.8	1.4	1.0	0.6	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	Ages																		
	Male									Female									
	75	76	77	78	79	80	81	82	83	75	76	77	78	79	80	81	82	83	
45	9.4	8.6	8.2	7.8	7.5	7.1	6.8	6.4	6.1	9.4	8.6	8.2	7.8	7.5	7.1	6.8	6.4	6.1	5.8
46	9.4	8.6	8.2	7.8	7.4	7.1	6.7	6.4	6.1	9.4	8.6	8.2	7.8	7.4	7.1	6.7	6.4	6.1	5.8
47	9.3	8.5	8.1	7.8	7.4	7.1	6.7	6.4	6.1	9.3	8.5	8.1	7.7	7.4	7.0	6.7	6.4	6.0	5.7
48	9.2	8.4	8.1	7.7	7.3	7.0	6.7	6.3	6.0	9.2	8.4	8.1	7.7	7.3	7.0	6.7	6.3	6.0	5.7
49	9.1	8.4	8.0	7.7	7.3	7.0	6.6	6.3	6.0	9.1	8.4	8.0	7.7	7.3	7.0	6.6	6.3	6.0	5.7
50	9.1	8.3	8.0	7.6	7.3	6.9	6.6	6.3	6.0	9.1	8.3	8.0	7.6	7.3	6.9	6.6	6.3	6.0	5.7
51	9.0	8.3	7.9	7.6	7.2	6.9	6.6	6.2	5.9	9.0	8.3	7.9	7.6	7.2	6.9	6.6	6.2	5.9	5.6
52	8.9	8.2	7.9	7.5	7.2	6.9	6.5	6.2	5.9	8.9	8.2	7.9	7.5	7.2	6.9	6.5	6.2	5.9	5.6
53	8.9	8.2	7.8	7.5	7.1	6.8	6.5	6.2	5.9	8.9	8.2	7.8	7.5	7.1	6.8	6.5	6.2	5.9	5.6
54	8.8	8.1	7.7	7.4	7.1	6.8	6.4	6.1	5.8	8.8	8.1	7.7	7.4	7.1	6.8	6.4	6.1	5.8	5.5
55	8.8	8.1	7.7	7.4	7.1	6.8	6.4	6.1	5.8	8.8	8.1	7.7	7.4	7.1	6.8	6.4	6.1	5.8	5.5
56	8.7	8.0	7.7	7.3	7.0	6.7	6.4	6.1	5.8	8.7	8.0	7.7	7.3	7.0	6.7	6.4	6.1	5.8	5.5
57	8.6	7.9	7.6	7.3	7.0	6.7	6.4	6.1	5.8	8.6	7.9	7.6	7.3	7.0	6.7	6.4	6.1	5.8	5.5
58	8.5	7.9	7.5	7.2	6.9	6.6	6.3	6.0	5.7	8.5	7.9	7.5	7.2	6.9	6.6	6.3	6.0	5.7	5.5
59	8.4	7.8	7.5	7.1	6.8	6.5	6.3	6.0	5.7	8.4	7.8	7.5	7.1	6.8	6.5	6.3	6.0	5.7	5.4
60	8.3	7.7	7.4	7.1	6.8	6.5	6.2	5.9	5.6	8.3	7.7	7.4	7.1	6.8	6.5	6.2	5.9	5.6	5.4
61	8.2	7.6	7.3	7.0	6.7	6.4	6.1	5.9	5.6	8.2	7.6	7.3	7.0	6.7	6.4	6.1	5.9	5.6	5.3
62	8.1	7.5	7.2	6.9	6.6	6.4	6.1	5.8	5.5	8.1	7.5	7.2	6.9	6.6	6.4	6.1	5.8	5.5	5.2
63	8.0	7.4	7.1	6.8	6.6	6.3	6.0	5.7	5.5	8.0	7.4	7.1	6.8	6.6	6.3	6.0	5.7	5.5	5.2
64	7.8	7.3	7.0	6.7	6.5	6.2	5.9	5.7	5.4	7.8	7.3	7.0	6.7	6.5	6.2	5.9	5.7	5.4	5.2
65	7.7	7.2	6.9	6.6	6.4	6.1	5.9	5.6	5.4	7.7	7.2	6.9	6.6	6.4	6.1	5.9	5.6	5.4	5.1
66	7.6	7.1	6.8	6.5	6.3	6.0	5.8	5.5	5.3	7.6	7.1	6.8	6.5	6.3	6.0	5.8	5.5	5.3	5.1
67	7.4	6.9	6.7	6.4	6.2	6.0	5.7	5.5	5.2	7.4	6.9	6.7	6.4	6.2	6.0	5.7	5.5	5.2	5.0
68	7.3	6.8	6.6	6.3	6.1	5.9	5.6	5.4	5.2	7.3	6.8	6.6	6.3	6.1	5.9	5.6	5.4	5.2	5.0
69	7.1	6.9	6.7	6.4	6.2	6.0	5.8	5.5	5.3	7.1	6.9	6.7	6.4	6.2	6.0	5.8	5.5	5.3	5.1
70	7.0	6.8	6.5	6.3	6.1	5.9	5.7	5.4	5.2	7.0	6.8	6.5	6.3	6.1	5.9	5.7	5.4	5.2	5.0
71	6.8	6.4	6.2	6.0	5.8	5.6	5.3	5.1	4.9	6.8	6.4	6.2	6.0	5.8	5.6	5.3	5.1	4.9	4.8
72	6.6	6.3	6.1	5.9	5.7	5.5	5.3	5.0	4.8	6.6	6.3	6.1	5.9	5.7	5.5	5.3	5.0	4.8	4.6
73	6.5	6.1	5.9	5.7	5.5	5.3	5.1	5.0	4.7	6.5	6.1	5.9	5.7	5.5	5.3	5.1	5.0	4.7	4.5
74	6.3	6.0	5.8	5.6	5.4	5.2	5.0	4.9	4.7	6.3	6.0	5.8	5.6	5.4	5.2	5.0	4.9	4.7	4.5
75	6.1	5.8	5.6	5.5	5.3	5.1	4.9	4.8	4.6	6.1	5.8	5.6	5.5	5.3	5.1	4.9	4.8	4.6	4.4
76	6.0	5.6	5.5	5.3	5.2	5.0	4.8	4.7	4.5	6.0	5.6	5.5	5.3	5.2	5.0	4.8	4.7	4.5	4.3
77	5.8	5.5	5.3	5.2	5.0	4.9	4.7	4.5	4.3	5.8	5.5	5.3	5.2	5.0	4.9	4.7	4.5	4.3	4.1
78	5.6	5.3	5.2	5.0	4.9	4.7	4.6	4.4	4.3	5.6	5.3	5.2	5.0	4.9	4.7	4.6	4.4	4.3	4.1
79	5.4	5.2	5.0	4.9	4.7	4.6	4.4	4.3	4.2	5.4	5.2	5.0	4.9	4.7	4.6	4.4	4.3	4.2	4.0
80	5.2	5.1	5.0	4.9	4.7	4.6	4.5	4.3	4.2	5.2	5.1	5.0	4.9	4.7	4.6	4.5	4.3	4.2	4.1
81	5.0	4.9	4.7	4.6	4.5	4.3	4.2	4.1	3.9	5.0	4.9	4.7	4.6	4.5	4.3	4.2	4.1	3.9	3.8
86	4.9	4.8	4.7	4.6	4.5	4.3	4.2	4.1	3.7	4.9	4.8	4.7	4.6	4.5	4.3	4.2	4.1	3.9	3.6

		Ages															
		Male						Female									
		99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	
		Male 98	Female 103	100	101	102	103	104	105	106	107	108	109	110	111	112	113
37	.....	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
38	.....	2.5	2.3	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
39	.....	2.4	2.3	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
40	.....	2.4	2.2	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
41	.....	2.4	2.2	2.1	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
42	.....	2.4	2.2	2.0	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
43	.....	2.4	2.2	2.0	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
44	.....	2.4	2.2	2.0	1.9	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
45	.....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
46	.....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
47	.....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
48	.....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
49	.....	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
50	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
51	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
52	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
53	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
54	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
55	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
56	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
57	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
58	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
59	.....	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
60	.....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
61	.....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	1.0	0.8	0.7	0.7	0.7	0.7	0.7
62	.....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7	0.7	0.7	0.7	0.7
63	.....	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7	0.7	0.7	0.7	0.7
64	.....	2.3	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7	0.7	0.7	0.7	0.7

		Ages															
		Male						Female									
		88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	
		Male 87	Female 92	89	90	91	92	93	94	95	96	97	98	99	100	101	102
60	.....	4.6	4.4	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.5	2.5	2.5	2.5
61	.....	4.6	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.5	2.5	2.5	2.5
62	.....	4.5	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.5	2.5	2.5	2.5
63	.....	4.5	4.3	4.1	3.8	3.6	3.4	3.2	3.0	2.9	2.7	2.5	2.5	2.5	2.5	2.5
64	.....	4.5	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.7	2.5	2.5	2.5	2.5	2.5
65	.....	4.4	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6	2.5	2.5	2.5	2.5	2.5
66	.....	4.4	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6	2.4	2.4	2.4	2.4	2.4
67	.....	4.3	4.1	3.9	3.7	3.5	3.3	3.1	3.0	2.8	2.6	2.4	2.4	2.4	2.4	2.4
68	.....	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.8	2.6	2.4	2.4	2.4	2.4	2.4
69	.....	4.2	4.0	3.8	3.6	3.5	3.3	3.1	2.9	2.8	2.6	2.4	2.4	2.4	2.4	2.4
70	.....	4.2	4.0	3.8	3.6	3.5	3.3	3.1	2.9	2.7	2.6	2.4	2.4	2.4	2.4	2.4
71	.....	4.2	4.0	3.8	3.6	3.5	3.3	3.1	2.9	2.7	2.6	2.4	2.4	2.4	2.4	2.4
72	.....	4.3	4.1	3.9	3.7	3.5	3.3	3.1	3.0	2.8	2.6	2.4	2.4	2.4	2.4	2.4
73	.....	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.8	2.6	2.4	2.4	2.4	2.4	2.4
74	.....	4.2	4.0	3.8	3.6	3.5	3.3	3.1	2.9	2.7	2.6	2.4	2.4	2.4	2.4	2.4

	Ages																
	Male 98		99	100	101	102	103	104	105	106	107	108	109	110	111	112	113
Male	Male 98	Female 103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118
70	4.0	3.8	3.6	3.4	3.2	3.1	2.9	2.7	2.5	2.4	2.3	2.2	2.1	2.0	1.9
71	4.2	3.9	3.6	3.4	3.2	3.0	2.8	2.6	2.4	2.3	2.2	2.1	2.0	1.9	1.8
72	4.1	3.9	3.5	3.3	3.1	2.9	2.7	2.5	2.3	2.2	2.1	2.0	1.9	1.8	1.7
73	4.0	3.8	3.4	3.2	3.0	2.8	2.6	2.4	2.2	2.1	2.0	1.9	1.8	1.7	1.6
74	3.9	3.7	3.3	3.1	2.9	2.7	2.5	2.3	2.1	2.0	1.9	1.8	1.7	1.6	1.5
75	3.9	3.6	3.2	3.0	2.8	2.6	2.4	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4
76	3.8	3.5	3.1	2.9	2.7	2.5	2.3	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4
77	3.7	3.4	3.0	2.8	2.6	2.4	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3
78	3.7	3.4	3.0	2.8	2.6	2.4	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3
79	3.6	3.3	2.9	2.7	2.5	2.3	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3
80	3.5	3.2	2.8	2.6	2.4	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2
81	3.4	3.1	2.7	2.5	2.3	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2
82	3.3	3.0	2.6	2.4	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1
83	3.2	2.9	2.5	2.3	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1
84	3.1	2.8	2.4	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0
85	3.0	2.7	2.3	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0
86	2.9	2.6	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9
87	2.9	2.6	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9
88	2.9	2.6	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9
89	2.8	2.5	2.1	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8
90	2.8	2.5	2.1	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8
91	2.7	2.4	2.0	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7
92	2.7	2.4	2.0	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7
93	2.6	2.3	1.9	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6
94	2.6	2.3	1.9	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6
95	2.5	2.2	1.8	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5
96	2.5	2.2	1.8	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5
97	2.4	2.1	1.7	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4
98	2.4	2.1	1.7	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4
99	2.3	2.0	1.6	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3
100	2.3	2.0	1.6	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3
101	2.2	1.9	1.5	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2
102	2.2	1.9	1.5	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2
103	2.1	1.8	1.4	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1
104	2.1	1.8	1.4	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1
105	2.1	1.8	1.4	1.2	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1
106	2.0	1.7	1.3	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0
107	2.0	1.7	1.3	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0
108	2.0	1.7	1.3	1.1	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0
109	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
110	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
111	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
112	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
113	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
114	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
115	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
116	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
117	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
118	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
119	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0
120	1.9	1.6	1.2	1.0	0.9	0.8	0.7	0.6	0.5	0.4	0.3	0.2	0.1	0.0	0.0

		Ages																							
		99	100	101	102	103	104	105	106	107	108	109	110	111	112	113									
Male	Male 98	104	105	106	107	108	109	110	111	112	113														
	Female 103	1.8	1.7	1.5	1.4	1.3	1.1	1.0	0.8	0.7	0.6														
	86	1.8	1.7	1.5	1.4	1.3	1.1	1.0	0.8	0.7	0.6														
	87	1.8	1.7	1.5	1.4	1.2	1.1	1.0	0.8	0.7	0.6														
	88	1.8	1.6	1.5	1.3	1.2	1.1	0.9	0.8	0.7	0.6														
89	1.7	1.6	1.4	1.3	1.2	1.0	0.9	0.8	0.7	0.6															
		Ages																							
Male	Male 87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111
	Female 92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113			
85	3.1	2.9	2.8	2.7	2.6	2.5	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6
86	3.0	2.8	2.7	2.6	2.5	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6	
87	2.9	2.8	2.6	2.5	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6		
88	2.8	2.7	2.6	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6			
89	2.6	2.6	2.5	2.4	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6				
90	2.5	2.4	2.4	2.3	2.2	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6					
91	2.4	2.3	2.2	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6					
92	2.3	2.2	2.1	2.0	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6						
93	2.2	2.1	2.0	1.9	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6							
94	2.1	2.0	1.9	1.8	1.7	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6								
95	1.9	1.9	1.8	1.7	1.6	1.6	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6									
96	1.8	1.7	1.7	1.6	1.5	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6										
97	1.7	1.6	1.6	1.5	1.4	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6											
98	1.6	1.5	1.4	1.4	1.3	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6												
99	1.4	1.4	1.3	1.3	1.3	1.1	1.1	1.0	0.9	0.8	0.7	0.6													
		Ages																							
Male	Male 97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113								
	Female 102	103	104	105	106	107	108	109	110	111	112	113													
85	1.8	1.7	1.5	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.6														
86	1.7	1.6	1.5	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6														
87	1.7	1.6	1.4	1.3	1.2	1.1	0.9	0.8	0.7	0.6															
88	1.6	1.5	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.6															
89	1.6	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.6																
90	1.5	1.4	1.3	1.2	1.0	0.9	0.8	0.7	0.6																
91	1.4	1.3	1.2	1.1	1.0	0.9	0.8	0.7	0.6																
92	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.6																	
93	1.3	1.1	1.0	0.9	0.8	0.7	0.6																		

TABLE III—PERCENT VALUE OF REFUND FEATURE—Continued

Ages		Duration of guaranteed amount—[Years]												
Male	Female	1	2	3	4	5	6	7	8	9	10	11	12	13
36	1	1	1	1	1	2	2	2	2	3
37	1	1	1	1	2	2	2	2	3	3
38	1	1	1	1	2	2	2	2	3	3
39	1	1	1	1	2	2	2	2	3	3
40	1	1	1	1	2	2	2	2	3	4
41	1	1	1	1	2	2	2	2	3	4
42	1	1	1	1	2	2	2	2	3	4
43	1	1	1	1	2	2	2	2	3	4
44	1	1	1	1	2	2	2	2	3	4
45	1	1	1	1	2	2	2	2	3	4
46	1	1	1	1	2	2	2	2	3	4
47	1	1	1	1	2	2	2	2	3	4
48	1	1	1	1	2	2	2	2	3	4
49	1	1	1	1	2	2	2	2	3	4
50	1	1	1	1	2	2	2	2	3	4
51	1	1	1	1	2	2	2	2	3	4
52	1	1	1	1	2	2	2	2	3	4
53	1	1	1	1	2	2	2	2	3	4
54	1	1	1	1	2	2	2	2	3	4
55	1	1	1	1	2	2	2	2	3	4
56	1	1	1	1	2	2	2	2	3	4
57	1	1	1	1	2	2	2	2	3	4
58	1	1	1	1	2	2	2	2	3	4
59	1	1	1	1	2	2	2	2	3	4
60	1	1	1	1	2	2	2	2	3	4
61	1	1	1	1	2	2	2	2	3	4
62	1	1	1	1	2	2	2	2	3	4
63	1	1	1	1	2	2	2	2	3	4
64	1	1	1	1	2	2	2	2	3	4
65	1	1	1	1	2	2	2	2	3	4
66	1	1	1	1	2	2	2	2	3	4
67	1	1	1	1	2	2	2	2	3	4
68	1	1	1	1	2	2	2	2	3	4
69	1	1	1	1	2	2	2	2	3	4
70	1	1	1	1	2	2	2	2	3	4
71	1	1	1	1	2	2	2	2	3	4
72	1	1	1	1	2	2	2	2	3	4
73	1	1	1	1	2	2	2	2	3	4
74	1	1	1	1	2	2	2	2	3	4
75	1	1	1	1	2	2	2	2	3	4
76	1	1	1	1	2	2	2	2	3	4
77	1	1	1	1	2	2	2	2	3	4
78	1	1	1	1	2	2	2	2	3	4
79	1	1	1	1	2	2	2	2	3	4
80	1	1	1	1	2	2	2	2	3	4
81	1	1	1	1	2	2	2	2	3	4
82	1	1	1	1	2	2	2	2	3	4
83	1	1	1	1	2	2	2	2	3	4
84	1	1	1	1	2	2	2	2	3	4
85	1	1	1	1	2	2	2	2	3	4
86	1	1	1	1	2	2	2	2	3	4
87	1	1	1	1	2	2	2	2	3	4
88	1	1	1	1	2	2	2	2	3	4
89	1	1	1	1	2	2	2	2	3	4
90	1	1	1	1	2	2	2	2	3	4
91	1	1	1	1	2	2	2	2	3	4
92	1	1	1	1	2	2	2	2	3	4
93	1	1	1	1	2	2	2	2	3	4
94	1	1	1	1	2	2	2	2	3	4
95	1	1	1	1	2	2	2	2	3	4
96	1	1	1	1	2	2	2	2	3	4
97	1	1	1	1	2	2	2	2	3	4
98	1	1	1	1	2	2	2	2	3	4
99	1	1	1	1	2	2	2	2	3	4
100	1	1	1	1	2	2	2	2	3	4

73	78	2	5	7	10	12	15	18	20	23	25	28	30	33
74	79	3	5	8	11	13	16	19	22	24	27	30	32	35
75	80	3	6	8	11	14	17	20	23	26	29	31	34	37
76	81	3	6	9	12	15	18	21	24	27	30	33	36	39
77	82	3	7	10	13	16	20	23	26	29	32	35	38	41
78	83	4	7	11	14	17	21	24	28	31	34	37	40	43
79	84	4	8	11	15	19	22	26	29	33	36	39	42	45
80	85	4	8	12	16	20	24	27	31	34	38	41	44	47
81	86	4	9	13	17	21	25	29	33	36	40	43	46	49
82	87	5	9	14	18	23	27	31	35	38	42	45	48	51
83	88	5	10	15	19	24	28	33	37	40	44	47	50	53
84	89	5	11	16	21	26	30	34	38	42	46	49	52	55
85	90	6	11	17	22	27	32	36	41	44	48	51	55	57

Ages		Duration of guaranteed amount—[Years]													
Male	Female	14	15	16	17	18	19	20	21	22	23	24	25	26	
6	11	1	1	1	1	1	1	1	1	1	1	2	2	2	
7	12	1	1	1	1	1	1	1	1	1	1	2	2	2	
8	13	1	1	1	1	1	1	1	1	1	1	2	2	2	
9	14	1	1	1	1	1	1	1	1	1	1	2	2	2	
10	15	1	1	1	1	1	1	1	1	1	2	2	2	2	
11	16	1	1	1	1	1	1	1	1	1	2	2	2	2	
12	17	1	1	1	1	1	1	1	1	1	2	2	2	2	
13	18	1	1	1	1	1	1	1	1	2	2	2	2	2	
14	19	1	1	1	1	1	1	1	1	2	2	2	2	2	
15	20	1	1	1	1	1	1	1	1	2	2	2	2	2	
16	21	1	1	1	1	1	1	1	2	2	2	2	2	2	
17	22	1	1	1	1	1	1	1	2	2	2	2	2	2	
18	23	1	1	1	1	1	1	2	2	2	2	2	2	2	
19	24	1	1	1	1	1	2	2	2	2	2	2	2	2	
20	25	1	1	1	1	1	2	2	2	2	2	2	2	3	
21	26	1	1	1	1	2	2	2	2	2	2	2	3	3	
22	27	1	1	1	2	2	2	2	2	2	2	3	3	3	
23	28	1	1	1	2	2	2	2	2	2	2	3	3	3	
24	29	1	1	2	2	2	2	2	2	2	3	3	3	3	
25	30	1	1	2	2	2	2	2	2	3	3	3	3	3	
26	31	1	2	2	2	2	2	2	3	3	3	3	3	4	
27	32	2	2	2	2	2	2	3	3	3	3	4	4	4	
28	33	2	2	2	2	2	3	3	3	3	4	4	4	4	
29	34	2	2	2	2	2	3	3	3	4	4	4	4	5	
30	35	2	2	2	2	3	3	3	3	4	4	4	5	5	

Ages		Duration of guaranteed amount—[Years]													
Male	Female	14	15	16	17	18	19	20	21	22	23	24	25	26	
31	36	2	2	2	3	3	3	3	3	4	4	4	5	5	
32	37	2	2	3	3	3	3	4	4	4	5	5	5	6	
33	38	2	3	3	3	3	4	4	4	5	5	5	6	6	
34	39	3	3	3	3	4	4	4	5	5	5	6	6	7	
35	40	3	3	3	4	4	4	5	5	5	6	6	7	7	
36	41	3	3	4	4	4	5	5	5	6	6	7	7	8	
37	42	3	3	4	4	4	5	5	6	6	7	7	8	8	
38	43	3	4	4	4	5	5	6	6	7	7	8	8	9	
39	44	4	4	4	5	5	6	6	7	7	8	8	9	9	
40	45	4	4	5	5	6	6	7	7	8	8	9	9	10	
41	46	4	5	5	6	6	7	7	8	8	9	9	10	11	
42	47	5	5	5	6	6	7	8	8	9	9	10	11	12	
43	48	5	5	6	6	6	7	8	9	9	10	11	12	13	
44	49	5	6	6	7	7	8	9	9	10	11	12	13	14	
45	50	6	6	7	7	8	9	9	10	11	12	13	14	15	
46	51	6	7	7	8	9	9	10	11	12	12	13	14	15	
47	52	7	7	8	9	9	10	11	12	12	13	14	15	16	
48	53	7	8	8	9	10	11	12	12	13	14	15	16	17	
49	54	8	8	9	10	11	11	12	13	14	15	16	17	18	
50	55	8	9	10	11	11	12	13	14	15	16	17	18	20	
51	56	9	10	10	11	12	13	14	15	16	17	18	20	21	
52	57	9	10	11	12	13	14	15	16	17	18	20	21	22	
53	58	10	11	12	13	14	15	16	17	19	20	21	22	24	
54	59	11	12	13	14	15	16	17	18	20	21	22	24	25	
55	60	11	13	14	15	16	17	18	20	21	22	24	25	26	
56	61	12	13	15	16	17	18	20	21	22	24	25	27	28	
57	62	13	14	16	17	18	19	21	22	24	25	27	28	30	
58	63	14	15	17	18	19	21	22	24	25	27	28	30	31	
59	64	15	16	18	19	21	22	24	25	27	28	30	31	33	
60	65	16	18	19	20	22	24	25	27	28	30	32	33	35	
61	66	17	19	20	22	23	25	27	28	30	32	33	35	37	
62	67	18	20	22	23	25	27	28	30	32	33	35	37	38	
63	68	20	21	23	25	26	28	30	32	33	35	37	39	40	
64	69	21	23	24	26	28	30	32	33	35	37	39	41	42	
65	70	22	24	26	28	30	32	33	35	37	39	41	42	44	
66	71	24	26	28	29	31	33	35	37	39	41	43	44	46	
67	72	25	27	29	31	33	35	37	39	41	43	45	46	48	
68	73	27	29	31	33	35	37	39	41	43	45	47	48	50	
69	74	28	30	33	35	37	39	41	43	45	47	48	50	52	
70	75	30	32	34	37	39	41	43	45	47	49	50	52	54	

71	36	39	41	43	45	47	49	51	52	54	56
72	38	41	43	45	47	49	51	53	54	56	58
73	40	43	45	47	49	51	53	55	56	58	59
74	42	45	47	49	51	53	55	57	58	60	61
75	44	47	49	51	53	55	57	58	60	62	63
76	46	49	51	53	55	57	59	60	62	63	65
77	48	51	53	55	57	59	61	62	64	65	66
78	50	53	55	57	59	61	62	64	65	67	68
79	53	55	57	59	61	63	64	66	67	68	70
80	55	57	59	61	63	64	66	67	69	70	71
81	57	59	61	63	65	66	68	69	70	72	73
82	59	61	63	65	66	68	69	71	72	73	74
83	61	63	65	66	68	70	71	72	73	74	75
84	63	65	67	68	70	71	73	74	75	76	77
85	65	67	68	70	71	73	74	75	76	77	.....

