

which paragraphs (a) and (b) of this 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 con-

tract 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	

§ 1.72-9

26 CFR Ch. I (4-1-20 Edition)

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

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

Ages		Multiples
Male	Female	
19 .....	24	53.0
20 .....	25	52.1
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

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



		Ages																								
		Male									Female															
		22	23	24	25	26	27	28	29	30	26	27	28	29	30	31	32	33	34							
22	27	58.2	57.7	57.3	56.9	56.5	56.1	55.8	55.4	55.1	54.8	54.5	54.2	27	59.1	58.7	58.2	57.7	57.3	56.9	56.5	56.1	55.8	55.4	55.1	54.8
23	28	58.7	58.2	57.7	57.2	56.8	56.4	56.0	55.6	55.2	54.9	54.6	54.2	28	58.7	58.2	57.7	57.2	56.8	56.4	56.0	55.6	55.2	54.9	54.6	54.2
24	29	58.3	57.7	57.2	56.8	56.3	55.8	55.3	54.9	54.4	54.0	53.6	53.2	29	58.3	57.7	57.2	56.8	56.3	55.8	55.3	54.9	54.4	54.0	53.6	53.2
25	30	57.9	57.3	56.8	56.3	55.8	55.3	54.9	54.4	53.9	53.5	53.1	52.7	30	57.9	57.3	56.8	56.3	55.8	55.3	54.9	54.4	53.9	53.5	53.1	52.7
26	31	57.5	56.9	56.4	55.8	55.3	54.8	54.4	53.9	53.5	53.1	52.7	52.3	31	57.5	56.9	56.4	55.8	55.3	54.8	54.4	53.9	53.5	53.1	52.7	52.3
27	32	57.1	56.5	56.0	55.4	54.9	54.4	53.9	53.5	53.0	52.5	52.1	51.7	32	57.1	56.5	56.0	55.4	54.9	54.4	53.9	53.5	53.0	52.5	52.1	51.7
28	33	56.7	56.1	55.5	55.0	54.4	53.9	53.4	52.9	52.4	51.9	51.5	51.0	33	56.7	56.1	55.5	55.0	54.4	53.9	53.4	52.9	52.4	51.9	51.5	51.0
29	34	56.4	55.8	55.2	54.6	54.0	53.5	53.0	52.4	51.9	51.5	51.0	50.6	34	56.4	55.8	55.2	54.6	54.0	53.5	53.0	52.4	51.9	51.5	51.0	50.6
30	35	56.0	55.4	54.8	54.2	53.6	53.1	52.5	52.0	51.5	51.0	50.5	49.9	35	56.0	55.4	54.8	54.2	53.6	53.1	52.5	52.0	51.5	51.0	50.5	49.9
31	36	55.7	55.1	54.4	53.8	53.2	52.7	52.1	51.6	51.0	50.5	50.0	49.5	36	55.7	55.1	54.4	53.8	53.2	52.7	52.1	51.6	51.0	50.5	50.0	49.5
32	37	55.4	54.8	54.1	53.5	52.9	52.3	51.7	51.1	50.6	50.1	49.5	48.9	37	55.4	54.8	54.1	53.5	52.9	52.3	51.7	51.1	50.6	50.1	49.5	48.9
33	38	55.1	54.5	53.8	53.2	52.5	51.9	51.3	50.7	50.2	49.6	49.1	48.6	38	55.1	54.5	53.8	53.2	52.5	51.9	51.3	50.7	50.2	49.6	49.1	48.6
34	39	54.9	54.2	53.5	52.8	52.2	51.6	50.9	50.3	49.7	49.2	48.7	48.1	39	54.9	54.2	53.5	52.8	52.2	51.6	50.9	50.3	49.7	49.2	48.7	48.1

		Ages																								
		Male									Female															
		36	37	38	39	40	41	42	43	44	36	37	38	39	40	41	42	43	44							
6	11	66.2	66.1	66.0	65.9	65.8	65.7	65.7	65.6	65.6	65.5	65.5	65.4	11	66.2	66.1	66.0	65.9	65.8	65.7	65.7	65.6	65.6	65.5	65.5	65.4
7	12	65.3	65.3	65.2	65.1	65.0	64.9	64.8	64.8	64.8	64.7	64.7	64.6	12	65.3	65.3	65.2	65.1	65.0	64.9	64.8	64.8	64.8	64.7	64.7	64.6
8	13	64.5	64.4	64.3	64.2	64.1	64.0	64.0	63.9	63.9	63.8	63.8	63.7	13	64.5	64.4	64.3	64.2	64.1	64.0	64.0	63.9	63.9	63.8	63.8	63.7
9	14	63.7	63.6	63.5	63.4	63.3	63.2	63.1	63.0	63.0	62.9	62.9	62.8	14	63.7	63.6	63.5	63.4	63.3	63.2	63.1	63.0	63.0	62.9	62.9	62.8
10	15	62.9	62.8	62.7	62.6	62.5	62.4	62.3	62.2	62.2	62.1	62.0	61.9	15	62.9	62.8	62.7	62.6	62.5	62.4	62.3	62.2	62.2	62.1	62.0	61.9
11	16	62.1	61.9	61.8	61.7	61.6	61.5	61.4	61.4	61.3	61.2	61.2	61.0	16	62.1	61.9	61.8	61.7	61.6	61.5	61.4	61.4	61.3	61.2	61.2	61.0
12	17	61.3	61.1	61.0	60.9	60.8	60.7	60.6	60.5	60.4	60.4	60.3	60.2	17	61.3	61.1	61.0	60.9	60.8	60.7	60.6	60.5	60.4	60.4	60.3	60.2
13	18	60.5	60.3	60.2	60.1	60.0	59.9	59.8	59.7	59.6	59.5	59.4	59.2	18	60.5	60.3	60.2	60.1	60.0	59.9	59.8	59.7	59.6	59.5	59.4	59.2
14	19	59.7	59.5	59.4	59.3	59.1	59.0	58.9	58.8	58.7	58.6	58.5	58.4	19	59.7	59.5	59.4	59.3	59.1	59.0	58.9	58.8	58.7	58.6	58.5	58.4
15	20	58.9	58.7	58.6	58.4	58.3	58.2	58.1	58.0	57.9	57.8	57.7	57.5	20	58.9	58.7	58.6	58.4	58.3	58.2	58.1	58.0	57.9	57.8	57.7	57.5
16	21	58.1	57.9	57.8	57.6	57.5	57.4	57.2	57.1	57.0	56.9	56.8	56.6	21	58.1	57.9	57.8	57.6	57.5	57.4	57.2	57.1	57.0	56.9	56.8	56.6
17	22	57.3	57.2	57.0	56.8	56.7	56.6	56.4	56.3	56.2	56.1	56.0	55.8	22	57.3	57.2	57.0	56.8	56.7	56.6	56.4	56.3	56.2	56.1	56.0	55.8
18	23	56.8	56.6	56.4	56.2	56.0	55.7	55.6	55.5	55.4	55.2	55.1	54.9	23	56.8	56.6	56.4	56.2	56.0	55.7	55.6	55.5	55.4	55.2	55.1	54.9
19	24	56.0	55.8	55.6	55.4	55.1	54.9	54.8	54.7	54.5	54.4	54.3	54.1	24	56.0	55.8	55.6	55.4	55.1	54.9	54.8	54.7	54.5	54.4	54.3	54.1
20	25	55.3	54.9	54.7	54.5	54.3	54.1	54.0	53.8	53.7	53.6	53.5	53.2	25	55.3	54.9	54.7	54.5	54.3	54.1	54.0	53.8	53.7	53.6	53.5	53.2
21	26	54.6	54.4	54.1	53.7	53.5	53.4	53.2	53.0	52.9	52.8	52.6	52.3	26	54.6	54.4	54.1	53.7	53.5	53.4	53.2	53.0	52.9	52.8	52.6	52.3
22	27	53.9	53.4	53.2	53.0	52.8	52.6	52.4	52.2	52.1	51.9	51.8	51.5	27	53.9	53.4	53.2	53.0	52.8	52.6	52.4	52.2	52.1	51.9	51.8	51.5
23	28	53.2	52.9	52.5	52.2	52.0	51.8	51.6	51.5	51.3	51.1	51.0	50.6	28	53.2	52.9	52.5	52.2	52.0	51.8	51.6	51.5	51.3	51.1	51.0	50.6
24	29	52.5	52.3	52.0	51.7	51.5	51.3	51.1	50.9	50.7	50.5	50.2	49.8	29	52.5	52.3	52.0	51.7	51.5	51.3	51.1	50.9	50.7	50.5	50.2	49.8
25	30	51.9	51.6	51.0	50.8	50.5	50.3	50.1	49.9	49.7	49.6	49.4	49.0	30	51.9	51.6	51.0	50.8	50.5	50.3	50.1	49.9	49.7	49.6	49.4	49.0

	Ages													
	50	51	52	53	54	55	56	57	58	59	60	61	62	63
26	50.9	50.6	50.3	50.1	49.8	49.6	49.4	49.2	49.0	48.8	48.6	48.4	48.3	48.1
27	50.3	50.0	49.7	49.4	49.1	48.9	48.6	48.4	48.2	48.0	47.8	47.6	47.5	47.3
28	49.6	49.3	49.0	48.7	48.4	48.2	47.9	47.7	47.5	47.2	47.1	46.9	46.7	46.5
29	49.0	48.7	48.3	48.0	47.7	47.5	47.2	47.0	46.7	46.5	46.3	46.1	45.9	45.7
30	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
31	48.2	47.8	47.5	47.1	46.8	46.4	46.1	45.8	45.5	45.3	45.0	44.8	44.4	44.2
32	47.7	47.3	46.9	46.5	46.1	45.8	45.5	45.2	44.9	44.6	44.3	44.1	43.9	43.4
33	47.2	46.7	46.3	45.9	45.5	45.2	44.8	44.5	44.2	43.9	43.7	43.4	43.2	42.9
34	46.7	46.2	45.8	45.4	44.9	44.6	44.2	43.9	43.6	43.3	43.0	42.7	42.5	42.2
35	46.2	45.8	45.4	45.0	44.6	44.2	43.9	43.6	43.3	43.0	42.7	42.5	42.2	42.0
36	45.7	45.3	44.9	44.5	44.1	43.8	43.5	43.2	42.9	42.6	42.3	42.1	41.8	41.7
37	45.2	44.8	44.4	44.0	43.6	43.3	43.0	42.7	42.4	42.1	41.9	41.8	41.7	41.7
38	44.7	44.3	43.9	43.5	43.1	42.8	42.5	42.2	41.9	41.6	41.4	41.3	41.2	41.1
39	44.2	43.8	43.4	43.0	42.6	42.3	42.0	41.7	41.4	41.1	40.9	40.8	40.7	40.6
40	43.7	43.3	42.9	42.5	42.1	41.8	41.5	41.2	40.9	40.6	40.4	40.3	40.2	40.1
41	43.2	42.8	42.4	42.0	41.6	41.3	41.0	40.7	40.4	40.1	39.9	39.8	39.7	39.6
42	42.7	42.3	41.9	41.5	41.1	40.8	40.5	40.2	39.9	39.6	39.4	39.3	39.2	39.1
43	42.2	41.8	41.4	41.0	40.6	40.3	40.0	39.7	39.4	39.1	38.9	38.8	38.7	38.6
44	41.7	41.3	40.9	40.5	40.1	39.8	39.5	39.2	38.9	38.6	38.4	38.3	38.2	38.1
45	41.2	40.8	40.4	40.0	39.6	39.3	39.0	38.7	38.4	38.1	37.9	37.8	37.7	37.6
46	40.7	40.3	39.9	39.5	39.1	38.8	38.5	38.2	37.9	37.6	37.4	37.3	37.2	37.1
47	40.2	39.8	39.4	39.0	38.6	38.3	38.0	37.7	37.4	37.1	36.9	36.8	36.7	36.6
48	39.7	39.3	38.9	38.5	38.1	37.8	37.5	37.2	36.9	36.6	36.4	36.3	36.2	36.1
49	39.2	38.8	38.4	38.0	37.6	37.3	37.0	36.7	36.4	36.1	35.9	35.8	35.7	35.6
50	38.7	38.3	37.9	37.5	37.1	36.8	36.5	36.2	35.9	35.6	35.4	35.3	35.2	35.1
51	38.2	37.8	37.4	37.0	36.6	36.3	36.0	35.7	35.4	35.1	34.9	34.8	34.7	34.6
52	37.7	37.3	36.9	36.5	36.1	35.8	35.5	35.2	34.9	34.6	34.4	34.3	34.2	34.1
53	37.2	36.8	36.4	36.0	35.6	35.3	35.0	34.7	34.4	34.1	33.9	33.8	33.7	33.6
54	36.7	36.3	35.9	35.5	35.1	34.8	34.5	34.2	33.9	33.6	33.4	33.3	33.2	33.1
55	36.2	35.8	35.4	35.0	34.6	34.3	34.0	33.7	33.4	33.1	32.9	32.8	32.7	32.6
56	35.7	35.3	34.9	34.5	34.1	33.8	33.5	33.2	32.9	32.6	32.4	32.3	32.2	32.1
57	35.2	34.8	34.4	34.0	33.6	33.3	33.0	32.7	32.4	32.1	31.9	31.8	31.7	31.6
58	34.7	34.3	33.9	33.5	33.1	32.8	32.5	32.2	31.9	31.6	31.4	31.3	31.2	31.1
59	34.2	33.8	33.4	33.0	32.6	32.3	32.0	31.7	31.4	31.1	30.9	30.8	30.7	30.6
60	33.7	33.3	32.9	32.5	32.1	31.8	31.5	31.2	30.9	30.6	30.4	30.3	30.2	30.1
61	33.2	32.8	32.4	32.0	31.6	31.3	31.0	30.7	30.4	30.1	29.9	29.8	29.7	29.6
62	32.7	32.3	31.9	31.5	31.1	30.8	30.5	30.2	29.9	29.6	29.4	29.3	29.2	29.1
63	32.2	31.8	31.4	31.0	30.6	30.3	30.0	29.7	29.4	29.1	28.9	28.8	28.7	28.6
64	31.7	31.3	30.9	30.5	30.1	29.8	29.5	29.2	28.9	28.6	28.4	28.3	28.2	28.1
65	31.2	30.8	30.4	30.0	29.6	29.3	29.0	28.7	28.4	28.1	27.9	27.8	27.7	27.6
66	30.7	30.3	29.9	29.5	29.1	28.8	28.5	28.2	27.9	27.6	27.4	27.3	27.2	27.1
67	30.2	29.8	29.4	29.0	28.6	28.3	28.0	27.7	27.4	27.1	26.9	26.8	26.7	26.6
68	29.7	29.3	28.9	28.5	28.1	27.8	27.5	27.2	26.9	26.6	26.4	26.3	26.2	26.1
69	29.2	28.8	28.4	28.0	27.6	27.3	27.0	26.7	26.4	26.1	25.9	25.8	25.7	25.6
70	28.7	28.3	27.9	27.5	27.1	26.8	26.5	26.2	25.9	25.6	25.4	25.3	25.2	25.1
71	28.2	27.8	27.4	27.0	26.6	26.3	26.0	25.7	25.4	25.1	24.9	24.8	24.7	24.6
72	27.7	27.3	26.9	26.5	26.1	25.8	25.5	25.2	24.9	24.6	24.4	24.3	24.2	24.1
73	27.2	26.8	26.4	26.0	25.6	25.3	25.0	24.7	24.4	24.1	23.9	23.8	23.7	23.6
74	26.7	26.3	25.9	25.5	25.1	24.8	24.5	24.2	23.9	23.6	23.4	23.3	23.2	23.1
75	26.2	25.8	25.4	25.0	24.6	24.3	24.0	23.7	23.4	23.1	22.9	22.8	22.7	22.6
76	25.7	25.3	24.9	24.5	24.1	23.8	23.5	23.2	22.9	22.6	22.4	22.3	22.2	22.1
77	25.2	24.8	24.4	24.0	23.6	23.3	23.0	22.7	22.4	22.1	21.9	21.8	21.7	21.6
78	24.7	24.3	23.9	23.5	23.1	22.8	22.5	22.2	21.9	21.6	21.4	21.3	21.2	21.1
79	24.2	23.8	23.4	23.0	22.6	22.3	22.0	21.7	21.4	21.1	20.9	20.8	20.7	20.6
80	23.7	23.3	22.9	22.5	22.1	21.8	21.5	21.2	20.9	20.6	20.4	20.3	20.2	20.1
81	23.2	22.8	22.4	22.0	21.6	21.3	21.0	20.7	20.4	20.1	19.9	19.8	19.7	19.6
82	22.7	22.3	21.9	21.5	21.1	20.8	20.5	20.2	19.9	19.6	19.4	19.3	19.2	19.1
83	22.2	21.8	21.4	21.0	20.6	20.3	20.0	19.7	19.4	19.1	18.9	18.8	18.7	18.6
84	21.7	21.3	20.9	20.5	20.1	19.8	19.5	19.2	18.9	18.6	18.4	18.3	18.2	18.1
85	21.2	20.8	20.4	20.0	19.6	19.3	19.0	18.7	18.4	18.1	17.9	17.8	17.7	17.6
86	20.7	20.3	19.9	19.5	19.1	18.8	18.5	18.2	17.9	17.6	17.4	17.3	17.2	17.1
87	20.2	19.8	19.4	19.0	18.6	18.3	18.0	17.7	17.4	17.1	16.9	16.8	16.7	16.6
88	19.7	19.3	18.9	18.5	18.1	17.8	17.5	17.2	16.9	16.6	16.4	16.3	16.2	16.1
89	19.2	18.8	18.4	18.0	17.6	17.3	17.0	16.7	16.4	16.1	15.9	15.8	15.7	15.6
90	18.7	18.3	17.9	17.5	17.1	16.8	16.5	16.2	15.9	15.6	15.4	15.3	15.2	15.1
91	18.2	17.8	17.4	17.0	16.6	16.3	16.0	15.7	15.4	15.1	14.9	14.8	14.7	14.6
92	17.7	17.3	16.9	16.5	16.1	15.8	15.5	15.2	14.9	14.6	14.4	14.3	14.2	14.1
93	17.2	16.8	16.4	16.0	15.6	15.3	15.0	14.7	14.4	14.1	13.9	13.8	13.7	13.6
94	16.7	16.3	15.9	15.5	15.1	14.8	14.5	14.2	13.9	13.6	13.4	13.3	13.2	13.1
95	16.2	15.8	15.4	15.0	14.6	14.3	14.0	13.7	13.4	13.1	12.9	12.8	12.7	12.6
96	15.7	15.3	14.9	14.5	14.1	13.8	13.5	13.2	12.9	12.6	12.4	12.3	12.2	12.1
97	15.2	14.8	14.4	14.0	13.6	13.3	13.0	12.7	12.4	12.1	11.9	11.8	11.7	11.6
98	14.7	14.3	13.9	13.5	13.1	12.8	12.5	12.2	11.9	11.6	11.4	11.3	11.2	11.1
99	14.2	13.8	13.4	13.0	12.6	12.3	12.0	11.7	11.4	11.1	10.9	10.8	10.7	10.6
100	13.7	13.3	12.9	12.5	12.1	11.8	11.5	11.2	10.9	10.6	10.4	10.3	10.2	10.1

		Ages															
		50	51	52	53	54	55	56	57	58	59	60	61	62	63		
Male	Male 50	50	51	52	53	54	55	56	57	58	59	60	61	62	63		
	Female 55	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
33	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			
34	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			

  

		Ages															
		64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
Male	Male 64	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
	Female 69	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	
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	65.1	65.1		
7	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	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.2	63.2		
9	62.4	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		
10	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	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		
12	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		
13	58.8	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	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		
15	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	56.8		
16	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	55.9	55.8		
17	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		
18	54.2	54.2	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	53.3	53.2	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		
20	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		
21	51.4	51.4	51.4	51.3	51.3	51.3	51.3	51.3	51.3	51.3	51.3	51.2	51.2	51.2	51.2		
22	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	49.6	49.6	49.6	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	48.7	48.7	48.7	48.6	48.6	48.6	48.6	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.4		
25	47.8	47.8	47.8	47.7	47.7	47.7	47.7	47.6	47.6	47.6	47.6	47.5	47.5	47.5	47.5		
26	46.9	46.9	46.8	46.8	46.8	46.8	46.7	46.7	46.7	46.7	46.6	46.6	46.6	46.6	46.6		
27	46.0	46.0	45.9	45.9	45.9	45.8	45.8	45.8	45.8	45.7	45.7	45.7	45.7	45.7	45.7		
28	45.1	45.1	45.1	45.0	45.0	44.9	44.9	44.9	44.9	44.8	44.8	44.8	44.8	44.8	44.8		
29	44.3	44.2	44.2	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	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	42.9	42.9		
31	42.5	42.4	42.4	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	41.6	41.6	41.5	41.5	41.4	41.4	41.3	41.3	41.3	41.2	41.2	41.2	41.2	41.1	41.1		
33	40.8	40.7	40.7	40.6	40.5	40.5	40.4	40.4	40.4	40.3	40.3	40.3	40.3	40.2	40.2		
34	39.9	39.9	39.8	39.7	39.7	39.6	39.6	39.5	39.5	39.5	39.4	39.4	39.4	39.3	39.3		



	Ages																			
	Male										Female									
	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112
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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	39.2

  

	Ages									
	Male					Female				
	35	40	45	50	55	35	40	45	50	55
35	46.2	46.2	46.2	46.2	46.2	46.2	46.2	46.2	46.2	46.2
36	45.3	45.3	45.3	45.3	45.3	45.3	45.3	45.3	45.3	45.3
37	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4
38	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5
39	42.6	42.6	42.6	42.6	42.6	42.6	42.6	42.6	42.6	42.6
40	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7
41	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8



	Ages												
	47	48	49	50	51	52	53	54	55	56	57	58	59
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
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
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
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
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 48	49	50	51	52	53	54	55	56	57	58	59	60
	Female 53	54	55	56	57	58	59	60	61	62	63	64	65
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 .....	39.9	39.6	39.4	39.2	39.0	38.8	38.6	38.4	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 .....	30.8	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 .....	30.5	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 .....	30.2	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





	Male	Female	Ages																							
			Male 74		75		76		77		78		79		80		81		82		83		84		85	
			80	81	81	82	82	83	83	84	84	85	85	85	86	86	86	87	87	87	88	88	88	89	89	89
71	.....	.....	14.8	14.5	14.3	14.1	13.8	13.6	13.5	13.3	13.2	13.0	12.9	12.7	12.5	12.3	13.3	13.1	13.0	12.8	12.7	12.7	12.7	12.7	12.7	
72	.....	.....	14.5	14.2	13.9	13.7	13.5	13.3	13.2	13.0	12.9	12.7	12.5	12.3	12.1	11.8	12.9	12.7	12.5	12.4	12.3	12.3	12.3	12.3	12.3	
73	.....	.....	14.1	13.8	13.6	13.3	13.1	12.9	12.7	12.5	12.3	12.1	11.8	11.5	11.2	10.9	12.5	12.3	12.1	12.0	11.8	11.8	11.8	11.8	11.8	
74	.....	.....	13.8	13.5	13.2	13.0	12.7	12.5	12.3	12.1	11.8	11.5	11.2	10.9	10.6	10.3	12.1	11.9	11.7	11.6	11.4	11.4	11.4	11.4	11.4	
75	.....	.....	13.5	13.2	12.9	12.6	12.4	12.2	11.9	11.7	11.5	11.2	10.9	10.6	10.3	10.0	11.7	11.5	11.4	11.2	11.0	11.2	11.2	11.2	11.0	
76	.....	.....	13.2	12.9	12.6	12.3	12.1	11.8	11.6	11.4	11.2	10.9	10.6	10.3	10.0	9.7	11.4	11.2	11.0	10.8	10.7	10.8	10.7	10.7	10.7	
77	.....	.....	13.0	12.6	12.3	12.1	11.8	11.5	11.3	11.1	10.8	10.5	10.2	9.9	9.6	9.3	11.1	10.8	10.7	10.5	10.3	10.5	10.5	10.3	10.3	
78	.....	.....	12.7	12.4	12.1	11.8	11.5	11.2	11.0	10.7	10.5	10.2	9.9	9.6	9.3	9.0	10.7	10.5	10.3	10.1	10.0	10.3	10.1	10.0	10.0	
79	.....	.....	12.5	12.2	11.8	11.5	11.2	11.0	10.7	10.5	10.2	9.9	9.6	9.3	9.0	8.7	10.5	10.2	10.0	9.8	9.6	10.0	9.8	9.6	9.6	
80	.....	.....	12.3	11.9	11.6	11.3	11.0	10.7	10.4	10.2	9.9	9.6	9.3	9.0	8.7	8.4	10.2	10.0	9.7	9.5	9.3	9.7	9.5	9.3	9.3	
81	.....	.....	12.1	11.7	11.4	11.1	10.7	10.5	10.2	9.9	9.7	9.4	9.1	8.8	8.5	8.2	9.9	9.7	9.5	9.3	9.1	9.5	9.3	9.1	9.1	
82	.....	.....	11.9	11.5	11.2	10.8	10.5	10.2	10.0	9.7	9.4	9.1	8.8	8.5	8.2	7.9	9.7	9.4	9.2	9.0	8.8	9.2	9.0	8.8	8.8	
83	.....	.....	11.7	11.4	11.0	10.7	10.3	10.0	9.7	9.4	9.1	8.8	8.5	8.2	7.9	7.6	9.5	9.2	9.0	8.7	8.5	9.0	8.7	8.5	8.5	
84	.....	.....	11.6	11.2	10.8	10.5	10.1	9.8	9.5	9.2	8.9	8.6	8.3	8.0	7.7	7.4	9.3	9.0	8.7	8.5	8.3	8.8	8.5	8.3	8.3	
85	.....	.....	11.4	11.0	10.7	10.3	10.0	9.6	9.3	9.0	8.7	8.4	8.1	7.8	7.5	7.2	9.1	8.8	8.5	8.3	8.1	8.5	8.3	8.1	8.1	