Ages		Duration of guaranteed amount—[Years]																	
Male	Female	27	28	29	30	31	32	33	34	35	27	28	29	30	31	32	33	34	35
6	11	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
7	12	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
8	13	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
9	14	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
10	15	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
11	16	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
12	17	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
13	18	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
14	19	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
15	20	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
16	21	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
17	22	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
18	23	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
19	24	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
20	25	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
21	26	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
22	27	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
23	28	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
24	29	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
25	30	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
26	31	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
27	32	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
28	33	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
29	34	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
30	35	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5

Ages		Duration of guaranteed amount—[Years]										
Male	Female	27	28	29	30	31	32	33	34	35		
29	34	5	5	6	6	6	7	7	7	8	8	8
30	35	5	6	6	6	7	7	7	8	8	8	9
31	36	6	6	6	7	7	8	8	8	9	9	9
32	37	6	7	7	7	8	8	9	9	10	10	10
33	38	7	7	7	8	8	9	9	10	10	11	11
34	39	7	8	8	8	9	10	10	11	11	12	12
35	40	8	8	9	9	10	10	11	11	12	12	12
36	41	8	9	9	10	10	11	11	12	12	13	13
37	42	9	9	10	11	11	12	12	13	13	14	14
38	43	9	10	11	11	12	13	13	14	14	15	15
39	44	10	11	11	12	13	14	14	15	15	16	16
40	45	11	11	12	13	14	15	15	16	16	17	17
41	46	11	12	13	14	15	16	16	17	17	18	18
42	47	12	13	14	15	16	17	18	18	19	19	19
43	48	13	14	15	16	17	18	19	20	20	21	21
44	49	14	15	16	17	18	19	20	21	21	22	22
45	50	15	16	17	18	19	20	21	22	22	23	23
46	51	16	17	18	19	20	21	22	24	24	25	25
47	52	17	18	19	20	21	23	24	25	25	26	26
48	53	18	19	20	22	23	24	25	26	26	27	27
49	54	19	21	22	23	24	25	27	28	28	29	29
50	55	21	22	23	24	26	27	28	29	29	31	31
51	56	22	23	25	26	27	28	30	31	31	32	32
52	57	23	25	26	27	29	30	31	33	33	34	34
53	58	25	26	28	29	30	32	33	34	34	36	36
54	59	26	28	29	31	32	33	35	36	36	38	38
55	60	28	29	31	32	34	35	36	38	38	39	39
56	61	29	31	32	34	35	37	38	40	40	41	41
57	62	31	33	34	36	37	39	40	41	41	43	43
58	63	33	34	36	37	39	40	42	43	43	45	45
59	64	35	36	38	39	41	42	44	45	45	47	47
60	65	36	38	40	41	43	44	46	47	47	48	48
61	66	38	40	41	43	44	46	47	49	49	50	50
62	67	40	42	43	45	46	48	49	51	51	52	52
63	68	42	44	45	47	48	50	51	53	53	54	54
64	69	44	46	47	49	50	52	53	55	55	56	56
65	70	46	47	49	50	52	53	55	56	56	57	57
66	71	48	49	51	52	54	55	56	58	58	59	59

67	72	50	51	53	54	56	57	58	59	61
68	73	52	53	55	56	57	58	60	61	62
69	74	53	55	56	58	59	60	62	63	64
70	75	55	57	58	60	61	62	62	64	65
71	76	57	59	60	61	63	64	65	66	67
72	77	59	60	62	63	64	65	66	67	68
73	78	61	62	64	65	66	67	68	69	70
74	79	63	64	65	66	67	68	69	70	71
75	80	64	66	67	68	69	70	71	72	72
76	81	66	67	68	69	70	71	72	73	
77	82	68	69	70	71	72	73	74		
78	83	69	70	71	72	73	74			
79	84	71	72	73	74	75				
80	85	72	73	74	75					
81	86	74	75	76						
82	87	75	76							
83	88	76								
84	89									
85	90									

Ages	Duration of guaranteed amount—[Years]													
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Male	6	12	18	24	29	34	38	43	47	50	54	57	59	62
Female	7	13	19	25	31	36	40	45	49	52	56	59	61	64
91	8	14	21	27	32	38	42	47	51	55	58	61	63	66
92	8	15	22	28	34	40	45	49	53	57	60	63	65	68
93	8	16	23	30	36	42	47	51	55	59	62	65	67	70
94	9	17	25	32	38	44	49	53	57	61	64	67	69	71
95	9	18	26	34	40	46	51	55	59	63	66	69	71	73
96	10	20	28	36	42	48	53	58	62	65	68	70	73	75
97	11	21	30	37	44	50	55	60	64	67	70	72	74	76
98	12	22	31	39	46	52	58	62	66	69	72	74	76	78
99	12	24	33	42	49	55	60	64	68	71	73	76	78	79
100	13	25	35	44	51	57	62	66	70	73	75	77	79	
101	14	27	37	46	54	60	65	69	72	75	77	79		
102	15	29	40	49	56	62	67	71	74	77	79			
103	17	31	43	52	59	65	70	74	76	79				
104	18	33	46	55	63	68	73	76	79					
105	20	36	49	59	66	71	75	78						
106	22	40	53	62	69	74	78							
107	24	43	57	66	73	77								
108	24	43	57	66	73	77								
109	27	48	61	70	76									
110	27	48	61	70	76									

Ages		Duration of guaranteed amount—[Years]													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
Male	Female														
106	111														
107	112	35	53	66	74										
108	113	40	53	71											

Ages		Duration of guaranteed amount—[Years]													
		15	16	17	18	19	20	21	22	23	24	25			
Male	Female														
86	91	64	66	68	70	72	73	74	75	76	77	78	79		
87	92	66	68	70	72	73	74	76	77	78					
88	93	68	70	72	73	75	76	77	78						
89	94	70	72	73	75	76	77								
90	95	72	73	75	76	77									
91	96	73	75	76	78	79									
92	97	75	76	78	79										
93	98	76	78	79											
94	99	78	79												
95	100	79													

TABLE IV—TEMPORARY LIFE ANNUITIES¹—ONE LIFE—EXPECTED RETURN MULTIPLES

[See footnote at end of table]

Ages		Temporary period—maximum duration of annuity—[Years]													
		1	2	3	4	5	6	7	8	9	10				
Male	Female														
0 to 8	0 to 13	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
9	14	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
10	15	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
11	16	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
12	17	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
13	18	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
14	19	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
15	20	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
16	21	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
17	22	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
18	23	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
19	24	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
20	25	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				
21	26	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9				

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22	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
23	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
24	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
25	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
26	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
27	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
28	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
29	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
30	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
31	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
32	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
33	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
34	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
35	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
36	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
37	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
38	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
39	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.9	8.8	9.8
40	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
41	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.9	8.9	9.8
42	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
43	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
44	1.0	2.0	3.0	4.0	4.9	5.9	6.8	7.8	8.7	9.7
45	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.8	8.7	9.6
46	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.8	8.7	9.6
47	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.7	8.7	9.6
48	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.7	8.6	9.5
49	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
50	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
51	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.7	8.6	9.4
52	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.4
53	1.0	2.0	2.9	3.9	4.9	5.8	6.7	7.6	8.5	9.3
54	1.0	2.0	2.9	3.9	4.8	5.8	6.7	7.6	8.4	9.3
55	1.0	2.0	2.9	3.9	4.8	5.8	6.7	7.5	8.4	9.2
56	1.0	2.0	2.9	3.9	4.8	5.8	6.6	7.5	8.4	9.2
57	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.3	9.1
58	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.4	8.3	9.1
59	1.0	2.0	2.9	3.9	4.8	5.7	6.5	7.4	8.2	9.0
60	1.0	2.0	2.9	3.8	4.8	5.6	6.5	7.3	8.1	8.9
61	1.0	2.0	2.9	3.8	4.7	5.6	6.5	7.3	8.1	8.8
62	1.0	2.0	2.9	3.8	4.7	5.6	6.4	7.2	8.0	8.8
63	1.0	2.0	2.9	3.8	4.7	5.6	6.4	7.2	8.0	8.7

TABLE IV—TEMPORARY LIFE ANNUITIES¹—ONE LIFE—EXPECTED RETURN MULTIPLES—Continued
 [See footnote at end of table]

Ages		Temporary period—maximum duration of annuity—[Years]									
		1	2	3	4	5	6	7	8	9	10
Male	Female	1.0	1.9	2.9	3.8	4.7	5.5	6.3	7.1	7.9	8.6
	69	1.0	1.9	2.9	3.8	4.6	5.5	6.3	7.1	7.8	8.5
	70	1.0	1.9	2.9	3.8	4.6	5.4	6.2	7.0	7.7	8.4
	71	1.0	1.9	2.9	3.7	4.6	5.4	6.2	7.0	7.6	8.3
	72	1.0	1.9	2.9	3.7	4.6	5.4	6.1	6.8	7.5	8.2
	73	1.0	1.9	2.8	3.7	4.5	5.3	6.1	6.8	7.4	8.0
	74	1.0	1.9	2.8	3.7	4.5	5.3	6.0	6.7	7.3	7.9
	75	1.0	1.9	2.8	3.7	4.5	5.2	5.9	6.6	7.2	7.8
	76	1.0	1.9	2.8	3.7	4.5	5.2	5.8	6.5	7.1	7.6
	77	1.0	1.9	2.8	3.6	4.4	5.1	5.8	6.4	7.0	7.5
	78	1.0	1.9	2.8	3.6	4.4	5.1	5.7	6.3	6.8	7.3
	79	1.0	1.9	2.8	3.6	4.3	5.0	5.6	6.2	6.7	7.1
	80	1.0	1.9	2.7	3.5	4.3	5.0	5.6	6.1	6.6	7.0
	81	1.0	1.9	2.7	3.5	4.2	4.9	5.5	6.1	6.5	6.8
	82	1.0	1.9	2.7	3.5	4.2	4.8	5.4	5.9	6.4	6.8
	83	1.0	1.9	2.7	3.4	4.1	4.7	5.3	5.8	6.2	6.6
	84	1.0	1.8	2.7	3.4	4.1	4.7	5.2	5.7	6.1	6.4
	85	1.0	1.8	2.6	3.4	4.0	4.6	5.1	5.5	5.9	6.2
	86	1.0	1.8	2.6	3.3	3.9	4.5	5.0	5.4	5.7	6.0
	87	1.0	1.8	2.6	3.3	3.9	4.4	4.8	5.2	5.6	5.8
	88	1.0	1.8	2.6	3.2	3.8	4.3	4.7	5.1	5.4	5.6
89	1.0	1.8	2.5	3.2	3.7	4.2	4.6	4.9	5.2	5.4	
90	1.0	1.8	2.5	3.1	3.6	4.1	4.5	4.8	5.0	5.2	
91	1.0	1.8	2.5	3.1	3.6	4.0	4.3	4.6	4.8	5.0	
Ages		Temporary period—maximum duration of annuity—[Years]									
Male	Female	11	12	13	14	15	16	17	18	19	20
	0 to 8	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
	9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
	10	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
	11	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
	12	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
	13	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
	14	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
	15	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.7	19.7
	16	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7

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17	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
18	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
19	.....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7
20	.....	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7
21	.....	10.9	11.9	12.9	13.8	14.8	15.8	16.8	17.7	18.7	19.6
22	.....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
23	.....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
24	.....	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.6	19.6
25	.....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.7	18.6	19.6
26	.....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
27	.....	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
28	.....	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.5
29	.....	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.4
30	.....	10.9	11.8	12.8	13.7	14.7	15.6	16.6	17.5	18.4	19.4
31	.....	10.8	11.8	12.8	13.7	14.7	15.6	16.5	17.5	18.4	19.3
32	.....	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.4	19.3
33	.....	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.3	19.2
34	.....	10.8	11.8	12.7	13.6	14.6	15.5	16.4	17.4	18.3	19.2
35	.....	10.8	11.7	12.7	13.6	14.6	15.5	16.4	17.3	18.2	19.1
36	.....	10.8	11.7	12.7	13.6	14.5	15.4	16.3	17.2	18.1	19.0
37	.....	10.8	11.7	12.6	13.6	14.5	15.4	16.3	17.2	18.1	18.9
38	.....	10.7	11.7	12.6	13.5	14.4	15.3	16.2	17.1	18.0	18.9
39	.....	10.7	11.6	12.6	13.5	14.4	15.3	16.2	17.1	17.9	18.8
40	.....	10.7	11.6	12.5	13.5	14.4	15.2	16.1	17.0	17.8	18.7
41	.....	10.7	11.6	12.5	13.4	14.3	15.2	16.1	16.9	17.8	18.6
42	.....	10.6	11.6	12.5	13.4	14.3	15.1	16.0	16.8	17.7	18.5
43	.....	10.6	11.5	12.4	13.3	14.2	15.1	15.9	16.7	17.6	18.4
44	.....	10.6	11.5	12.4	13.3	14.1	15.0	15.8	16.7	17.5	18.3
45	.....	10.5	11.4	12.3	13.2	14.1	14.9	15.7	16.6	17.4	18.1
46	.....	10.5	11.4	12.3	13.2	14.0	14.8	15.7	16.5	17.2	18.0
47	.....	10.5	11.4	12.2	13.1	13.9	14.7	15.6	16.3	17.1	17.8
48	.....	10.4	11.3	12.2	13.0	13.8	14.7	15.4	16.2	17.0	17.7
49	.....	10.4	11.3	12.1	12.9	13.8	14.6	15.3	16.1	16.8	17.5
50	.....	10.3	11.2	12.0	12.9	13.7	14.5	15.2	16.0	16.7	17.4
51	.....	10.3	11.1	12.0	12.8	13.6	14.3	15.1	15.8	16.5	17.2
52	.....	10.2	11.1	11.9	12.7	13.5	14.2	14.9	15.6	16.3	17.0
53	.....	10.2	11.0	11.8	12.6	13.4	14.1	14.8	15.5	16.1	16.8
54	.....	10.1	10.9	11.7	12.5	13.2	14.0	14.6	15.3	15.9	16.5
55	.....	10.1	10.9	11.6	12.4	13.1	13.8	14.5	15.1	15.7	16.3
56	.....	10.0	10.8	11.5	12.3	13.0	13.7	14.3	14.9	15.5	16.1
57	.....	9.9	10.7	11.4	12.2	12.8	13.5	14.1	14.7	15.3	15.8
58	.....	9.8	10.6	11.3	12.0	12.7	13.3	13.9	14.5	15.0	15.5

Ages		Temporary period—maximum duration of annuity—[Years]																			
Male	Female	11	12	13	14	15	16	17	18	19	20	11	12	13	14	15	16	17	18	19	20
59	9.8	10.5	11.2	11.9	12.5	13.2	13.7	14.3	14.8	15.3	9.8	10.5	11.2	11.9	12.5	13.2	13.7	14.3	14.8	15.3
60	9.7	10.4	11.1	11.7	12.4	13.0	13.5	14.0	14.5	15.0	9.7	10.4	11.1	11.7	12.4	13.0	13.5	14.0	14.5	15.0
61	9.6	10.3	11.0	11.6	12.2	12.8	13.3	13.8	14.2	14.7	9.6	10.3	11.0	11.6	12.2	12.8	13.3	13.8	14.2	14.7
62	9.5	10.2	10.8	11.4	12.0	12.5	13.1	13.5	14.0	14.3	9.5	10.2	10.8	11.4	12.0	12.5	13.1	13.5	14.0	14.3
63	9.4	10.0	10.7	11.3	11.8	12.3	12.8	13.2	13.7	14.0	9.4	10.0	10.7	11.3	11.8	12.3	12.8	13.2	13.7	14.0
64	9.3	9.9	10.5	11.1	11.6	12.1	12.5	13.0	13.3	13.7	9.3	9.9	10.5	11.1	11.6	12.1	12.5	13.0	13.3	13.7
65	9.1	9.8	10.3	10.9	11.4	11.9	12.3	12.7	13.0	13.3	9.1	9.8	10.3	10.9	11.4	11.9	12.3	12.7	13.0	13.3
66	9.0	9.6	10.2	10.7	11.2	11.6	12.0	12.4	12.7	13.0	9.0	9.6	10.2	10.7	11.2	11.6	12.0	12.4	12.7	13.0
67	8.9	9.5	10.0	10.5	10.9	11.3	11.7	12.0	12.3	12.6	8.9	9.5	10.0	10.5	10.9	11.3	11.7	12.0	12.3	12.6
68	8.7	9.3	9.8	10.3	10.7	11.1	11.4	11.7	12.0	12.2	8.7	9.3	9.8	10.3	10.7	11.1	11.4	11.7	12.0	12.2
69	8.6	9.1	9.6	10.0	10.4	10.8	11.1	11.4	11.6	11.8	8.6	9.1	9.6	10.0	10.4	10.8	11.1	11.4	11.6	11.8
70	8.4	8.9	9.4	9.8	10.2	10.5	10.8	11.0	11.2	11.4	8.4	8.9	9.4	9.8	10.2	10.5	10.8	11.0	11.2	11.4
71	8.3	8.7	9.2	9.6	9.9	10.2	10.4	10.7	10.9	11.0	8.3	8.7	9.2	9.6	9.9	10.2	10.4	10.7	10.9	11.0
72	8.1	8.6	8.9	9.3	9.6	9.9	10.1	10.3	10.5	10.6	8.1	8.6	8.9	9.3	9.6	9.9	10.1	10.3	10.5	10.6
73	7.9	8.3	8.7	9.0	9.3	9.6	9.8	9.9	10.1	10.2	7.9	8.3	8.7	9.0	9.3	9.6	9.8	9.9	10.1	10.2
74	7.7	8.1	8.5	8.8	9.0	9.2	9.4	9.6	9.7	9.8	7.7	8.1	8.5	8.8	9.0	9.2	9.4	9.6	9.7	9.8
75	7.6	7.9	8.2	8.5	8.7	8.9	9.1	9.2	9.3	9.4	7.6	7.9	8.2	8.5	8.7	8.9	9.1	9.2	9.3	9.4
76	7.4	7.7	8.0	8.2	8.4	8.6	8.7	8.8	8.9	9.0	7.4	7.7	8.0	8.2	8.4	8.6	8.7	8.8	8.9	9.0
77	7.1	7.5	7.7	7.9	8.1	8.3	8.4	8.5	8.5	8.6	7.1	7.5	7.7	7.9	8.1	8.3	8.4	8.5	8.5	8.6
78	6.9	7.2	7.4	7.6	7.8	7.9	8.0	8.1	8.2	8.2	6.9	7.2	7.4	7.6	7.8	7.9	8.0	8.1	8.2	8.2
79	6.7	7.0	7.2	7.3	7.5	7.6	7.7	7.7	7.8	7.8	6.7	7.0	7.2	7.3	7.5	7.6	7.7	7.7	7.8	7.8
80	6.5	6.7	6.9	7.1	7.2	7.2	7.3	7.4	7.4	7.4	6.5	6.7	6.9	7.1	7.2	7.2	7.3	7.4	7.4	7.4
81	6.3	6.5	6.6	6.8	6.9	6.9	7.0	7.0	7.1	7.1	6.3	6.5	6.6	6.8	6.9	6.9	7.0	7.0	7.1	7.1
82	6.0	6.2	6.4	6.5	6.5	6.6	6.7	6.7	6.7	6.7	6.0	6.2	6.4	6.5	6.5	6.6	6.7	6.7	6.7	6.7
83	5.8	6.0	6.1	6.2	6.2	6.3	6.3	6.3	6.3	6.3	5.8	6.0	6.1	6.2	6.2	6.3	6.3	6.3	6.3	6.3
84	5.6	5.7	5.8	5.9	5.9	6.0	6.0	6.0	6.0	6.0	5.6	5.7	5.8	5.9	5.9	6.0	6.0	6.0	6.0	6.0
85	5.3	5.5	5.5	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.3	5.5	5.5	5.6	5.6	5.6	5.6	5.6	5.6	5.6
86	5.1	5.2	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.1	5.2	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3

Ages		Temporary period—maximum duration of annuity—[Years]																			
Male	Female	21	22	23	24	25	26	27	28	29	30	21	22	23	24	25	26	27	28	29	30
0 to 8	20.7	21.7	22.7	23.6	24.6	25.6	26.5	27.5	28.4	29.4	20.7	21.7	22.7	23.6	24.6	25.6	26.5	27.5	28.4	29.4
9	20.7	21.7	22.7	23.6	24.6	25.5	26.5	27.5	28.4	29.4	20.7	21.7	22.7	23.6	24.6	25.5	26.5	27.5	28.4	29.4
10	20.7	21.7	22.7	23.6	24.6	25.5	26.5	27.5	28.4	29.4	20.7	21.7	22.7	23.6	24.6	25.5	26.5	27.5	28.4	29.4
11	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3
12	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3
13	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3
14	20.7	21.7	22.6	23.6	24.5	25.5	26.4	27.4	28.3	29.3	20.7	21.7	22.6	23.6	24.5	25.5	26.4	27.4	28.3	29.3