	Male	Female	Ages																							
			Male 86		87		88		89		90		91		92		93		94		95		96		97	
			92	91	93	94	94	95	95	96	97	97	98	98	99	99	100	100	101	101	102	102	102	102	102	102
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	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	37.4	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	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	35.6	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	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	34.8	
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	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	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	
42	.....	.....	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	
43	.....	.....	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	
44	.....	.....	30.6	30.6	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	
45	.....	.....	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	
46	.....	.....	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	
47	.....	.....	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	28.1	
48	.....	.....	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	27.3	
49	.....	.....	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	26.5	
50	.....	.....	25.8	25.8	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	25.7	
51	.....	.....	25.0	25.0	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	



		Ages																																						
		Male								Female																														
		86	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	112	113											
Male	Female	Male 86	Female 91	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	112	113										
60	65	18.7	18.6	18.6	18.5	18.5	18.5	18.5	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.5	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.4	18.3	18.3											
61	66	18.1	18.0	17.9	17.9	17.9	17.9	17.8	17.8	17.8	17.8	17.7	17.7	17.7	17.7	17.7	17.7	17.8	17.8	17.8	17.8	17.7	17.7	17.7	17.7	17.7	17.7	17.7	17.7	17.7										
62	67	17.4	17.4	17.3	17.3	17.3	17.2	17.2	17.2	17.2	17.2	17.1	17.1	17.1	17.1	17.1	17.1	17.2	17.2	17.2	17.2	17.1	17.1	17.1	17.1	17.1	17.1	17.0	17.0	17.0										
63	68	16.8	16.8	16.7	16.7	16.7	16.6	16.6	16.6	16.6	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.6	16.6	16.6	16.6	16.5	16.5	16.5	16.5	16.5	16.5	16.4	16.4	16.4										
64	69	16.2	16.2	16.1	16.1	16.1	16.0	16.0	16.0	16.0	15.9	15.9	15.9	15.9	15.9	15.9	15.9	16.0	16.0	16.0	16.0	15.9	15.9	15.9	15.9	15.9	15.8	15.8	15.8	15.8										
65	70	15.7	15.6	15.5	15.5	15.5	15.4	15.4	15.4	15.4	15.4	15.3	15.3	15.3	15.3	15.3	15.4	15.4	15.4	15.4	15.3	15.3	15.3	15.3	15.3	15.3	15.2	15.2	15.2	15.2										
66	71	15.1	15.0	15.0	14.9	14.8	14.8	14.8	14.7	14.7	14.7	14.7	14.7	14.7	14.7	14.7	14.8	14.8	14.8	14.8	14.7	14.7	14.7	14.7	14.7	14.7	14.6	14.6	14.6	14.6										
67	72	14.6	14.5	14.4	14.4	14.3	14.3	14.2	14.2	14.2	14.2	14.1	14.1	14.1	14.1	14.1	14.2	14.2	14.2	14.2	14.1	14.1	14.1	14.1	14.1	14.1	14.1	14.0	14.0	14.0	14.0									
68	73	14.1	14.0	13.9	13.8	13.8	13.7	13.7	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.6	13.7	13.7	13.7	13.7	13.6	13.6	13.6	13.6	13.6	13.6	13.5	13.5	13.5	13.5	13.5									
69	74	13.6	13.5	13.4	13.3	13.3	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.1	13.1	13.1	13.2	13.2	13.2	13.2	13.1	13.1	13.1	13.1	13.1	13.0	13.0	13.0	13.0	13.0	13.0								
70	75	13.1	13.0	12.9	12.8	12.7	12.7	12.7	12.6	12.6	12.6	12.6	12.6	12.6	12.5	12.5	12.5	12.6	12.6	12.6	12.6	12.5	12.5	12.5	12.5	12.5	12.4	12.4	12.4	12.4	12.4	12.4								
71	76	12.6	12.5	12.4	12.3	12.3	12.2	12.2	12.1	12.1	12.1	12.1	12.1	12.1	12.1	12.1	12.2	12.2	12.2	12.2	12.1	12.1	12.1	12.1	12.1	12.1	12.0	12.0	12.0	12.0	12.0	12.0	12.0							
72	77	12.1	12.0	11.9	11.8	11.8	11.8	11.7	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.5	11.5	11.6	11.6	11.6	11.6	11.5	11.5	11.5	11.5	11.5	11.4	11.4	11.4	11.4	11.4	11.4	11.4							
73	78	11.7	11.6	11.5	11.4	11.4	11.3	11.3	11.2	11.2	11.2	11.2	11.2	11.2	11.1	11.1	11.1	11.2	11.2	11.2	11.2	11.1	11.1	11.1	11.1	11.1	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0						
74	79	11.3	11.2	11.1	11.0	11.0	10.9	10.8	10.7	10.7	10.7	10.7	10.7	10.7	10.7	10.6	10.6	10.7	10.7	10.7	10.7	10.6	10.6	10.6	10.6	10.6	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5						
75	80	10.9	10.8	10.7	10.5	10.5	10.5	10.4	10.3	10.3	10.3	10.3	10.3	10.3	10.2	10.2	10.2	10.4	10.4	10.4	10.4	10.2	10.2	10.2	10.2	10.2	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1					
76	81	10.5	10.4	10.3	10.2	10.2	10.1	10.0	9.9	9.9	9.9	9.9	9.9	9.9	9.8	9.8	9.8	10.0	10.0	10.0	9.9	9.9	9.9	9.9	9.9	9.9	9.7	9.7	9.7	9.7	9.7	9.7	9.7	9.7	9.7					
77	82	10.2	10.0	9.9	9.8	9.7	9.6	9.6	9.5	9.5	9.5	9.5	9.5	9.5	9.4	9.4	9.4	9.6	9.6	9.6	9.5	9.5	9.5	9.5	9.5	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.3				
78	83	9.8	9.7	9.5	9.4	9.3	9.2	9.2	9.1	9.1	9.1	9.1	9.1	9.1	9.0	9.0	9.0	9.2	9.2	9.2	9.1	9.1	9.1	9.1	9.1	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0	9.0			
79	84	9.5	9.3	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2	9.2			
80	85	9.2	9.0	8.9	8.7	8.6	8.5	8.5	8.4	8.4	8.4	8.4	8.4	8.4	8.3	8.3	8.3	8.5	8.5	8.5	8.4	8.4	8.4	8.4	8.4	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3		
81	86	8.9	8.7	8.6	8.4	8.3	8.2	8.2	8.1	8.1	8.1	8.1	8.1	8.1	8.0	8.0	8.0	8.2	8.2	8.2	8.1	8.1	8.1	8.1	8.1	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	8.0	
82	87	8.6	8.4	8.3	8.1	8.0	7.9	7.9	7.8	7.8	7.8	7.8	7.8	7.8	7.7	7.7	7.7	7.9	7.9	7.9	7.8	7.8	7.8	7.8	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.7	
83	88	8.3	8.2	8.0	7.9	7.7	7.7	7.6	7.5	7.5	7.5	7.5	7.5	7.4	7.4	7.4	7.6	7.6	7.6	7.5	7.5	7.5	7.5	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	
84	89	8.1	7.9	7.8	7.6	7.5	7.5	7.3	7.2	7.2	7.2	7.2	7.2	7.2	7.1	7.1	7.1	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1

		Ages																																									
		Male								Female																																	
		98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113																										
Male	Female	Male 98	Female 103	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113																									
60	65	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2	18.2				
61	66	17.7	17.7	17.7	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6		
62	67	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	
63	68	16.4	16.4	16.4	16.4	16.4	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	
64	69	15.8	15.8	15.8	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	
65	70	15.2	15.2	15.2	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	
66	71	14.6	14.6	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	14.5	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	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	
67	72	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0

68	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.3	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	12.7	12.7
70	12.4	12.4	12.3	12.3	12.3	12.3	12.3	12.2	12.2	12.2	12.2	12.1
71	11.9	11.9	11.8	11.8	11.8	11.8	11.8	11.7	11.7	11.7	11.7	11.6
72	11.4	11.4	11.3	11.3	11.3	11.3	11.3	11.2	11.2	11.2	11.2	11.1
73	10.9	10.9	10.9	10.8	10.8	10.8	10.8	10.7	10.7	10.7	10.7	10.6
74	10.5	10.4	10.4	10.4	10.3	10.3	10.3	10.3	10.3	10.2	10.2	10.1
75	10.0	10.0	9.9	9.9	9.9	9.9	9.8	9.8	9.8	9.8	9.7	9.7
76	9.6	9.5	9.5	9.5	9.4	9.4	9.4	9.4	9.4	9.3	9.3	9.3
77	9.2	9.1	9.1	9.1	9.0	9.0	9.0	8.9	8.9	8.9	8.9	8.9
78	8.8	8.7	8.7	8.7	8.6	8.6	8.5	8.5	8.5	8.5	8.4	8.4
79	8.4	8.4	8.3	8.3	8.3	8.2	8.2	8.1	8.1	8.1	8.0	8.0
80	8.0	8.0	7.9	7.9	7.9	7.8	7.8	7.7	7.7	7.7	7.6	7.6
81	7.7	7.6	7.6	7.6	7.5	7.5	7.4	7.4	7.4	7.3	7.3	7.3
82	7.4	7.3	7.3	7.2	7.2	7.1	7.1	7.0	7.0	7.0	6.9	6.9
83	7.1	7.0	6.9	6.9	6.8	6.8	6.7	6.7	6.7	6.7	6.6	6.6
84	6.8	6.7	6.6	6.6	6.5	6.5	6.4	6.4	6.4	6.3	6.3	6.3

	Ages																
	Male 86		87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
85	Male	7.9	7.7	7.5	7.4	7.2	7.1	7.0	6.9	6.8	6.7	6.6	6.5	6.4	6.3	6.2	6.1
86	Female	7.7	7.5	7.3	7.1	7.0	6.8	6.7	6.6	6.5	6.4	6.3	6.2	6.1	6.0	5.9	5.8
87	Male	7.5	7.3	7.1	6.9	6.8	6.6	6.5	6.4	6.3	6.2	6.1	6.0	5.9	5.8	5.7	5.6
88	Female	7.3	7.1	6.9	6.7	6.6	6.4	6.3	6.2	6.1	6.0	5.9	5.8	5.7	5.6	5.5	5.4
89	Male	7.1	6.9	6.7	6.5	6.4	6.2	6.1	6.0	5.9	5.8	5.7	5.6	5.5	5.4	5.3	5.2
90	Female	7.0	6.8	6.6	6.4	6.2	6.1	6.0	5.9	5.8	5.7	5.6	5.5	5.4	5.3	5.2	5.1
91	Male	6.8	6.6	6.4	6.2	6.1	5.9	5.8	5.7	5.6	5.5	5.4	5.3	5.2	5.1	5.0	4.9
92	Female	6.7	6.5	6.3	6.1	5.9	5.8	5.6	5.5	5.4	5.3	5.2	5.1	5.0	4.9	4.8	4.7
93	Male	6.6	6.4	6.2	6.0	5.8	5.7	5.5	5.4	5.2	5.1	5.0	4.9	4.8	4.7	4.6	4.5
94	Female	6.5	6.3	6.1	5.9	5.7	5.5	5.4	5.2	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.4
95	Male	6.4	6.2	6.0	5.8	5.6	5.4	5.3	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.4	4.3
96	Female	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9	4.7	4.6	4.5	4.4	4.3	4.2	4.1
97	Male	6.3	6.1	5.8	5.6	5.4	5.2	5.1	4.9	4.8	4.6	4.5	4.4	4.3	4.2	4.1	4.0
98	Female	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
99	Male	6.2	5.9	5.7	5.5	5.2	5.1	4.9	4.7	4.6	4.4	4.3	4.2	4.1	4.0	3.9	3.8
100	Female	6.2	5.9	5.7	5.5	5.2	5.1	4.9	4.7	4.6	4.4	4.3	4.2	4.1	4.0	3.9	3.8
101	Male	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9	4.7	4.6	4.5	4.4	4.3	4.2	4.1
102	Female	6.3	6.1	5.8	5.6	5.4	5.2	5.1	4.9	4.8	4.6	4.5	4.4	4.3	4.2	4.1	4.0
103	Male	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
104	Female	6.2	5.9	5.7	5.5	5.2	5.1	4.9	4.7	4.6	4.4	4.3	4.2	4.1	4.0	3.9	3.8

	Male	Female	Ages																	
			Male 97		98	99	100	101	102	103	104	105	106	107	108	109	110	111		
			Female 102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117		
85	.....	.....	6.6	6.5	6.4	6.4	6.3	6.2	6.2	6.1	6.1	6.0	6.0	5.9	5.8	5.7	6.0			
86	.....	.....	6.3	6.2	6.2	6.1	6.0	6.0	5.9	5.9	5.8	5.7	5.6	5.6	5.5	5.4	5.7			
87	.....	.....	6.1	6.0	5.9	5.8	5.8	5.7	5.6	5.6	5.5	5.5	5.4	5.3	5.3	5.2	5.5			
88	.....	.....	5.8	5.8	5.7	5.6	5.5	5.5	5.4	5.3	5.2	5.2	5.1	5.1	5.0	4.9	5.2			
89	.....	.....	5.6	5.5	5.5	5.4	5.3	5.2	5.2	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.8			
90	.....	.....	5.4	5.3	5.2	5.2	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.5			
91	.....	.....	5.2	5.1	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.0	4.3			
92	.....	.....	5.1	5.0	4.9	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.7	4.0			
93	.....	.....	4.9	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.7	3.6	3.5	3.8			
94	.....	.....	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.7	3.6	3.5	3.4	3.7			
95	.....	.....	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.7	3.6	3.5	3.4	3.3	3.2	3.5			
96	.....	.....	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.7	3.6	3.5	3.4	3.3	3.2	3.1	3.4			
97	.....	.....	4.4	4.3	4.1	4.0	3.9	3.7	3.6	3.5	3.4	3.3	3.2	3.1	3.0	2.9	3.2			
98	.....	.....	4.3	4.1	4.0	3.9	3.7	3.6	3.5	3.4	3.3	3.2	3.1	3.0	2.9	2.8	3.1			
99	.....	.....	4.1	4.0	3.9	3.7	3.6	3.5	3.4	3.3	3.2	3.1	3.0	2.9	2.8	2.7	3.0			

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

	Male	Female	Ages																	
			Male 6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21		
			Female 11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	
6	.....	.....	56.6	56.1	55.7	55.1	54.6	54.1	53.5	53.0	52.4	51.8	51.2	50.6	50.0	49.4	48.8	48.2	47.6	
7	.....	.....	56.1	55.7	55.2	54.7	54.2	53.7	53.1	52.6	52.0	51.4	50.8	50.2	49.6	49.0	48.4	47.8	47.2	
8	.....	.....	55.7	55.2	54.8	54.3	53.8	53.3	52.8	52.2	51.6	51.1	50.5	49.9	49.3	48.7	48.1	47.5	46.9	
9	.....	.....	55.1	54.7	54.3	53.8	53.3	52.9	52.3	51.8	51.3	50.7	50.1	49.5	48.9	48.3	47.7	47.1	46.5	
10	.....	.....	54.6	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	46.2	
11	.....	.....	54.1	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	
12	.....	.....	53.5	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	45.5	
13	.....	.....	52.9	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	45.2	
14	.....	.....	52.3	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	44.9	
15	.....	.....	51.7	51.4	51.1	50.7	50.3	50.0	49.6	49.2	48.7	48.2	47.8	47.3	46.8	46.2	45.7	45.1	44.5	
16	.....	.....	51.1	50.8	50.5	50.1	49.8	49.4	49.0	48.6	48.2	47.8	47.4	46.9	46.4	45.9	45.4	44.8	44.2	
17	.....	.....	50.5	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	44.9	44.3	43.7	
18	.....	.....	49.8	49.5	49.2	48.9	48.6	48.3	47.9	47.5	47.2	46.8	46.4	45.9	45.4	44.9	44.4	43.8	43.2	
19	.....	.....	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	43.5	42.9	
20	.....	.....	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	43.1	42.5	



		Ages															
		Male 21	Female 26	22	23	24	25	26	27	28	29	30	31	32	33	34	
Male	6	47.7	47.0	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	47.5	46.8	46.1	45.4	44.6	43.9	43.2	42.4	41.6	40.9	40.1	39.3	38.5	37.7		
	8	47.3	46.6	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	47.0	46.3	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	46.7	46.1	45.4	44.7	44.0	43.3	42.6	41.9	41.1	40.4	39.7	39.0	38.3	37.5		
	11	46.4	45.8	45.1	44.5	43.8	43.1	42.4	41.7	41.0	40.3	39.6	38.9	38.2	37.5		
	12	46.1	45.5	44.9	44.2	43.6	42.9	42.2	41.5	40.8	40.1	39.4	38.7	38.0	37.3		
	13	45.8	45.2	44.6	43.9	43.3	42.6	42.0	41.3	40.6	39.9	39.2	38.5	37.8	37.1		
	14	45.5	44.9	44.3	43.7	43.0	42.4	41.7	41.0	40.4	39.7	39.0	38.3	37.6	36.9		
	15	45.1	44.6	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	44.8	44.2	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	44.4	43.8	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	44.0	43.5	42.9	42.4	41.8	41.2	40.6	40.0	39.4	38.7	38.1	37.4	36.8	36.1		
	19	43.6	43.1	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	43.1	42.6	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	42.7	42.2	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	42.2	41.8	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	41.7	41.3	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	41.2	40.8	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	40.7	40.3	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	40.2	39.8	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	39.6	39.3	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	39.1	38.7	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	38.5	38.2	37.8	37.5	37.1	36.7	36.3	35.9	35.5	35.0	34.6	34.1	33.6	33.1		
	30	37.9	37.6	37.3	36.9	36.6	36.2	35.8	35.4	35.0	34.6	34.1	33.7	33.2	32.7		
	31	37.3	37.0	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	36.7	36.4	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	36.1	35.8	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	35.4	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		

		Ages															
		Male 35	Female 40	36	37	38	39	40	41	42	43	44	45	46	47	48	49
Male	6	36	41	37	38	39	40	41	42	43	44	45	46	47	48	49	
	7	36.2	41.4	37.4	38.4	39.4	40.4	41.4	42.4	43.4	44.4	45.4	46.4	47.4	48.4	49.4	
	8	36.1	41.3	37.3	38.3	39.3	40.3	41.3	42.3	43.3	44.3	45.3	46.3	47.3	48.3	49.3	
	9	36.0	41.2	37.2	38.2	39.2	40.2	41.2	42.2	43.2	44.2	45.2	46.2	47.2	48.2	49.2	
Female	11	35.9	41.1	37.1	38.1	39.1	40.1	41.1	42.1	43.1	44.1	45.1	46.1	47.1	48.1	49.1	
	12	35.8	41.0	37.0	38.0	39.0	40.0	41.0	42.0	43.0	44.0	45.0	46.0	47.0	48.0	49.0	
	13	35.7	40.9	36.9	37.9	38.9	39.9	40.9	41.9	42.9	43.9	44.9	45.9	46.9	47.9	48.9	
	14	35.6	40.8	36.8	37.8	38.8	39.8	40.8	41.8	42.8	43.8	44.8	45.8	46.8	47.8	48.8	

		Ages																		
		Male 35	Female 40	36	41	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
Male	Female	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	
10	15	36.6	35.8	34.3	33.5	32.7	31.9	31.2	30.4	29.6	28.8	28.1	27.3	26.5	25.8					
11	16	36.5	34.9	34.2	33.4	32.6	31.9	31.1	30.3	29.5	28.8	28.0	27.3	26.5	25.7					
12	17	36.4	34.8	34.1	33.3	32.5	31.8	31.0	30.2	29.5	28.7	28.0	27.2	26.4	25.7					
13	18	36.2	34.7	34.0	33.2	32.4	31.7	30.9	30.2	29.4	28.7	27.9	27.1	26.4	25.7					
14	19	36.1	34.6	33.8	33.1	32.3	31.6	30.8	30.1	29.3	28.6	27.8	27.1	26.3	25.6					
15	20	35.9	34.5	33.7	33.0	32.2	31.5	30.7	30.0	29.3	28.5	27.8	27.0	26.3	25.6					
16	21	35.8	34.3	33.6	32.9	32.1	31.4	30.6	29.9	29.2	28.4	27.7	27.0	26.2	25.5					
17	22	35.6	34.9	34.2	33.4	32.7	32.0	31.3	30.5	29.8	29.1	28.3	27.6	26.9	26.2	25.4				
18	23	35.4	34.7	34.0	33.3	32.6	31.9	31.2	30.4	29.7	29.0	28.3	27.5	26.8	26.1	25.4				
19	24	35.2	34.5	33.8	33.1	32.4	31.7	31.0	30.3	29.6	28.9	28.2	27.4	26.7	26.0	25.3				
20	25	35.0	34.3	33.7	33.0	32.3	31.6	30.9	30.2	29.5	28.8	28.1	27.3	26.6	25.9	25.2				
21	26	34.8	34.1	33.5	32.8	32.1	31.4	30.7	30.0	29.3	28.6	27.9	27.2	26.5	25.8	25.1				
22	27	34.5	33.9	33.3	32.6	31.9	31.3	30.6	29.9	29.2	28.5	27.8	27.1	26.4	25.7	25.1				
23	28	34.3	33.7	33.0	32.4	31.7	31.1	30.4	29.7	29.1	28.4	27.7	27.0	26.3	25.6	25.0				
24	29	34.0	33.4	32.8	32.2	31.5	30.9	30.2	29.6	28.9	28.2	27.6	26.9	26.2	25.5	24.9				
25	30	33.8	33.2	32.6	32.0	31.3	30.7	30.1	29.4	28.8	28.1	27.4	26.8	26.1	25.4	24.8				
26	31	33.5	32.9	32.3	31.7	31.1	30.5	29.9	29.2	28.6	27.9	27.3	26.6	26.0	25.3	24.6				
27	32	33.2	32.6	32.1	31.5	30.9	30.3	29.6	29.0	28.4	27.8	27.1	26.5	25.8	25.2	24.5				
28	33	32.9	32.3	31.8	31.2	30.6	30.0	29.4	28.8	28.2	27.6	27.0	26.3	25.7	25.0	24.4				
29	34	32.6	32.0	31.5	30.9	30.4	29.8	29.2	28.6	28.0	27.4	26.8	26.2	25.5	24.9	24.3				
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				
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				
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				
33	38	31.1	30.7	30.2	29.7	29.2	28.7	28.2	27.6	27.1	26.5	26.0	25.4	24.8	24.2	23.6				
34	39	30.7	30.3	29.8	29.3	28.8	28.4	27.9	27.3	26.8	26.3	25.7	25.2	24.6	24.0	23.5				

		Ages																		
		Male 50	Female 55	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
Male	Female	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73
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					
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	18.7	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					

Internal Revenue Service, Treasury

§ 1.72-9

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	23.9	23.2	22.5	21.9	21.2	20.5	19.8	19.2	18.5	17.8	17.2	16.6	16.0
18	23	24.7	24.0	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	23.1	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	15.5
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															
		65	66	67	68	69	70	71	72	73	74	75	76	77	78	
Male	Male 64	70	71	72	73	74	75	76	77	78	79	80	81	82	83	
	Female 69	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	
	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	
	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	
	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	
Female	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	
	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	
	16	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	
	17	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	
	18	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	
Male	19	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	
	20	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	
	21	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	
	22	15.4	14.8	14.2	13.6	13.0	12.5	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.6	
	23	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	
Female	24	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	
	25	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	8.2	