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15	20	20.7	21.6	22.6	23.6	24.5	25.5	26.4	27.4	28.3	29.2
16	21	20.7	21.6	22.6	23.6	24.5	25.5	26.4	27.3	28.3	29.2
17	.....	22	.....	20.7	21.6	22.6	23.5	24.5	25.4	26.4	27.3	28.2	29.1
18	.....	23	.....	20.7	21.6	22.6	23.5	24.5	25.4	26.3	27.2	28.1	29.0
19	.....	24	.....	20.6	21.6	22.5	23.5	24.4	25.3	26.3	27.2	28.1	29.0
20	.....	25	.....	20.6	21.6	22.5	23.5	24.4	25.3	26.2	27.1	28.0	28.9
21	.....	26	.....	20.6	21.5	22.5	23.4	24.4	25.3	26.2	27.1	28.0	28.9
22	.....	27	.....	20.6	21.5	22.5	23.4	24.3	25.3	26.2	27.1	28.0	28.9
23	.....	28	.....	20.6	21.5	22.4	23.4	24.3	25.2	26.1	27.0	27.9	28.8
24	.....	29	.....	20.5	21.5	22.4	23.3	24.2	25.2	26.1	27.0	27.8	28.7
25	.....	30	.....	20.5	21.4	22.4	23.3	24.2	25.1	26.0	26.9	27.8	28.6
26	.....	31	.....	20.5	21.4	22.3	23.2	24.1	25.0	25.9	26.8	27.7	28.5
27	.....	32	.....	20.4	21.3	22.3	23.2	24.1	25.0	25.8	26.7	27.6	28.4
28	.....	33	.....	20.4	21.3	22.2	23.1	24.0	24.9	25.8	26.6	27.5	28.3
29	.....	34	.....	20.3	21.2	22.1	23.0	23.9	24.8	25.7	26.5	27.4	28.2
30	.....	35	.....	20.3	21.2	22.1	23.0	23.8	24.7	25.6	26.4	27.2	28.1
31	.....	36	.....	20.2	21.1	22.0	22.9	23.8	24.6	25.5	26.3	27.1	27.9
32	.....	37	.....	20.2	21.1	21.9	22.8	23.7	24.5	25.4	26.2	27.0	27.8
33	.....	38	.....	20.1	21.0	21.9	22.7	23.6	24.4	25.2	26.0	26.8	27.6
34	.....	39	.....	20.0	20.9	21.8	22.6	23.5	24.3	25.1	25.9	26.7	27.4
35	.....	40	.....	20.0	20.8	21.7	22.5	23.3	24.2	25.0	25.7	26.5	27.2
36	.....	41	.....	19.9	20.7	21.6	22.4	23.2	24.0	24.8	25.6	26.3	27.0
37	.....	42	.....	19.8	20.6	21.5	22.3	23.1	23.9	24.6	25.4	26.1	26.8
38	.....	43	.....	19.7	20.5	21.4	22.2	23.0	23.7	24.5	25.2	25.9	26.6
39	.....	44	.....	19.6	20.4	21.2	22.0	22.8	23.6	24.3	25.0	25.7	26.4
40	.....	45	.....	19.5	20.3	21.1	21.9	22.6	23.4	24.1	24.8	25.5	26.1
41	.....	46	.....	19.4	20.2	21.0	21.7	22.5	23.2	23.9	24.6	25.2	25.9
42	.....	47	.....	19.3	20.1	20.8	21.6	22.3	23.0	23.7	24.3	25.0	25.6
43	.....	48	.....	19.2	19.9	20.7	21.4	22.1	22.8	23.4	24.1	24.7	25.3
44	.....	49	.....	19.0	19.8	20.5	21.2	21.9	22.6	23.2	23.8	24.4	25.0
45	.....	50	.....	18.9	19.6	20.3	21.0	21.7	22.3	22.9	23.5	24.1	24.6
46	.....	51	.....	18.7	19.4	20.1	20.8	21.5	22.1	22.7	23.2	23.8	24.3
47	.....	52	.....	18.6	19.3	19.9	20.6	21.2	21.8	22.4	22.9	23.4	23.9
48	.....	53	.....	18.4	19.1	19.7	20.4	21.0	21.5	22.1	22.6	23.1	23.5
49	.....	54	.....	18.2	18.9	19.5	20.1	20.7	21.2	21.7	22.2	22.7	23.1
50	.....	55	.....	18.0	18.7	19.3	19.8	20.4	20.9	21.4	21.9	22.3	22.7
51	.....	56	.....	17.8	18.4	19.0	19.6	20.1	20.6	21.1	21.5	21.9	22.3
52	.....	57	.....	17.6	18.2	18.7	19.3	19.8	20.2	20.7	21.1	21.5	21.8
53	.....	58	.....	17.4	17.9	18.5	19.0	19.4	19.9	20.3	20.7	21.0	21.3
54	.....	59	.....	17.1	17.7	18.2	18.7	19.1	19.5	19.9	20.2	20.6	20.8
55	.....	60	.....	16.9	17.4	17.9	18.3	18.7	19.1	19.5	19.8	20.1	20.3

Ages		Temporary period—maximum duration of annuity—[Years]												
		21	22	23	24	25	26	27	28	29	30			
Male	61	16.6	17.1	17.5	18.0	18.4	18.7	19.0	19.3	19.6	19.8			
	62	16.3	16.8	17.2	17.6	18.0	18.3	18.6	18.9	19.1	19.3			
Female	63	16.0	16.5	16.9	17.2	17.6	17.9	18.1	18.4	18.6	18.8			
	64	15.7	16.1	16.5	16.8	17.1	17.4	17.7	17.9	18.1	18.2			
Male	65	15.4	15.8	16.1	16.4	16.7	17.0	17.2	17.4	17.5	17.7			
	66	15.1	15.4	15.7	16.0	16.3	16.5	16.7	16.9	17.0	17.1			
Female	67	14.7	15.0	15.3	15.6	15.8	16.0	16.2	16.3	16.4	16.5			
	68	14.4	14.6	14.9	15.1	15.3	15.5	15.7	15.8	15.9	16.0			
Male	69	14.0	14.3	14.5	14.7	14.9	15.0	15.2	15.3	15.3	15.4			
	70	13.6	13.8	14.1	14.2	14.4	14.5	14.6	14.7	14.8	14.9			
Female	71	13.2	13.4	13.6	13.8	13.9	14.0	14.1	14.2	14.2	14.3			
	72	12.8	13.0	13.2	13.3	13.4	13.5	13.6	13.7	13.7	13.7			
Male	73	12.4	12.6	12.7	12.8	12.9	13.0	13.1	13.1	13.2	13.2			
	74	12.0	12.1	12.3	12.4	12.4	12.5	12.6	12.6	12.6	12.6			
Female	75	11.6	11.7	11.8	11.9	12.0	12.0	12.0	12.1	12.1	12.1			
	76	11.2	11.3	11.3	11.4	11.5	11.5	11.5	11.6	11.6	11.6			
Male	77	10.7	10.8	10.9	10.9	11.0	11.0	11.0	11.0	11.0	11.0			
	78	10.3	10.4	10.4	10.5	10.5	10.5	10.5	10.5	10.5	10.5			
Female	79	9.9	9.9	10.0	10.0	10.1	10.1	10.1	10.1	10.1	10.1			
	80	9.5	9.5	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6			
Male	81	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1			
	82	8.6	8.7	8.7	8.7	8.7	8.7	8.7	8.7	8.7	8.7			
Female	83	8.2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3			
	84	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8			

Footnote to Table IV:

¹ The multiples in this table are not applicable to annuities for a term certain; for such cases see paragraph (c) of § 1.72-5.

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TABLE V—ORDINARY LIFE ANNUITIES ONE LIFE—EXPECTED RETURN MULTIPLES

Age	Multiple
5	76.6
6	75.6
7	74.7
8	73.7
9	72.7
10	71.7
11	70.7
12	69.7
13	68.8
14	67.8
15	66.8
16	65.8
17	64.8
18	63.9
19	62.9
20	61.9
21	60.9
22	59.9
23	59.0
24	58.0
25	57.0
26	56.0
27	55.1
28	54.1
29	53.1
30	52.2
31	51.2
32	50.2
33	49.3
34	48.3
35	47.3
36	46.4
37	45.4
38	44.4
39	43.5
40	42.5
41	41.5
42	40.6
43	39.6
44	38.7
45	37.7
46	36.8
47	35.9
48	34.9
49	34.0
50	33.1
51	32.2
52	31.3
53	30.4
54	29.5
55	28.6
56	27.7
57	26.8
58	25.9
59	25.0
60	24.2
61	23.3

TABLE V—ORDINARY LIFE ANNUITIES ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

Age	Multiple
62	22.5
63	21.6
64	20.8
65	20.0
66	19.2
67	18.4
68	17.6
69	16.8
70	16.0
71	15.3
72	14.6
73	13.9
74	13.2
75	12.5
76	11.9
77	11.2
78	10.6
79	10.0
80	9.5
81	8.9
82	8.4
83	7.9
84	7.4
85	6.9
86	6.5
87	6.1
88	5.7
89	5.3
90	5.0
91	4.7
92	4.4
93	4.1
94	3.9
95	3.7
96	3.4
97	3.2
98	3.0
99	2.8
100	2.7
101	2.5
102	2.3
103	2.1
104	1.9
105	1.8
106	1.6
107	1.4
108	1.3
109	1.1
110	1.0
111	.9
112	.8
113	.7
114	.6
115	.5

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	5	6	7	8	9	10	11	12	13	14
5	83.8	83.3	82.8	82.4	82.0	81.6	81.2	80.9	80.6	80.3
6	83.3	82.8	82.3	81.8	81.4	81.0	80.6	80.3	79.9	79.6
7	82.8	82.3	81.8	81.3	80.9	80.4	80.0	79.6	79.3	78.9
8	82.4	81.8	81.3	80.8	80.3	79.9	79.4	79.0	78.6	78.3
9	82.0	81.4	80.9	80.3	79.8	79.3	78.9	78.4	78.0	77.6
10	81.6	81.0	80.4	79.9	79.3	78.8	78.3	77.9	77.4	77.0
11	81.2	80.6	80.0	79.4	78.9	78.3	77.8	77.3	76.9	76.4
12	80.9	80.3	79.6	79.0	78.4	77.9	77.3	76.8	76.3	75.9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	5	6	7	8	9	10	11	12	13	14
13	80.6	79.9	79.3	78.6	78.0	77.4	76.9	76.3	75.8	75.3
14	80.3	79.6	78.9	78.3	77.6	77.0	76.4	75.9	75.3	74.8
15	80.0	79.3	78.6	77.9	77.3	76.6	76.0	75.4	74.9	74.3
16	79.8	79.0	78.3	77.6	76.9	76.3	75.6	75.0	74.4	73.9
17	79.5	78.8	78.0	77.3	76.6	75.9	75.3	74.6	74.0	73.4
18	79.3	78.5	77.8	77.0	76.3	75.6	74.9	74.3	73.6	73.0
19	79.1	78.3	77.5	76.8	76.0	75.3	74.6	73.9	73.3	72.6
20	78.9	78.1	77.3	76.5	75.8	75.0	74.3	73.6	72.9	72.3
21	78.7	77.9	77.1	76.3	75.5	74.8	74.0	73.3	72.6	71.9
22	78.6	77.7	76.9	76.1	75.3	74.5	73.8	73.0	72.3	71.6
23	78.4	77.6	76.7	75.9	75.1	74.3	73.5	72.8	72.0	71.3
24	78.3	77.4	76.6	75.7	74.9	74.1	73.3	72.6	71.8	71.1
25	78.2	77.3	76.4	75.6	74.8	73.9	73.1	72.3	71.6	70.8
26	78.0	77.2	76.3	75.4	74.6	73.8	72.9	72.1	71.3	70.6
27	77.9	77.1	76.2	75.3	74.4	73.6	72.8	71.9	71.1	70.3
28	77.8	76.9	76.1	75.2	74.3	73.4	72.6	71.8	70.9	70.1
29	77.7	76.8	76.0	75.1	74.2	73.3	72.5	71.6	70.8	70.0
30	77.7	76.8	75.9	75.0	74.1	73.2	72.3	71.5	70.6	69.8
31	77.6	76.7	75.8	74.9	74.0	73.1	72.2	71.3	70.5	69.6
32	77.5	76.6	75.7	74.8	73.9	73.0	72.1	71.2	70.3	69.5
33	77.5	76.5	75.6	74.7	73.8	72.9	72.0	71.1	70.2	69.3
34	77.4	76.5	75.5	74.6	73.7	72.8	71.9	71.0	70.1	69.2
35	77.3	76.4	75.5	74.5	73.6	72.7	71.8	70.9	70.0	69.1
36	77.3	76.3	75.4	74.5	73.5	72.6	71.7	70.8	69.9	69.0
37	77.2	76.3	75.4	74.4	73.5	72.6	71.6	70.7	69.8	68.9
38	77.2	76.2	75.3	74.4	73.4	72.5	71.6	70.6	69.7	68.8
39	77.2	76.2	75.3	74.3	73.4	72.4	71.5	70.6	69.6	68.7
40	77.1	76.2	75.2	74.3	73.3	72.4	71.4	70.5	69.6	68.6
41	77.1	76.1	75.2	74.2	73.3	72.3	71.4	70.4	69.5	68.6
42	77.0	76.1	75.1	74.2	73.2	72.3	71.3	70.4	69.4	68.5
43	77.0	76.1	75.1	74.1	73.2	72.2	71.3	70.3	69.4	68.5
44	77.0	76.0	75.1	74.1	73.1	72.2	71.2	70.3	69.3	68.4
45	77.0	76.0	75.0	74.1	73.1	72.2	71.2	70.2	69.3	68.4
46	76.9	76.0	75.0	74.0	73.1	72.1	71.2	70.2	69.3	68.3
47	76.9	75.9	75.0	74.0	73.1	72.1	71.1	70.2	69.2	68.3
48	76.9	75.9	75.0	74.0	73.0	72.1	71.1	70.1	69.2	68.2
49	76.9	75.9	74.9	74.0	73.0	72.0	71.1	70.1	69.1	68.2
50	76.9	75.9	74.9	73.9	73.0	72.0	71.0	70.1	69.1	68.2
51	76.8	75.9	74.9	73.9	73.0	72.0	71.0	70.1	69.1	68.1
52	76.8	75.9	74.9	73.9	72.9	72.0	71.0	70.0	69.1	68.1
53	76.8	75.8	74.9	73.9	72.9	71.9	71.0	70.0	69.0	68.1
54	76.8	75.8	74.8	73.9	72.9	71.9	71.0	70.0	69.0	68.1
55	76.8	75.8	74.8	73.9	72.9	71.9	70.9	70.0	69.0	68.0
56	76.8	75.8	74.8	73.8	72.9	71.9	70.9	69.9	69.0	68.0
57	76.8	75.8	74.8	73.8	72.9	71.9	70.9	69.9	69.0	68.0
58	76.8	75.8	74.8	73.8	72.8	71.9	70.9	69.9	68.9	68.0
59	76.7	75.8	74.8	73.8	72.8	71.9	70.9	69.9	68.9	68.0
60	76.7	75.8	74.8	73.8	72.8	71.8	70.9	69.9	68.9	67.9
61	76.7	75.7	74.8	73.8	72.8	71.8	70.9	69.9	68.9	67.9
62	76.7	75.7	74.8	73.8	72.8	71.8	70.8	69.9	68.9	67.9
63	76.7	75.7	74.8	73.8	72.8	71.8	70.8	69.9	68.9	67.9
64	76.7	75.7	74.7	73.8	72.8	71.8	70.8	69.8	68.9	67.9
65	76.7	75.7	74.7	73.8	72.8	71.8	70.8	69.8	68.9	67.9
66	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.9	67.9
67	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.8	67.9
68	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.8	67.9
69	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
70	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
71	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
72	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
73	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
74	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
75	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
76	76.6	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
77	76.6	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
78	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
79	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
80	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
81	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
82	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
83	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8

Internal Revenue Service, Treasury

§ 1.72-9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	5	6	7	8	9	10	11	12	13	14
84	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
85	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
86	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
87	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
88	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
89	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
90	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
91	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
92	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
93	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
94	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
95	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
96	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
97	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
98	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
99	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
100	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
101	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
102	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
103	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
104	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
105	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
106	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
107	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
108	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
109	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
110	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
111	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
112	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
113	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
114	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
115	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	15	16	17	18	19	20	21	22	23	24
15	73.8	73.3	72.9	72.4	72.0	71.6	71.3	70.9	70.6	70.3
16	73.3	72.8	72.3	71.9	71.4	71.0	70.7	70.3	70.0	69.6
17	72.9	72.3	71.8	71.3	70.9	70.5	70.0	69.7	69.3	69.0
18	72.4	71.9	71.3	70.8	70.4	69.9	69.5	69.9	68.7	68.3
19	72.0	71.4	70.9	70.4	69.8	69.4	68.9	68.5	68.1	67.7
20	71.6	71.0	70.5	69.9	69.4	68.8	68.4	67.9	67.5	67.1
21	71.3	70.7	70.0	69.5	68.9	68.4	67.9	67.4	66.9	66.5
22	70.9	70.3	69.7	69.0	68.5	67.9	67.4	66.9	66.4	65.9
23	70.6	70.0	69.3	68.7	68.1	67.5	66.9	66.4	65.9	65.4
24	70.3	69.6	69.0	68.3	67.7	67.1	66.5	65.9	65.4	64.9
25	70.1	69.3	68.6	68.0	67.3	66.7	66.1	65.5	64.9	64.4
26	69.8	69.1	68.3	67.6	67.0	66.3	65.7	65.1	64.5	63.9
27	69.6	68.8	68.1	67.3	66.7	66.0	65.3	64.7	64.1	63.5
28	69.3	68.6	67.8	67.1	66.4	65.7	65.0	64.3	63.7	63.1
29	69.1	68.4	67.6	66.8	66.1	65.4	64.7	64.0	63.3	62.7
30	69.0	68.2	67.4	66.6	65.8	65.1	64.4	63.7	63.0	62.3
31	68.8	68.0	67.2	66.4	65.6	64.8	64.1	63.4	62.7	62.0
32	68.6	67.8	67.0	66.2	65.4	64.6	63.8	63.1	62.4	61.7
33	68.5	67.6	66.8	66.0	65.2	64.4	63.6	62.8	62.1	61.4
34	68.3	67.5	66.6	65.8	65.0	64.2	63.4	62.6	61.9	61.1
35	68.2	67.4	66.5	65.6	64.8	64.0	63.2	62.4	61.6	60.9
36	68.1	67.2	66.4	65.5	64.7	63.8	63.0	62.2	61.4	60.6
37	68.0	67.1	66.2	65.4	64.5	63.7	62.8	62.0	61.2	60.4
38	67.9	67.0	66.1	65.2	64.4	63.5	62.7	61.8	61.0	60.2
39	67.8	66.9	66.0	65.1	64.2	63.4	62.5	61.7	60.8	60.0
40	67.7	66.8	65.9	65.0	64.1	63.3	62.4	61.5	60.7	59.9
41	67.7	66.7	65.8	64.9	64.0	63.1	62.3	61.4	60.5	59.7
42	67.6	66.7	65.7	64.8	63.9	63.0	62.2	61.3	60.4	59.6
43	67.5	66.6	65.7	64.8	63.8	62.9	62.1	61.2	60.3	59.4
44	67.5	66.5	65.6	64.7	63.8	62.9	62.0	61.1	60.2	59.3
45	67.4	66.5	65.5	64.6	63.7	62.8	61.9	61.0	60.1	59.2
46	67.4	66.4	65.4	64.6	63.6	62.7	61.8	60.9	60.0	59.1

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	15	16	17	18	19	20	21	22	23	24
47	67.3	66.4	65.4	64.5	63.6	62.6	61.7	60.8	59.9	59.0
48	67.3	66.3	65.4	64.4	63.5	62.6	61.6	60.7	59.8	58.9
49	67.2	66.3	65.3	64.4	63.5	62.5	61.6	60.7	59.7	58.8
50	67.2	66.2	65.3	64.3	63.4	62.5	61.5	60.6	59.7	58.8
51	67.2	66.2	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.7
52	67.1	66.2	65.2	64.3	63.3	62.4	61.4	60.5	59.6	58.6
53	67.1	66.2	65.2	64.2	63.3	62.3	61.4	60.4	59.5	58.6
54	67.1	66.1	65.2	64.2	63.2	62.3	61.3	60.4	59.5	58.5
55	67.1	66.1	65.1	64.2	63.2	62.3	61.3	60.4	59.4	58.5
56	67.0	66.1	65.1	64.1	63.2	62.2	61.3	60.3	59.4	58.4
57	67.0	66.1	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.4
58	67.0	66.0	65.1	64.1	63.1	62.2	61.2	60.3	59.3	58.4
59	67.0	66.0	65.0	64.1	63.1	62.1	61.2	60.2	59.3	58.3
60	67.0	66.0	65.0	64.1	63.1	62.1	61.2	60.2	59.2	58.3
61	67.0	66.0	65.0	64.0	63.1	62.1	61.1	60.2	59.2	58.3
62	66.9	66.0	65.0	64.0	63.1	62.1	61.1	60.2	59.2	58.2
63	66.9	66.0	65.0	64.0	63.0	62.1	61.1	60.1	59.2	58.2
64	66.9	65.9	65.0	64.0	63.0	62.1	61.1	60.1	59.2	58.2
65	66.9	65.9	65.0	64.0	63.0	62.0	61.1	60.1	59.1	58.2
66	66.9	65.9	64.9	64.0	63.0	62.0	61.1	60.1	59.1	58.2
67	66.9	65.9	64.9	64.0	63.0	62.0	61.1	60.1	59.1	58.1
68	66.9	65.9	64.9	64.0	63.0	62.0	61.0	60.1	59.1	58.1
69	66.9	65.9	64.9	63.9	63.0	62.0	61.0	60.0	59.1	58.1
70	66.9	65.9	64.9	63.9	63.0	62.0	61.0	60.0	59.1	58.1
71	66.9	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.1	58.1
72	66.9	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
73	66.8	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
74	66.8	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
75	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.1
76	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
76	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
77	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
78	66.8	65.8	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
79	66.8	65.8	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
80	66.8	65.9	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
81	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
82	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
83	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
84	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
85	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
86	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
87	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
88	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
89	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
90	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
91	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
92	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
93	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
94	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
95	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
96	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
97	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
98	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
99	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
100	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
101	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
102	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
103	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
104	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
105	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
106	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
107	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
108	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
109	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
110	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
111	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
112	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
113	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
114	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
115	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0

Internal Revenue Service, Treasury

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TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	25	26	27	28	29	30	31	32	33	34
25	63.9	63.4	62.9	62.5	62.1	61.7	61.3	61.0	60.7	60.4
26	63.4	62.9	62.4	61.9	61.5	61.1	60.7	60.4	60.0	59.7
27	62.9	62.4	61.9	61.4	60.9	60.5	60.1	59.7	59.4	59.0
28	62.5	61.9	61.4	60.9	60.4	60.0	59.5	59.1	58.7	58.4
29	62.1	61.5	60.9	60.4	59.9	59.4	59.0	58.5	58.1	57.7
30	61.7	61.1	60.5	60.0	59.4	58.9	58.4	58.0	57.5	57.1
31	61.3	60.7	60.1	59.5	59.0	58.4	57.9	57.4	57.0	56.5
32	61.0	60.4	59.7	59.1	58.5	58.0	57.4	56.9	56.4	56.0
33	60.7	60.0	59.4	58.7	58.1	57.5	57.0	56.4	55.9	55.5
34	60.4	59.7	59.0	58.4	57.7	57.1	56.5	56.0	55.5	54.9
35	60.1	59.4	58.7	58.0	57.4	56.7	56.1	55.6	55.0	54.5
36	59.9	59.1	58.4	57.7	57.0	56.4	55.8	55.1	54.6	54.0
37	59.6	58.9	58.1	57.4	56.7	56.0	55.4	54.8	54.2	53.6
38	59.4	58.6	57.9	57.2	56.5	55.8	55.1	54.4	53.8	53.2
39	59.2	58.4	57.7	56.9	56.2	55.4	54.7	54.1	53.4	52.8
40	59.0	58.2	57.4	56.7	55.9	55.2	54.5	53.8	53.1	52.4
41	58.9	58.0	57.2	56.4	55.7	54.9	54.2	53.5	52.8	52.1
42	58.7	57.9	57.1	56.2	55.5	54.7	53.9	53.2	52.5	51.8
43	58.6	57.7	56.9	56.1	55.3	54.5	53.7	52.9	52.2	51.5
44	58.4	57.6	56.7	55.9	55.1	54.3	53.5	52.7	52.0	51.2
45	58.3	57.4	56.6	55.7	54.9	54.1	53.3	52.5	51.7	51.0
46	58.2	57.3	56.5	55.6	54.8	53.9	53.1	52.3	51.5	50.7
47	58.1	57.2	56.3	55.5	54.6	53.8	52.9	52.1	51.3	50.5
48	58.0	57.1	56.2	55.3	54.5	53.6	52.8	51.9	51.1	50.3
49	57.9	57.0	56.1	55.2	54.4	53.5	52.6	51.8	51.0	50.1
50	57.8	56.9	56.0	55.1	54.2	53.4	52.5	51.7	50.8	50.0
51	57.8	56.9	55.9	55.0	54.1	53.3	52.4	51.5	50.7	49.8
52	57.7	56.8	55.9	55.0	54.1	53.2	52.3	51.4	50.5	49.7
53	57.6	56.7	55.8	54.9	54.0	53.1	52.2	51.3	50.4	49.6
54	57.6	56.7	55.7	54.8	53.9	53.0	52.1	51.2	50.3	49.4
55	57.5	56.6	55.7	54.7	53.8	52.9	52.0	51.1	40.2	49.3
56	57.5	56.5	55.6	54.7	53.8	52.8	51.9	51.0	50.1	49.2
57	57.4	56.5	55.6	54.6	53.7	52.8	51.9	50.9	50.0	49.1
58	57.4	56.5	55.5	54.6	53.6	52.7	51.8	50.9	50.0	49.1
59	57.4	56.4	55.5	54.5	53.6	52.7	51.7	50.8	49.9	49.0
60	57.3	56.4	55.4	54.5	53.6	52.6	51.7	50.8	49.8	48.9
61	57.3	56.4	55.4	54.5	53.5	52.6	51.6	50.7	49.8	48.9
62	57.3	56.3	55.4	54.4	53.5	52.5	51.6	50.7	49.7	48.8
63	57.3	56.3	55.3	54.4	53.4	52.5	51.6	50.6	49.7	48.7
64	57.2	56.3	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.7
65	57.2	56.3	55.3	54.3	53.4	52.4	51.5	50.5	49.6	48.7
66	57.2	56.2	55.3	54.3	53.4	52.4	51.5	50.5	49.6	48.6
67	57.2	56.2	55.3	54.3	53.3	52.4	51.4	50.5	49.5	48.6
68	57.2	56.2	55.2	54.3	53.3	52.4	51.4	50.4	49.5	48.6
69	57.1	56.2	55.2	54.3	53.3	52.3	51.4	50.4	49.5	48.5
70	57.1	56.2	55.2	54.2	53.3	52.3	51.4	50.4	49.4	48.5
71	57.1	56.2	55.2	54.2	53.3	52.3	51.3	50.4	49.4	48.5
72	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.4	49.4	48.5
73	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.3	49.4	48.4
74	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.3	49.4	48.4
75	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.4	48.4
76	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
77	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
78	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
79	57.1	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.4
80	57.1	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
81	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
82	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
83	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
84	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
85	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.2	49.3	48.3
86	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
87	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
88	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
89	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
90	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
91	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
92	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
93	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
94	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
95	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	25	26	27	28	29	30	31	32	33	34
96	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
97	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
98	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
99	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
100	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
101	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
102	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
103	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
104	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
105	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
106	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
107	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
108	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
109	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
110	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
111	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
112	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
113	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
114	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
115	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	35	36	37	38	39	40	41	42	43	44
35	54.0	53.5	53.0	52.6	52.2	51.8	51.4	51.1	50.8	50.5
36	53.5	53.0	52.5	52.0	51.6	51.2	50.8	50.4	50.1	49.8
37	53.0	52.5	52.0	51.5	51.0	50.6	50.2	49.8	49.5	49.1
38	52.6	52.0	51.5	51.0	50.5	50.0	49.6	49.2	48.8	48.5
39	52.2	51.6	51.0	50.5	50.0	49.5	49.1	48.6	48.2	47.8
40	51.8	51.2	50.6	50.0	49.5	49.0	48.5	48.1	47.6	47.2
41	51.4	50.8	50.2	49.6	49.1	48.5	48.0	47.5	47.1	46.7
42	51.1	50.4	49.8	49.2	48.6	48.1	47.5	47.0	46.6	46.1
43	50.8	50.1	49.5	48.8	48.2	47.6	47.1	46.6	46.0	45.6
44	50.5	49.8	49.1	48.5	47.8	47.2	46.7	46.1	45.6	45.1
45	50.2	49.5	48.8	48.1	47.5	46.9	46.3	45.7	45.1	44.6
46	50.0	49.2	48.5	47.8	47.2	46.5	45.9	45.3	44.7	44.1
47	49.7	49.0	48.3	47.5	46.8	46.2	45.5	44.9	44.3	43.7
48	49.5	48.8	48.0	47.3	46.6	45.9	45.2	44.5	43.9	43.3
49	49.3	48.5	47.8	47.0	46.3	45.6	44.9	44.2	43.6	42.9
50	49.2	48.4	47.6	46.8	46.0	45.3	44.6	43.9	43.2	42.6
51	49.0	48.2	47.4	46.6	45.8	45.1	44.3	43.6	42.9	42.2
52	48.8	48.0	47.2	46.4	45.6	44.8	44.1	43.3	42.6	41.9
53	48.7	47.9	47.0	46.2	45.4	44.6	43.9	43.1	42.4	41.7
54	48.6	47.7	46.9	46.0	45.2	44.4	43.6	42.9	42.1	41.4
55	48.5	47.6	46.7	45.9	45.1	44.2	43.4	42.7	41.9	41.2
56	48.3	47.5	46.6	45.8	44.9	44.1	43.3	42.5	41.7	40.9
57	48.3	47.4	46.5	45.6	44.8	43.9	43.1	42.3	41.5	40.7
58	48.2	47.3	46.4	45.5	44.7	43.8	43.0	42.1	41.3	40.5
59	48.1	47.2	46.3	45.4	44.5	43.7	42.8	42.0	41.2	40.4
60	48.0	47.1	46.2	45.3	44.4	43.6	42.7	41.9	41.0	40.2
61	47.9	47.0	46.1	45.2	44.3	43.5	42.6	41.7	40.9	40.0
62	47.9	47.0	46.0	45.1	44.2	43.4	42.5	41.6	40.8	39.9
63	47.8	46.9	46.0	45.1	44.2	43.3	42.4	41.5	40.6	39.8
64	47.8	46.8	45.9	45.0	44.1	43.2	42.3	41.4	40.5	39.7
65	47.7	46.8	45.9	44.9	44.0	43.1	42.2	41.3	40.4	39.6
66	47.7	46.7	45.8	44.9	44.0	43.1	42.2	41.3	40.4	39.5
67	47.6	46.7	45.8	44.8	43.9	43.0	42.1	41.2	40.3	39.4
68	47.6	46.7	45.7	44.8	43.9	42.9	42.0	41.1	40.2	39.3
69	47.6	46.6	45.7	44.8	43.8	42.9	42.0	41.1	40.2	39.3
70	47.5	46.6	45.7	44.7	43.8	42.9	41.9	41.0	40.1	39.2
71	47.5	46.6	45.6	44.7	43.8	42.8	41.9	41.0	40.1	39.1
72	47.5	46.6	45.6	44.7	43.7	42.8	41.9	40.9	40.0	39.1
73	47.5	46.5	45.6	44.6	43.7	42.8	41.8	40.9	40.0	39.0
74	47.5	46.5	45.6	44.6	43.7	42.7	41.8	40.9	39.9	39.0
75	47.4	46.5	45.5	44.6	43.6	42.7	41.8	40.8	39.9	39.0
76	47.4	46.5	45.5	44.6	43.6	42.7	41.7	40.8	39.9	38.9
77	47.4	46.5	45.5	44.6	43.6	42.7	41.7	40.8	39.8	38.9
78	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9

Internal Revenue Service, Treasury

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TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	35	36	37	38	39	40	41	42	43	44
79	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9
80	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.8
81	47.4	46.4	45.5	44.5	43.5	42.6	41.6	40.7	39.8	38.8
82	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
83	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
84	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
85	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
86	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.8
87	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7
88	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7
89	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
90	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
91	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
92	47.3	46.4	45.4	44.4	44.4	43.5	42.5	41.6	40.6	38.7
93	47.3	46.4	45.4	43.5	42.5	41.6	40.6	39.7	39.7	38.7
94	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
95	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
96	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
97	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.6	38.7
98	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.6	38.7
99	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
100	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
101	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
102	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
103	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
104	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
105	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
106	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
107	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
108	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
109	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
110	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
111	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
112	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
113	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
114	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
114	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
115	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	45	46	47	48	49	50	51	52	53	54
45	44.1	43.6	43.2	42.7	42.3	42.0	41.6	41.3	41.0	40.7
46	43.6	43.1	42.6	42.2	41.8	41.4	41.0	40.6	40.3	40.0
47	43.2	42.6	42.1	41.7	41.2	40.8	40.4	40.0	39.7	39.3
48	42.7	42.2	41.7	41.2	40.7	40.2	39.8	39.4	39.0	38.7
49	42.3	41.8	41.2	40.7	40.2	39.7	39.3	38.8	38.4	38.1
50	42.0	41.4	40.8	40.2	39.7	39.2	38.7	38.3	37.9	37.5
51	41.6	41.0	40.4	39.8	39.3	38.7	38.2	37.8	37.3	36.9
52	41.3	40.6	40.0	39.4	38.8	38.3	37.8	37.3	36.8	36.4
53	41.0	40.3	39.7	39.0	38.4	37.9	37.3	36.8	36.3	35.8
54	40.7	40.0	39.3	38.7	38.1	37.5	36.9	36.4	35.8	35.3
55	40.4	39.7	39.0	38.4	37.7	37.1	36.5	35.9	35.4	34.9
56	40.2	39.5	38.7	38.1	37.4	36.8	36.1	35.6	35.0	34.4
57	40.0	39.2	38.5	37.8	37.1	36.4	35.8	35.2	34.6	34.0
58	39.7	39.0	38.2	37.5	36.8	36.1	35.5	34.8	34.2	33.6
59	39.6	38.8	38.0	37.3	36.6	35.9	35.2	34.5	33.9	33.3
60	39.4	38.6	37.8	37.1	36.3	35.6	34.9	34.2	33.6	32.9
61	39.2	38.4	37.6	36.9	36.1	35.4	34.6	33.9	33.3	32.6
62	39.1	38.3	37.5	36.7	35.9	35.1	34.4	33.7	33.0	32.3
63	38.9	38.1	37.3	36.5	35.7	34.9	34.2	33.5	32.7	32.0
64	38.8	38.0	37.2	36.3	35.5	34.8	34.0	33.2	32.5	31.8
65	38.7	37.9	37.0	36.2	35.4	34.6	33.8	33.0	32.3	31.6
66	38.6	37.8	36.9	36.1	35.2	34.4	33.6	32.9	32.1	31.4
67	38.5	37.7	36.8	36.0	35.1	34.3	33.5	32.7	31.9	31.2
68	38.4	37.6	36.7	35.8	35.0	34.2	33.4	32.5	31.8	31.0
69	38.4	37.5	36.6	35.7	34.9	34.1	33.2	32.4	31.6	30.8
70	38.3	37.4	36.5	35.7	34.8	34.0	33.1	32.3	31.5	30.7

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	45	46	47	48	49	50	51	52	53	54
71	38.2	37.3	36.5	35.6	34.7	33.9	33.0	32.2	31.4	30.5
72	38.2	37.3	36.4	35.5	34.6	33.8	32.9	32.1	31.2	30.4
73	38.1	37.2	36.3	35.4	34.6	33.7	32.8	32.0	31.1	30.3
74	38.1	37.2	36.3	35.4	34.5	33.6	32.8	31.9	31.1	30.2
75	38.1	37.1	36.2	35.3	34.5	33.6	32.7	31.8	31.0	30.1
76	38.0	37.1	36.2	35.3	34.4	33.5	32.6	31.8	30.9	30.1
77	38.0	37.1	36.2	35.3	34.4	33.5	32.6	31.7	30.8	30.0
78	38.0	37.0	36.1	35.2	34.3	33.4	32.5	31.7	30.8	29.9
79	37.9	37.0	36.1	35.2	34.3	33.4	32.5	31.6	30.7	29.9
80	37.9	37.0	36.1	35.2	34.2	33.4	32.5	31.6	30.7	29.8
81	37.9	37.0	36.0	35.1	34.2	33.3	32.4	31.5	30.7	29.8
82	37.9	36.9	36.0	35.1	34.2	33.3	32.4	31.5	30.6	29.7
83	37.9	36.9	36.0	35.1	34.2	33.3	32.4	31.5	30.6	29.7
84	37.8	36.9	36.0	35.0	34.2	33.2	32.3	31.4	30.6	29.7
85	37.8	36.9	36.0	35.1	34.1	33.2	32.3	31.4	30.5	29.6
86	38.8	36.9	36.0	35.0	34.1	33.2	32.3	31.4	30.5	29.6
87	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
88	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
89	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
90	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.3	30.5	29.6
91	37.8	36.8	35.9	35.0	34.1	33.2	32.2	31.3	30.4	29.5
92	37.8	36.8	35.9	35.0	34.1	33.2	32.2	31.3	30.4	29.5
93	37.8	36.8	35.9	35.0	34.1	33.1	32.2	31.3	30.4	29.5
94	37.8	36.8	35.9	35.0	34.1	33.1	32.2	31.3	30.4	29.5
95	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
96	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
97	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
98	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
99	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
101	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
102	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
103	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
104	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
105	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
106	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
107	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
108	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
109	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
110	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
111	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
112	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
113	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
114	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
115	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	55	56	57	58	59	60	61	62	63	64
55	34.4	33.9	33.5	33.1	32.7	32.3	32.0	31.7	31.4	31.1
56	33.9	33.4	33.0	32.5	32.1	31.7	31.4	31.0	30.7	30.4
57	33.5	33.0	32.5	32.0	31.6	31.2	30.8	30.4	30.1	29.8
58	33.1	32.5	32.0	31.5	31.1	30.6	30.2	29.9	29.5	29.2
59	32.7	32.1	31.6	31.1	30.6	30.1	29.7	29.3	28.9	28.6
60	32.3	31.7	31.2	30.6	30.1	29.7	29.2	28.8	28.4	28.0
61	32.0	31.4	30.8	30.2	29.7	29.2	28.7	28.3	27.8	27.4
62	31.7	31.0	30.4	29.9	29.3	28.8	28.3	27.8	27.3	26.9
63	31.4	30.7	30.1	29.5	28.9	28.4	27.8	27.3	26.9	26.4
64	31.1	30.4	29.8	29.2	28.6	28.0	27.4	26.9	26.4	25.9
65	30.9	30.2	29.5	28.9	28.2	27.6	27.1	26.5	26.0	25.5
66	30.6	29.9	29.2	28.6	27.9	27.3	26.7	26.1	25.6	25.1
67	30.4	29.7	29.0	28.3	27.6	27.0	26.4	25.8	25.2	24.7
68	30.2	29.5	28.8	28.1	27.4	26.7	26.1	25.5	24.9	24.3
69	30.1	29.3	28.6	27.8	27.1	26.5	25.8	25.2	24.6	24.0
70	29.9	29.1	28.4	27.6	26.9	26.2	25.6	24.9	24.3	23.7
71	29.7	29.0	28.2	27.5	26.7	26.0	25.3	24.7	24.0	23.4
72	29.6	28.8	28.1	27.3	26.5	25.8	25.1	24.4	23.8	23.1
73	29.5	28.7	27.9	27.1	26.4	25.6	24.9	24.2	23.5	22.9
74	29.4	28.6	27.8	27.0	26.2	25.5	24.7	24.0	23.3	22.7

Internal Revenue Service, Treasury

§ 1.72-9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	55	56	57	58	59	60	61	62	63	64
75	29.3	28.5	27.7	26.9	26.1	25.3	24.6	23.8	23.1	22.4
76	29.2	28.4	27.6	26.8	26.0	25.2	24.4	23.7	23.0	22.3
77	29.1	28.3	27.5	26.7	25.9	25.1	24.3	23.6	22.8	22.1
78	29.1	28.2	27.4	26.6	25.8	25.0	24.2	23.4	22.7	21.9
79	29.0	28.2	27.3	26.5	25.7	24.9	24.1	23.3	22.6	21.8
80	29.0	28.1	27.3	26.4	25.6	24.8	24.0	23.2	22.4	21.7
81	28.9	28.1	27.2	26.4	25.5	24.7	23.9	23.1	22.3	21.6
82	28.9	28.0	27.2	26.3	25.5	24.6	23.8	23.0	22.3	21.5
83	28.8	28.0	27.1	26.3	25.4	24.6	23.8	23.0	22.2	21.4
84	28.8	27.9	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.3
85	28.8	27.9	27.0	26.2	25.3	24.5	23.7	22.8	22.0	21.3
86	28.7	27.9	27.0	26.1	25.3	24.5	23.6	22.8	22.0	21.2
87	28.7	27.8	27.0	26.1	25.3	24.4	23.6	22.8	21.9	21.1
88	28.7	27.8	27.0	26.1	25.2	24.4	23.5	22.7	21.9	21.1
89	28.7	27.8	26.9	26.1	25.2	24.4	23.5	22.7	21.9	21.1
90	28.7	27.8	26.9	26.1	25.2	24.3	23.5	22.7	21.8	21.0
91	28.7	27.8	26.9	26.0	25.2	24.3	23.5	22.6	21.8	21.0
92	28.6	27.8	26.9	26.0	25.2	24.3	23.5	22.6	21.8	21.0
93	28.6	27.8	26.9	26.0	25.1	24.3	23.4	22.6	21.8	20.9
94	28.6	27.7	26.9	26.0	25.1	24.3	23.4	22.6	21.7	20.9
95	28.6	27.7	26.9	26.0	25.1	24.3	23.4	22.6	21.7	20.9
96	28.6	27.7	26.9	26.0	25.1	24.2	23.4	22.6	21.7	20.9
97	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
98	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
99	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
100	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.8
101	28.6	27.7	26.8	25.9	25.1	24.2	23.4	22.5	21.7	20.8
102	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.7	20.8
103	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.7	20.8
104	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
105	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
106	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
107	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
108	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
109	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
110	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
111	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
112	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
113	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
114	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
115	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	65	66	67	68	69	70	71	72	73	74
65	25.0	24.6	24.2	23.8	23.4	23.1	22.8	22.5	22.2	22.0
66	24.6	24.1	23.7	23.3	22.9	22.5	22.2	21.9	21.6	21.4
67	24.2	23.7	23.2	22.8	22.4	22.0	21.7	21.3	21.0	20.8
68	23.8	23.3	22.8	22.3	21.9	21.5	21.2	20.8	20.5	20.2
69	23.4	22.9	22.4	21.9	21.5	21.1	20.7	20.3	20.0	19.6
70	23.1	22.5	22.0	21.5	21.1	20.6	20.2	19.8	19.4	19.1
71	22.8	22.2	21.7	21.2	20.7	20.2	19.8	19.4	19.0	18.6
72	22.5	21.9	21.3	20.8	20.3	19.8	19.4	18.9	18.5	18.2
73	22.2	21.6	21.0	20.5	20.0	19.4	19.0	18.5	18.1	17.7
74	22.0	21.4	20.8	20.2	19.6	19.1	18.6	18.2	17.7	17.3
75	21.8	21.1	20.5	19.9	19.3	18.8	18.3	17.8	17.3	16.9
76	21.6	20.9	20.3	19.7	19.1	18.5	18.0	17.5	17.0	16.5
77	21.4	20.7	20.1	19.4	18.8	18.3	17.7	17.2	16.7	16.2
78	21.2	20.5	19.9	19.2	18.6	18.0	17.5	16.9	16.4	15.9
79	21.1	20.4	19.7	19.0	18.4	17.8	17.2	16.7	16.1	15.6
80	21.0	20.2	19.5	18.9	18.2	17.6	17.0	16.4	15.9	15.4
81	20.8	20.1	19.4	18.7	18.1	17.4	16.8	16.2	15.7	15.1
82	20.7	20.0	19.3	18.6	17.9	17.3	16.6	16.0	15.5	14.9
83	20.6	19.9	19.2	18.5	17.8	17.1	16.5	15.9	15.3	14.7
84	20.5	19.8	19.1	18.4	17.7	17.0	16.3	15.7	15.1	14.5
85	20.5	19.7	19.0	18.3	17.6	16.9	16.2	15.6	15.0	14.4
86	20.4	19.6	18.9	18.2	17.5	16.8	16.1	15.5	14.8	14.2
87	20.4	19.6	18.8	18.1	17.4	16.7	16.0	15.4	14.7	14.1

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	65	66	67	68	69	70	71	72	73	74
88	20.3	19.5	18.8	18.0	17.3	16.6	15.9	15.3	14.6	14.0
89	20.3	19.5	18.7	18.0	17.2	16.5	15.8	15.2	14.5	13.9
90	20.2	19.4	18.7	17.9	17.2	16.5	15.8	15.1	14.5	13.8
91	20.2	19.4	18.6	17.9	17.1	16.4	15.7	15.0	14.4	13.7
92	20.2	19.4	18.6	17.8	17.1	16.4	15.7	15.0	14.3	13.7
93	20.1	19.3	18.6	17.8	17.1	16.3	15.6	14.9	14.3	13.6
94	20.1	19.3	18.5	17.8	17.0	16.3	15.6	14.9	14.2	13.6
95	20.1	19.3	18.5	17.8	17.0	16.3	15.6	14.9	14.2	13.5
96	20.1	19.3	18.5	17.7	17.0	16.2	15.5	14.8	14.2	13.5
97	20.1	19.3	18.5	17.7	17.0	16.2	15.5	14.8	14.1	13.5
98	20.1	19.3	18.5	17.7	16.9	16.2	15.5	14.8	14.1	13.4
99	20.0	19.2	18.5	17.7	16.9	16.2	15.5	14.7	14.1	13.4
100	20.0	19.2	18.4	17.7	16.9	16.2	15.4	14.7	14.0	13.4
101	20.0	19.2	18.4	17.7	16.9	16.1	15.4	14.7	14.0	13.3
102	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
103	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
104	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
105	20.0	19.2	18.4	17.6	16.8	16.1	15.4	14.6	13.9	13.3
106	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.3
107	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
108	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
109	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
110	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
111	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
112	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
113	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
114	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
115	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	75	76	77	78	79	80	81	82	83	84
75	16.5	16.1	15.8	15.4	15.1	14.9	14.6	14.4	14.2	14.0
76	16.1	15.7	15.4	15.0	14.7	14.4	14.1	13.9	13.7	13.5
77	15.8	15.4	15.0	14.6	14.3	14.0	13.7	13.4	13.2	13.0
78	15.4	15.0	14.6	14.2	13.9	13.5	13.2	13.0	12.7	12.5
79	15.1	14.7	14.3	13.9	13.5	13.2	12.8	12.5	12.3	12.0
80	14.9	14.4	14.0	13.5	13.2	12.8	12.5	12.2	11.9	11.6
81	14.6	14.1	13.7	13.2	12.8	12.5	12.1	11.8	11.5	11.2
82	14.4	13.9	13.4	13.0	12.5	12.2	11.8	11.5	11.1	10.9
83	14.2	13.7	13.2	12.7	12.3	11.9	11.5	11.1	10.8	10.5
84	14.0	13.5	13.0	12.5	12.0	11.6	11.2	10.9	10.5	10.2
85	13.8	13.3	12.8	12.3	11.8	11.4	11.0	10.6	10.2	9.9
86	13.7	13.1	12.6	12.1	11.6	11.2	10.8	10.4	10.0	9.7
87	13.5	13.0	12.4	11.9	11.4	11.0	10.6	10.1	9.8	9.4
88	13.4	12.8	12.3	11.8	11.3	10.8	10.4	10.0	9.6	9.2
89	13.3	12.7	12.2	11.6	11.1	10.7	10.2	9.8	9.4	9.0
90	13.2	12.6	12.1	11.5	11.0	10.5	10.1	9.6	9.2	8.8
91	13.1	12.5	12.0	11.4	10.9	10.4	9.9	9.5	9.1	8.7
92	13.1	12.5	11.9	11.3	10.8	10.3	9.8	9.4	8.9	8.5
93	13.0	12.4	11.8	11.3	10.7	10.2	9.7	9.3	8.8	8.4
94	12.9	12.3	11.7	11.2	10.6	10.1	9.6	9.2	8.7	8.3
95	12.9	12.3	11.7	11.1	10.6	10.1	9.6	9.1	8.6	8.2
96	12.9	12.2	11.6	11.1	10.5	10.0	9.5	9.0	8.5	8.1
97	12.8	12.2	11.6	11.0	10.5	9.9	9.4	8.9	8.5	8.0
98	12.8	12.2	11.5	11.0	10.4	9.9	9.4	8.9	8.4	8.0
99	12.7	12.1	11.5	10.9	10.4	9.8	9.3	8.8	8.3	7.9
100	12.7	12.1	11.5	10.9	10.3	9.8	9.2	8.7	8.3	7.8
101	12.7	12.1	11.4	10.8	10.3	9.7	9.2	8.7	8.2	7.8
102	12.7	12.0	11.4	10.8	10.2	9.7	9.2	8.7	8.2	7.7
103	12.6	12.0	11.4	10.8	10.2	9.7	9.1	8.6	8.1	7.7
104	12.6	12.0	11.4	10.8	10.2	9.6	9.1	8.6	8.1	7.6
105	12.6	12.0	11.3	10.7	10.2	9.6	9.1	8.5	8.0	7.6
106	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5
107	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5
108	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.5	8.0	7.5
109	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.5
110	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.4