		Ages																			
		Male								Female											
		64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83
Male	Female	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83
21	26	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	8.2	8.2	8.2	8.6	8.2
22	27	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	8.2	8.2	8.2	8.6	8.2
23	28	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	8.2	8.2	8.2	8.6	8.2
24	29	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	8.2	8.2	8.2	8.6	8.2
25	30	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	8.2	8.2	8.2	8.6	8.2
26	31	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	8.2	8.2	8.2	8.6	8.2
27	32	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	8.2	8.2	8.2	8.6	8.2
28	33	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	8.1	8.1	8.1	8.6	8.1
29	34	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	8.1	8.1	8.1	8.5	8.1
30	35	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	8.1	8.1	8.1	8.5	8.1
31	36	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	8.1	8.1	8.1	8.5	8.1
32	37	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	8.1	8.1	8.1	8.5	8.1
33	38	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	8.1	8.1	8.1	8.5	8.1
34	39	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	8.1	8.1	8.1	8.5	8.1

		Ages																			
		Male								Female											
		79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98
Male	Female	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98
6	11	7.8	7.4	7.1	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
7	12	7.8	7.4	7.1	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
8	13	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
9	14	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
10	15	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
11	16	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
12	17	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
13	18	7.8	7.4	7.0	6.7	6.3	6.0	5.7	5.3	5.1	4.8	4.5	4.2	4.0	3.7	3.5	3.5	3.5	3.5	3.5	3.5
14	19	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	3.5	3.5	3.5	3.5
15	20	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	3.5	3.5	3.5	3.5
16	21	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	3.5	3.5	3.5	3.5
17	22	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	3.5	3.5	3.5	3.5
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	3.5	3.5	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	3.5	3.5	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	3.5	3.5	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	3.5	3.5	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	3.5	3.5	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	3.5	3.5	3.5	3.5

	Male		Female		Ages															
	94	95	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108			
24	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					
25	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					
26	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					
27	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					
28	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					
29	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					
30	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					
31	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					
32	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					
33	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					
34	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					
35	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					
6	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					
7	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					
8	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					
9	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					
10	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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
26	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					
27	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					
28	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					
29	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					
30	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					
31	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					
32	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					
33	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					
34	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					
35	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					



	Ages												
	61	62	63	64	65	66	67	68	69	70	71	72	73
46	20.9	20.5	20.1	19.7	19.2	18.8	18.4	17.9	17.5	17.0	16.6	16.1	15.6
47	20.5	20.1	19.8	19.4	19.0	18.5	18.1	17.7	17.3	16.8	16.4	15.9	15.5
48	20.2	19.8	19.4	19.1	18.7	18.3	17.9	17.5	17.0	16.6	16.2	15.7	15.3
49	19.8	19.5	19.1	18.8	18.4	18.0	17.6	17.2	16.8	16.4	16.0	15.5	15.1
50	19.4	19.1	18.8	18.4	18.1	17.7	17.3	16.9	16.6	16.2	15.8	15.3	14.9
51	19.1	18.8	18.4	18.1	17.8	17.4	17.0	16.7	16.3	15.9	15.5	15.1	14.7
52	18.7	18.4	18.1	17.8	17.4	17.1	16.8	16.4	16.0	15.7	15.3	14.9	14.5
53	18.3	18.0	17.7	17.4	17.1	16.8	16.4	16.1	15.8	15.4	15.1	14.7	14.3
54	17.9	17.6	17.3	17.0	16.8	16.4	16.1	15.8	15.5	15.1	14.8	14.4	14.1
55	17.5	17.2	16.9	16.7	16.4	16.1	15.8	15.5	15.2	14.9	14.5	14.2	13.9
56	17.0	16.8	16.6	16.3	16.0	15.8	15.5	15.2	14.9	14.6	14.3	13.9	13.6
57	16.6	16.4	16.2	15.9	15.7	15.4	15.1	14.9	14.6	14.3	14.0	13.7	13.4
58	16.2	16.0	15.8	15.5	15.3	15.1	14.8	14.5	14.3	14.0	13.7	13.4	13.1
59	15.7	15.5	15.3	15.1	14.9	14.7	14.4	14.2	13.9	13.7	13.4	13.1	12.8
60	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

  

	Ages												
	61	62	63	64	65	66	67	68	69	70	71	72	73
35	16.4	15.8	15.3	14.7	14.2	13.7	13.1	12.6	12.1	11.6	11.1	10.7	10.2
36	16.3	15.8	15.2	14.7	14.1	13.6	13.1	12.6	12.1	11.6	11.1	10.6	10.2
37	16.2	15.7	15.1	14.6	14.1	13.6	13.0	12.5	12.0	11.5	11.1	10.6	10.1
38	16.1	15.6	15.1	14.5	14.0	13.5	13.0	12.5	12.0	11.5	11.0	10.6	10.1
39	16.0	15.5	15.0	14.5	13.9	13.4	12.9	12.4	11.9	11.5	11.0	10.5	10.1
40	15.9	15.4	14.9	14.4	13.9	13.4	12.9	12.4	11.9	11.4	11.0	10.5	10.0
41	15.8	15.3	14.8	14.3	13.8	13.3	12.8	12.3	11.8	11.4	10.9	10.5	10.0
42	15.7	15.2	14.7	14.2	13.7	13.2	12.7	12.3	11.8	11.3	10.9	10.4	10.0
43	15.6	15.1	14.6	14.1	13.6	13.1	12.7	12.2	11.7	11.3	10.8	10.4	9.9
44	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
45	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
46	15.2	14.7	14.2	13.8	13.3	12.9	12.4	12.0	11.5	11.1	10.6	10.2	9.8
47	15.0	14.6	14.1	13.7	13.2	12.8	12.3	11.9	11.4	11.0	10.6	10.1	9.7
48	14.9	14.4	14.0	13.5	13.1	12.6	12.2	11.8	11.3	10.9	10.5	10.1	9.7
49	14.7	14.3	13.8	13.4	13.0	12.5	12.1	11.7	11.3	10.8	10.4	10.0	9.6
50	14.5	14.1	13.7	13.3	12.8	12.4	12.0	11.6	11.2	10.7	10.3	9.9	9.5
51	14.3	13.9	13.5	13.1	12.7	12.3	11.9	11.5	11.1	10.7	10.3	9.9	9.5
52	14.1	13.7	13.3	12.9	12.5	12.1	11.7	11.3	10.9	10.6	10.2	9.8	9.4
53	13.9	13.6	13.2	12.8	12.4	12.0	11.6	11.2	10.8	10.5	10.1	9.7	9.3
54	13.7	13.4	13.0	12.6	12.2	11.9	11.5	11.1	10.7	10.3	10.0	9.6	9.2
55	13.5	13.2	12.8	12.4	12.1	11.7	11.3	11.0	10.6	10.2	9.9	9.5	9.1

		Ages																															
		Male								Female																							
		61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76																
Male	61	13.3	12.9	12.6	12.2	11.9	11.5	11.2	10.8	10.5	10.3	10.0	9.7	9.4	9.1	8.8	8.5	66	12.2	11.9	11.5	11.2	10.9	10.6	10.3	10.0	9.7	9.4	9.1	8.8	8.5		
Female	62	13.0	12.7	12.4	12.1	11.7	11.4	11.0	10.7	10.3	10.0	9.8	9.6	9.3	9.0	8.7	8.4	67	12.1	11.7	11.4	11.0	10.7	10.4	10.1	9.8	9.6	9.3	9.0	8.7	8.4		
	63	12.8	12.5	12.2	11.8	11.5	11.2	10.9	10.5	10.2	9.9	9.7	9.4	9.1	8.8	8.5	8.2	68	11.6	11.3	11.0	10.7	10.4	10.1	9.8	9.5	9.2	8.9	8.7	8.4	8.1		
	64	12.6	12.3	11.9	11.6	11.3	11.0	10.7	10.4	10.0	9.7	9.5	9.2	8.9	8.6	8.3	8.0	69	11.4	11.1	10.8	10.5	10.2	9.9	9.6	9.3	9.0	8.8	8.5	8.2	8.0		
	65	12.3	12.0	11.7	11.4	11.1	10.8	10.5	10.2	9.8	9.5	9.3	9.1	8.8	8.6	8.3	8.1	70	11.2	10.9	10.6	10.3	10.0	9.7	9.4	9.1	8.8	8.5	8.2	8.0			
	66	11.8	11.5	11.2	10.9	10.6	10.3	10.0	9.7	9.4	9.1	8.8	8.6	8.4	8.1	7.9	7.7	71	11.0	10.7	10.4	10.1	9.8	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7	
	67	11.5	11.2	11.0	10.7	10.5	10.2	9.9	9.7	9.5	9.2	8.9	8.7	8.4	8.1	7.9	7.7	72	10.7	10.5	10.2	10.0	9.7	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7	
	68	11.2	11.0	10.7	10.5	10.2	10.0	9.7	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7	73	10.5	10.2	10.0	9.8	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7		
	69	10.9	10.7	10.5	10.2	10.0	9.8	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7	7.5	74	10.4	10.2	10.0	9.8	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7		
	70	10.6	10.4	10.2	10.0	9.8	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7	7.5	75	10.1	9.9	9.7	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7				
	71	10.3	10.1	9.9	9.7	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7	7.5	76	9.8	9.6	9.4	9.2	9.0	8.8	8.6	8.4	8.2	8.0	7.7	7.5					
	72	10.0	9.8	9.7	9.5	9.3	9.1	8.9	8.6	8.4	8.1	7.9	7.7	7.5	77	9.6	9.4	9.2	9.0	8.8	8.6	8.4	8.2	8.0	7.8	7.6	7.4	7.2	7.0				
	73	9.4	9.3	9.1	8.9	8.8	8.6	8.4	8.2	8.0	7.8	7.6	7.4	7.2	7.0	6.8	6.7	78	9.1	9.0	8.8	8.7	8.5	8.3	8.1	8.0	7.8	7.6	7.4	7.2	7.0	6.8	6.7
	74	8.8	8.7	8.5	8.4	8.2	8.1	7.9	7.7	7.5	7.3	7.1	6.9	6.7	6.5	6.3	6.2	79	8.8	8.7	8.5	8.4	8.2	8.1	7.9	7.7	7.5	7.3	7.1	6.9	6.7	6.5	6.3
	75	8.5	8.4	8.2	8.1	8.0	7.8	7.7	7.5	7.3	7.1	6.9	6.7	6.5	6.3	6.1	5.9	80	8.5	8.4	8.2	8.1	7.9	7.7	7.5	7.3	7.1	6.9	6.7	6.5	6.3	6.1	5.9

		Ages																								
		Male								Female																
		74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89									
Male	74	9.7	9.3	8.9	8.5	8.1	7.7	7.3	6.9	6.6	6.2	5.9	5.6	5.3	79	8.1	7.7	7.3	6.9	6.6	6.2	5.9	5.6	5.3		
Female	75	9.7	9.3	8.9	8.4	8.0	7.7	7.3	6.9	6.6	6.2	5.9	5.6	5.3	80	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.6	5.3		
	76	9.7	9.3	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.6	5.3	81	7.9	7.5	7.2	6.8	6.5	6.1	5.8	5.5	5.2		
	77	9.7	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.6	5.3	82	7.9	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2		
	78	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.6	5.3	83	7.8	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2		
	79	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.6	5.3	84	7.8	7.4	7.1	6.8	6.4	6.1	5.8	5.5	5.2		
	80	9.5	9.1	8.7	8.3	7.9	7.5	7.2	6.8	6.5	6.2	5.8	5.5	5.2	85	7.8	7.4	7.1	6.7	6.4	6.1	5.8	5.5	5.2		
	81	9.5	9.1	8.7	8.3	7.9	7.5	7.2	6.8	6.5	6.2	5.8	5.5	5.2	86	7.7	7.4	7.0	6.7	6.4	6.0	5.7	5.4	5.1		
	82	9.4	9.0	8.6	8.2	7.9	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2	87	7.7	7.3	7.0	6.7	6.3	6.0	5.7	5.4	5.1		
	83	9.4	9.0	8.6	8.2	7.8	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2	88	7.7	7.3	7.0	6.6	6.3	6.0	5.7	5.4	5.1		
	84	9.4	9.0	8.6	8.2	7.8	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2	89	7.7	7.3	7.0	6.6	6.3	6.0	5.7	5.4	5.1		
	85	9.4	9.0	8.6	8.2	7.8	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2	90	7.7	7.3	7.0	6.6	6.3	6.0	5.7	5.4	5.1		
	86	9.4	9.0	8.6	8.2	7.8	7.4	7.1	6.7	6.4	6.1	5.8	5.5	5.2	91	7.7	7.3	7.0	6.6	6.3	6.0	5.7	5.4	5.1		
	87	9.3	8.9	8.5	8.1	7.8	7.4	7.1	6.7	6.4	6.1	5.8	5.5	5.2												
	88	9.3	8.9	8.5	8.1	7.7	7.4	7.1	6.7	6.4	6.1	5.8	5.5	5.2												
	89	9.2	8.8	8.4	8.1	7.7	7.4	7.0	6.7	6.4	6.0	5.7	5.4	5.1												
	90	9.2	8.8	8.4	8.1	7.7	7.3	7.0	6.7	6.3	6.0	5.7	5.4	5.1												
	91	8.8	8.4	8.0	7.7	7.3	7.0	6.7	6.3	6.0	5.7	5.4	5.1	4.8												