Internal Revenue Service, Treasury

§ 1.72-9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES—Continued

Ages	75	76	77	78	79	80	81	82	83	84
111	12.5	11.9	11.3	10.7	10.1	9.5	8.9	8.4	7.9	7.4
112	12.5	11.9	11.3	10.6	10.1	9.5	8.9	8.4	7.9	7.4
113	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4
114	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4
115	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	85	86	87	88	89	90	91	92	93	94
85	9.6	9.3	9.1	8.9	8.7	8.5	8.3	8.2	8.0	7.9
86	9.3	9.1	8.8	8.6	8.3	8.2	8.0	7.8	7.7	7.6
87	9.1	8.8	8.5	8.3	8.1	7.9	7.7	7.5	7.4	7.2
88	8.9	8.6	8.3	8.0	7.8	7.6	7.4	7.2	7.1	6.9
89	8.7	8.3	8.1	7.8	7.5	7.3	7.1	6.9	6.8	6.6
90	8.5	8.2	7.9	7.6	7.3	7.1	6.9	6.7	6.5	6.4
91	8.3	8.0	7.7	7.4	7.1	6.9	6.7	6.5	6.3	6.2
92	8.2	7.8	7.5	7.2	6.9	6.7	6.5	6.3	6.1	5.9
93	8.0	7.7	7.4	7.1	6.8	6.5	6.3	6.1	5.9	5.8
94	7.9	7.6	7.2	6.9	6.6	6.4	6.2	5.9	5.8	5.6
95	7.8	7.5	7.1	6.8	6.5	6.3	6.0	5.8	5.6	5.4
96	7.7	7.3	7.0	6.7	6.4	6.1	5.9	5.7	5.5	5.3
97	7.6	7.3	6.9	6.6	6.3	6.0	5.8	5.5	5.3	5.1
98	7.6	7.2	6.8	6.5	6.2	5.9	5.6	5.4	5.2	5.0
99	7.5	7.1	6.7	6.4	6.1	5.8	5.5	5.3	5.1	4.9
100	7.4	7.0	6.6	6.3	6.0	5.7	5.4	5.2	5.0	4.8
101	7.3	6.9	6.6	6.2	5.9	5.6	5.3	5.1	4.9	4.7
102	7.3	6.9	6.5	6.2	5.8	5.5	5.3	5.0	4.8	4.6
103	7.2	6.8	6.4	6.1	5.8	5.5	5.2	4.9	4.7	4.5
104	7.2	6.8	6.4	6.0	5.7	5.4	5.1	4.8	4.6	4.4
105	7.1	6.7	6.3	6.0	5.6	5.3	5.0	4.8	4.5	4.3
106	7.1	6.7	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2
107	7.1	6.6	6.2	5.9	5.5	5.2	4.9	4.6	4.4	4.2
108	7.0	6.6	6.2	5.8	5.5	5.2	4.9	4.6	4.3	4.1
109	7.0	6.6	6.2	5.8	5.5	5.1	4.8	4.5	4.3	4.1
110	7.0	6.6	6.2	5.8	5.4	5.1	4.8	4.5	4.3	4.0
111	7.0	6.5	6.1	5.7	5.4	5.1	4.8	4.5	4.2	4.0
112	7.0	6.5	6.1	5.7	5.4	5.0	4.7	4.4	4.2	3.9
113	6.9	6.5	6.1	5.7	5.4	5.0	4.7	4.4	4.2	3.9
114	6.9	6.5	6.1	5.7	5.3	5.0	4.7	4.4	4.1	3.9
115	6.9	6.5	6.1	5.7	5.3	5.0	4.7	4.4	4.1	3.9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	95	96	97	98	99	100	101	102	103	104
95	5.3	5.1	5.0	4.8	4.7	4.6	4.5	4.4	4.3	4.2
96	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0
97	5.0	4.8	4.7	4.5	4.4	4.3	4.1	4.0	3.9	3.8
98	4.8	4.7	4.5	4.4	4.2	4.1	4.0	3.9	3.8	3.7
99	4.7	4.5	4.4	4.2	4.1	4.0	3.8	3.7	3.6	3.5
100	4.6	4.4	4.3	4.1	4.0	3.8	3.7	3.6	3.5	3.3
101	4.5	4.3	4.1	4.0	3.8	3.7	3.6	3.4	3.3	3.2
102	4.4	4.2	4.0	3.9	3.7	3.6	3.4	3.3	3.2	3.1
103	4.3	4.1	3.9	3.8	3.6	3.5	3.3	3.2	3.0	2.9
104	4.2	4.0	3.8	3.7	3.5	3.3	3.2	3.1	2.9	2.8
105	4.1	3.9	3.7	3.6	3.4	3.2	3.1	2.9	2.8	2.7
106	4.0	3.8	3.6	3.5	3.3	3.1	3.0	2.8	2.7	2.5
107	4.0	3.8	3.6	3.4	3.2	3.1	2.9	2.7	2.6	2.4
108	3.9	3.7	3.5	3.3	3.1	3.0	2.8	2.7	2.5	2.3
109	3.8	3.6	3.4	3.3	3.1	2.9	2.7	2.6	2.4	2.3
110	3.8	3.6	3.4	3.2	3.0	2.8	2.7	2.5	2.3	2.2
111	3.8	3.5	3.3	3.2	3.0	2.8	2.6	2.4	2.3	2.1
112	3.7	3.5	3.3	3.1	2.9	2.8	2.6	2.4	2.2	2.1
113	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.4	2.2	2.0
114	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.3	2.1	2.0
115	3.7	3.4	3.2	3.0	2.8	2.7	2.5	2.3	2.1	1.9

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	105	106	107	108	109	110	111	112	113	114	115
105	2.5	2.4	2.3	2.2	2.1	2.0	2.0	1.9	1.8	1.8	1.8
106	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.7	1.6	1.6
107	2.3	2.2	2.1	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.4
108	2.2	2.1	1.9	1.8	1.7	1.6	1.5	1.5	1.4	1.3	1.3
109	2.1	2.0	1.8	1.7	1.6	1.5	1.4	1.3	1.3	1.2	1.1
110	2.0	1.9	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.1	1.0
111	2.0	1.8	1.7	1.5	1.4	1.3	1.2	1.1	1.0	.9	.9
112	1.9	1.7	1.6	1.5	1.3	1.2	1.1	1.0	.9	.8	.8
113	1.8	1.7	1.5	1.4	1.3	1.1	1.0	.9	.8	.7	.7
114	1.8	1.6	1.5	1.3	1.2	1.1	.9	.8	.7	.6	.6
115	1.8	1.6	1.4	1.3	1.1	1.0	.9	.8	.7	.6	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	5	6	7	8	9	10	11	12	13	14
5	69.5	69.0	68.4	67.9	67.3	66.7	66.1	65.5	64.8	64.1
6	69.0	68.5	68.0	67.5	66.9	66.4	65.8	65.1	64.5	63.8
7	68.4	68.0	67.5	67.0	66.5	66.0	65.4	64.8	64.2	63.5
8	67.9	67.5	67.0	66.6	66.1	65.5	65.0	64.4	63.8	63.2
9	67.3	66.9	66.5	66.1	65.6	65.1	64.6	64.0	63.4	62.8
10	66.7	66.4	66.0	65.5	65.1	64.6	64.1	63.6	63.0	62.5
11	66.1	65.8	65.4	65.0	64.6	64.1	63.6	63.1	62.6	62.1
12	65.5	65.1	64.8	64.4	64.0	63.6	63.1	62.7	62.2	61.7
13	64.8	64.5	64.2	63.8	63.4	63.0	62.6	62.2	61.7	61.2
14	64.1	63.8	63.5	63.2	62.8	62.5	62.1	61.7	61.2	60.7
15	63.4	63.1	62.9	62.6	62.2	61.9	61.5	61.1	60.7	60.2
16	62.7	62.4	62.2	61.9	61.6	61.3	60.9	60.5	60.1	59.7
17	61.9	61.7	61.5	61.2	60.9	60.6	60.3	59.9	59.6	59.2
18	61.2	61.0	60.7	60.5	60.2	60.0	59.7	59.3	59.0	58.6
19	60.4	60.2	60.0	59.8	59.5	59.3	59.0	58.7	58.4	58.0
20	59.6	59.4	59.2	59.0	58.8	58.6	58.3	58.0	57.7	57.4
21	58.8	58.7	58.5	58.3	58.1	57.8	57.6	57.3	57.1	56.8
22	58.0	57.8	57.7	57.5	57.3	57.1	56.9	56.6	56.4	56.1
23	57.2	57.0	56.9	56.7	56.5	56.4	56.1	55.9	55.7	55.4
24	56.3	56.2	56.1	55.9	55.8	55.6	55.4	55.2	55.0	54.7
25	55.5	55.4	55.2	55.1	55.0	54.8	54.6	54.4	54.2	54.0
26	54.6	54.5	54.4	54.3	54.1	54.0	53.8	53.7	53.5	53.3
27	53.8	53.7	53.6	53.4	53.3	53.2	53.0	52.9	52.7	52.5
28	52.9	52.8	52.7	52.6	52.5	52.4	52.2	52.1	51.9	51.7
29	52.0	51.9	51.8	51.7	51.6	51.5	51.4	51.3	51.1	51.0
30	51.1	51.0	51.0	50.9	50.8	50.7	50.6	50.4	50.3	50.2
31	50.2	50.2	50.1	50.0	49.9	49.8	49.7	49.6	49.5	49.3
32	49.3	49.3	49.2	49.1	49.0	49.0	48.9	48.8	48.6	48.5
33	48.4	48.4	48.3	48.2	48.2	48.1	48.0	47.9	47.8	47.7
34	47.5	47.5	47.4	47.4	47.3	47.2	47.1	47.0	47.0	46.8
35	46.6	46.6	46.5	46.5	46.4	46.3	46.3	46.2	46.1	46.0
36	45.7	45.7	45.6	45.6	45.5	45.4	45.4	45.3	45.2	45.1
37	44.8	44.7	44.7	44.6	44.6	44.5	44.5	44.4	44.3	44.3
38	43.9	43.8	43.8	43.7	43.7	43.6	43.6	43.5	43.5	43.4
39	42.9	42.9	42.9	42.8	42.8	42.7	42.7	42.6	42.6	42.5
40	42.0	42.0	42.0	41.9	41.9	41.8	41.8	41.7	41.7	41.6
41	41.1	41.1	41.0	41.0	41.0	40.9	40.9	40.8	40.8	40.7
42	40.2	40.1	40.1	40.1	40.1	40.0	40.0	39.9	39.9	39.8
43	39.2	39.2	39.2	39.2	39.1	39.1	39.1	39.0	39.0	39.0
44	38.3	38.3	38.3	38.3	38.2	38.2	38.2	38.1	38.1	38.1
45	37.4	37.4	37.4	37.3	37.3	37.3	37.3	37.2	37.2	37.2
46	36.5	36.5	36.5	36.4	36.4	36.4	36.4	36.3	36.3	36.3
47	35.6	35.6	35.5	35.5	35.5	35.5	35.5	35.4	35.4	35.4
48	34.7	34.7	34.6	34.6	34.6	34.6	34.6	34.5	34.5	34.5
49	33.8	33.8	33.7	33.7	33.7	33.7	33.7	33.7	33.6	33.6
50	32.9	32.9	32.8	32.8	32.8	32.8	32.8	32.8	32.7	32.7
51	32.0	32.0	31.9	31.9	31.9	31.9	31.9	31.9	31.9	31.8
52	31.1	31.1	31.1	31.0	31.0	31.0	31.0	31.0	31.0	30.9
53	30.2	30.2	30.2	30.2	30.1	30.1	30.1	30.1	30.1	30.1
54	29.3	29.3	29.3	29.3	29.3	29.2	29.2	29.2	29.2	29.2
55	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.3	28.3	28.3
56	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5
57	26.7	26.7	26.7	26.6	26.6	26.6	26.6	26.6	26.6	26.6
58	25.8	25.8	25.8	25.8	25.8	25.8	25.8	25.7	25.7	25.7

Internal Revenue Service, Treasury

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TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	5	6	7	8	9	10	11	12	13	14
59	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9
60	24.1	24.1	24.1	24.1	24.1	24.0	24.0	24.0	24.0	24.0
61	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2
62	22.4	22.4	22.4	22.4	22.4	22.4	22.3	22.3	22.3	22.3
63	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5
64	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7
65	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9
66	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1
67	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3
68	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5
69	16.8	16.8	16.8	16.7	16.7	16.7	16.7	16.7	16.7	16.7
70	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
71	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.2
72	14.6	14.6	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5
73	13.9	13.9	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8
74	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2
75	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76	11.9	11.9	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.4	9.4
81	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.7	3.7	3.7	3.7	3.7	3.7	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	15	16	17	18	19	20	21	22	23	24
15	59.8	59.3	58.8	58.2	57.6	57.0	56.4	55.8	55.1	54.5
16	59.3	58.8	58.3	57.8	57.2	56.7	56.1	55.5	54.8	54.2
17	58.8	58.3	57.8	57.3	56.8	56.3	55.7	55.1	54.5	53.9
18	58.2	57.8	57.3	56.9	56.4	55.9	55.3	54.7	54.2	53.5
19	57.6	57.2	56.8	56.4	55.9	55.4	54.9	54.4	53.8	53.2
20	57.0	56.7	56.3	55.9	55.4	54.9	54.5	53.9	53.4	52.8
21	56.4	56.1	55.7	55.3	54.9	54.5	54.0	53.5	53.0	52.4
22	55.8	55.5	55.1	54.7	54.4	53.9	53.5	53.0	52.5	52.0

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	15	16	17	18	19	20	21	22	23	24
23	55.1	54.8	54.5	54.2	53.8	53.4	53.0	52.5	52.1	51.6
24	54.5	54.2	53.9	53.5	53.2	52.8	52.4	52.0	51.6	51.1
25	53.8	53.5	53.2	52.9	52.6	52.2	51.9	51.5	51.1	50.6
26	53.0	52.8	52.5	52.3	52.0	51.6	51.3	50.9	50.5	50.1
27	52.3	52.1	51.8	51.6	51.3	51.0	50.7	50.3	50.0	49.6
28	51.5	51.3	51.1	50.9	50.6	50.3	50.0	49.7	49.4	49.0
29	50.8	50.6	50.4	50.2	49.9	49.7	49.4	49.1	48.8	48.4
30	50.0	49.8	49.6	49.4	49.2	49.0	48.7	48.4	48.1	47.8
31	49.2	49.0	48.9	48.7	48.5	48.3	48.0	47.8	47.5	47.2
32	48.4	48.2	48.1	47.9	47.7	47.5	47.3	47.1	46.8	46.5
33	47.6	47.4	47.3	47.1	47.0	46.8	46.6	46.3	46.1	45.9
34	46.7	46.6	46.5	46.3	46.2	46.0	45.8	45.6	45.4	45.2
35	45.9	45.8	45.7	45.5	45.4	45.2	45.1	44.9	44.7	44.4
36	45.0	44.9	44.8	44.7	44.6	44.4	44.3	44.1	43.9	43.7
37	44.2	44.1	44.0	43.9	43.8	43.6	43.5	43.3	43.2	43.0
38	43.3	43.2	43.1	43.0	42.9	42.8	42.7	42.5	42.4	42.2
39	42.4	42.4	42.3	42.2	42.1	42.0	41.9	41.7	41.6	41.4
40	41.6	41.5	41.4	41.3	41.2	41.1	41.0	40.9	40.8	40.6
41	40.7	40.6	40.5	40.5	40.4	40.3	40.2	40.1	40.0	39.8
42	39.8	39.7	39.7	39.6	39.5	39.4	39.4	39.3	39.1	39.0
43	38.9	38.9	38.8	38.7	38.7	38.6	38.5	38.4	38.3	38.2
44	38.0	38.0	37.9	37.9	37.8	37.7	37.7	37.6	37.5	37.4
45	37.1	37.1	37.0	37.0	36.9	36.9	36.8	36.7	36.6	36.5
46	36.2	36.2	36.2	36.1	36.1	36.0	35.9	35.9	35.8	35.7
47	35.3	35.3	35.3	35.2	35.2	35.1	35.1	35.0	34.9	34.9
48	34.5	34.4	34.4	34.4	34.3	34.3	34.2	34.2	34.1	34.0
49	33.6	33.5	33.5	33.5	33.4	33.4	33.4	33.3	33.2	33.2
50	32.7	32.7	32.6	32.6	32.6	32.5	32.5	32.4	32.4	32.3
51	31.8	31.8	31.8	31.7	31.7	31.7	31.6	31.5	31.5	31.5
52	30.9	30.9	30.9	30.9	30.8	30.8	30.8	30.7	30.7	30.6
53	30.0	30.0	30.0	30.0	30.0	29.9	29.9	29.9	29.8	29.8
54	29.2	29.2	29.1	29.1	29.1	29.1	29.0	29.0	29.0	28.9
55	28.3	28.3	28.3	28.3	28.2	28.2	28.2	28.2	28.1	28.1
56	27.4	27.4	27.4	27.4	27.4	27.3	27.3	27.3	27.3	27.2
57	26.6	26.6	26.5	26.5	26.5	26.5	26.5	26.5	26.4	26.4
58	25.7	25.7	25.7	25.7	25.7	25.6	25.6	25.6	25.6	25.6
59	24.9	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.7	24.7
60	24.0	24.0	24.0	24.0	24.0	23.9	23.9	23.9	23.9	23.9
61	23.2	23.2	23.1	23.1	23.1	23.1	23.1	23.1	23.1	23.0
62	22.3	22.3	22.3	22.3	22.3	22.3	22.3	22.2	22.2	22.2
63	21.5	21.5	21.5	21.5	21.5	21.4	21.4	21.4	21.4	21.4
64	20.7	20.7	20.7	20.6	20.6	20.6	20.6	20.6	20.6	20.6
65	19.9	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8
66	19.1	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0
67	18.3	18.3	18.3	18.3	18.2	18.2	18.2	18.2	18.2	18.2
68	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.4	17.4
69	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7
70	16.0	16.0	16.0	16.0	16.0	16.0	15.9	15.9	15.9	15.9
71	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2
72	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5
73	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8
74	13.2	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1
75	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
81	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.8	7.8
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1

Internal Revenue Service, Treasury

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TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	15	16	17	18	19	20	21	22	23	24
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	25	26	27	28	29	30	31	32	33	34
25	50.2	49.7	49.2	48.6	48.1	47.5	46.9	46.2	45.6	44.9
26	49.7	49.2	48.7	48.2	47.7	47.1	46.5	45.9	45.3	44.6
27	49.2	48.7	48.3	47.8	47.3	46.7	46.2	45.6	45.0	44.3
28	48.6	48.2	47.8	47.3	46.8	46.3	45.8	45.2	44.6	44.0
29	48.1	47.7	47.3	46.8	46.4	45.9	45.4	44.8	44.3	43.7
30	47.5	47.1	46.7	46.3	45.9	45.4	44.9	44.4	43.9	43.3
31	46.9	46.5	46.2	45.8	45.4	44.9	44.5	44.0	43.5	42.9
32	46.2	45.9	45.6	45.2	44.8	44.4	44.0	43.5	43.0	42.5
33	45.6	45.3	45.0	44.6	44.3	43.9	43.5	43.0	42.6	42.1
34	44.9	44.6	44.3	44.0	43.7	43.3	42.9	42.5	42.1	41.6
35	44.2	44.0	43.7	43.4	43.1	42.7	42.4	42.0	41.6	41.1
36	43.5	43.3	43.0	42.7	42.4	42.1	41.8	41.4	41.0	40.6
37	42.8	42.5	42.3	42.1	41.8	41.5	41.2	40.8	40.5	40.1
38	42.0	41.8	41.6	41.4	41.1	40.8	40.6	40.2	39.9	39.5
39	41.3	41.1	40.9	40.7	40.4	40.2	39.9	39.6	39.3	39.0
40	40.5	40.3	40.1	39.9	39.7	39.5	39.2	39.0	38.7	38.4
41	39.7	39.5	39.4	39.2	39.0	38.8	38.5	38.3	38.0	37.7
42	38.9	38.8	38.6	38.4	38.3	38.1	37.8	37.6	37.4	37.1
43	38.1	38.0	37.8	37.7	37.5	37.3	37.1	36.9	36.7	36.4
44	37.3	37.2	37.0	36.9	36.7	36.6	36.4	36.2	36.0	35.8
45	36.5	36.3	36.2	36.1	36.0	35.8	35.6	35.5	35.3	35.1
46	35.6	35.5	35.4	35.3	35.2	35.0	34.9	34.7	34.5	34.4
47	34.8	34.7	34.6	34.5	34.4	34.3	34.1	34.0	33.8	33.6
48	34.0	33.9	33.8	33.7	33.6	33.5	33.4	33.2	33.1	32.9
49	33.1	33.0	33.0	32.9	32.8	32.7	32.6	32.4	32.3	32.2
50	32.3	32.2	32.1	32.1	32.0	31.9	31.8	31.7	31.5	31.4
51	31.4	31.4	31.3	31.2	31.2	31.1	31.0	30.9	30.8	30.6
52	30.6	30.5	30.5	30.4	30.3	30.3	30.2	30.1	30.0	29.9
53	29.7	29.7	29.6	29.6	29.5	29.5	29.4	29.3	29.2	29.1
54	28.9	28.9	28.8	28.8	28.7	28.6	28.6	28.5	28.4	28.3
55	28.1	28.0	28.0	27.9	27.9	27.8	27.8	27.7	27.6	27.5
56	27.2	27.2	27.1	27.1	27.0	27.0	26.9	26.9	26.8	26.7
57	26.4	26.3	26.3	26.3	26.2	26.2	26.1	26.1	26.0	25.9
58	25.5	25.5	25.5	25.4	25.4	25.4	25.3	25.3	25.2	25.1
59	24.7	24.7	24.6	24.6	24.6	24.5	24.5	24.5	24.4	24.3
60	23.9	23.8	23.8	23.8	23.8	23.7	23.7	23.6	23.6	23.5
61	23.0	23.0	23.0	23.0	22.9	22.9	22.9	22.8	22.8	22.7
62	22.2	22.2	22.2	22.1	22.1	22.1	22.1	22.0	22.0	21.9
63	21.4	21.4	21.3	21.3	21.3	21.3	21.3	21.2	21.2	21.2
64	20.6	20.6	20.5	20.5	20.5	20.5	20.5	20.4	20.4	20.4
65	19.8	19.8	19.7	19.7	19.7	19.7	19.7	19.6	19.6	19.6
66	19.0	19.0	19.0	18.9	18.9	18.9	18.9	18.9	18.8	18.8
67	18.2	18.2	18.2	18.2	18.2	18.1	18.1	18.1	18.1	18.1