Internal Revenue Service, Treasury

§ 1.72-9

51	56	91	87	83	80	76	73	69	66	63	60	57	54	51
52	57	90	86	82	79	76	72	69	66	62	59	56	53	51
53	58	89	86	82	79	75	72	69	65	62	59	56	53	51
54	59	88	85	82	78	75	71	68	65	62	59	56	53	50
55	60	88	84	81	77	74	71	68	64	61	58	56	53	50
56	61	87	84	80	77	73	70	67	64	61	58	55	53	50
57	62	86	83	79	76	73	70	67	64	61	58	55	52	50
58	63	85	82	79	75	72	69	66	63	60	57	55	52	49
59	64	84	81	78	75	71	68	65	63	60	57	54	52	49
60	65	83	80	77	74	71	68	65	62	59	56	54	51	49
61	66	82	79	76	73	70	67	64	61	59	56	54	51	48
62	67	81	78	75	72	69	66	64	61	58	55	53	50	48
63	68	80	77	74	71	68	66	63	60	57	55	52	50	47
64	69	78	76	73	70	67	65	62	59	57	54	52	49	47
65	70	77	74	72	69	66	64	61	59	56	54	51	49	47
66	71	76	73	71	68	65	63	60	58	55	53	51	48	46
67	72	74	72	69	67	64	62	60	57	55	52	50	48	46
68	73	73	70	68	66	63	61	59	56	54	52	49	47	45
69	74	71	69	67	64	62	60	58	55	53	51	49	47	45
70	75	70	68	65	63	61	59	57	54	52	50	48	46	44
71	76	68	66	64	62	60	58	56	53	51	49	47	45	43
72	77	66	64	63	61	59	57	55	53	50	49	47	45	43
73	78	65	63	61	59	57	55	53	51	50	48	46	44	42
74	79	63	61	60	58	56	54	52	50	49	47	45	43	41
75	80	61	60	58	56	55	53	51	49	48	46	44	42	41
76	81	60	58	56	55	53	52	50	48	47	45	43	41	40
77	82	58	56	55	53	52	50	49	47	45	44	42	41	39
78	83	56	55	53	52	50	49	47	46	44	43	41	40	38
79	84	54	53	52	50	49	47	46	45	43	42	40	39	37
80	85	52	51	50	49	47	46	45	43	42	41	39	38	36
81	86	50	49	48	47	46	45	43	42	41	39	38	37	36
82	87	49	48	47	45	44	43	42	41	40	38	37	36	35
83	88	47	46	45	44	43	42	41	39	38	37	36	35	34
84	89	45	44	43	42	41	40	39	38	37	36	35	34	33
85	90	43	42	41	41	40	39	38	37	36	35	34	33	32
86	91	41	41	40	39	38	37	36	36	35	34	33	32	31

		Ages																	
		Male 87		88		89	90	91	92	93	94	95	96	97	98	99	100	101	102
		Female 92		93	94	95	96	97	98	99	100	101	102						
35	40	5.0		4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.9							



44	2.4	2.2	2.0	1.9	1.7	1.5	1.3	1.1	1.0	0.8	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
46	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	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
48	2.4	2.2	2.0	1.8	1.7	1.5	1.3	1.1	1.0	0.8	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
50	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	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
52	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	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
54	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.1	1.0	0.8	0.7
55	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	1.0	0.8	0.7
56	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	1.0	0.8	0.7
57	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7
58	2.4	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7
59	2.3	2.2	2.0	1.8	1.6	1.4	1.3	1.1	0.9	0.8	0.7

	Ages											
	Male						Female					
	87	88	89	90	91	92	93	94	95	96	97	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
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
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
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
64	4.5	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6	2.4	2.4
65	4.4	4.2	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.6	2.4	2.4
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
67	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.8	2.6	2.4	2.4
68	4.3	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.6	2.4	2.4
69	4.2	4.0	3.8	3.6	3.5	3.3	3.1	2.9	2.7	2.6	2.4	2.4
70	4.2	4.0	3.8	3.6	3.4	3.2	3.1	2.9	2.7	2.5	2.4	2.4
71	4.1	3.9	3.8	3.6	3.4	3.2	3.0	2.9	2.7	2.5	2.3	2.3
72	4.1	3.9	3.7	3.5	3.3	3.2	3.0	2.8	2.7	2.5	2.3	2.3
73	4.0	3.8	3.7	3.5	3.3	3.1	3.0	2.8	2.6	2.5	2.3	2.3
74	3.9	3.8	3.6	3.4	3.3	3.1	2.9	2.8	2.6	2.4	2.3	2.3
75	3.9	3.7	3.5	3.4	3.2	3.0	2.9	2.7	2.6	2.4	2.2	2.2
76	3.8	3.6	3.5	3.3	3.2	3.0	2.8	2.7	2.5	2.4	2.2	2.2
77	3.7	3.6	3.4	3.3	3.1	3.0	2.8	2.6	2.5	2.3	2.2	2.2
78	3.7	3.5	3.4	3.2	3.1	2.9	2.7	2.6	2.4	2.3	2.1	2.1
79	3.6	3.4	3.3	3.1	3.0	2.8	2.7	2.5	2.4	2.2	2.1	2.1





TABLE III—PERCENT VALUE OF REFUND FEATURE

Ages		Duration of guaranteed amount—[Years]												
Male	Female	1	2	3	4	5	6	7	8	9	10	11	12	13
6	11	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1	1
7	12	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1	1
8	13	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1
9	14	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
10	15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
11	16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
12	17	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
13	18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
14	19	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
15	20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
16	21	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
17	22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
18	23	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
19	24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
20	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
21	26	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
22	27	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
23	28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
24	29	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
25	30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
26	31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
27	32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
28	33	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
29	34	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
30	35	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
31	36	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
32	37	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
33	38	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
34	39	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
35	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
36	41	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
37	42	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
38	43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
39	44	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
40	45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
41	46	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
42	47	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1



TABLE III—PERCENT VALUE OF REFUND FEATURE—Continued

Ages		Duration of guaranteed amount—[Years]													
		1	2	3	4	5	6	7	8	9	10	11	12	13	
Male	Female														
85	90	6	11	17	22	27	32	36	41	44	48	51	55	57	
Ages		Duration of guaranteed amount—[Years]													
		14	15	16	17	18	19	20	21	22	23	24	25	26	
Male	Female														
6	11	1	1	1	1	1	1	1	1	1	1	1	1	2	
7	12	1	1	1	1	1	1	1	1	1	1	1	1	2	
8	13	1	1	1	1	1	1	1	1	1	1	1	1	2	
9	14	1	1	1	1	1	1	1	1	1	1	1	1	2	
10	15	1	1	1	1	1	1	1	1	1	1	1	1	2	
11	16	1	1	1	1	1	1	1	1	1	1	1	1	2	
12	17	1	1	1	1	1	1	1	1	1	1	1	1	2	
13	18	1	1	1	1	1	1	1	1	1	1	1	1	2	
14	19	1	1	1	1	1	1	1	1	1	1	1	1	2	
15	20	1	1	1	1	1	1	1	1	1	1	1	1	2	
16	21	1	1	1	1	1	1	1	1	1	1	1	1	2	
17	22	1	1	1	1	1	1	1	1	1	1	1	1	2	
18	23	1	1	1	1	1	1	1	1	1	1	1	1	2	
19	24	1	1	1	1	1	1	1	1	1	1	1	1	2	
20	25	1	1	1	1	1	1	1	1	1	1	1	1	2	
21	26	1	1	1	1	1	1	1	1	1	1	1	1	2	
22	27	1	1	1	1	1	1	1	1	1	1	1	1	2	
23	28	1	1	1	1	1	1	1	1	1	1	1	1	2	
24	29	1	1	1	1	1	1	1	1	1	1	1	1	2	
25	30	1	1	1	1	1	1	1	1	1	1	1	1	2	
26	31	1	1	1	1	1	1	1	1	1	1	1	1	2	
27	32	1	1	1	1	1	1	1	1	1	1	1	1	2	
28	33	1	1	1	1	1	1	1	1	1	1	1	1	2	
29	34	1	1	1	1	1	1	1	1	1	1	1	1	2	
30	35	1	1	1	1	1	1	1	1	1	1	1	1	2	
31	36	1	2	2	2	2	2	2	2	2	2	2	2	3	
32	37	2	2	2	2	2	2	2	2	2	2	2	2	3	
33	38	2	2	2	2	2	2	2	2	2	2	2	2	3	
34	39	2	2	2	2	2	2	2	2	2	2	2	2	3	
35	40	2	2	2	2	2	2	2	2	2	2	2	2	3	
36	41	2	2	2	2	2	2	2	2	2	2	2	2	3	
37	42	2	2	2	2	2	2	2	2	2	2	2	2	3	
38	43	2	3	3	3	3	3	3	3	3	3	3	3	4	
39	44	3	3	3	3	3	3	3	3	3	3	3	3	4	
40	45	3	3	3	3	3	3	3	3	3	3	3	3	4	
41	46	3	3	3	3	3	3	3	3	3	3	3	3	4	
42	47	3	3	3	3	3	3	3	3	3	3	3	3	4	
43	48	3	3	3	3	3	3	3	3	3	3	3	3	4	
44	49	3	3	3	3	3	3	3	3	3	3	3	3	4	
45	50	3	3	3	3	3	3	3	3	3	3	3	3	4	
46	51	3	3	3	3	3	3	3	3	3	3	3	3	4	
47	52	3	3	3	3	3	3	3	3	3	3	3	3	4	
48	53	3	3	3	3	3	3	3	3	3	3	3	3	4	
49	54	3	3	3	3	3	3	3	3	3	3	3	3	4	
50	55	3	3	3	3	3	3	3	3	3	3	3	3	4	
51	56	3	3	3	3	3	3	3	3	3	3	3	3	4	
52	57	3	3	3	3	3	3	3	3	3	3	3	3	4	





		Duration of guaranteed amount—[Years]														
		14	15	16	17	18	19	20	21	22	23	24	25	26		
Male	86															
	87	54	57	59	61	63	65	66	68	69	70	72	73	74		
	88	54	56	59	61	63	65	66	68	70	71	72	73	74		
	89	56	58	61	63	65	66	68	70	71	73	74	75	76		
	90	58	60	63	65	67	68	70	71	73	74	75	76	77		