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	25	26	27	28	29	30	31	32	33	34
68	17.4	17.4	17.4	17.4	17.4	17.4	17.4	17.3	17.3	17.3
69	16.7	16.7	16.7	16.6	16.6	16.6	16.6	16.6	16.6	16.6
70	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.8	15.8
71	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.1	15.1	15.1
72	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.4	14.4	14.4
73	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.7	13.7
74	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1
75	12.5	12.5	12.5	12.4	12.4	12.4	12.4	12.4	12.4	12.4
76	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.1
78	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.5
79	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
81	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.4	8.4	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
83	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	35	36	37	38	39	40	41	42	43	44
35	40.7	40.2	39.7	39.2	38.6	38.0	37.4	36.8	36.2	35.5
36	40.2	39.7	39.3	38.7	38.2	37.7	37.1	36.5	35.9	35.2
37	39.7	39.3	38.8	38.3	37.8	37.3	36.7	36.2	35.6	34.9
38	39.2	38.7	38.3	37.9	37.4	36.9	36.3	35.8	35.2	34.6
39	38.6	38.2	37.8	37.4	36.9	36.4	35.9	35.4	34.9	34.3
40	38.0	37.7	37.3	36.9	36.4	36.0	35.5	35.0	34.5	34.0
41	37.4	37.1	36.7	36.3	35.9	35.5	35.1	34.6	34.1	33.6
42	36.8	36.5	36.2	35.8	35.4	35.0	34.6	34.1	33.7	33.2
43	36.2	35.9	35.6	35.2	34.9	34.5	34.1	33.7	33.2	32.8
44	35.5	35.2	34.9	34.6	34.3	34.0	33.6	33.2	32.8	32.3
45	34.8	34.6	34.3	34.0	33.7	33.4	33.0	32.7	32.3	31.8
46	34.1	33.9	33.7	33.4	33.1	32.8	32.5	32.1	31.8	31.4
47	33.4	33.2	33.0	32.8	32.5	32.2	31.9	31.6	31.2	30.8
48	32.7	32.5	32.3	32.1	31.8	31.6	31.3	31.0	30.7	30.3
49	32.0	31.8	31.6	31.4	31.2	30.9	30.7	30.4	30.1	29.8
50	31.3	31.1	30.9	30.7	30.5	30.3	30.0	29.8	29.5	29.2
51	30.5	30.4	30.2	30.0	29.8	29.6	29.4	29.2	28.9	28.6

Internal Revenue Service, Treasury

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TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	35	36	37	38	39	40	41	42	43	44
52	29.7	29.6	29.5	29.3	29.1	28.9	28.7	28.5	28.3	28.0
53	29.0	28.9	28.7	28.6	28.4	28.2	28.1	27.9	27.6	27.4
54	28.2	28.1	28.0	27.8	27.7	27.5	27.4	27.2	27.0	26.8
55	27.4	27.3	27.2	27.1	27.0	26.8	26.7	26.5	26.3	26.1
56	26.7	26.6	26.5	26.3	26.2	26.1	26.0	25.8	25.6	25.4
57	25.9	25.8	25.7	25.6	25.5	25.4	25.2	25.1	24.9	24.8
58	25.1	25.0	24.9	24.8	24.7	24.6	24.5	24.4	24.2	24.1
59	24.3	24.2	24.1	24.1	24.0	23.9	23.8	23.6	23.5	23.4
60	23.5	23.4	23.4	23.3	23.2	23.1	23.0	22.9	22.8	22.7
61	22.7	22.6	22.6	22.5	22.4	22.4	22.3	22.2	22.1	22.0
62	21.9	21.9	21.8	21.7	21.7	21.6	21.5	21.4	21.3	21.2
63	21.1	21.1	21.0	21.0	20.9	20.8	20.8	20.7	20.6	20.5
64	20.3	20.3	20.2	20.2	20.1	20.1	20.0	20.0	19.9	19.8
65	19.6	19.5	19.5	19.4	19.4	19.3	19.3	19.2	19.1	19.1
66	18.8	18.8	18.7	18.7	18.6	18.6	18.5	18.5	18.4	18.4
67	18.0	18.0	18.0	17.9	17.9	17.9	17.8	17.8	17.7	17.6
68	17.3	17.3	17.2	17.2	17.2	17.1	17.1	17.0	17.0	16.9
69	16.5	16.5	16.5	16.5	16.4	16.4	16.4	16.3	16.3	16.2
70	15.8	15.8	15.8	15.7	15.7	15.7	15.6	15.6	15.6	15.5
71	15.1	15.1	15.1	15.0	15.0	15.0	15.0	14.9	14.9	14.9
72	14.4	14.4	14.4	14.3	14.3	14.3	14.3	14.2	14.2	14.2
73	13.7	13.7	13.7	13.7	13.7	13.6	13.6	13.6	13.6	13.5
74	13.1	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9
75	12.4	12.4	12.4	12.4	12.3	12.3	12.3	12.3	12.3	12.2
76	11.8	11.8	11.7	11.7	11.7	11.7	11.7	11.7	11.6	11.6
77	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.0	11.0
78	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.4
79	10.0	10.0	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
80	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.3	9.3	9.3
81	8.9	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8
82	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
83	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8
84	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4
87	6.1	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.6	5.6	5.6
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.6	4.6
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.6
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	45	46	47	48	49	50	51	52	53	54
45	31.4	30.9	30.5	30.0	29.4	28.9	28.3	27.7	27.1	26.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	45	46	47	48	49	50	51	52	53	54
46	30.9	30.5	30.0	29.6	29.1	28.5	28.0	27.4	26.9	26.3
47	30.5	30.0	29.6	29.2	28.7	28.2	27.7	27.1	26.6	26.0
48	30.0	29.6	29.2	28.7	28.3	27.8	27.3	26.8	26.3	25.7
49	29.4	29.1	28.7	28.3	27.9	27.4	26.9	26.5	25.9	25.4
50	28.9	28.5	28.2	27.4	27.4	27.0	26.5	26.1	25.6	25.1
51	28.3	28.0	27.7	27.3	26.9	26.5	26.1	25.7	25.2	24.7
52	27.7	27.4	27.1	26.8	26.5	26.1	25.7	25.3	24.8	24.4
53	27.1	26.9	26.6	26.3	25.9	25.6	25.2	24.8	24.4	24.0
54	26.5	26.3	26.0	25.7	25.4	25.1	24.7	24.4	24.0	23.6
55	25.9	25.7	25.4	25.1	24.9	24.6	24.2	23.9	23.5	23.2
56	25.2	25.0	24.8	24.6	24.3	24.0	23.7	23.4	23.1	22.7
57	24.6	24.4	24.2	24.0	23.7	23.5	23.2	22.9	22.6	22.2
58	23.9	23.7	23.5	23.3	23.1	22.9	22.6	22.4	22.1	21.7
59	23.2	23.1	22.9	22.7	22.5	22.3	22.1	21.8	21.5	21.2
60	22.5	22.4	22.2	22.1	21.9	21.7	21.5	21.2	21.0	20.7
61	21.8	21.7	21.6	21.4	21.2	21.1	20.9	20.6	20.4	20.2
62	21.1	21.0	20.9	20.7	20.6	20.4	20.2	20.0	19.8	19.6
63	20.4	20.3	20.2	20.1	19.9	19.8	19.6	19.4	19.2	19.0
64	19.7	19.6	19.5	19.4	19.3	19.1	19.0	18.8	18.6	18.5
65	19.0	18.9	18.8	18.7	18.6	18.5	18.3	18.2	18.0	17.9
66	18.3	18.2	18.1	18.0	17.9	17.8	17.7	17.6	17.4	17.3
67	17.6	17.5	17.4	17.3	17.3	17.2	17.1	16.9	16.8	16.7
68	16.9	16.8	16.7	16.7	16.6	16.5	16.4	16.3	16.2	16.1
69	16.2	16.1	16.1	16.0	15.9	15.8	15.8	15.7	15.6	15.4
70	15.5	15.4	15.4	15.3	15.3	15.2	15.1	15.0	14.9	14.8
71	14.8	14.8	14.7	14.7	14.6	14.5	14.5	14.4	14.3	14.2
72	14.1	14.1	14.1	14.0	14.0	13.9	13.8	13.8	13.7	13.6
73	13.5	13.5	13.4	13.4	13.3	13.3	13.2	13.2	13.1	13.0
74	12.8	12.8	12.8	12.7	12.7	12.7	12.6	12.6	12.5	12.4
75	12.2	12.2	12.2	12.1	12.1	12.1	12.0	12.0	11.9	11.9
76	11.6	11.6	11.6	11.5	11.5	11.5	11.4	11.4	11.3	11.3
77	11.0	11.0	11.0	10.9	10.9	10.9	10.8	10.8	10.8	10.7
78	10.4	10.4	10.4	10.4	10.3	10.3	10.3	10.2	10.2	10.2
79	9.9	9.8	9.8	9.8	9.8	9.8	9.7	9.7	9.7	9.6
80	9.3	9.3	9.3	9.3	9.2	9.2	9.2	9.2	9.1	9.1
81	8.8	8.8	8.7	8.7	8.7	8.7	8.7	8.7	8.6	8.6
82	8.3	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.1	8.1
83	7.8	7.8	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.6
84	7.3	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.2
85	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.7
86	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.3	6.3
87	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.9
88	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6
89	5.3	5.3	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2
90	5.0	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9
91	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6
92	4.4	4.4	4.4	4.4	4.3	4.3	4.3	4.3	4.3	4.3
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	55	56	57	58	59	60	61	62	63	64
55	22.7	22.3	21.9	21.4	20.9	20.4	19.9	19.4	18.8	18.3
56	22.3	21.9	21.5	21.1	20.6	20.1	19.6	19.1	18.6	18.0
57	21.9	21.5	21.1	20.7	20.3	19.8	19.3	18.8	18.3	17.8
58	21.4	21.1	20.7	20.3	19.9	19.5	19.0	18.5	18.0	17.5
59	20.9	20.6	20.3	19.9	19.5	19.1	18.7	18.2	17.7	17.3
60	20.4	20.1	19.8	19.5	19.1	18.7	18.3	17.9	17.4	17.0
61	20.4	19.6	19.3	19.0	18.7	18.3	17.9	17.5	17.1	16.7
62	19.4	19.1	18.8	18.5	18.2	17.9	17.5	17.1	16.8	16.3
63	18.8	18.6	18.3	18.0	17.7	17.4	17.1	16.8	16.4	16.0
64	18.3	18.0	17.8	17.5	17.3	17.0	16.7	16.3	16.0	15.6
65	17.7	17.5	17.3	17.0	16.8	16.5	16.2	15.9	15.6	15.3
66	17.1	16.9	16.7	16.5	16.3	16.0	15.8	15.5	15.2	14.9
67	16.5	16.3	16.2	16.0	15.8	15.5	15.3	15.0	14.7	14.5
68	15.9	15.8	15.6	15.4	15.2	15.0	14.8	14.6	14.3	14.0
69	15.3	15.2	15.0	14.9	14.7	14.5	14.3	14.1	13.9	13.6
70	14.7	14.6	14.5	14.3	14.2	14.0	13.8	13.6	13.4	13.2
71	14.1	14.0	13.9	13.8	13.6	13.5	13.3	13.1	12.9	12.7
72	13.5	13.4	13.3	13.2	13.1	12.9	12.8	12.6	12.4	12.3
73	13.0	12.9	12.8	12.7	12.5	12.4	12.3	12.1	12.0	11.8
74	12.4	12.3	12.2	12.1	12.0	11.9	11.8	11.6	11.5	11.3
75	11.8	11.7	11.7	11.6	11.5	11.4	11.3	11.1	11.0	10.9
76	11.2	11.2	11.1	11.0	10.9	10.9	10.8	10.6	10.5	10.4
77	10.7	10.6	10.6	10.5	10.4	10.3	10.3	10.2	10.0	9.9
78	10.1	10.1	10.0	10.0	9.9	9.8	9.8	9.7	9.6	9.5
79	9.6	9.6	9.5	9.5	9.4	9.3	9.3	9.2	9.1	9.0
80	9.1	9.0	9.0	9.0	8.9	8.9	8.8	8.7	8.7	8.6
81	8.6	8.5	8.5	8.5	8.4	8.4	8.3	8.3	8.2	8.1
82	8.1	8.1	8.0	8.0	8.0	7.9	7.9	7.8	7.8	7.7
83	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.3	7.3
84	7.2	7.1	7.1	7.1	7.1	7.0	7.0	7.0	6.9	6.9
85	6.7	6.7	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.5
86	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.2	6.1	6.1
87	5.9	5.9	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.7
88	5.6	5.5	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4
89	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.1
90	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.8
91	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.5	4.5	4.5
92	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.2	4.2	4.2
93	4.1	4.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
94	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.7
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.5	3.5
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.3	3.3	3.3
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.1	3.1
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6
101	2.5	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.2
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.7
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	65	66	67	68	69	70	71	72	73	74
65	14.9	14.5	14.1	13.7	13.3	12.9	12.5	12.0	11.6	11.2
66	14.5	14.2	13.8	13.4	13.1	12.6	12.2	11.8	11.4	11.0
67	14.1	13.8	13.5	13.1	12.8	12.4	12.0	11.6	11.2	10.8
68	13.7	13.4	13.1	12.8	12.5	12.1	11.7	11.4	11.0	10.6
69	13.3	13.1	12.8	12.5	12.1	11.8	11.4	11.1	10.7	10.4

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	65	66	67	68	69	70	71	72	73	74
70	12.9	12.6	12.4	12.1	11.8	11.5	11.2	10.8	10.5	10.1
71	12.5	12.2	12.0	11.7	11.4	11.2	10.9	10.5	10.2	9.9
72	12.0	11.8	11.6	11.4	11.1	10.8	10.5	10.2	9.9	9.6
73	11.6	11.4	11.2	11.0	10.7	10.5	10.2	9.9	9.7	9.4
74	11.2	11.0	10.8	10.6	10.4	10.1	9.9	9.6	9.4	9.1
75	10.7	10.5	10.4	10.2	10.0	9.8	9.5	9.3	9.1	8.8
76	10.3	10.1	9.9	9.8	9.6	9.4	9.2	9.0	8.8	8.5
77	9.8	9.7	9.5	9.4	9.2	9.0	8.8	8.6	8.4	8.2
78	9.4	9.2	9.1	9.0	8.8	8.7	8.5	8.3	8.1	7.9
79	8.9	8.8	8.7	8.6	8.4	8.3	8.1	8.0	7.8	7.6
80	8.5	8.4	8.3	8.2	8.0	7.9	7.8	7.6	7.5	7.3
81	8.0	8.0	7.9	7.9	7.7	7.5	7.4	7.3	7.1	7.0
82	7.6	7.5	7.5	7.4	7.3	7.2	7.1	6.9	6.8	6.7
83	7.2	7.1	7.1	7.0	6.9	6.8	6.7	6.6	6.5	6.4
84	6.8	6.7	6.7	6.6	6.5	6.4	6.4	6.3	6.2	6.0
85	6.4	6.4	6.3	6.2	6.2	6.1	6.0	5.9	5.8	5.7
86	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.6	5.5	5.4
87	5.7	5.6	5.6	5.6	5.5	5.4	5.4	5.3	5.2	5.2
88	5.3	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9
89	5.0	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6
90	4.7	4.7	4.7	4.6	4.6	4.6	4.5	4.5	4.4	4.4
91	4.5	4.4	4.4	4.4	4.3	4.3	4.3	4.2	4.2	4.1
92	4.2	4.2	4.1	4.1	4.1	4.1	4.0	4.0	3.9	3.9
93	3.9	3.9	3.9	3.9	3.9	3.8	3.8	3.8	3.7	3.7
94	3.7	3.7	3.7	3.7	3.6	3.6	3.6	3.6	3.5	3.5
95	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.4	3.3	3.3
96	3.3	3.3	3.3	3.3	3.3	3.2	3.2	3.2	3.2	3.1
97	3.1	3.1	3.1	3.1	3.1	3.1	3.0	3.0	3.0	3.0
98	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.8	2.8
99	2.8	2.8	2.8	2.7	2.7	2.7	2.7	2.7	2.7	2.6
100	2.6	2.6	2.6	2.6	2.6	2.5	2.5	2.5	2.5	2.5
101	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.3	2.3
102	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
103	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.5	1.5
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.6	.6	.6	.6	.6
114	.6	.6	.6	.6	.6	.6	.5	.5	.5	.5
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	75	76	77	78	79	80	81	82	83	84
75	8.6	8.3	8.0	7.7	7.4	7.1	6.8	6.5	6.2	5.9
76	8.3	8.0	7.8	7.5	7.2	6.9	6.7	6.4	6.1	5.8
77	8.0	7.8	7.5	7.3	7.0	6.8	6.5	6.2	5.9	5.7
78	7.7	7.5	7.3	7.0	6.8	6.6	6.3	6.0	5.8	5.5
79	7.4	7.2	7.0	6.8	6.6	6.3	6.1	5.9	5.6	5.4
80	7.1	6.9	6.8	6.6	6.3	6.1	5.9	5.7	5.5	5.2
81	6.8	6.7	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.1
82	6.5	6.4	6.2	6.0	5.9	5.7	5.5	5.3	5.1	4.9
83	6.2	6.1	5.9	5.8	5.6	5.5	5.3	5.1	4.9	4.7
84	5.9	5.8	5.7	5.5	5.4	5.2	5.1	4.9	4.7	4.6
85	5.6	5.5	5.4	5.3	5.2	5.0	4.9	4.7	4.6	4.4
86	5.4	5.3	5.1	5.0	4.9	4.8	4.7	4.5	4.4	4.2
87	5.1	5.0	4.9	4.8	4.7	4.6	4.4	4.3	4.2	4.1
88	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9
89	4.5	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.8	3.7
90	4.3	4.2	4.2	4.1	4.0	3.9	3.8	3.8	3.7	3.5
91	4.1	4.0	4.0	3.9	3.8	3.7	3.7	3.6	3.5	3.4
92	3.9	3.8	3.7	3.7	3.6	3.6	3.5	3.4	3.3	3.2
93	3.7	3.6	3.6	3.5	3.4	3.4	3.3	3.2	3.2	3.1

Internal Revenue Service, Treasury

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TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	75	76	77	78	79	80	81	82	83	84
94	3.5	3.4	3.4	3.3	3.3	3.2	3.2	3.1	3.0	3.0
95	3.3	3.2	3.2	3.2	3.1	3.1	3.0	3.0	2.9	2.8
96	3.1	3.1	3.0	3.0	3.0	2.9	2.9	2.8	2.8	2.7
97	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.7	2.6	2.6
98	2.8	2.8	2.7	2.7	2.7	2.6	2.6	2.6	2.5	2.5
99	2.6	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.4	2.3
100	2.5	2.5	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.2
101	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.1	2.1
102	2.2	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0
103	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.8
104	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7
105	1.7	1.7	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.6
106	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4
107	1.4	1.4	1.4	1.4	1.4	1.4	1.3	1.3	1.3	1.3
108	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111 .....	.9	.9	.9	.9	.9	.9	.9	.9	.8	.8
112 .....	.8	.8	.8	.7	.7	.7	.7	.7	.7	.7
113 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
114 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	85	86	87	88	89	90	91	92	93	94
85	4.2	4.1	3.9	3.8	3.6	3.4	3.3	3.2	3.0	2.9
86	4.1	3.9	3.8	3.6	3.5	3.3	3.2	3.1	2.9	2.8
87	3.9	3.8	3.6	3.5	3.4	3.2	3.1	3.0	2.8	2.7
88	3.8	3.6	3.5	3.4	3.2	3.1	3.0	2.9	2.8	2.6
89	3.6	3.5	3.4	3.2	3.1	3.0	2.9	2.8	2.7	2.6
90	3.4	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5
91	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5	2.4
92	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5	2.4	2.3
93	3.0	2.9	2.8	2.8	2.7	2.6	2.5	2.4	2.3	2.3
94	2.9	2.8	2.7	2.6	2.6	2.5	2.4	2.3	2.3	2.2
95	2.8	2.7	2.6	2.5	2.5	2.4	2.3	2.2	2.2	2.1
96	2.6	2.6	2.5	2.4	2.4	2.3	2.2	2.2	2.1	2.0
97	2.5	2.5	2.4	2.3	2.3	2.2	2.2	2.1	2.0	2.0
98	2.4	2.4	2.3	2.2	2.2	2.1	2.1	2.0	2.0	1.9
99	2.3	2.2	2.2	2.1	2.1	2.0	2.0	1.9	1.9	1.8
100	2.2	2.1	2.1	2.0	2.0	1.9	1.9	1.9	1.8	1.8
101	2.1	2.0	2.0	1.9	1.9	1.9	1.8	1.8	1.7	1.7
102	1.9	1.9	1.9	1.8	1.8	1.8	1.7	1.7	1.6	1.6
103	1.8	1.8	1.8	1.7	1.7	1.7	1.6	1.6	1.5	1.5
104	1.7	1.7	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.4
105	1.6	1.5	1.5	1.5	1.5	1.4	1.4	1.4	1.4	1.3
106	1.4	1.4	1.4	1.4	1.4	1.3	1.3	1.3	1.3	1.2
107	1.3	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.2	1.2
108	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1
109	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
110 .....	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
111 .....	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
112 .....	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
113 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
114 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	95	96	97	98	99	100	101	102	103	104
95	2.0	2.0	1.9	1.8	1.8	1.7	1.6	1.6	1.5	1.4
96	2.0	1.9	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.4
97	1.9	1.9	1.8	1.7	1.7	1.6	1.6	1.5	1.4	1.3
98	1.8	1.8	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.3
99	1.8	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.3
100	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.3	1.3

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TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES—
Continued

Ages	95	96	97	98	99	100	101	102	103	104
101	1.6	1.6	1.6	1.5	1.5	1.4	1.4	1.3	1.3	1.2
102	1.6	1.5	1.5	1.5	1.4	1.4	1.3	1.3	1.2	1.2
103	1.5	1.5	1.4	1.4	1.4	1.3	1.3	1.2	1.2	1.1
104	1.4	1.4	1.3	1.3	1.3	1.3	1.2	1.2	1.1	1.1
105	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.1	1.1	1.0
106	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.0	1.0
107	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.0	1.0	.9
108	1.0	1.0	1.0	1.0	1.0	1.0	1.0	.9	.9	.9
109	1.0	.9	.9	.9	.9	.9	.9	.9	.8	.8
110 .....	.9	.9	.8	.8	.8	.8	.8	.8	.8	.8
111 .....	.8	.8	.8	.8	.8	.7	.7	.7	.7	.7
112 .....	.7	.7	.7	.7	.7	.7	.7	.7	.6	.6
113 .....	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
114 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIAA—ANNUITIES FOR JOINT LIFE ONLY; TWO LIVES—EXPECTED RETURN MULTIPLES

Ages	105	106	107	108	109	110	111	112	113	114	115
105 ..	1.0	1.0	.9	.9	.8	.7	.7	.6	.6	.5	.5
106 ..	1.0	.9	.9	.8	.8	.7	.7	.6	.6	.5	.5
107 ..	.9	.9	.8	.8	.7	.7	.7	.6	.6	.5	.5
108 ..	.9	.8	.8	.8	.7	.7	.6	.6	.5	.5	.5
109 ..	.8	.8	.7	.7	.7	.7	.6	.6	.5	.5	.5
110 ..	.7	.7	.7	.7	.7	.6	.6	.6	.5	.5	.5
111 ..	.7	.7	.7	.6	.6	.6	.6	.5	.5	.5	.5
112 ..	.6	.6	.6	.6	.6	.6	.5	.5	.5	.5	.5
113 ..	.6	.6	.6	.5	.5	.5	.5	.5	.5	.5	.5
114 ..	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5
115 ..	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
5	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0

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TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—
Continued