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

Internal Revenue Service, Treasury

§ 1.72-9

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	12	12	13	13	14	14	15	15
39	44	10	11	12	13	13	14	14	15	15	16	16
40	45	11	11	12	13	14	14	15	16	16	17	17
41	46	11	12	13	14	15	15	16	17	17	18	18
42	47	12	13	14	15	16	16	17	18	18	19	19
43	48	13	14	15	16	17	17	18	19	19	20	20
44	49	14	15	16	17	18	18	19	20	20	21	21
45	50	15	16	17	18	19	19	20	21	21	22	22
46	51	16	17	18	19	20	20	21	22	22	23	23
47	52	17	18	19	20	21	21	22	23	23	24	24
48	53	18	19	20	21	22	22	23	24	24	25	25
49	54	19	20	21	22	23	23	24	25	25	26	26
50	55	20	21	22	23	24	24	25	26	26	27	27
51	56	21	22	23	24	25	25	26	27	27	28	28
52	57	22	23	24	25	26	26	27	28	28	29	29
53	58	23	24	25	26	27	27	28	29	29	30	30
54	59	24	25	26	27	28	28	29	30	30	31	31
55	60	25	26	27	28	29	29	30	31	31	32	32
56	61	26	27	28	29	30	30	31	32	32	33	33
57	62	27	28	29	30	31	31	32	33	33	34	34
58	63	28	29	30	31	32	32	33	34	34	35	35
59	64	29	30	31	32	33	33	34	35	35	36	36
60	65	30	31	32	33	34	34	35	36	36	37	37
61	66	31	32	33	34	35	35	36	37	37	38	38
62	67	32	33	34	35	36	36	37	38	38	39	39
63	68	33	34	35	36	37	37	38	39	39	40	40
64	69	34	35	36	37	38	38	39	40	40	41	41
65	70	35	36	37	38	39	39	40	41	41	42	42
66	71	36	37	38	39	40	40	41	42	42	43	43
67	72	37	38	39	40	41	41	42	43	43	44	44
68	73	38	39	40	41	42	42	43	44	44	45	45
69	74	39	40	41	42	43	43	44	45	45	46	46
70	75	40	41	42	43	44	44	45	46	46	47	47
71	76	41	42	43	44	45	45	46	47	47	48	48
72	77	42	43	44	45	46	46	47	48	48	49	49
73	78	43	44	45	46	47	47	48	49	49	50	50
74	79	44	45	46	47	48	48	49	50	50	51	51
75	80	45	46	47	48	49	49	50	51	51	52	52
76	81	46	47	48	49	50	50	51	52	52	53	53
		47	48	49	50	51	51	52	53	53	54	54
		48	49	50	51	52	52	53	54	54	55	55
		49	50	51	52	53	53	54	55	55	56	56
		50	51	52	53	54	54	55	56	56	57	57
		51	52	53	54	55	55	56	57	57	58	58
		52	53	54	55	56	56	57	58	58	59	59
		53	54	55	56	57	57	58	59	59	60	60
		54	55	56	57	58	58	59	60	60	61	61
		55	56	57	58	59	59	60	61	61	62	62
		56	57	58	59	60	60	61	62	62	63	63
		57	58	59	60	61	61	62	63	63	64	64
		58	59	60	61	62	62	63	64	64	65	65
		59	60	61	62	63	63	64	65	65	66	66
		60	61	62	63	64	64	65	66	66	67	67
		61	62	63	64	65	65	66	67	67	68	68
		62	63	64	65	66	66	67	68	68	69	69
		63	64	65	66	67	67	68	69	69	70	70
		64	65	66	67	68	68	69	70	70	71	71
		65	66	67	68	69	69	70	71	71	72	72
		66	67	68	69	70	70	71	72	72	73	73

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

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	80	81	82
87	92	66	68	70	72	73	74	75	76	77	78	79	80	81	82	83
88	93	68	70	72	73	75	76	77	78	79	80	81	82	83	84	85
89	94	70	72	73	75	76	77	78	79	80	81	82	83	84	85	86
90	95	72	73	75	76	77	78	79	80	81	82	83	84	85	86	87
91	96	73	75	76	78	79	80	81	82	83	84	85	86	87	88	89
92	97	75	76	78	79	80	81	82	83	84	85	86	87	88	89	90
93	98	76	78	79	80	81	82	83	84	85	86	87	88	89	90	91
94	99	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92
95	100	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93

TABLE IV—TEMPORARY LIFE ANNUITIES<sup>1</sup>—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	9.9	9.9	9.9	9.9	9.9
9	14	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
10	15	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
11	16	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
12	17	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
13	18	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
14	19	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
15	20	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
16	21	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
17	22	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
18	23	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
19	24	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
20	25	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
21	26	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
22	27	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
23	28	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
24	29	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
25	30	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
26	31	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
27	32	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
28	33	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
29	34	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9
30	35	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9	9.9	9.9	9.9	9.9	9.9

TABLE IV—TEMPORARY LIFE ANNUITIES<sup>1</sup>—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				
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	8.8	9.8
38	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	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	7.8	8.8	9.7
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	5.7	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	7.9	8.7
64	1.0	1.9	2.9	3.8	4.7	5.5	6.3	7.1	7.9	8.6
65	1.0	1.9	2.9	3.8	4.6	5.5	6.3	7.1	7.8	8.5

Internal Revenue Service, Treasury

§ 1.72-9

66	1.0	1.9	2.9	3.8	4.6	5.4	6.2	7.0	7.7	8.4
67	1.0	1.9	2.9	3.7	4.6	5.4	6.2	7.0	7.6	8.3
68	1.0	1.9	2.8	3.7	4.6	5.4	6.1	6.8	7.5	8.2
69	1.0	1.9	2.8	3.7	4.5	5.3	6.1	6.8	7.4	8.0
70	1.0	1.9	2.8	3.7	4.5	5.3	6.0	6.7	7.3	7.9
71	1.0	1.9	2.8	3.7	4.5	5.2	5.9	6.6	7.2	7.8
72	1.0	1.9	2.8	3.6	4.4	5.2	5.8	6.5	7.1	7.6
73	1.0	1.9	2.8	3.6	4.4	5.1	5.8	6.4	7.0	7.5
74	1.0	1.9	2.8	3.6	4.3	5.0	5.7	6.3	6.8	7.3
75	1.0	1.9	2.7	3.5	4.3	5.0	5.6	6.2	6.7	7.1
76	1.0	1.9	2.7	3.5	4.2	4.9	5.5	6.1	6.5	7.0
77	1.0	1.9	2.7	3.5	4.2	4.8	5.4	5.9	6.4	6.8
78	1.0	1.9	2.7	3.4	4.1	4.7	5.3	5.8	6.2	6.6
79	1.0	1.8	2.7	3.4	4.1	4.7	5.2	5.7	6.1	6.4
80	1.0	1.8	2.6	3.4	4.0	4.6	5.1	5.5	5.9	6.2
81	1.0	1.8	2.6	3.3	3.9	4.5	5.0	5.4	5.7	6.0
82	1.0	1.8	2.6	3.3	3.9	4.4	4.8	5.2	5.6	5.8
83	.9	1.8	2.6	3.2	3.8	4.3	4.7	5.1	5.4	5.6
84	.9	1.8	2.5	3.2	3.7	4.2	4.6	4.9	5.2	5.4
85	.9	1.8	2.5	3.1	3.6	4.1	4.5	4.8	5.0	5.2
86	.9	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	11	12	13	14	15	16	17	18	19	20	19	18	17	16	15	14	13	12	11	Female	
0 to 8	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7	18.8	17.8	16.8	15.8	14.9	13.9	12.9	11.9	10.9	10.9	19.7
9	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7	18.8	17.8	16.8	15.8	14.9	13.9	12.9	11.9	10.9	10.9	19.7
10	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7	18.8	17.8	16.8	15.8	14.9	13.9	12.9	11.9	10.9	10.9	19.7
11	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7	18.8	17.8	16.8	15.8	14.9	13.9	12.9	11.9	10.9	10.9	19.7
12	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7	18.8	17.8	16.8	15.8	14.9	13.9	12.9	11.9	10.9	10.9	19.7
13	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7	18.8	17.8	16.8	15.8	14.9	13.9	12.9	11.9	10.9	10.9	19.7
14	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7	18.8	17.8	16.8	15.8	14.9	13.9	12.9	11.9	10.9	10.9	19.7
15	10.9	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
16	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
17	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
18	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
19	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
20	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
21	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
22	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
23	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
24	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
25	10.9	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7	18.7	17.7	16.8	15.8	14.8	13.9	12.9	11.9	10.9	10.9	19.7
26	10.9	10.9	11.9	12.9	13.8	14.8	15.8	16.8	17.7	18.7	19.6	18.7	17.7	16.8	15.8	14.8	13.8	12.9	11.9	10.9	10.9	19.6
27	10.9	10.9	11.9	12.9	13.8	14.8	15.8	16.8	17.7	18.7	19.6	18.7	17.7	16.8	15.8	14.8	13.8	12.9	11.9	10.9	10.9	19.6
28	10.9	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6	18.7	17.7	16.7	15.8	14.8	13.8	12.9	11.9	10.9	10.9	19.6
29	10.9	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.6	19.6	18.7	17.7	16.7	15.8	14.8	13.8	12.9	11.9	10.9	10.9	19.6
30	10.9	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.7	18.6	19.6	18.6	17.7	16.7	15.7	14.8	13.8	12.8	11.9	10.9	10.9	19.6

Ages		Temporary period—maximum duration of annuity—[Years]												
		11	12	13	14	15	16	17	18	19	20			
Male	26	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5	20	19.5	
	27	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5	19.5	19.5	
	28	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.5	19.5	19.5	
	29	10.9	11.8	12.8	13.8	14.7	15.6	16.6	17.5	18.5	19.4	19.4	19.4	
	30	10.9	11.8	12.8	13.7	14.7	15.6	16.6	17.5	18.4	19.4	19.4	19.4	
	31	10.8	11.8	12.8	13.7	14.7	15.6	16.5	17.5	18.4	19.3	19.3	19.3	
Female	32	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.4	19.3	19.3	19.3	
	33	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.3	19.2	19.2	19.2	
	34	10.8	11.8	12.7	13.6	14.6	15.5	16.4	17.4	18.3	19.2	19.2	19.2	
	35	10.8	11.7	12.7	13.6	14.6	15.5	16.4	17.3	18.2	19.1	19.1	19.1	
	36	10.8	11.7	12.7	13.6	14.5	15.4	16.3	17.2	18.1	19.0	19.0	19.0	
	37	10.8	11.7	12.6	13.6	14.5	15.4	16.3	17.2	18.1	18.9	18.9	18.9	
Male	38	10.7	11.7	12.6	13.5	14.4	15.3	16.2	17.1	18.0	18.9	18.9	18.9	
	39	10.7	11.6	12.6	13.5	14.4	15.3	16.2	17.1	17.9	18.8	18.8	18.8	
	40	10.7	11.6	12.5	13.5	14.4	15.2	16.1	17.0	17.8	18.7	18.7	18.7	
	41	10.7	11.6	12.5	13.4	14.3	15.2	16.1	16.9	17.8	18.6	18.6	18.6	
	42	10.6	11.6	12.5	13.4	14.3	15.1	16.0	16.8	17.7	18.5	18.5	18.5	
	43	10.6	11.5	12.4	13.3	14.2	15.1	15.9	16.7	17.6	18.4	18.4	18.4	
Female	44	10.6	11.5	12.4	13.3	14.1	15.0	15.8	16.7	17.5	18.3	18.3	18.3	
	45	10.5	11.4	12.3	13.2	14.1	14.9	15.7	16.6	17.4	18.1	18.1	18.1	
	46	10.5	11.4	12.3	13.2	14.0	14.8	15.7	16.5	17.2	18.0	18.0	18.0	
	47	10.5	11.4	12.2	13.1	13.9	14.7	15.6	16.3	17.1	17.8	17.8	17.8	
	48	10.4	11.3	12.2	13.0	13.8	14.7	15.4	16.2	17.0	17.7	17.7	17.7	
	49	10.4	11.3	12.1	12.9	13.8	14.6	15.3	16.1	16.8	17.5	17.5	17.5	
Male	50	10.3	11.2	12.0	12.9	13.7	14.5	15.2	16.0	16.7	17.4	17.4	17.4	
	51	10.3	11.1	12.0	12.8	13.6	14.3	15.1	15.8	16.5	17.2	17.2	17.2	
	52	10.2	11.1	11.9	12.7	13.5	14.2	14.9	15.6	16.3	17.0	17.0	17.0	
	53	10.2	11.0	11.8	12.6	13.4	14.1	14.8	15.5	16.1	16.8	16.8	16.8	
	54	10.1	10.9	11.7	12.5	13.2	14.0	14.6	15.3	15.9	16.5	16.5	16.5	
	55	10.1	10.9	11.6	12.4	13.1	13.8	14.5	15.1	15.7	16.3	16.3	16.3	
Female	56	10.0	10.8	11.5	12.3	13.0	13.7	14.3	14.9	15.5	16.1	16.1	16.1	
	57	9.9	10.7	11.4	12.2	12.8	13.5	14.1	14.7	15.3	15.8	15.8	15.8	
	58	9.8	10.6	11.3	12.0	12.7	13.3	13.9	14.5	15.0	15.5	15.5	15.5	
	59	9.8	10.5	11.2	11.9	12.5	13.2	13.7	14.3	14.8	15.3	15.3	15.3	
	60	9.7	10.4	11.1	11.7	12.4	13.0	13.5	14.0	14.5	15.0	15.0	15.0	
	61	9.6	10.3	11.0	11.6	12.2	12.8	13.3	13.8	14.2	14.7	15.0	15.0	
Male	62	9.5	10.2	10.8	11.4	12.0	12.5	13.1	13.5	14.0	14.3	14.3	14.3	
	63	9.4	10.0	10.7	11.3	11.8	12.3	12.8	13.2	13.7	14.0	14.0	14.0	