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
36	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	1
38	0	0	0	0	0	0	0	0	0	1
39	0	0	0	0	0	0	0	0	1	1
40	0	0	0	0	0	0	0	1	1	1
41	0	0	0	0	0	0	0	1	1	1
42	0	0	0	0	0	0	1	1	1	1
43	0	0	0	0	0	0	1	1	1	1
44	0	0	0	0	0	1	1	1	1	1
45	0	0	0	0	0	1	1	1	1	1
46	0	0	0	0	1	1	1	1	1	1
47	0	0	0	0	1	1	1	1	1	1
48	0	0	0	0	1	1	1	1	1	1
49	0	0	0	1	1	1	1	1	1	2
50	0	0	0	1	1	1	1	1	1	2
51	0	0	0	1	1	1	1	1	2	2
52	0	0	0	1	1	1	1	1	2	2
53	0	0	1	1	1	1	1	2	2	2
54	0	0	1	1	1	1	1	2	2	2
55	0	0	1	1	1	1	2	2	2	2
56	0	0	1	1	1	1	2	2	2	3
57	0	0	1	1	1	2	2	2	3	3
58	0	1	1	1	1	2	2	2	3	3
59	0	1	1	1	1	2	2	3	3	4
60	0	1	1	1	2	2	2	3	3	4
61	0	1	1	1	2	2	3	3	4	4
62	0	1	1	2	2	2	3	4	4	5
63	0	1	1	2	2	3	3	4	5	5
64	0	1	1	2	2	3	4	4	5	6
65	0	1	2	2	3	3	4	5	6	6
66	1	1	2	2	3	4	5	5	6	7
67	1	1	2	3	3	4	5	6	7	8
68	1	1	2	3	4	5	6	7	8	9
69	1	1	2	3	4	5	6	7	8	10
70	1	2	3	4	5	6	7	8	9	11
71	1	2	3	4	5	6	8	9	10	12
72	1	2	3	4	6	7	8	10	11	13
73	1	2	4	5	6	8	9	11	13	14
74	1	3	4	5	7	9	10	12	14	16
75	1	3	4	6	8	9	11	13	15	17
76	2	3	5	7	9	10	12	15	17	19
77	2	4	5	7	9	12	14	16	18	21
78	2	4	6	8	10	13	15	18	20	23
79	2	4	7	9	11	14	17	19	22	25
80	2	5	7	10	13	15	18	21	24	27
81	3	5	8	11	14	17	20	23	26	29
82	3	6	9	12	15	19	22	25	28	32
83	3	7	10	13	17	20	24	27	31	34
84	4	7	11	15	19	22	26	30	33	37
85	4	8	12	16	20	24	28	32	36	40
86	4	9	13	18	22	27	31	35	39	42
87	5	10	15	20	24	29	33	37	41	45
88	5	11	16	21	26	31	36	40	44	48
89	6	12	18	23	28	33	38	43	47	50
90	7	13	19	25	31	36	41	45	49	53
91	7	14	21	27	33	38	43	48	52	55
92	8	15	22	29	35	40	45	50	54	58
93	9	17	24	31	37	43	48	52	56	60
94	9	18	26	33	39	45	50	54	58	62
95	10	19	27	35	41	47	52	57	60	64
96	11	20	29	36	43	49	54	59	62	66
97	11	21	30	38	45	51	56	61	64	68
98	12	23	32	40	47	53	58	63	66	69
99	13	24	34	42	49	55	60	65	68	71
100	14	26	36	44	52	58	63	67	70	73
101	14	27	38	47	54	60	65	69	72	75
102	15	29	40	49	56	62	67	71	74	77
103	17	31	42	52	59	65	69	73	76	78
104	18	33	45	55	62	67	72	75	78	80

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—
Continued

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
105	19	36	48	58	65	70	74	77	80	82
106	21	38	51	61	68	73	77	79	82	84
107	23	42	55	64	71	75	79	81	84	85
108	25	45	58	67	73	78	81	83	85	87
109	28	49	62	71	76	80	83	85	87	88
110	31	52	66	74	79	82	85	87	88	89
111	34	57	70	77	82	85	87	88	90	91
112	37	61	73	80	84	87	88	90	91	92
113	41	66	77	83	86	88	90	91	92	93
114	45	70	80	85	88	90	92	93	93	94
115	50	75	83	88	90	92	93	94	94	95

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
5	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	1
21	0	0	0	0	0	0	0	0	0	1
22	0	0	0	0	0	0	0	0	1	1
23	0	0	0	0	0	0	0	1	1	1
24	0	0	0	0	0	0	0	1	1	1
25	0	0	0	0	0	0	1	1	1	1
26	0	0	0	0	0	0	1	1	1	1
27	0	0	0	0	0	1	1	1	1	1
28	0	0	0	0	1	1	1	1	1	1
29	0	0	0	0	1	1	1	1	1	1
30	0	0	0	1	1	1	1	1	1	1
31	0	0	0	1	1	1	1	1	1	1
32	0	0	1	1	1	1	1	1	1	1
33	0	0	1	1	1	1	1	1	1	1
34	0	1	1	1	1	1	1	1	1	1
35	0	1	1	1	1	1	1	1	1	1
36	1	1	1	1	1	1	1	1	1	1
37	1	1	1	1	1	1	1	1	1	1
38	1	1	1	1	1	1	1	1	1	2
39	1	1	1	1	1	1	1	1	2	2
40	1	1	1	1	1	1	1	2	2	2
41	1	1	1	1	1	1	2	2	2	2
42	1	1	1	1	1	2	2	2	2	2
43	1	1	1	1	2	2	2	2	2	3
44	1	1	1	2	2	2	2	2	3	3
45	1	1	2	2	2	2	2	3	3	3
46	1	2	2	2	2	2	3	3	3	3
47	1	2	2	2	2	2	3	3	3	4
48	2	2	2	2	2	3	3	3	4	4
49	2	2	2	2	3	3	3	4	4	4
50	2	2	2	3	3	3	3	4	4	5
51	2	2	3	3	3	3	4	4	4	5
52	2	2	3	3	3	4	4	5	5	5
53	2	3	3	3	4	4	5	5	5	6
54	3	3	3	4	4	4	5	5	6	7
55	3	3	4	4	4	5	5	6	7	7

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TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—
Continued

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
56	3	3	4	4	5	5	6	7	7	8
57	3	4	4	5	5	6	6	7	8	9
58	4	4	5	5	6	6	7	8	9	9
59	4	5	5	6	6	7	8	9	9	10
60	4	5	6	6	7	8	9	10	10	11
61	5	6	6	7	8	9	10	10	11	13
62	5	6	7	8	9	10	11	12	13	14
63	6	7	8	9	10	11	12	13	14	15
64	7	8	8	9	10	12	13	14	15	17
65	7	8	9	10	12	13	14	15	17	18
66	8	9	10	12	13	14	15	17	18	20
67	9	10	11	13	14	15	17	18	20	22
68	10	11	13	14	15	17	19	20	22	24
69	11	12	14	15	17	19	20	22	24	26
70	12	14	15	17	19	20	22	24	26	28
71	13	15	17	18	20	22	24	26	28	30
72	15	17	18	20	22	24	26	28	30	32
73	16	18	20	22	24	26	28	31	33	35
74	18	20	22	24	26	28	31	33	35	37
75	19	22	24	26	28	31	33	35	38	40
76	21	24	26	28	31	33	36	38	40	43
77	23	26	28	31	33	36	38	41	43	45
78	25	28	31	33	36	38	41	43	46	48
79	28	30	33	36	38	41	44	46	48	51
80	30	33	36	38	41	44	46	49	51	53
81	32	35	38	41	44	47	49	51	54	56
82	35	38	41	44	47	49	52	54	56	58
83	38	41	44	47	49	52	54	57	59	61
84	40	44	47	49	52	55	57	59	61	63
85	43	46	49	52	55	57	59	62	63	65
86	46	49	52	55	57	60	62	64	66	67
87	48	52	55	57	60	62	64	66	68	69
88	51	54	57	60	62	64	66	68	70	71
89	54	57	60	62	65	67	68	70	72	73
90	56	59	62	64	67	69	70	72	74	75
91	59	62	64	67	69	71	72	74	75	76
92	61	64	66	69	71	72	74	75	77	78
93	63	66	68	70	72	74	75	77	78	79
94	65	68	70	72	74	75	77	78	79	80
95	67	69	72	74	75	77	78	79	81	82
96	69	71	73	75	77	78	80	81	82	83
97	70	73	75	77	78	80	81	82	83	84
98	72	74	76	78	79	81	82	83	84	85
99	74	76	78	79	81	82	83	84	85	86
100	75	78	79	81	82	83	84	85	86	86
101	77	79	81	82	83	84	85	86	87	87
102	79	81	82	83	84	85	86	87	88	88
103	80	82	83	85	86	87	87	88	89	89
104	82	84	85	86	87	88	88	89	90	90
105	84	85	86	87	88	89	89	90	90	91
106	85	86	87	88	89	90	90	91	91	92
107	87	88	89	89	90	91	91	92	92	93
108	88	89	90	90	91	92	92	93	93	93
109	89	90	91	92	92	93	93	93	94	94
110	90	91	92	92	93	93	94	94	94	95
111	92	92	93	93	94	94	95	95	95	95
112	93	93	94	94	95	95	95	96	96	96
113	94	94	95	95	95	96	96	96	96	97
114	95	95	95	96	96	96	97	97	97	97
115	95	96	96	96	97	97	97	97	97	98

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
5	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—
Continued

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
7	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	1
9	0	0	0	0	0	0	0	0	1	1
10	0	0	0	0	0	0	0	1	1	1
11	0	0	0	0	0	0	1	1	1	1
12	0	0	0	0	0	0	1	1	1	1
13	0	0	0	0	0	1	1	1	1	1
14	0	0	0	0	1	1	1	1	1	1
15	0	0	0	1	1	1	1	1	1	1
16	0	0	1	1	1	1	1	1	1	1
17	0	0	1	1	1	1	1	1	1	1
18	0	1	1	1	1	1	1	1	1	1
19	1	1	1	1	1	1	1	1	1	1
20	1	1	1	1	1	1	1	1	1	1
21	1	1	1	1	1	1	1	1	1	1
22	1	1	1	1	1	1	1	1	1	1
23	1	1	1	1	1	1	1	1	1	1
24	1	1	1	1	1	1	1	1	1	1
25	1	1	1	1	1	1	1	1	1	1
26	1	1	1	1	1	1	1	1	1	1
27	1	1	1	1	1	1	1	1	1	2
28	1	1	1	1	1	1	1	1	2	2
29	1	1	1	1	1	1	1	2	2	2
30	1	1	1	1	1	1	2	2	2	2
31	1	1	1	1	1	2	2	2	2	2
32	1	1	1	1	2	2	2	2	2	2
33	1	1	1	2	2	2	2	2	2	2
34	1	1	2	2	2	2	2	2	2	3
35	1	2	2	2	2	2	2	2	3	3
36	2	2	2	2	2	2	2	3	3	3
37	2	2	2	2	2	2	3	3	3	3
38	2	2	2	2	2	3	3	3	3	4
39	2	2	2	2	3	3	3	3	4	4
40	2	2	3	3	3	3	3	4	4	4
41	2	3	3	3	3	3	4	4	4	5
42	3	3	3	3	3	4	4	4	5	5
43	3	3	3	4	4	4	4	5	5	6
44	3	3	4	4	4	4	5	5	6	6
45	3	4	4	4	5	5	5	6	6	7
46	4	4	4	5	5	5	6	6	7	7
47	4	4	5	5	5	6	6	7	7	8
48	4	5	5	5	6	6	7	7	8	9
49	5	5	5	6	6	7	8	8	9	10
50	5	5	6	6	7	8	8	9	10	10
51	5	6	6	7	8	8	9	10	11	11
52	6	7	7	8	8	9	10	11	11	12
53	7	7	8	8	9	10	11	12	13	14
54	7	8	8	9	10	11	12	13	14	15
55	8	9	9	10	11	12	13	14	15	16
56	9	9	10	11	12	13	14	15	16	18
57	9	10	11	12	13	14	15	17	18	19
58	10	11	12	13	14	16	17	18	19	21
59	11	12	13	15	16	17	18	20	21	22
60	12	14	15	16	17	19	20	21	23	24
61	14	15	16	17	19	20	22	23	25	26
62	15	16	18	19	20	22	23	25	27	28
63	16	18	19	21	22	24	25	27	29	30
64	18	19	21	23	24	26	28	29	31	33
65	20	21	23	25	26	28	30	31	33	35
66	21	23	25	27	28	30	32	34	35	37
67	23	25	27	29	31	32	34	36	38	40
68	25	27	29	31	33	35	37	38	40	42
69	28	29	31	33	35	37	39	41	43	44
70	30	32	34	36	38	40	42	43	45	47
71	32	34	36	38	40	42	44	46	47	49
72	35	37	39	41	43	45	46	48	50	51
73	37	39	41	43	45	47	49	51	52	54
74	40	42	44	46	48	50	51	53	54	56
75	42	44	46	48	50	52	54	55	57	58

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TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—
Continued

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
76	45	47	49	51	53	54	56	58	59	60
77	47	50	51	53	55	57	58	60	61	62
78	50	52	54	56	57	59	61	62	63	64
79	53	55	56	58	60	61	63	64	65	66
80	55	57	59	60	62	63	65	66	67	68
81	58	59	61	63	64	66	67	68	69	70
82	60	62	63	65	66	68	69	70	71	72
83	62	64	66	67	68	70	71	72	73	74
84	65	66	68	69	70	71	72	73	74	75
85	67	68	70	71	72	73	74	75	76	77
86	69	70	72	73	74	75	76	77	77	78
87	71	72	73	75	76	76	77	78	79	80
88	73	74	75	76	77	78	79	80	80	81
89	74	76	77	78	79	79	80	81	81	82
90	76	77	78	79	80	81	81	82	83	83
91	78	79	79	80	81	82	83	83	84	84
92	79	80	81	82	82	83	84	84	85	85
93	80	81	82	83	83	84	85	85	86	86
94	81	82	83	84	84	85	85	86	86	87
95	82	83	84	85	85	86	86	87	87	88
96	83	84	85	86	86	87	87	88	88	88
97	84	85	86	86	87	87	88	88	89	89
98	85	86	87	87	88	88	89	89	89	90
99	86	87	87	88	88	89	89	90	90	90
100	87	88	88	89	89	90	90	90	91	91
101	88	89	89	90	90	90	91	91	91	92
102	89	89	90	90	91	91	91	92	92	92
103	90	90	91	91	91	92	92	92	93	93
104	91	91	91	92	92	92	93	93	93	93
105	91	92	92	92	93	93	93	94	94	94
106	92	93	93	93	93	94	94	94	94	95
107	93	93	94	94	94	94	95	95	95	95
108	94	94	94	94	95	95	95	95	95	96
109	94	95	95	95	95	95	96	96	96	96
110	95	95	95	96	96	96	96	96	96	96
111	96	96	96	96	96	96	97	97	97	97
112	96	96	96	97	97	97	97	97	97	97
113	97	97	97	97	97	97	97	98	98	98
114	97	97	97	98	98	98	98	98	98	98
115	98	98	98	98	98	98	98	98	98	98

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
5	0	1	1	1	1	1	1	1	1	1
6	0	1	1	1	1	1	1	1	1	1
7	1	1	1	1	1	1	1	1	1	1
8	1	1	1	1	1	1	1	1	1	1
9	1	1	1	1	1	1	1	1	1	1
10	1	1	1	1	1	1	1	1	1	1
11	1	1	1	1	1	1	1	1	1	1
12	1	1	1	1	1	1	1	1	1	1
13	1	1	1	1	1	1	1	1	1	1
14	1	1	1	1	1	1	1	1	1	1
15	1	1	1	1	1	1	1	1	1	1
16	1	1	1	1	1	1	1	1	1	1
17	1	1	1	1	1	1	1	1	1	1
18	1	1	1	1	1	1	1	1	1	2
19	1	1	1	1	1	1	1	1	2	2
20	1	1	1	1	1	1	1	2	2	2
21	1	1	1	1	1	1	2	2	2	2
22	1	1	1	1	1	2	2	2	2	2
23	1	1	1	2	2	2	2	2	2	2
24	1	1	2	2	2	2	2	2	2	2
25	1	2	2	2	2	2	2	2	2	3
26	2	2	2	2	2	2	2	2	3	3

TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—
Continued

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
27	2	2	2	2	2	2	2	3	3	3
28	2	2	2	2	2	2	3	3	3	3
29	2	2	2	2	2	3	3	3	3	4
30	2	2	2	3	3	3	3	3	4	4
31	2	2	3	3	3	3	3	4	4	4
32	2	3	3	3	3	3	4	4	4	5
33	3	3	3	3	3	4	4	4	5	5
34	3	3	3	3	4	4	4	5	5	5
35	3	3	3	4	4	4	5	5	5	6
36	3	4	4	4	4	5	5	5	6	6
37	4	4	4	4	5	5	6	6	6	7
38	4	4	5	5	5	6	6	7	7	8
39	4	5	5	5	6	6	7	7	8	8
40	5	5	5	6	6	7	7	8	8	9
41	5	5	6	6	7	7	8	9	9	10
42	6	6	6	7	7	8	9	9	10	11
43	6	7	7	8	8	9	9	10	11	12
44	7	7	8	8	9	10	10	11	12	13
45	7	8	8	9	10	10	11	12	13	14
46	8	9	9	10	11	11	12	13	14	15
47	9	9	10	11	12	12	13	14	15	16
48	9	10	11	12	13	14	15	16	17	18
49	10	11	12	13	14	15	16	17	18	19
50	11	12	13	14	15	16	17	18	20	21
51	12	13	14	15	16	17	19	20	21	22
52	13	14	15	17	18	19	20	21	23	24
53	15	16	17	18	19	20	22	23	24	26
54	16	17	18	19	21	22	23	25	26	28
55	17	18	20	21	22	24	25	27	28	30
56	19	20	21	23	24	26	27	29	30	32
57	20	22	23	25	26	28	29	31	32	34
58	22	24	25	27	28	30	31	33	34	36
59	24	25	27	28	30	32	33	35	36	38
60	26	27	29	31	32	34	35	37	38	40
61	28	29	31	33	34	36	37	39	40	42
62	30	32	33	35	36	38	40	41	42	44
63	32	34	35	37	39	40	42	43	45	46
64	34	36	38	39	41	42	44	45	47	48
65	37	38	40	42	43	45	46	47	49	50
66	39	41	42	44	45	47	48	50	51	52
67	41	43	45	46	48	49	50	52	53	54
68	44	45	47	48	50	51	52	54	55	56
69	46	48	49	51	52	53	54	56	57	58
70	48	50	51	53	54	55	57	58	59	60
71	51	52	54	55	56	57	59	60	61	62
72	53	54	56	57	58	59	60	62	62	63
73	55	57	58	59	60	61	62	63	64	65
74	57	59	60	61	62	63	64	65	66	67
75	59	61	62	63	64	65	66	67	68	69
76	62	63	64	65	66	67	68	69	69	70
77	64	65	66	67	68	69	70	70	71	72
78	66	67	68	69	70	70	71	72	73	73
79	67	68	69	70	71	72	73	73	74	75
80	69	70	71	72	73	74	74	75	76	76
81	71	72	73	74	74	75	76	76	77	78
82	73	74	74	75	76	77	77	78	78	79
83	74	75	76	77	77	78	79	79	80	80
84	76	77	77	78	79	79	80	80	81	81
85	78	78	79	79	80	81	81	82	82	83
86	79	80	80	81	81	82	82	83	83	84
87	80	81	81	82	83	83	83	84	84	85
88	82	82	83	83	84	84	85	85	85	86
89	83	83	84	84	85	85	85	86	86	87
90	84	84	85	85	86	86	86	87	87	87
91	85	85	86	86	87	87	87	88	88	88
92	86	86	87	87	87	88	88	88	89	89
93	87	87	87	88	88	88	89	89	89	90
94	87	88	88	88	89	89	89	90	90	90
95	88	88	89	89	89	90	90	90	91	91

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TABLE VII—PERCENT VALUE OF REFUND FEATURE; DURATION OF GUARANTEED AMOUNT—
Continued

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
96	89	89	89	90	90	90	91	91	91	91
97	89	90	90	90	91	91	91	91	92	92
98	90	90	91	91	91	91	92	92	92	92
99	91	91	91	92	92	92	92	92	93	93
100	91	92	92	92	92	92	93	93	93	93
101	92	92	92	93	93	93	93	93	94	94
102	92	93	93	93	93	94	94	94	94	94
103	93	93	93	94	94	94	94	94	94	95
104	94	94	94	94	94	95	95	95	95	95
105	94	94	95	95	95	95	95	95	95	95
106	95	95	95	95	95	95	96	96	96	96
107	95	95	96	96	96	96	96	96	96	96
108	96	96	96	96	96	96	96	96	97	97
109	96	96	96	97	97	97	97	97	97	97
110	97	97	97	97	97	97	97	97	97	97
111	97	97	97	97	97	97	98	98	98	98
112	97	97	98	98	98	98	98	98	98	98
113	98	98	98	98	98	98	98	98	98	98
114	98	98	98	98	98	98	98	98	98	99
115	98	98	98	99	99	99	99	99	99	99

TABLE VIII—TEMPORARY LIFE ANNUITIES; ¹ ONE LIFE—EXPECTED RETURN MULTIPLES

[See footnote at end of tables]

Temporary Period—Maximum Duration of Annuity

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
6	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
7	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
8	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
9	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
10	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
11	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
12	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
13	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
14	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
15	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
16	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
17	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
18	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
19	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
20	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
21	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
22	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
23	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
24	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
25	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
26	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
27	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
28	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
29	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
30	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
31	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
32	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
33	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
34	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
35	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
36	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
37	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
38	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
39	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
40	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
41	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
42	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
43	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9

TABLE VIII—TEMPORARY LIFE ANNUITIES; 1 ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
44	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
45	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
46	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
47	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
48	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
49	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.8
50	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
51	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
52	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
53	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
54	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.9	8.8	9.8
55	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
56	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
57	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
58	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.7	9.7
59	1.0	2.0	3.0	4.0	4.9	5.9	6.8	7.8	8.7	9.6
60	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.8	8.7	9.6
61	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.7	8.7	9.6
62	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
63	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
64	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.4
65	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.3
66	1.0	2.0	2.9	3.9	4.8	5.8	6.7	7.6	8.4	9.3
67	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.4	9.2
68	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.3	9.1
69	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.4	8.2	9.0
70	1.0	2.0	2.9	3.9	4.8	5.6	6.5	7.3	8.1	8.9
71	1.0	2.0	2.9	3.8	4.7	5.6	6.5	7.3	8.1	8.8
72	1.0	2.0	2.9	3.8	4.7	5.6	6.4	7.2	8.0	8.7
73	1.0	2.0	2.9	3.8	4.7	5.5	6.3	7.1	7.9	8.6
74	1.0	1.9	2.9	3.8	4.6	5.5	6.3	7.0	7.7	8.4
75	1.0	1.9	2.9	3.8	4.6	5.4	6.2	6.9	7.6	8.3
76	1.0	1.9	2.8	3.7	4.6	5.4	6.1	6.8	7.5	8.1
77	1.0	1.9	2.8	3.7	4.5	5.3	6.0	6.7	7.3	7.9
78	1.0	1.9	2.8	3.7	4.5	5.2	5.9	6.6	7.2	7.7
79	1.0	1.9	2.8	3.6	4.4	5.1	5.8	6.4	7.0	7.5
80	1.0	1.9	2.8	3.6	4.4	5.1	5.7	6.3	6.8	7.3
81	1.0	1.9	2.8	3.6	4.3	5.0	5.6	6.1	6.6	7.0
82	1.0	1.9	2.7	3.5	4.2	4.9	5.4	6.0	6.4	6.8
83	1.0	1.9	2.7	3.5	4.1	4.8	5.3	5.8	6.2	6.5
84	1.0	1.8	2.7	3.4	4.1	4.6	5.2	5.6	6.0	6.3
85	1.0	1.8	2.6	3.3	4.0	4.5	5.0	5.4	5.7	6.0
86	1.0	1.8	2.6	3.3	3.9	4.4	4.8	5.2	5.5	5.7
87	.9	1.8	2.5	3.2	3.8	4.3	4.7	5.0	5.3	5.5
88	.9	1.8	2.5	3.1	3.7	4.1	4.5	4.8	5.0	5.2
89	.9	1.8	2.5	3.1	3.6	4.0	4.3	4.6	4.8	4.9
90	.9	1.7	2.4	3.0	3.4	3.8	4.1	4.4	4.5	4.7
91	.9	1.7	2.4	2.9	3.3	3.7	4.0	4.2	4.3	4.4
92	.9	1.7	2.3	2.8	3.2	3.5	3.8	4.0	4.1	4.2
93	.9	1.7	2.3	2.7	3.1	3.4	3.6	3.8	3.9	4.0
94	.9	1.6	2.2	2.7	3.0	3.3	3.5	3.6	3.7	3.8
95	.9	1.6	2.2	2.6	2.9	3.1	3.3	3.4	3.5	3.6
96	.9	1.6	2.1	2.5	2.8	3.0	3.2	3.3	3.3	3.4
97	.9	1.6	2.1	2.4	2.7	2.9	3.0	3.1	3.2	3.2
98	.9	1.5	2.0	2.4	2.6	2.8	2.9	3.0	3.0	3.0
99	.9	1.5	2.0	2.3	2.5	2.6	2.7	2.8	2.8	2.8
100	.9	1.5	1.9	2.2	2.4	2.5	2.6	2.6	2.6	2.7
101	.8	1.4	1.8	2.1	2.3	2.4	2.4	2.5	2.5	2.5
102	.8	1.4	1.8	2.0	2.1	2.2	2.3	2.3	2.3	2.3
103	.8	1.4	1.7	1.9	2.0	2.1	2.1	2.1	2.1	2.1
104	.8	1.3	1.6	1.8	1.9	1.9	1.9	1.9	1.9	1.9
105	.8	1.3	1.5	1.7	1.7	1.8	1.8	1.8	1.8	1.8
106	.8	1.2	1.4	1.5	1.6	1.6	1.6	1.6	1.6	1.6
107	.7	1.1	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	.7	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	.7	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	.7	.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.6	.8	.9	.9	.9	.9	.9	.9	.9	.9