Internal Revenue Service, Treasury

§ 1.72-9

64	.....	69	.....	93	.....	99	.....	105	.....	111	.....	116	.....	121	.....	125	.....	130	.....	133	.....	137	.....
65	.....	70	.....	91	.....	98	.....	103	.....	109	.....	114	.....	119	.....	123	.....	127	.....	130	.....	133	.....
66	.....	71	.....	90	.....	96	.....	102	.....	107	.....	112	.....	116	.....	120	.....	124	.....	127	.....	130	.....
67	.....	72	.....	89	.....	95	.....	100	.....	105	.....	109	.....	113	.....	117	.....	120	.....	123	.....	126	.....
68	.....	73	.....	87	.....	93	.....	98	.....	103	.....	107	.....	111	.....	114	.....	117	.....	120	.....	122	.....
69	.....	74	.....	86	.....	91	.....	96	.....	100	.....	104	.....	108	.....	111	.....	114	.....	116	.....	118	.....
70	.....	75	.....	84	.....	89	.....	94	.....	98	.....	102	.....	105	.....	108	.....	110	.....	112	.....	114	.....
71	.....	76	.....	83	.....	87	.....	92	.....	96	.....	99	.....	102	.....	104	.....	107	.....	109	.....	110	.....
72	.....	77	.....	81	.....	86	.....	89	.....	93	.....	96	.....	99	.....	101	.....	103	.....	105	.....	106	.....
73	.....	78	.....	79	.....	83	.....	87	.....	90	.....	93	.....	96	.....	98	.....	99	.....	101	.....	102	.....
74	.....	79	.....	77	.....	81	.....	85	.....	88	.....	90	.....	92	.....	94	.....	96	.....	97	.....	98	.....
75	.....	80	.....	76	.....	79	.....	82	.....	85	.....	87	.....	89	.....	91	.....	92	.....	93	.....	94	.....
76	.....	81	.....	74	.....	77	.....	80	.....	82	.....	84	.....	86	.....	87	.....	88	.....	89	.....	90	.....
77	.....	82	.....	71	.....	75	.....	77	.....	79	.....	81	.....	83	.....	84	.....	85	.....	85	.....	86	.....
78	.....	83	.....	69	.....	72	.....	74	.....	76	.....	78	.....	79	.....	80	.....	81	.....	82	.....	82	.....
79	.....	84	.....	67	.....	70	.....	72	.....	73	.....	75	.....	76	.....	77	.....	77	.....	78	.....	78	.....
80	.....	85	.....	65	.....	67	.....	69	.....	71	.....	72	.....	73	.....	73	.....	74	.....	74	.....	74	.....
81	.....	86	.....	63	.....	65	.....	66	.....	68	.....	69	.....	69	.....	70	.....	70	.....	71	.....	71	.....
82	.....	87	.....	60	.....	62	.....	64	.....	65	.....	65	.....	66	.....	67	.....	67	.....	67	.....	67	.....
83	.....	88	.....	58	.....	60	.....	61	.....	62	.....	62	.....	63	.....	63	.....	63	.....	63	.....	63	.....
84	.....	89	.....	56	.....	57	.....	58	.....	59	.....	59	.....	60	.....	60	.....	60	.....	60	.....	60	.....
85	.....	90	.....	53	.....	55	.....	55	.....	56	.....	56	.....	56	.....	56	.....	56	.....	56	.....	56	.....
86	.....	91	.....	51	.....	52	.....	53	.....	53	.....	53	.....	53	.....	53	.....	53	.....	53	.....	53	.....

Ages	Temporary period—maximum duration of annuity—[Years]	
	Male	Female
0 to 8	.....	.....
9	.....	.....
10	.....	.....
11	.....	.....
12	.....	.....
13	.....	.....
14	.....	.....
15	.....	.....
16	.....	.....
17	.....	.....
18	.....	.....
19	.....	.....
20	.....	.....
21	.....	.....
22	.....	.....
23	.....	.....
24	.....	.....
25	.....	.....
26	.....	.....
27	.....	.....
28	.....	.....
29	.....	.....
30	.....	.....

Ages		Temporary period—maximum duration of annuity—[Years]												
Male		21	22	23	24	25	26	27	28	29	30	Female		
23	.....	20.6	21.5	22.4	23.4	24.3	25.2	26.1	27.0	27.9	28.8	.....	.....	
24	.....	20.5	21.4	22.4	23.3	24.2	25.1	26.1	27.0	27.8	28.7	.....	.....	
25	.....	20.5	21.4	22.4	23.3	24.2	25.1	26.0	26.9	27.8	28.6	.....	.....	
26	.....	20.5	21.4	22.3	23.2	24.1	25.0	25.9	26.8	27.7	28.5	.....	.....	
27	.....	20.4	21.3	22.3	23.2	24.1	25.0	25.8	26.7	27.6	28.4	.....	.....	
28	.....	20.4	21.3	22.2	23.1	24.0	24.9	25.8	26.6	27.5	28.3	.....	.....	
29	.....	20.3	21.2	22.1	23.0	23.9	24.8	25.7	26.5	27.4	28.2	.....	.....	
30	.....	20.3	21.2	22.1	23.0	23.8	24.7	25.6	26.4	27.2	28.1	.....	.....	
31	.....	20.2	21.1	22.0	22.9	23.8	24.6	25.5	26.3	27.1	27.9	.....	.....	
32	.....	20.2	21.1	21.9	22.8	23.7	24.5	25.4	26.2	27.0	27.8	.....	.....	
33	.....	20.1	21.0	21.9	22.7	23.6	24.4	25.2	26.0	26.8	27.6	.....	.....	
34	.....	20.0	20.9	21.8	22.6	23.5	24.3	25.1	25.9	26.7	27.4	.....	.....	
35	.....	20.0	20.8	21.7	22.5	23.3	24.2	25.0	25.7	26.5	27.2	.....	.....	
36	.....	19.9	20.7	21.6	22.4	23.2	24.0	24.8	25.6	26.3	27.0	.....	.....	
37	.....	19.8	20.6	21.5	22.3	23.1	23.9	24.6	25.4	26.1	26.8	.....	.....	
38	.....	19.7	20.5	21.4	22.2	23.0	23.7	24.5	25.2	25.9	26.6	.....	.....	
39	.....	19.6	20.4	21.2	22.0	22.8	23.6	24.3	25.0	25.7	26.4	.....	.....	
40	.....	19.5	20.3	21.1	21.9	22.6	23.4	24.1	24.8	25.5	26.1	.....	.....	
41	.....	19.4	20.2	21.0	21.7	22.5	23.2	23.9	24.6	25.2	25.9	.....	.....	
42	.....	19.3	20.1	20.8	21.6	22.3	23.0	23.7	24.3	25.0	25.6	.....	.....	
43	.....	19.2	19.9	20.7	21.4	22.1	22.8	23.4	24.1	24.7	25.3	.....	.....	
44	.....	19.0	19.8	20.5	21.2	21.9	22.6	23.2	23.8	24.4	25.0	.....	.....	
45	.....	18.9	19.6	20.3	21.0	21.7	22.3	22.9	23.5	24.1	24.6	.....	.....	
46	.....	18.7	19.4	20.1	20.8	21.5	22.1	22.7	23.2	23.8	24.3	.....	.....	
47	.....	18.6	19.3	19.9	20.6	21.2	21.8	22.4	22.9	23.4	23.9	.....	.....	
48	.....	18.4	19.1	19.7	20.4	21.0	21.5	22.1	22.6	23.1	23.5	.....	.....	
49	.....	18.2	18.9	19.5	20.1	20.7	21.2	21.7	22.2	22.7	23.1	.....	.....	
50	.....	18.0	18.7	19.3	19.8	20.4	20.9	21.4	21.9	22.3	22.7	.....	.....	
51	.....	17.8	18.4	19.0	19.6	20.1	20.6	21.1	21.5	21.9	22.3	.....	.....	
52	.....	17.6	18.2	18.7	19.3	19.8	20.2	20.7	21.1	21.5	21.8	.....	.....	
53	.....	17.4	17.9	18.5	19.0	19.4	19.9	20.3	20.7	21.0	21.3	.....	.....	
54	.....	17.1	17.7	18.2	18.7	19.1	19.5	19.9	20.2	20.6	20.8	.....	.....	
55	.....	16.9	17.4	17.9	18.3	18.7	19.1	19.5	19.8	20.1	20.3	.....	.....	
56	.....	16.6	17.1	17.5	18.0	18.4	18.7	19.0	19.3	19.6	19.8	.....	.....	
57	.....	16.3	16.8	17.2	17.6	18.0	18.3	18.6	18.9	19.1	19.3	.....	.....	
58	.....	16.0	16.5	16.9	17.2	17.6	17.9	18.1	18.4	18.6	18.8	.....	.....	
59	.....	15.7	16.1	16.5	16.8	17.1	17.4	17.7	17.9	18.1	18.2	.....	.....	
60	.....	15.4	15.8	16.1	16.4	16.7	17.0	17.2	17.4	17.5	17.7	.....	.....	

Internal Revenue Service, Treasury

§ 1.72-9

61	15.1	15.4	15.7	16.0	16.3	16.5	16.7	16.9	17.0	17.1
62	14.7	15.0	15.3	15.6	15.8	16.0	16.2	16.3	16.4	16.5
63	14.4	14.6	14.9	15.1	15.3	15.5	15.7	15.8	15.9	16.0
64	14.0	14.3	14.5	14.7	14.9	15.0	15.2	15.3	15.3	15.4
65	13.6	13.8	14.1	14.2	14.4	14.5	14.6	14.7	14.8	14.9
66	13.2	13.4	13.6	13.8	13.9	14.0	14.1	14.2	14.2	14.3
67	12.8	13.0	13.2	13.3	13.4	13.5	13.6	13.7	13.7	13.7
68	12.4	12.6	12.7	12.8	12.9	13.0	13.1	13.1	13.2	13.2
69	12.0	12.1	12.3	12.4	12.4	12.5	12.6	12.6	12.6	12.6
70	11.6	11.7	11.8	11.9	12.0	12.0	12.0	12.1	12.1	12.1
71	11.2	11.3	11.3	11.4	11.5	11.5	11.5	11.6	11.6	11.6
72	10.7	10.8	10.9	10.9	11.0	11.0	11.0	11.0	11.0	11.0
73	10.3	10.4	10.4	10.5	10.5	10.5	10.5	10.5	10.5	10.5
74	9.9	9.9	10.0	10.0	10.1	10.1	10.1	10.1	10.1	10.1
75	9.5	9.5	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6
76	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.1
77	8.6	8.7	8.7	8.7	8.7	8.7	8.7	8.7	8.7	8.7
78	8.2	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
79	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8
80	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
81	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0	7.0
82	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6	6.6
83	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2
84	5.8	5.8	5.8	5.8	5.8	5.8	5.8	5.8	5.8	5.8

Footnote to Table IV:

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

§ 1.72-9

26 CFR Ch. I (4-1-20 Edition)

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

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
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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

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



Internal Revenue Service, Treasury

§ 1.72-9

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	44.2
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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

§ 1.72-9

26 CFR Ch. I (4-1-20 Edition)

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

Internal Revenue Service, Treasury

§ 1.72-9

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

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



Internal Revenue Service, Treasury

§ 1.72-9

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	33.3	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	31.6	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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

Internal Revenue Service, Treasury

§ 1.72-9

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

§ 1.72-9

26 CFR Ch. I (4-1-20 Edition)

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



Internal Revenue Service, Treasury

§ 1.72-9

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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

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

Internal Revenue Service, Treasury

§ 1.72-9

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

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; <sup>1</sup> 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



Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIII—TEMPORARY LIFE ANNUITIES; <sup>1</sup> 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

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> 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;<sup>1</sup> 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

Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> 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	8.2	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;<sup>1</sup> 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

TABLE VIII—TEMPORARY LIFE ANNUITIES; <sup>1</sup> 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

Internal Revenue Service, Treasury

§ 1.72-9

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> 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;<sup>1</sup> 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

TABLE VIII—TEMPORARY LIFE ANNUITIES;<sup>1</sup> 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;<sup>1</sup> 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

<sup>1</sup>The 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; 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