Internal Revenue Service, Treasury

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TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]
Temporary Period—Maximum Duration of Annuity

Age	Years—									
	1	2	3	4	5	6	7	8	9	10
112 .....	.6	.7	.8	.8	.8	.8	.8	.8	.8	.8
113 .....	.6	.6	.7	.7	.7	.7	.7	.7	.7	.7
114 .....	.5	.6	.6	.6	.6	.6	.6	.6	.6	.6
115 .....	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES

[See footnote at end of tables]
Temporary Period—Maximum Duration of Annuity

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
5	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
6	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
7	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
8	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
9	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
10	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
11	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
12	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
13	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
14	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
15	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
16	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
17	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
18	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
19	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
20	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
21	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
22	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
23	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
24	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
25	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
26	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.9
27	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.9
28	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.8
29	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.8
30	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.8
31	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.8
32	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.8	18.8	19.8
33	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.8	18.8	19.8
34	10.9	11.9	12.9	13.9	14.9	15.9	16.8	17.8	18.8	19.8
35	10.9	11.9	12.9	13.9	14.9	15.9	16.8	17.8	18.8	19.7
36	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
37	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.7	19.7
38	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
39	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.6
40	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
41	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.6	19.6
42	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
43	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
44	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.4
45	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.5	18.5	19.4
46	10.9	11.8	12.8	13.7	14.7	15.6	16.6	17.5	18.4	19.3
47	10.8	11.8	12.8	13.7	14.7	15.6	16.5	17.5	18.4	19.3
48	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.3	19.2
49	10.8	11.8	12.7	13.7	14.6	15.5	16.4	17.4	18.3	19.2
50	10.8	11.7	12.7	13.6	14.6	15.5	16.4	17.3	18.2	19.1
51	10.8	11.7	12.7	13.6	14.5	15.4	16.3	17.2	18.1	19.0
52	10.8	11.7	12.6	13.6	14.5	15.4	16.3	17.2	18.0	18.9
53	10.7	11.7	12.6	13.5	14.4	15.3	16.2	17.1	18.0	18.8
54	10.7	11.6	12.6	13.5	14.4	15.3	16.2	17.0	17.9	18.7
55	10.7	11.6	12.5	13.4	14.3	15.2	16.1	16.9	17.8	18.6
56	10.7	11.6	12.5	13.4	14.3	15.1	16.0	16.8	17.6	18.4
57	10.6	11.5	12.4	13.3	14.2	15.1	15.9	16.7	17.5	18.3
58	10.6	11.5	12.4	13.3	14.1	15.0	15.8	16.6	17.4	18.1

TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES—Continued
 [See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	11	12	13	14	15	16	17	18	19	20
59	10.6	11.4	12.3	13.2	14.0	14.9	15.7	16.4	17.2	17.9
60	10.5	11.4	12.3	13.1	13.9	14.7	15.5	16.3	17.0	17.7
61	10.5	11.3	12.2	13.0	13.8	14.6	15.4	16.1	16.8	17.5
62	10.4	11.3	12.1	12.9	13.7	14.5	15.2	15.9	16.6	17.2
63	10.3	11.2	12.0	12.8	13.6	14.3	15.0	15.7	16.3	17.0
64	10.3	11.1	11.9	12.7	13.4	14.1	14.8	15.5	16.1	16.7
65	10.2	11.0	11.8	12.5	13.2	13.9	14.6	15.2	15.8	16.3
66	10.1	10.9	11.6	12.4	13.1	13.7	14.4	14.9	15.5	16.0
67	10.0	10.8	11.5	12.2	12.9	13.5	14.1	14.7	15.2	15.6
68	9.9	10.6	11.4	12.0	12.7	13.3	13.8	14.3	14.8	15.3
69	9.8	10.5	11.2	11.8	12.4	13.0	13.5	14.0	14.4	14.8
70	9.6	10.3	11.0	11.6	12.2	12.7	13.2	13.7	14.0	14.4
71	9.5	10.2	10.8	11.4	11.9	12.4	12.9	13.3	13.6	13.9
72	9.4	10.0	10.6	11.2	11.7	12.1	12.5	12.9	13.2	13.5
73	9.2	9.8	10.4	10.9	11.4	11.8	12.1	12.5	12.7	13.0
74	9.0	9.6	10.1	10.6	11.0	11.4	11.7	12.0	12.3	12.5
75	8.8	9.4	9.9	10.3	10.7	11.0	11.3	11.6	11.8	12.0
76	8.6	9.1	9.6	10.0	10.3	10.6	10.9	11.1	11.3	11.4
77	8.4	8.9	9.3	9.7	10.0	10.2	10.5	10.6	10.8	10.9
78	8.2	8.6	9.0	9.3	9.6	9.8	10.0	10.2	10.3	10.4
79	7.9	8.3	8.7	9.0	9.2	9.4	9.5	9.7	9.8	9.8
80	7.7	8.0	8.3	8.6	8.8	9.0	9.1	9.2	9.3	9.3
81	7.4	7.7	8.0	8.2	8.4	8.5	8.6	8.7	8.8	8.8
82	7.1	7.4	7.6	7.8	8.0	8.1	8.2	8.3	8.3	8.3
83	6.8	7.1	7.3	7.4	7.5	7.6	7.7	7.8	7.8	7.8
84	6.5	6.7	6.9	7.0	7.1	7.2	7.3	7.3	7.3	7.4
85	6.2	6.4	6.6	6.7	6.7	6.8	6.8	6.9	6.9	6.9
86	5.9	6.1	6.2	6.3	6.4	6.4	6.4	6.5	6.5	6.5
87	5.6	5.8	5.9	5.9	6.0	6.0	6.0	6.1	6.1	6.1
88	5.3	5.4	5.5	5.6	5.6	5.6	5.7	5.7	5.7	5.7
89	5.1	5.1	5.2	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	4.8	4.9	4.9	4.9	5.0	5.0	5.0	5.0	5.0	5.0
91	4.5	4.6	4.6	4.6	4.7	4.7	4.7	4.7	4.7	4.7
92	4.3	4.3	4.3	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.0	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.8	3.8	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.6	3.6	3.6	3.6	3.7	3.7	3.7	3.7	3.7	3.7
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES
 [See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
5	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9

Internal Revenue Service, Treasury

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TABLE VIII—TEMPORARY LIFE ANNUITIES; ¹ ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
6	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9
7	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9
8	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.8
9	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.8
10	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.8	29.8
11	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.8	29.8
12	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.8	28.8	29.8
13	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.8	28.8	29.8
14	20.9	21.9	22.9	23.9	24.9	25.9	26.8	27.8	28.8	29.8
15	20.9	21.9	22.9	23.9	24.9	25.9	26.8	27.8	28.8	29.8
16	20.9	21.9	22.9	23.9	24.9	25.8	26.8	27.8	28.8	29.8
17	20.9	21.9	22.9	23.9	24.9	25.8	26.8	27.8	28.8	29.8
18	20.9	21.9	22.9	23.9	24.8	25.8	26.8	27.8	28.8	29.7
19	20.9	21.9	22.9	23.9	24.8	25.8	26.8	27.8	28.8	29.7
20	20.9	21.9	22.9	23.8	24.8	25.8	26.8	27.8	28.7	29.7
21	20.9	21.9	22.9	23.8	24.8	25.8	26.8	27.8	28.7	29.7
22	20.9	21.9	22.8	23.8	24.8	25.8	26.8	27.7	28.7	29.7
23	20.9	21.9	22.8	23.8	24.8	25.8	26.7	27.7	28.7	29.7
24	20.9	21.8	22.8	23.8	24.8	25.8	26.7	27.7	28.7	29.6
25	20.9	21.8	22.8	23.8	24.8	25.7	26.7	27.7	28.6	29.6
26	20.8	21.8	22.8	23.8	24.8	25.7	26.7	27.7	28.6	29.6
27	20.8	21.8	22.8	23.8	24.7	25.7	26.7	27.6	28.6	29.5
28	20.8	21.8	22.8	23.7	24.7	25.7	26.6	27.6	28.6	29.5
29	20.8	21.8	22.8	23.7	24.7	25.7	26.6	27.6	28.5	29.5
30	20.8	21.8	22.7	23.7	24.7	25.6	26.6	27.5	28.5	29.4
31	20.8	21.8	22.7	23.7	24.6	25.6	26.6	27.5	28.4	29.4
32	20.8	21.7	22.7	23.7	24.6	25.6	26.5	27.5	28.4	29.3
33	20.8	21.7	22.7	23.6	24.6	25.5	26.5	27.4	28.4	29.3
34	20.7	21.7	22.7	23.6	24.6	25.5	26.4	27.4	28.3	29.2
35	20.7	21.7	22.6	23.6	24.5	25.5	26.4	27.3	28.2	29.2
36	20.7	21.6	22.6	23.5	24.5	25.4	26.3	27.3	28.2	29.1
37	20.7	21.6	22.6	23.5	24.4	25.4	26.3	27.2	28.1	29.0
38	20.6	21.6	22.5	23.4	24.4	25.3	26.2	27.1	28.0	28.9
39	20.6	21.5	22.5	23.4	24.3	25.2	26.1	27.0	27.9	28.8
40	20.6	21.5	22.4	23.3	24.3	25.2	26.1	27.0	27.8	28.7
41	20.5	21.4	22.4	23.3	24.2	25.1	26.0	26.9	27.7	28.6
42	20.5	21.4	22.3	23.2	24.1	25.0	25.9	26.8	27.6	28.5
43	20.4	21.3	22.2	23.2	24.0	24.9	25.8	26.6	27.5	28.3
44	20.4	21.3	22.2	23.1	24.0	24.8	25.7	26.5	27.3	28.2
45	20.3	21.2	22.1	23.0	23.9	24.7	25.6	26.4	27.2	28.0
46	20.2	21.1	22.0	22.9	23.8	24.6	25.4	26.2	27.0	27.8
47	20.2	21.1	21.9	22.8	23.6	24.5	25.3	26.1	26.8	27.6
48	20.1	21.0	21.8	22.7	23.5	24.3	25.1	25.9	26.6	27.4
49	20.0	20.9	21.7	22.6	23.4	24.2	25.0	25.7	26.4	27.1
50	19.9	20.8	21.6	22.4	23.2	24.0	24.8	25.5	26.2	26.9
51	19.8	20.7	21.5	22.3	23.1	23.8	24.6	25.3	25.9	26.6
52	19.7	20.6	21.4	22.1	22.9	23.6	24.3	25.0	25.7	26.3
53	19.6	20.4	21.2	22.0	22.7	23.4	24.1	24.7	25.3	25.9
54	19.5	20.3	21.0	21.8	22.5	23.2	23.8	24.4	25.0	25.6
55	19.3	20.1	20.8	21.6	22.2	22.9	23.5	24.1	24.6	25.2
56	19.2	19.9	20.6	21.3	22.0	22.6	23.2	23.7	24.3	24.7
57	19.0	19.7	20.4	21.1	21.7	22.3	22.8	23.4	23.8	24.3
58	18.8	19.5	20.2	20.8	21.4	21.9	22.5	22.9	23.4	23.8
59	18.6	19.3	19.9	20.5	21.1	21.6	22.0	22.5	22.9	23.2
60	18.4	19.0	19.6	20.2	20.7	21.2	21.6	22.0	22.4	22.7
61	18.1	18.7	19.3	19.8	20.3	20.7	21.1	21.5	21.8	22.1
62	17.8	18.4	18.9	19.4	19.9	20.3	20.6	21.0	21.2	21.5
63	17.5	18.1	18.5	19.0	19.4	19.8	20.1	20.4	20.6	20.8
64	17.2	17.7	18.1	18.6	18.9	19.3	19.5	19.8	20.0	20.2
65	16.8	17.3	17.7	18.1	18.4	18.7	18.9	19.2	19.3	19.5
66	16.5	16.9	17.3	17.6	17.9	18.1	18.3	18.5	18.7	18.8
67	16.1	16.4	16.8	17.1	17.3	17.5	17.7	17.9	18.0	18.1
68	15.6	16.0	16.3	16.5	16.7	16.9	17.1	17.2	17.3	17.4
69	15.2	15.5	15.7	16.0	16.1	16.3	16.4	16.5	16.6	16.7
70	14.7	15.0	15.2	15.4	15.5	15.7	15.8	15.8	15.9	15.9
71	14.2	14.4	14.6	14.8	14.9	15.0	15.1	15.2	15.2	15.2
72	13.7	13.9	14.1	14.2	14.3	14.4	14.4	14.5	14.5	14.5
73	13.2	13.3	13.5	13.6	13.7	13.7	13.8	13.8	13.8	13.9

TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	21	22	23	24	25	26	27	28	29	30
74	12.6	12.8	12.9	13.0	13.0	13.1	13.1	13.1	13.2	13.2
75	12.1	12.2	12.3	12.4	12.4	12.5	12.5	12.5	12.5	12.5
76	11.5	11.6	11.7	11.8	11.8	11.8	11.8	11.9	11.9	11.9
77	11.0	11.1	11.1	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78	10.4	10.5	10.5	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79	9.9	9.9	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.4	9.4	9.4	9.4	9.5	9.5	9.5	9.5	9.5	9.5
81	8.8	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.3	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83	7.8	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES

[See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
5	30.8	31.8	32.8	33.8	34.8	35.8	36.8	37.7	38.7	39.7
6	30.8	31.8	32.8	33.8	34.8	35.8	36.8	37.7	38.7	39.7
7	30.8	31.8	32.8	33.8	34.8	35.8	36.7	37.7	38.7	39.7
8	30.8	31.8	32.8	33.8	34.8	35.7	36.7	37.7	38.7	39.7
9	30.8	31.8	32.8	33.8	34.8	35.7	36.7	37.7	38.7	39.6
10	30.8	31.8	32.8	33.8	34.7	35.7	36.7	37.7	38.6	39.6
11	30.8	31.8	32.8	33.8	34.7	35.7	36.7	37.7	38.6	39.6
12	30.8	31.8	32.8	33.7	34.7	35.7	36.7	37.6	38.6	39.6
13	30.8	31.8	32.7	33.7	34.7	35.7	36.6	37.6	38.6	39.5
14	30.8	31.8	32.7	33.7	34.7	35.7	36.6	37.6	38.6	39.5
15	30.8	31.7	32.7	33.7	34.7	35.6	36.6	37.6	38.5	39.5
16	30.8	31.7	32.7	33.7	34.6	35.6	36.6	37.5	38.5	39.4
17	30.7	31.7	32.7	33.7	34.6	35.6	36.5	37.5	38.5	39.4
18	30.7	31.7	32.7	33.6	34.6	35.6	36.5	37.5	38.4	39.4
19	30.7	31.7	32.6	33.6	34.6	35.5	36.5	37.4	38.4	39.3
20	30.7	31.7	32.6	33.6	34.5	35.5	36.4	37.4	38.3	39.3

Internal Revenue Service, Treasury

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TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
21	30.7	31.6	32.6	33.6	34.5	35.5	36.4	37.4	38.3	39.2
22	30.6	31.6	32.6	33.5	34.5	35.4	36.4	37.3	38.2	39.2
23	30.6	31.6	32.5	33.5	34.4	35.4	36.3	37.3	38.2	39.1
24	30.6	31.5	32.5	33.5	34.4	35.3	36.3	37.2	38.1	39.0
25	30.6	31.5	32.5	33.4	34.3	35.3	36.2	37.1	38.1	39.0
26	30.5	31.5	32.4	33.4	34.3	35.2	36.2	37.1	38.0	38.9
27	30.5	31.4	32.4	33.3	34.2	35.2	36.1	37.0	37.9	38.8
28	30.5	31.4	32.3	33.3	34.2	35.1	36.0	36.9	37.8	38.7
29	30.4	31.4	32.3	33.2	34.1	35.0	35.9	36.8	37.7	38.6
30	30.4	31.3	32.2	33.1	34.1	35.0	35.8	36.7	37.6	38.5
31	30.3	31.2	32.2	33.1	34.0	34.9	35.8	36.6	37.5	38.3
32	30.3	31.2	32.1	33.0	33.9	34.8	35.6	36.5	37.4	38.2
33	30.2	31.1	32.0	32.9	33.8	34.7	35.5	36.4	37.2	38.0
34	30.1	31.0	31.9	32.8	33.7	34.6	35.4	36.2	37.1	37.9
35	30.1	31.0	31.8	32.7	33.6	34.4	35.3	36.1	36.9	37.7
36	30.0	30.9	31.7	32.6	33.5	34.3	35.1	35.9	36.7	37.4
37	29.9	30.8	31.6	32.5	33.3	34.1	34.9	35.7	36.5	37.2
38	29.8	30.7	31.5	32.3	33.2	34.0	34.7	35.5	36.2	37.0
39	29.7	30.5	31.4	32.2	33.0	33.8	34.5	35.3	36.0	36.7
40	29.6	30.4	31.2	32.0	32.8	33.6	34.3	35.0	35.7	36.4
41	29.4	30.2	31.0	31.8	32.6	33.3	34.1	34.7	35.4	36.0
42	29.3	30.1	30.9	31.6	32.4	33.1	33.8	34.4	35.1	35.7
43	29.1	29.9	30.7	31.4	32.1	32.8	33.5	34.1	34.7	35.3
44	28.9	29.7	30.5	31.2	31.9	32.5	33.2	33.8	34.3	34.9
45	28.8	29.5	30.2	30.9	31.6	32.2	32.8	33.4	33.9	34.4
46	28.5	29.3	30.0	30.6	31.3	31.9	32.4	33.0	33.5	33.9
47	28.3	29.0	29.7	30.3	30.9	31.5	32.0	32.5	33.0	33.4
48	28.1	28.7	29.4	30.0	30.6	31.1	31.6	32.1	32.5	32.9
49	27.8	28.4	29.0	29.6	30.2	30.7	31.1	31.5	31.9	32.3
50	27.5	28.1	28.7	29.2	29.7	30.2	30.6	31.0	31.4	31.7
51	27.2	27.8	28.3	28.8	29.3	29.7	30.1	30.4	30.7	31.0
52	26.8	27.4	27.9	28.4	28.8	29.2	29.5	29.8	30.1	30.3
53	26.5	27.0	27.4	27.9	28.3	28.6	28.9	29.2	29.4	29.6
54	26.1	26.5	27.0	27.4	27.7	28.0	28.3	28.5	28.7	28.9
55	25.6	26.1	26.5	26.8	27.1	27.4	27.6	27.8	28.0	28.1
56	25.2	25.6	25.9	26.2	26.5	26.7	26.9	27.1	27.2	27.3
57	24.7	25.0	25.3	25.6	25.8	26.0	26.2	26.3	26.5	26.5
58	24.1	24.4	24.7	25.0	25.2	25.3	25.5	25.6	25.7	25.7
59	23.6	23.8	24.1	24.3	24.4	24.6	24.7	24.8	24.9	24.9
60	23.0	23.2	23.4	23.6	23.7	23.8	23.9	24.0	24.0	24.1
61	22.3	22.5	22.7	22.9	23.0	23.1	23.1	23.2	23.2	23.3
62	21.7	21.9	22.0	22.1	22.2	22.3	22.3	22.4	22.4	22.4
63	21.0	21.1	21.3	21.4	21.4	21.5	21.5	21.6	21.6	21.6
64	20.3	20.4	20.5	20.6	20.6	20.7	20.7	20.7	20.8	20.8
65	19.6	19.7	19.8	19.8	19.9	19.9	19.9	19.9	19.9	20.0
66	18.9	19.0	19.0	19.1	19.1	19.1	19.1	19.1	19.1	19.1
67	18.2	18.2	18.3	18.3	18.3	18.3	18.3	18.3	18.4	18.4
68	17.4	17.5	17.5	17.5	17.5	17.6	17.6	17.6	17.6	17.6
69	16.7	16.7	16.8	16.8	16.8	16.8	16.8	16.8	16.8	16.8
70	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
71	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3
72	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6
73	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9
74	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2
75	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9
77	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
81	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7

TABLE VIII—TEMPORARY LIFE ANNUITIES;¹ ONE LIFE—EXPECTED RETURN MULTIPLES—Continued

[See footnote at end of tables]
 Temporary Period—Maximum Duration of Annuity

Age	Years—									
	31	32	33	34	35	36	37	38	39	40
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	.9	.9	.9	.9	.9	.9	.9	.9	.9	.9
112	.8	.8	.8	.8	.8	.8	.8	.8	.8	.8
113	.7	.7	.7	.7	.7	.7	.7	.7	.7	.7
114	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6
115	.5	.5	.5	.5	.5	.5	.5	.5	.5	.5

¹The multiples in this table are not applicable to annuities for a term certain; for such cases see paragraph (c) of § 1.72-5.

If (a) the terms of the contract involve a life or lives, and are such that the above tables cannot be correctly applied, and (b) the amounts received under the contract are at least partly “amounts received as an annuity” under a contract to which section 72 applies, the taxpayer may submit with his return an actuarial computation based upon the applicable annuity table (described below) with ages set back one year, showing the appropriate factors applied in his case, subject to the approval of the Commissioner upon examination of such return. The applicable annuity table is the 1937 Standard Annuity Table (if the investment in the contract does not include a post-June 1986 investment in the contract) or the gender-neutral version of the 1983 Basic Table (if the investment in the contract includes a post-June 1986 investment in the contract). In the case of a contract to which §1.72-6(d) (relating to contracts in which amounts were invested both before July 1, 1986, and after June 30, 1986) applies, the actuarial computation shall

be based on both tables in accordance with the principles of §1.72-6(d). Computations involving factors to compensate for the effects of contingencies other than mortality, such as marriage or remarriage, re-employment, recovery from disability, or the like, will not be approved.

[T.D. 6500, 25 FR 11402, Nov. 26, 1960; 25 FR 14021, Dec. 21, 1960, as amended by T.D. 8115, 51 FR 45706, Dec. 19, 1986; T.D. 8115, 60 FR 16381, Mar. 30, 1995]

§ 1.72-10 Effect of transfer of contracts on investment in the contract.

(a) If a contract to which section 72 applies, or any interest therein, is transferred for a valuable consideration, by assignment or otherwise, only the actual value of the consideration given for such transfer and the amount of premiums or other consideration subsequently paid by the transferee shall be included in the transferee’s aggregate of premiums or other consideration paid. In accordance with the provisions of section 72(g)(3) and paragraph (b) of §1.72-4, an annuity